Harris Interactive Inc.
161 Avenue of the Americas
New York, NY 10013
Job Number 33804

# America's Health Insurance Plans
# Custom Claimant Survey
# Satisfaction with Disability Insurance Benefits

## *Interview Schedule*

**Field Dates**: April 18th through April 30th, 2008
**Sample size**: 502 adults, some of whom received claims for more than one type of disability insurance policy

---

**Methodology**
Harris Interactive® fielded the study on behalf of America's Health Insurance Plans from April 18th through April 30th interviewing a nationwide sample from the Harris Poll Panel (HPOL) of 502 U.S. adults aged 18 years and older.

- 409 people who received benefits from a short-term disability insurance claim
- 251 people who received benefits from a claim through long-term disability insurance and
- 138 people who received Social Security Disability Insurance benefits

Data were weighted using propensity score weighting to be representative of the total U.S. adult population on the basis of region, age within gender, education, household income, race/ethnicity, and propensity to be online. No estimates of theoretical sampling error can be calculated

**About Harris Interactive**
Harris Interactive is one of the largest and fastest-growing market research firms in the world. The company provides innovative research, insights and strategic advice to help its clients make more confident decisions which lead to measurable and enduring improvements in performance. Harris Interactive is widely known for *The Harris Poll*®, one of the longest running, independent opinion polls, and for pioneering online market research methods. The company has built what it believes to be the world's largest panel of survey respondents, the Harris Poll Online. Harris Interactive serves clients worldwide through its North American, European and Asian offices, and through a global network of independent market research firms. More information about Harris Interactive may be obtained at www.harrisinteractive.com.

To become a member of the Harris Poll Online and be invited to participate in online surveys, register at www.harrispollonline.com.

**Notes on reading the results**
The percentage of respondents has been included for each item. An asterisk (*) signifies a value of less than one-half percent. A dash represents a value of zero.

Percentages may not always add up to 100% because of computer rounding or the acceptance of multiple answers from respondents answering that question.

| SECTION 500: | Screening for Disability Insurance Benefit Recipients |
|---|---|

**BASE: ALL RESPONDENTS**

**Q500:** How familiar are you with each of these insurance benefit programs?

| | At Least Somewhat Familiar (NET) | Extremely/Very Familiar (NET) | Not at all Familiar |
|---|---|---|---|
| Base: 502 | | | |
| 1. Short-term disability insurance through an employer | 98% | 46% | 2% |
| 2. Long-term disability insurance through an employer | 93% | 38% | 7% |
| 3. Long-term disability insurance I purchased individually | 59% | 19% | 42% |

| | Extremely Familiar | Very Familiar | Familiar | Somewhat Familiar | Not at all Familiar |
|---|---|---|---|---|---|
| Base: 502 | | | | | |
| 1. Short-term disability insurance through an employer | 28% | 18% | 35% | 17% | 2% |
| 2. Long-term disability insurance through an employer | 24% | 14% | 32% | 23% | 7% |
| 3. Long-term disability insurance I purchased individually | 11% | 8% | 22% | 18% | 42% |

**Percentages may not add up to exactly 100% due to computer rounding*

**BASE: ALL RESPONDENTS WHO ARE AT LEAST SOMEWHAT FAMILIAR WITH ONE INSURANCE OPTION**

**Q505:** Do you have any of these insurance policies, or have you had any of these policies at some point within the past 10 years?

| | Yes, I have this policy currently | No, I do not have a policy now, but I have had a policy at some point over the past 10 years | No, I do not have a policy, and I have not had one within the past 10 years | Not Sure |
|---|---|---|---|---|
| Base: 502 | | | | |
| 1. Short-term disability insurance through an employer | 60% | 35% | 4% | 1% |
| 2. Long-term disability insurance through an employer | 49% | 26% | 22% | 3% |
| 3. Long-term disability insurance I purchased individually | 18% | 9% | 68% | 4% |

**BASE: ALL RESPONDENTS WHO HAVE A DISABILITY INSURANCE PLAN**
**Q515:** Where would you go for information about Disability Insurance? Select all that apply.

| TOTAL | |
|---|---|
| 502 | BASE |
| 68% | A Human Resources (HR) representative with an employer |
| 45% | An insurance agent |
| 43% | Internet |
| 26% | Knowledgeable friend, colleague or family member |
| 17% | A financial advisor |
| 3% | Other |

