

Insurance Times: Cancer, pregnancy top disability claims causes

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PORTLAND — Cancer and pregnancy are the top reasons people file for disability insurance, according to claims submitted last year to UnumProvident Corp.

The Chattanooga, Tenn.-based insurer released lists of the top five causes of long-term and short-term disability claims from a database of more than 400,000 claims filed in 2001.

The lists create a snapshot of the American workplace and what sorts of illnesses, injuries and other disabilities force workers to take time off from their jobs.

UnumProvident says the top five causes for long-term disability claims were cancer (13 percent), pregnancy complications (12 percent), back injuries (11 percent), cardiovascular problems (9 percent) and depression (5 percent).

The top five causes for short-term claims were pregnancy (20 percent), pregnancy complications (9 percent), injuries other than to the back (9 percent), back problems (8 percent) and digestive/intestinal ailments (8 percent).

UnumProvident is the nation's No. 1 disability insurance provider.

Ralph Mohny, a senior vice president at UnumProvident, said employers like to know why employees miss work so they can anticipate absences and learn how to manage around them. "We're seeing growing demand from employers to help understand the causes of lost time on the part of employees," he said.

Insurance analysts say the types of claims filed have changed over the years.

Drew King, president of JHA, a disability research firm in Portland, said claims for AIDS increased significantly in the early 1990s. Insurers in recent years have seen increases in claims for psychiatric disorders, repetitive motion syndrome, chronic fatigue syndrome and stress-related symptoms.

"These are conditions that have emerged over the past five or 10 years," King said.