



SSC # 137 – UNDERSTANDING MENTAL HEALTH-RELATED DISABILITY CLAIMS

This course is eligible for:

3.0 Life & A&S CE Credits for BC, SK, MB & ON.

3.0 A&S ONLY CE Credits for AB.

Target Audience

This course is designed for Canadian financial professionals who advise clients on disability insurance, income-replacement planning, and risk-management strategies. *It is appropriate for:*

- Life & A&S -licensed insurance advisors
- Financial planners and wealth advisors
- CIRO registrants integrating living-benefits planning
- Group benefits advisors
- Disability-insurance specialists
- Estate and retirement planners
- Advisors supporting clients through disability claims
- Advisors working with vulnerable clients or clients with mental-health conditions

The course is suitable for all provinces and territories, including Québec, with distinctions noted for civil-law, AMF requirements, and provincial disability frameworks.

Course Purpose

The purpose of this course is to equip advisors with a **deep, technical, and practical understanding** of how mental health-related disability claims arise, how they are assessed, and how advisors can support clients **before, during, and after** a claim.

The course aims to:

- Strengthen advisor competence in mental-health disability definitions, claim patterns, and adjudication processes
- Improve advisor ability to structure disability-insurance recommendations that withstand underwriting and claims scrutiny
- Enhance advisor communication with vulnerable clients experiencing mental-health challenges
- Reduce advisor compliance risk through better documentation, suitability, and client-expectation management

- Provide advisors with a defensible, regulator-aligned framework for supporting clients through complex, subjective, and often prolonged mental-health disability claims

Learning Objectives

By the end of this course, advisors will be able to:

1. Understand Mental-Health Disability Definitions & Claim Criteria

- Interpret how insurers define mental-health conditions under individual and group disability contracts
- Distinguish between “own occupation,” “regular occupation,” and “any occupation” definitions
- Understand subjective vs. objective evidence requirements

2. Recognize Claim Patterns, Risk Factors & Duration Trends

- Identify the most common mental-health conditions leading to disability claims
- Understand typical claim durations, recurrence patterns, and return-to-work challenges
- Recognize early-warning indicators of potential disability

3. Navigate the Claims Adjudication Process

- Understand how insurers evaluate mental-health claims
- Identify the medical, psychological, and functional evidence required
- Recognize common reasons for claim delays, denials, and disputes
- Support clients through appeals and independent medical evaluations

4. Strengthen Disability-Insurance Recommendations

- Conduct a mental-health-inclusive needs analysis
- Evaluate elimination periods, benefit periods, definitions, and riders
- Recommend product structures that align with mental-health risk
- Document suitability and rationale to withstand regulatory scrutiny

5. Integrate Disability Planning Into Holistic Financial Planning

- Assess the financial impact of mental-health disability on retirement, estate, and tax planning
- Structure emergency-fund, debt-management, and income-replacement strategies
- Address long-term planning implications for chronic or recurrent conditions

6. Communicate Effectively With Vulnerable Clients

- Apply trauma-informed and mental-health-sensitive communication techniques
- Identify vulnerability indicators and adjust communication accordingly
- Document enhanced measures to protect both client and advisor

7. Protect the Advisor Through Documentation & Compliance

- Document suitability, risk disclosure, and client understanding
- Manage expectations around claims, timelines, and insurer requirements
- Reduce E&O exposure through structured communication and file management

8. Apply Case-Based Reasoning Across Canada

- Analyze real-world mental-health disability scenarios
- Apply provincial distinctions, including Québec civil-law considerations
- Recommend product-agnostic solutions tailored to client circumstances