

# Welcome to our DIAM 2023 Webinar Series

## Disability Insurance: For Anyone Who Works



Welcome to today's call:

**Cross-selling DI to Safeguard Your Clients!**



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## Disability Insurance: For Anyone Who Works



Join our webinar series Wednesdays in May at 2 p.m. ET

**May 10 — Cross-Selling DI to Safeguard Your Clients**

**May 17 — Add Security to Your Business Owner Clients with Disability Insurance Policies**

**May 24 — Protect Your Clients' Brokerage Accounts and Income**

**May 31 — Do You Have Excess Lines Prospects?**

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# DI Carriers

A special thanks to the carriers on today's call:



**Josh Lubas, CLTC, ALHC**

Disability Leader



**Pat Lynch**

Regional Director, IDI Sales



**John Emmanuel**

Director, Special Risks







# Topics



Why is Disability Insurance (DI) important and how can cross-selling help a book of business?

Supplement with group, multi-life, and guaranteed standard issue (GSI)

Let's talk business products

# Presenter

 **MassMutual**  
Strategic Distributors



**Josh Lubas, CLTC, ALHC**

Disability Leader

MassMutual Strategic Distributors



# Why DI?

Why cross-sell DI  
to your existing book  
of clients?





# Quiz

What % of workers who opt out of disability insurance claim they don't need coverage or it isn't worth the cost?

- **40%**
- **60%**
- **80%**



# Answer

Almost **60%** of workers who opt out of disability insurance claim they don't need the coverage or that it isn't worth the cost.\*

\*Source: Simply Insurance, U.S. Disability Statistics 2020





# Did you know?

# 58%

A 25-year-old has a 58% chance of becoming disabled for three months or longer before age 65.\*



\*Source:  
Simply Insurance, U.S. Disability Insurance Statistics 2020

# Presenter



**Pat Lynch**

Regional Director, IDI Sales  
The Standard





# GSI Target Markets and Sales Concepts

How to  
approach the  
decision-makers

# Quiz

What % of American adults indicate they can't pay an unexpected \$400 bill without having to take out a loan or sell something?

- **30%**
- **40%**
- **50%**



# Answer

**50%**

of Americans say they can't pay an unexpected \$400 bill without taking out a loan or selling something.\*

\*Source: DisabilityCanHappen.org/disability-statistic, 2020







# Did you know?

**41%**

Only 41% of employers offer a long term disability insurance benefit.\*

\*Source: LIMRA, Disability Insurance Awareness Month Facts, 2020

# Presenter



**John Emmanuel**

Director, Special Risks  
Hanleigh



# Business Products

Are there specialty business products that producers can offer?



# Quiz

What % of disabling accidents and illnesses are not work-related?

- **50%**
- **70%**
- **90%**



# Answer

**90%**

of disabling accidents and illnesses are not work-related.

\*Source: Simply Insurance, U.S. Disability Statistics 2020





# Did you know?

**10%**

of gig workers have disability insurance even though most believe they should have it

\*Source: LIMRA, 2020 Disability Insurance Awareness Month





Questions?





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## DIAM 2023



**Contact us to get started  
on a case!**

**Crump DI Solution Center**  
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