**BASE: ALL RESPONDENTS WHO HAVE PURCHASED INDIVIDUAL DISABILITY INSURANCE PLAN**
**Q517:** What was your main motivation for purchasing long-term disability insurance? Select all that apply.

| TOTAL | |
|---|---|
| 121 | BASE |
| 69% | To provide for my family if I ever become disabled and cannot work |
| 62% | To protect my income |
| 47% | To preserve my retirement savings if I ever become disabled and cannot work |
| 3% | Other |

**BASE: ALL RESPONDENTS WHO HAVE A DISABILITY INSURANCE PLAN**
**Q520:** Have you filed a claim for any of the following benefits within the past **10 years**?

| | Base | Yes | No |
|---|---|---|---|
| 1. Short-term disability insurance through an employer | 453 | 95% | 5% |
| 2. Long-term disability insurance through an employer | 420 | 40% | 60% |
| 3. Long-term disability insurance I purchased individually | 121 | 36% | 64% |
| 4. Social Security Disability Insurance (SSDI) | 502 | 28% | 72% |

**BASE: ALL QUALIFIED RESPONDENTS**

**Q530** Type of Disability Insurance Benefits Received

| | Base (unweighted) | |
|---|---|---|
| **Long-Term and Short-Term Insurance (net)** | **502** | **100%** |
| 1. Short-term disability insurance through an employer | 446 | 89% |
| **Long-Term Insurance (net)** | **152** | **30%** |
| 2. Long-term disability insurance through an employer | 132 | 26% |
| 3. Long-term disability insurance I purchased individually | 48 | 10% |
| 4. Social Security Disability Insurance (SSDI) | 109 | 22% |

**BASE: QUALIFIED RESPONDENTS**

**Q535:** What type of occurrence prompted your claim initially?

| **TOTAL** | |
|---|---|
| 502 | BASE |
| 34% | Illness |
| 22% | Injury on the job |
| 20% | Injury off the job |
| 12% | Pregnancy |
| 12% | Other |

**BASE: QUALIFIED RESPONDENTS**

**Q537:** How long ago did you initially file your claim for disability insurance?

| | Base | Mean |
|---|---|---|
| 1. Short-term disability insurance through an employer | 409 | **43 months** (just over 3.5 years) |
| 2. Long-term disability insurance through an employer | 226 | **51 months** (4.25 years) |
| 3. Long-term disability insurance I purchased individually | 59 | **45 months** (3.5 years) |
| 4. Social Security Disability Insurance (SSDI) | 138 | **54 months** (4.5 years) |

**BASE: QUALIFIED RESPONDENTS**

**Q540:** Are you still receiving benefits from the disability claim you filed for disability insurance?

| | Yes | No |
|---|---|---|
| Base: 502 | | |
| 1. Short-term disability insurance through an employer (asked only of those who filed less than 6 months ago) | 8% | 92% |
| 2. Long-term disability insurance through an employer | 34% | 66% |
| 3. Long-term disability insurance I purchased individually | 43% | 57% |
| 4. Social Security Disability Income | -- | -- |

**BASE: QUALIFIED RESPONDENTS**

**Q545** For how long have you been receiving benefits?

| | Base 321 (still receiving benefits) | Mean |
|---|---|---|
| 1. Short-term disability insurance through an employer | 228 | **7 months** |
| 2. Long-term disability insurance through an employer | 226 | **30 months** (2.5 years) |
| 3. Long-term disability insurance I purchased individually | 59 | **38 months** (just over 2 years) |
| 4. Social Security Disability Insurance (SSDI) | 119 | **48 months** (4 years) |

| SECTION 600: | Satisfaction with Benefits |
|---|---|

**BASE: QUALIFIED RESPONDENTS**

**Q600:** How satisfied were you with the handling of your claim in each of these areas?

**Process for filing a claim**

| | Base | Very/Somewhat Satisfied | Very/Somewhat Dissatisfied |
|---|---|---|---|
| **Short-term and Long-term Insurance (Net without SSDI responses)** | **536** | **81%** | **16%** |
| 1. Short-term disability insurance through an employer | 251 | 86% | 13% |
| 2. Long-term disability insurance through an employer | 226 | 70% | 26% |
| 3. Long-term disability insurance I purchased individually | 59 | 75% | 19% |
| 4. Social Security Disability Income | 138 | 69% | 30% |

