



Welcome



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Managing our DI Claims

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DI Claims



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“It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you’ll do things differently.”

- Warren Buffett

Selling a Promise is a Responsibility

Coverage → Price → Delivery of Promise

My 2023 Roofing Claim Experience

- Months of unanswered questions
- Hidden Management (No last names or direct phone numbers)
- “We got a new supervisor, and they are actually letting us pay claims”

Fulfilling Life and our Promises

- **Administrative Support**
Intake for new claims – mailing – data entry
- **Claims Examiners**
Complex and non-complex support – caseload management
- **Field Representatives**
In person interviews = better and faster decisions
- **Management Team**
Training support – Decision support – Collaboration with Agents and DI Centers

Managing the DI Claim Caseloads

- Pending Claims vs. Open Claims
The 10% pending = majority of our work – Unpaid claims #1 priority
- 12-24 Months after Disability
Return to work – benefits transition (Total, Residual, COLA)
- Maintenance Claims
Customer experience – reduced handling – efficient claim handling
- Claim Decision Support
Financial & Medical

Managing the Complexities

- Residual Disability & Business Overhead Expense
Establishing the Benefits – Monthly Care/Handing
- Occupational Analysis
Pre-Disability vs. Post Disability duties
- Exclusions
What is the pre-existing Condition and is it related to the current claimed condition

“The time is always right to do what is right”

- Martin. Luther King, Jr.

Adjudicating Claims With An Open Door

- Open Door Policy – DI Centers and Agents.
- Management Available to Listen.
- What are we Missing?
- Look for reasons to approve a claim not for ways to deny a claim.

Sample 2023 Claims

Age 35 - ER Physician who suffered a traumatic brain injury. Paying under TD and Student Loan Rider.

Age 38 - Business Owner - Diagnosed with stage 4 cancer. Paid 100k Lump Sum.

Age 54 - Business Owner – Congestive heart failure – Residually Disabled.

Disability is not a choice but sometimes we choose to ignore our own disability

Age 61 – Business Owner – Degenerative Disc Disease

“If I didn’t have Residual Disability coverage, I would have been forced to close and sell my business for less than it was worth. It gave me a chance to get the surgeries I needed to maintain a quality of life that I thought I would never have again.”

Takeaways

- Get to know the Claims Departments of the products you are selling. If you wouldn't want them handling your own claim, why are you selling their promise to deliver?
- Maintain relationships with your clients – Not just for sales but for delivering the promise you sold them. They don't understand the products like you do. One call could change their life.
- Don't be afraid to reach out – Jon.Erdman@Ameritas.com or disabilityclaims@ameritas.com

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