

# MassMutual DI Claims

## Here when you need us most

Our policyholders purchase disability income (DI) insurance with the hope that they'll never need to use it, but if the unfortunate should happen, Massachusetts Mutual Life Insurance Company (MassMutual) will be there.

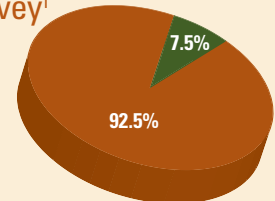
### Claims – The people (as of 1/1/2014)

Committed to pay eligible claims timely, accurately and empathetically.

- **125** associates including: claims consultants, trainers, quality assurance consultants, medical & vocational consultants, field representatives & financial representatives
- **20** years average experience (claims management team)
- **8** years average experience (claims examiners)

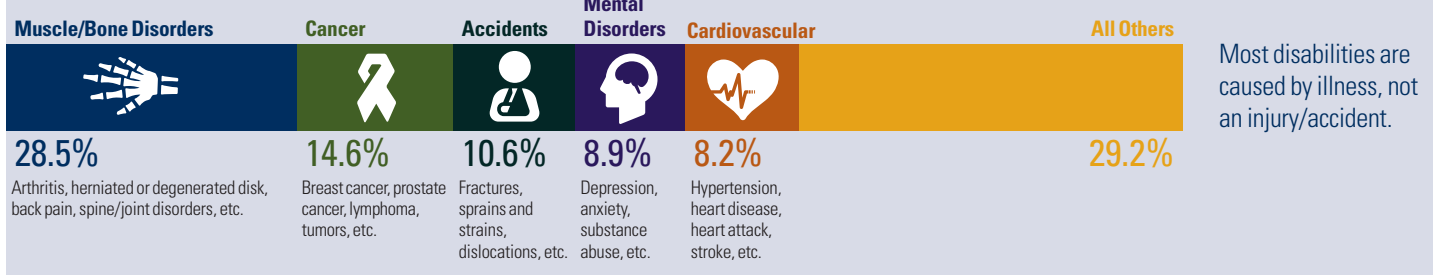
### Claims – Annual Survey<sup>1</sup>

Overall, how satisfied are you with the DI insurance products and services provided by MassMutual?



Completely/Very Somewhat/Not at all

### Leading causes of a disability<sup>2</sup>



**70%** of respondents said it would be "somewhat or very difficult" to meet their current financial obligations if their paycheck were delayed by a week.<sup>3</sup>



Average duration for all MassMutual DI claims based on claims incurred from 1986 - 2013: **4 years**

**\$3,306,000,000**

Total disability income (DI) insurance benefits paid to MassMutual policyholders from 2001-2012

✓ **\$335 Million** of disability benefits paid in 2013

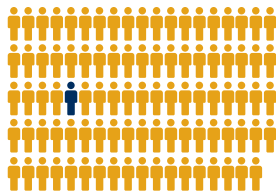
✓ Protecting **280,000** DI policyholders as of year end 2013

MassMutual's average monthly payment in 2012:

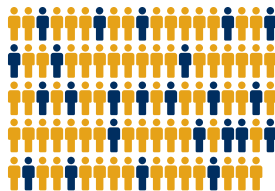
**\$3,390**

**Weighing the odds.** The chance of missing work for three months or longer as a result of illness or accident is far higher than most employees realize, especially when lifestyle, profession and other factors are considered.

Many employees believe their odds of becoming disabled for at least 3 months are **1%**.<sup>4</sup>



More than **25%** of today's 20-year-olds will become disabled before they retire.<sup>5</sup>



### Voice of a MassMutual Customer



"My claims representative even calls to check on me just to see how I am doing."

"You and your company made this very difficult process nearly enjoyable. I truly appreciate all of your help these past months."



We'll help you get there.®

<sup>1</sup> MassMutual Disability Income Claimant Annual Survey 2013. Results taken from claimants with open claims only.

<sup>2</sup> The 2013 Council for Disability Awareness Long Term Disability Claims Review, p. 6.

<sup>3</sup> The American Payroll Association survey in 2012.

<sup>4</sup> Council for Disability Awareness 2013 Disability Divide Employer Disability Awareness Study, p. 6.

<sup>5</sup> U.S. Social Security Administration, Fact Sheet February 7, 2013.

Disability income insurance policies are issued by Massachusetts Mutual Life Insurance Company. Policies contain exclusions and limitations. For cost and complete details of coverage, please call your MassMutual representative or MassMutual at (800) 272-2216 (press 3) to be referred to a representative in your area.

