



Introducing Group Policy Review (GPR)

What is a GPR?

GPR is designed to analyze current in-force group disability policies and provide you with an understanding of your clients' current plans. Additionally, this review allows you to determine if group coverage alone is adequate protection for your clients' specific needs.

Why Conduct a GPR?

GPR provides you the opportunity to confidently inform your clients of their income protection plan. The worst time to learn about disability benefits is when they are needed. Many group policies may be limited in some aspects, especially for high income earners.

What are the Common Limitations?

Conducting a GPR can provide you and your clients with an understanding of the potential policy limitations, including:

- Capped benefit amount
- Covered income may only be base salary
- Benefits may be taxed
- Limited coverage for specific conditions
- Nonportable coverage if a client leaves an employer



The Process

- Getting started is simple! Obtain a copy of your clients' group policies and contact your Crump Disability Solution Center wholesaler.
- Your wholesaler will analyze the policies and contact you if additional information is needed.
- Once the review is complete, your wholesaler will contact you to provide a summary and discuss next steps.



Sales Idea

Multi-life discount opportunity

- Keep in mind that if one employee has group policy limitations, others might also.
- Only three lives are needed to establish a common employer discount.

For additional help conducting a group policy review, contact your Crump Disability wholesaler.



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