

# Understanding critical illness insurance claims



## So you can focus on recovery

Sun Life’s critical illness insurance lets you concentrate on your quality of life if a serious illness takes you by surprise. Here are some details on how we helped Canadians in 2023:

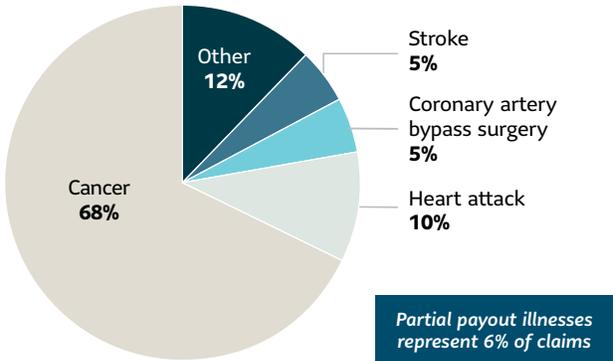
- The average claim amount was **\$90,065**
- The average age of a benefit recipient was **52**
- We paid over **\$63** million in claims

You could be caught off guard by a critical illness, and the impact it can have on your financial well-being. You may lose time at work to care for yourself, your spouse or your child. And there are often expenses the government doesn’t cover. This could include new drug treatments, travelling to treatment centres, or modifying your home to accommodate a life-altering situation.

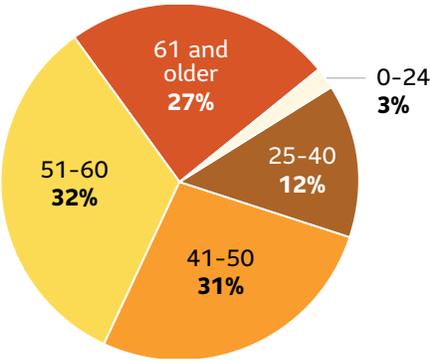
Claims are assessed based on critical illnesses specifically covered in the client’s critical illness insurance contract at time of issue. Covered illnesses must meet the specific definition requirements, and coverage is subject to exclusions and limitations.

### Claims paid in 2023

#### Illness



#### Age



## A critical illness can happen at any age

Age of claimant	Number of months in force	Amount Claimed (\$)	Full Payout Illnesses
2	24	50,000	Type 1 Diabetes Mellitus (Childhood Illness)
8	102	50,000	Cancer – Others
14	69	100,000	Type 1 Diabetes Mellitus (Childhood Illness)
25	99	100,000	Multiple Sclerosis (MS)
32	70	50,000	Loss of independent existence
33	67	25,000	Cancer – Thyroid
33	50	500,000	Cancer – Colon
34	55	100,000	Stroke
35	98	150,000	Multiple Sclerosis (MS)
37	68	50,000	Kidney Failure
39	76	75,000	Bacterial Meningitis
40	120	100,000	Stroke
41	69	150,000	Cancer – Breast
42	28	50,000	Cancer – Thyroid
43	179	200,000	Benign Brain Tumor
43	124	160,000	Cancer – Colon
44	103	50,000	Kidney Failure
45	225	70,355	Acquired Brain Injury
46	205	100,000	Cancer – Breast
47	85	300,000	Cancer – Prostate
48	67	100,000	Major Organ Failure On Waiting List
50	14	100,000	Coronary artery bypass surgery
51	88	75,000	Alzheimer's Disease
54	137	500,000	Coronary artery bypass surgery
55	182	50,000	Parkinson's Disease
59	172	200,000	Cancer – Prostate
73	110	50,000	Alzheimer's Disease
63	137	50,000	Parkinson's Disease
65	118	100,000	ALS and Other Motor Neuron Disease
82	107	100,000	Stroke

Age of claimant	Number of months in force	Amount Claimed (\$)	Partial Benefit Payout Illnesses
35	88	15,000	Coronary Angioplasty
41	22	7,500	Cancer – Ductal Carcinoma In-situ of the Breast
48	94	75,000	Coronary Angioplasty
61	121	25,000	Cancer – Chronic lymphocytic leukemia Rai stage 0
66	189	50,000	Coronary Angioplasty

Sample of actual claimants, Sun Life, December 2023

### Questions? We're here to help.

Talk to your advisor about Sun Life today!

We're dedicated to helping you achieve lifetime financial security.

### Life's brighter under the sun

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