**Process for filing a claim**

| | Base | Very Satisfied | Somewhat Satisfied | Somewhat dissatisfied | Very dissatisfied | Not sure |
|---|---|---|---|---|---|---|
| **Short-term and Long-term Insurance (Net without SSDI responses)** | **536** | **55%** | **26%** | **8%** | **8%** | **1%** |
| 1. Short-term disability insurance through an employer | 251 | 60% | 26% | 6% | 7% | 1% |
| 2. Long-term disability insurance through an employer | 226 | 46% | 23% | 15% | 11% | 4% |
| 3. Long-term disability insurance I purchased individually | 59 | 38% | 37% | 7% | 12% | 6% |
| 4. Social Security Disability Income | 138 | 42% | 27% | 12% | 18% | 1% |

**Promptness of payment**

| Top Two Boxes | Base | Very/Somewhat Satisfied | Very/Somewhat Dissatisfied |
|---|---|---|---|
| **Short-term and Long-term Insurance (Net without SSDI responses)** | **536** | **79%** | **19%** |
| 1. Short-term disability insurance through an employer | 251 | 82% | 17% |
| 2. Long-term disability insurance through an employer | 226 | 75% | 22% |
| 3. Long-term disability insurance I purchased individually | 59 | 73% | 20% |
| 4. Social Security Disability Income | 138 | 58% | 42% |

**Promptness of payment**

| | Base | Very Satisfied | Somewhat Satisfied | Somewhat dissatisfied | Very dissatisfied | Not sure |
|---|---|---|---|---|---|---|
| **Short-term and Long-term Insurance (Net without SSDI responses)** | **536** | **57%** | **22%** | **9%** | **10%** | **2%** |
| 1. Short-term disability insurance through an employer | 251 | 62% | 20% | 9% | 9% | 1% |
| 2. Long-term disability insurance through an employer | 226 | 52% | 23% | 8% | 14% | 3% |
| 3. Long-term disability insurance I purchased individually | 59 | 35% | 38% | 9% | 11% | 6% |
| 4. Social Security Disability Income | 138 | 45% | 13% | 18% | 24% | 1% |

**Responsiveness of the insurer (or Social Security Disability Administration, where appropriate)**

| Top Two Boxes | Base | Very/Somewhat Satisfied | Very/Somewhat Dissatisfied |
|---|---|---|---|
| **Short-term and Long-term Insurance (Net without SSDI responses)** | **536** | **76%** | **23%** |
| 1. Short-term disability insurance through an employer | 251 | 78% | 21% |
| 2. Long-term disability insurance through an employer | 226 | 69% | 27% |
| 3. Long-term disability insurance I purchased individually | 59 | 74% | 20% |
| 4. Social Security Disability Income | 138 | 60% | 39% |

**Responsiveness of the insurer (or Social Security Disability Administration, where appropriate)**

| | Base | Very Satisfied | Somewhat Satisfied | Somewhat dissatisfied | Very dissatisfied | Not sure |
|---|---|---|---|---|---|---|
| **Short-term and Long-term Insurance (Net without SSDI responses)** | **536** | **53%** | **23%** | **11%** | **12%** | **1%** |
| 1. Short-term disability insurance through an employer | 251 | 60% | 18% | 10% | 10% | 1% |
| 2. Long-term disability insurance through an employer | 226 | 40% | 29% | 12% | 15% | 4% |
| 3. Long-term disability insurance I purchased individually | 59 | 37% | 37% | 9% | 11% | 6% |
| 4. Social Security Disability Income | 138 | 38% | 22% | 15% | 25% | 1% |

**Overall communication from the insurer (or Social Security Disability Administration, where appropriate)**

| Top Two Boxes | Base | Very/Somewhat Satisfied | Very/Somewhat Dissatisfied |
|---|---|---|---|
| **Short-term and Long-term Insurance (Net without SSDI responses)** | **536** | **71%** | **25%** |
| 1. Short-term disability insurance through an employer | 251 | 73% | 24% |
| 2. Long-term disability insurance through an employer | 226 | 68% | 28% |
| 3. Long-term disability insurance I purchased individually | 59 | 72% | 22% |
| 4. Social Security Disability Income | 138 | 58% | 40% |

