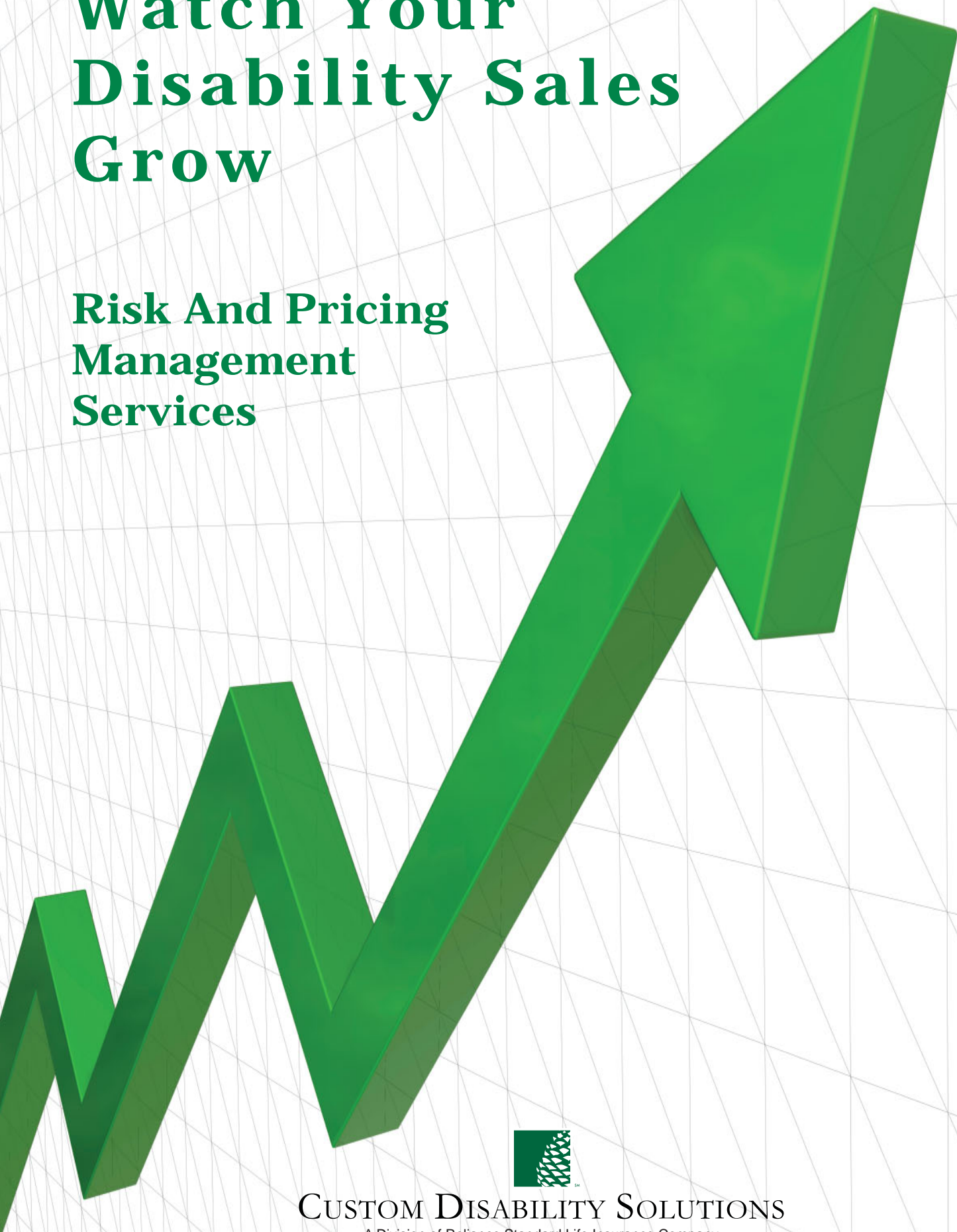


# Watch Your Disability Sales Grow

**Risk And Pricing  
Management  
Services**



**CUSTOM DISABILITY SOLUTIONS**

A Division of Reliance Standard Life Insurance Company

Services  
That Make  
Your Business  
Stronger

▶ Actuarial

▶ Underwriting

▶ Contracts & Compliance

▶ Relationship Management

See What Industry  
Leading Experience Can  
Do For You . . .

# Actuarial

Custom Disability Solutions (CDS) offers a full range of actuarial services that help you to quantify, evaluate and manage the profitability of your short and long term disability products. Our actuarial staff can assist you with pricing, product development, establishing reserves, projections and analysis, and more. With a team of professionals experienced in all facets of disability insurance, CDS is qualified to offer sound advice and guidance on all aspects of your actuarial needs.

