

## Group Disability Insurance Customer Satisfaction

# A Record of Results

Principal® is an industry leader in providing quality service. This outstanding service is reflected by a strong record of results shown in both external and Principal surveys.

### Strong results on the Principal 2015 Group Disability Customer Satisfaction Survey

#### Short-Term Disability (STD) insurance

- 83.2% of claimants are very satisfied or satisfied with their Principal claim services.
- 78.2% of claimants are very satisfied or satisfied with the promptness of their claim payments.
- 84.2% of claimants are very satisfied or satisfied with the accuracy of their claim payments.
- 97.0% of our STD claims have an initial decision made within seven calendar days of the "Proof of Loss" date.

#### Long-Term Disability (LTD) insurance

- 93.6% of claimants are very satisfied or satisfied with their Principal overall experience.
- 96.5% of claimants are very satisfied or satisfied with the promptness and accuracy of their claim payments.
- 95.3% of claimants are very satisfied or satisfied with their Principal claim services.
- 92.0% of claimants who receive our Social Security services are approved for Social Security Disability Insurance.

#### Administrative services

- 94.9% of employers are very satisfied or satisfied with billing accuracy.
- 92.8% of employers are very satisfied or satisfied with the tools and information needed to enroll new employees.
- 92.5% of employers are very satisfied or satisfied with handling questions or processing transactions the first time contacted.
- 92.0% of employers are very satisfied or satisfied with easy-to-understand communications.

#### Claim support

Over 160 dedicated professionals staff our claims department. Our shared resources staff meets specialized needs and includes a special investigative unit and certified public accountants. The group disability claims area is co-located with our individual disability income claims unit and includes six nurses, five reporting team staff members and an occupational associate.

**Average tenure of staff**

- Claims leadership (management and technical) – 14+ years of service.
- Disability examiners (both STD and LTD) – 5 years of service.

**Average claim caseloads for fully trained staff**

- STD, 60 - 80
- LTD, 90 - 100

**Average per nurse consultation per month:**

- STD, 36
- LTD, 37

**Staff ratios/counts**

- Nurse to claim examiner – 1:2
- Two board-certified physicians – one family practice physician and one occupational medicine physician
- Five investigators throughout the U.S.
- Two certified public accountants

**FOR MORE INFORMATION**

Contact your local Principal sales representative.



WE'LL GIVE YOU AN EDGE®

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