**Overall communication from the insurer (or Social Security Disability Administration, where appropriate)**

| | Base | Very Satisfied | Somewhat Satisfied | Somewhat dissatisfied | Very dissatisfied | Not sure |
|---|---|---|---|---|---|---|
| **Short-term and Long-term Insurance (Net without SSDI responses)** | **536** | **47%** | **24%** | **14%** | **11%** | **4%** |
| 1. Short-term disability insurance through an employer | 251 | 53% | 20% | 14% | 10% | 3% |
| 2. Long-term disability insurance through an employer | 226 | 35% | 33% | 15% | 13% | 4% |
| 3. Long-term disability insurance I purchased individually | 59 | 40% | 31% | 10% | 12% | 6% |
| 4. Social Security Disability Income | 138 | 40% | 19% | 18% | 21% | 2% |

**BASE: QUALIFIED RESPONDENTS**

**Q610:** Did you encounter any problems with the areas outlined below when you were filing your claim?

**NET of People Who Encountered Any Problem**

| | |
|---|---|
| **Those who Encountered Problem** | **34%** |
| **Those who did not Encounter Problem** | **66%** |

**Getting paperwork filed**

| | Base | Yes | No |
|---|---|---|---|
| **Short-term and Long-term Insurance (Net without SSDI responses)** | **536** | **24%** | **76%** |
| 1. Short-term disability insurance through an employer | 251 | 14% | 86% |
| 2. Long-term disability insurance through an employer | 226 | 39% | 61% |
| 3. Long-term disability insurance I purchased individually | 59 | 52% | 48% |
| 4. Social Security Disability Income | 138 | 31% | 69% |

**Getting approval for my claim**

| | Base | Yes | No |
|---|---|---|---|
| **Short-term and Long-term Insurance (Net without SSDI responses)** | **536** | **27%** | **73%** |
| 1. Short-term disability insurance through an employer | 251 | 17% | 83% |
| 2. Long-term disability insurance through an employer | 226 | 46% | 54% |
| 3. Long-term disability insurance I purchased individually | 59 | 49% | 51% |
| 4. Social Security Disability Income | 138 | 54% | 46% |

**Receiving disbursements**

| | Base | Yes | No |
|---|---|---|---|
| **Short-term and Long-term Insurance (Net without SSDI responses)** | **536** | **22%** | **78%** |
| 1. Short-term disability insurance through an employer | 251 | 12% | 88% |
| 2. Long-term disability insurance through an employer | 226 | 40% | 60% |
| 3. Long-term disability insurance I purchased individually | 59 | 46% | 54% |
| 4. Social Security Disability Income | 138 | 48% | 52% |

**BASE: Answered Yes to having a problem with their claim**

**Q615:** Has your problem with the claim been resolved to your satisfaction?

| | Base | Yes, the problem has been resolved to my satisfaction | No, the problem has not been resolved to my satisfaction |
|---|---|---|---|
| **NET Resolved to Satisfaction** | **173** | **84%** | **16%** |
| 1. Short-term disability insurance through an employer | 87 | 88% | 12% |
| 2. Long-term disability insurance through an employer | 109 | 74% | 26% |
| 3. Long-term disability insurance I purchased individually | 40 | 82% | 18% |
| 4. Social Security Disability Income | 104 | 82% | 18% |

**BASE: QUALIFIED RESPONDENTS**

**Q625:** If you had not received disability insurance benefits from disability insurance/SSDI, how likely is it that you would have suffered financial hardship because of your disability?

| Top Two Boxes | Base | At Least Somewhat Likely (NET) | Extremely/Very Likely (NET | Not at all Likely |
|---|---|---|---|---|
| **Short-term and Long-term Insurance (Net without SSDI responses)** | **536** | **96%** | **67%** | **5%** |
| 1. Short-term disability insurance through an employer | 251 | 94% | 64% | 5% |
| 2. Long-term disability insurance through an employer | 226 | 97% | 79% | 2% |
| 3. Long-term disability insurance I purchased individually | 59 | 89% | 56% | 11% |
| 4. Social Security Disability Income | 138 | 95% | 80% | 5% |

| | Base | Extremely Likely | Very Likely | Fairly Likely | Somewhat Likely | Not at All Likely |
|---|---|---|---|---|---|---|
| **Short-term and Long-term Insurance (Net without SSDI responses)** | **536** | **48%** | **20%** | **10%** | **18%** | **5%** |
| 1. Short-term disability insurance through an employer | 251 | 43% | 21% | 11% | 19% | 5% |
| 2. Long-term disability insurance through an employer | 226 | 61% | 18% | 8% | 10% | 2% |
| 3. Long-term disability insurance I purchased individually | 59 | 41% | 14% | 6% | 28% | 11% |
| 4. Social Security Disability Income | 138 | 63% | 17% | 8% | 7% | 5% |

*Percentages may not add up to exactly 100% due to computer rounding.