**We will aggressively pursue better performing areas to help strengthen your block of business**

## Ensuring Optimal Pricing

### We Will:

- Develop rates and provide analysis
- Evaluate pricing guidelines, methods and tools
- Combine pricing and risk selection to produce competitive rates
- Provide rate formula evaluation

## Segmentation and Analysis

### We Conduct:

- Detailed segment analysis on financial results using a variety of risk factors - geography, industry, size and plan design
- Experience analysis
- Block analysis and claim block buy-out evaluation
- Valuation of open claims
- Quarterly reporting

## Proper Reserving

### We Provide:

- Testing of reserving formulas
- Reserve development and calculation
- Refined data checking procedures to ensure the integrity of the reserve process
- An unbiased picture on the performance of the block of business
- Testing of reserves in aggregate each quarter
- GAAP/STAT



# Underwriting

At CDS, we believe in a collaborative approach to underwriting. Understanding your needs, markets, culture and values helps us to make sound underwriting decisions that enhance your ability to acquire and retain profitable business. We offer our customers a full range of underwriting services that are custom designed to meet your specific risk selection and management needs.



## Our Team

The strength and ultimately the results of any underwriting team are directly tied to the breadth and depth of its collective knowledge base. Our underwriting team knows the industry and has experience quoting all facets of group disability coverages. They work with you to produce quotes that are competitive and fit the needs of your policyholders.

## Complete Full Service Support

- Analyze existing blocks of business
- Develop proposal, sold case and renewal workflows
- Maximize the quote to proposal close ratios
- Collaborate between all lines of business
- Implement performance measures
- Provide training to sales force and underwriters

## Complete Underwriting Support

- Quote STD, LTD, voluntary plans and core buy-up plans
- Produce pre-sale quotes and proposals
- Provide small, medium and large case underwriting
- Conduct medical underwriting
- Develop multi-product guidelines
- Provide facultative underwriting support to clients who do their own underwriting

## Pricing

- Develop pricing based on our understanding of the underlying risks, identifying trends and patterns
- Provide access to a current and competitively proven pricing methodology

## Service Standards

Our underwriters perform their duties with the utmost of integrity to ensure they are providing the highest quality of customer service. Our Underwriting Service Standards

Guidelines include:

- STD/LTD pre-sales
- Renewals
- Proposed plan changes
- Sold cases
- Telephone communications
- Internal quality audits



**We proactively provide your sales force with the customized solution they need on any disability plan**

### **Growth Strategies - New Sales**

Together, with our Client Support Services Team, we will develop a strategy that helps you to achieve your growth and sales goals.

We believe the keys to successfully developing and implementing your growth strategy are:

- Building and strengthening our partnership with you
- Providing distribution support to your sales staff
- Sharing our disability knowledge and expertise with you and your sales teams

### **Growth Strategies - Renewals**

We will implement a comprehensive and effective renewal strategy to help your disability business remain profitable.

Why a renewal strategy? Persistency. The renewal strategy we implement will:

- Improve your profitability
- Maintain the growth of an inforce block of your business
- Spread your expenses across a larger base



# Contracts & Compliance

Our seasoned contracts and compliance specialists, each with more than 15 years disability experience, have indepth knowledge across all group disability products that state filing and compliance vendors are generally not able to offer. Our understanding of the unique administration and risk cost drivers associated with disability income insurance, as well as our experience working with state regulators nationwide, provides you access to a higher level of specialization for more efficient and more accurate filing.



## **Compliance Bulletins - Keeping You Abreast of Industry Changes**

- Provide updates on important disability industry regulations
- Review regulatory and legislative bulletins
- Inform you of changes to state and federal legislation

## **Contract Comparison**

- Analyze your existing policy provisions against those used by competitors
- Identify specific policy provisions that may pose potential risk and legal issues

## **Customized Contract Drafting**

- Develop policy provisions that support new product initiatives
- Prepare appropriate policy provisions for customized accounts

## **Remaining Competitive and Current**

- Recommend and provide policy revisions
- Research industry trends and developments in policy language
- Assist in the development of new group disability products and services

## **Filing Assistance**

- System for Electronic Rate and Form Filing (SERFF) capability as Third Party Filer on behalf of clients
- Prepare letters, transmittal forms and other required documentation
- Develop policies and related forms with all required state variations
- Respond to objections from state insurance departments
- Perform all state form and rate filing activities on your behalf, or provide support with your state filing projects
- Provide policy issue guides to assist with group policy and certificate administration

# Relationship Management

Our Relationship Management team is ready to provide customized solutions to help facilitate the management of your business. Our team delivers across-the-board support for all facets of your group disability business. With a dedication to superior customer service, our Relationship Management team is the foundation of your relationship with CDS.

## **Our Relationship Management Team Your Guide**

Throughout your relationship with us, you have access to your own seasoned relationship management professional. Your assigned professional is responsible for all aspects of the relationship including implementation of strategic business planning and ongoing assistance in managing your book of business. As your liaison, they coordinate activities and resources within CDS that help you to reach and surpass your business goals.

## **Your Relationship Manager**

- Manages the day-to-day operational deliverables of your business
- Facilitates solutions to your business challenges
- Manages the strategic business plan for your disability business
- Coordinates meetings to review and update your business plans
- Provides administrative support for you and your policyholders
- Is always available and provides quality customer service in everything they do

## **Our Commitment Successful Navigation**

We are committed to building, growing and maintaining your group disability business. We understand your needs, deliver quality services, and help you achieve your group disability goals.





# CUSTOM DISABILITY SOLUTIONS

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