

Insurer says Americans' LTD claim rate fell post 9/11

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A national sense of resolve after the Sept. 11 terrorist attacks, cited by many observers of American life, has been confirmed by hard numbers from a leading disability income insurer.

Fortis Benefits Insurance Co. found that new long-term disability claims for depression and anxiety-related disorders dropped by one-third in the 18 months immediately following Sept. 11, 2001, compared with claims for the 18 months immediately preceding the attacks.

"No doubt, the terrorists wanted to send waves of fear and depression through the American public with these shocking acts of violence," said Dr. Polly Galbraith M.D., vice president and medical director of Fortis Benefits. "Instead, this claims experience suggests that Americans responded with confidence and a strong sense of resolve."

Depression is a serious illness that often has root causes in biochemistry, but external events can also be a contributing factor in many cases, Dr. Galbraith said.

"Disappointment, fear and a sense of loss can all serve as triggers of depression, aggravating a dormant illness to the point that it becomes a disability," Dr. Galbraith said.

"After the Sept. 11 terrorist attacks, statistics regarding such claims from our policyholders indicate that Americans responded in ways far different from what the attackers probably expected."

The 33 percent claims drop occurred among long-term disability claims for depression, stress, panic, anxiety and similar conditions. The number of claims between March 11, 2000, and Sept. 10, 2001, was compared with the number of claims for the period between Sept. 11, 2001, and March 10, 2003. The data was adjusted for the monthly average number of lives covered during each period.

In both periods, the ratio of claims by men and women remained the same – two-thirds of the claims were filed by women, one-third by men. Also, claims by age were generally consistent before and after the attacks. Roughly one-fourth of anxiety-related claims came from individuals in each of two age groups: 30-39 and 50-59. About a third of such claims came from individuals in the 40-49 age group. The balance of claims came from those younger than 30 and older than 60.

The one-third drop in depression claims even held true in the Eastern Seaboard states where the terrorist attacks took place. Fortis Benefits data indicated that depression claims dropped 32.7 percent in the states of New York, New Jersey, Pennsylvania, Connecticut, Maryland and the District of Columbia during the 18 months immediately after the attacks, compared to the 18 months immediately beforehand. □