**BASE: QUALIFIED RESPONDENTS**

**Q645:** Overall, how satisfied were you with your policy for insurance/SSDI?

| | Base | Very/Somewhat Satisfied | Very/Somewhat Dissatisfied |
|---|---|---|---|
| **Short-term and Long-term Insurance (Net without SSDI responses)** | **536** | **82%** | **17%** |
| 1. Short-term disability insurance through an employer | 251 | 86% | 14% |
| 2. Long-term disability insurance through an employer | 226 | 75% | 23% |
| 3. Long-term disability insurance I purchased individually | 59 | 74% | 26% |
| 4. Social Security Disability Income | 138 | 79% | 21% |

| | Base | Very Satisfied | Somewhat Satisfied | Somewhat dissatisfied | Very dissatisfied | Not sure |
|---|---|---|---|---|---|---|
| **Short-term and Long-term Insurance (Net without SSDI responses)** | **536** | **51%** | **30%** | **10%** | **7%** | **2** |
| 1. Short-term disability insurance through an employer | 251 | 55% | 30% | 10% | 4% | * |
| 2. Long-term disability insurance through an employer | 226 | 45% | 30% | 11% | 11% | 2% |
| 3. Long-term disability insurance I purchased individually | 59 | 40% | 35% | 9% | 17% | - |
| 4. Social Security Disability Income | 138 | 52% | 27% | 5% | 16% | * |

**BASE: QUALIFIED RESPONDENTS WHO ALSO RECEIVED SSDI**

**Q650:** If you had received only the SSDI payments without additional disability insurance, how likely is it that you would have suffered financial hardship because of your disability?

| **TOTAL** | |
|---|---|
| 138 | BASE |
| **97%** | **AT LEAST SOMEWHAT LIKELY (NET)** |
| **61%** | **EXTREMELY/VERY LIKELY (NET)** |
| 37% | (5) Extremely likely |
| 24% | (4) Very likely |
| 26% | (3) Fairly likely |
| **14%** | **NOT AT ALL/SOMEWHAT LIKELY (NET)** |
| 10% | (2) Somewhat Likely |
| 3% | (1) Not at all Likely |

| SECTION 700: | Innovations |
|---|---|

**BASE: ALL QUALIFIED RESPONDENTS**

**Q700:** How familiar are you with the following features that some disability insurance programs may offer?

Summary of Extremely/Very Familiar

| | |
|---|---|
| 502 | BASE |
| 17% | Workplace accommodations for physical limitations |
| 12% | Rehabilitation benefits |
| 10% | Return to work, or work incentive benefit |
| 9% | Education benefits |
| 3% | Help starting a business |

Summary of Somewhat/Not at all Familiar

| | |
|---|---|
| 502 | BASE |
| 88% | Help starting a business |
| 75% | Education benefits |
| 69% | Return to work, or work incentive benefit |
| 65% | Workplace accommodations for physical limitations |
| 64% | Rehabilitation benefits |

| | **At least Somewhat Familiar (NET)** | **Extremely/ Very Familiar (NET)** | Extremely Familiar | Very Familiar | Familiar | Somewhat Familiar | Not at all Familiar |
|---|---|---|---|---|---|---|---|
| **Base: 502** | | | | | | | |
| **NET of familiarity of All features** | **42%** | **10%** | **4%** | **6%** | **18%** | **14%** | **58%** |
| Workplace accommodations for physical limitations | **53%** | **17%** | 6% | 11% | 19% | 17% | 47% |
| Rehabilitation benefits | **50%** | **12%** | 5% | 7% | 24% | 14% | 50% |
| Return to work, or work incentive benefit | **46%** | **10%** | 4% | 6% | 21% | 15% | 54% |
| Education benefits | **39%** | **9%** | 3% | 6% | 16% | 14% | 61% |
| Help starting a business | **18%** | **3%** | 1% | 2% | 8% | 7% | 81% |

*Percentages may not add up exactly to 100% due to computer rounding.

**BASE: OF THOSE FAMILIAR WITH FEATURE…**

**Q705:** Did you use any of the following features through your disability insurance?

| YES | |
|---|---|
| 343 | BASE |
| 34% | Rehabilitation benefits |
| 33% | Return to work, or work incentive benefit |
| 24% | Workplace accommodations for physical limitations |
| 18% | Education benefits |
| 19% | Help starting a business |

**BASE: QUALIFIED RESPONDENTS AND USED FEATURE**

**Q710:** How satisfied were you with the following feature(s)?

| | Base | Very/Somewhat Satisfied | Very/Somewhat Dissatisfied |
|---|---|---|---|
| Rehabilitation benefits | 87 | 80% | 11% |
| Return to work, or work incentive benefit | 66 | 69% | 6% |
| Workplace accommodations for physical limitations | 67 | 78% | 13% |
| Education benefits | 31 | 70% | 12% |
| Help starting a business | 10 | 64% | 19% |

| | Base | Very satisfied | Somewhat satisfied | Neither satisfied nor dissatisfied | Somewhat dissatisfied | Very dissatisfied |
|---|---|---|---|---|---|---|
| **Base: 502** | | | | | | |
| Rehabilitation benefits | 87 | 31% | 49% | 8% | 5% | 6% |
| Return to work, or work incentive benefit | 66 | 26% | 44% | 24% | 4% | 2% |
| Workplace accommodations for physical limitations | 67 | 30% | 48% | 9% | 4% | 9% |
| Education benefits | 31 | 23% | 47% | 18% | 4% | 8% |
| Help starting a business | 10 | 10% | 55% | 16% | 19% | - |

**BASE; QUALIFIED RESPONDENTS WHO DID NOT USE PROGRAMS**

**Q745-770:** Return to work is a program that allows a person to continue receiving disability income payments while transitioning back to work at reduced hours, with a reduced workload.

If your insurance offered this program, how likely is it that you would use it (or would have used it when you were collecting benefits)?

| | Base | At least Somewhat Likely (NET) | Absolutely certain/very likely (NET) | Not at all likely |
|---|---|---|---|---|
| Rehabilitation benefits | 193 | 80% | 29% | 20% |
| Return to work, or work incentive benefit | 186 | 71% | 22% | 30% |
| Workplace accommodations for physical limitations | 238 | 64% | 22% | 36% |
| Education benefits | 183 | 67% | 28% | 34% |
| Help starting a business | 87 | 64% | 12% | 35% |

| | Base | Absolutely Certain | Very Likely | Likely | Somewhat Likely | Not at All Likely |
|---|---|---|---|---|---|---|
| **Base: 502** | | | | | | |
| Rehabilitation benefits | 193 | 14% | 15% | 31% | 20% | 20% |
| Return to work, or work incentive benefit | 186 | 10% | 13% | 29% | 19% | 30% |
| Workplace accommodations for physical limitations | 238 | 7% | 15% | 21% | 21% | 36% |
| Education benefits | 183 | 10% | 19% | 17% | 21% | 34% |
| Help starting a business | 87 | 4% | 8% | 18% | 34% | 35% |

**Percentages may not add up exactly to 100% due to computer rounding.*

**BASE: ALL QUALIFIED RESPONDENTS**

**Q775: How much do you agree or disagree with the following statements?**

Summary of Strongly/Somewhat Agree

| **TOTAL** | |
|---|---|
| 502 | BASE |
| 75% | Disability insurance helped me get through a difficult time |
| 70% | I would be worse off today financially if I did not have disability insurance |
| 65% | I recommend disability insurance policies to my family and friends |

Summary of Somewhat/Strongly Disagree

| **TOTAL** | |
|---|---|
| 502 | BASE |
| 11% | Disability insurance helped me get through a difficult time |
| 10% | I would be worse off today financially if I did not have disability insurance |
| 10% | I recommend disability insurance policies to my family and friends |

| | Strongly Agree | Somewhat Agree | Neither Agree nor Disagree | Somewhat Disagree | Strongly Disagree |
|---|---|---|---|---|---|
| **Base: 502** | | | | | |
| Disability insurance helped me get through a difficult time | 41% | 34% | 14% | 5% | 6% |
| I would be worse off today financially if I did not have disability insurance | 46% | 24% | 20% | 5% | 5% |
| I recommend disability insurance policies to my family and friends | 41% | 24% | 25% | 5% | 5% |