



*Innovators of Group Life and Disability Income Protection Programs*

**CTGROUP<sup>TM</sup>**

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**PRODUCER'S GUIDE FOR GROUPS OF  
10 OR MORE EMPLOYEES**

# CTGROUP™

Commercial Travelers, the Country's oldest Accident and Health Insurance company, has been a highly respected provider of disability income protection since 1883. As a Mutual Company, we have historically made long-term commitments to our target markets. We have found that joint marketing ventures take time to be successful. We look to partner with our producers and bring high-quality products and services to their employer accounts.

To fully support our position in the group marketplace, Commercial Travelers established **CTGROUP™** . . . A collection of separate underwriting companies which operate like a company within a company. Their focus is to specialize in meeting employers needs for group life and disability income protection. Our plans have been designed to provide the types of protection needed by both employers and employees, while maintaining a competitive cost structure.

## SUPERIOR CUSTOMER SERVICE

We consider superior customer service to be the basis of any long-term business relationship. As a result, we have dedicated significant resources to support the ongoing needs of our clients.

- We have a dedicated Home Office support staff that quickly responds to ALL phone calls.
- We strive to strengthen the relationship between policyholder and producer by providing information that supports the needs of the employer.
- We have high-quality administration and commission accounting systems to ensure accuracy and provide flexibility.
- We have Regional Group Sales offices staffed with local Sales Managers. They are true "benefits experts" willing to work with you on each case sold or submitted for a quote.
- Visit us at [www.commercialtravelers.com](http://www.commercialtravelers.com). We have expanded our website, making it easier to get a quote, forms, or product information.

## PRODUCT PORTFOLIO

We offer a full spectrum of high quality, competitive priced products to meet the needs of your clients. We have flexible plan designs that can create the ideal benefits package for almost any small to mid-sized group. Coverages are normally offered on a guaranteed issue basis. Our typical benefits (which may vary by state) are listed below.

### SHORT TERM DISABILITY

- Non-occupational coverage
- Weekly benefits up to \$1,250/week
- Partial Disability Benefit available
- Variable participation requirements
- Core/Buy-Up Plans for groups with 75 lives
- Plans up to 70% of earnings
- Benefit periods up to 52 weeks

### INTERMEDIATE DISABILITY

- 2 Year Benefit Period for Blue Collar Groups
- 24 hour coverage that is fully integrated
- Flexible Elimination Periods starting at 7 days
- Plans up to 66<sup>2</sup>/<sub>3</sub>% of earnings

### TERM LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT

- Generous guaranteed issue amounts
- Accelerated Death Benefits
- Waiver of Premium and Life Conversion
- Flexible Life Plan Designs
- Minimum face amount of \$10,000

### LONG TERM DISABILITY

- Benefit maximums up to \$10,000/month
- Trial work days equal to Elimination Period
- Management Carve-Outs available for most industries
- Benefits paid to age 65 (ADEA compliant to 70)
- Standard Elimination Periods begin at 90 days
- Plans up to 66<sup>2</sup>/<sub>3</sub>% of earnings
- COLA—Optional 3% simple interest with 5 adjustments (in some cases)
- Zero Day Residual and Partial available
- Own Occupation definitions of 2, 3, 5 years or to age 65
- Full Family, Primary Only and 70% All Source integration provisions available

### SUPPLEMENTAL LIFE

- Offered to groups with 10 or more lives along with Basic Life
- Flexible plan designs—Standard \$250,000 in combined Maximum Basic Life/Supplemental Life Benefit
- Low participation requirements—greater of 25% of group or 5 lives
- Optional AD&D benefits

**CTGROUP™** distributes its products through Independent Brokers and General Agents. We offer Competitive Commission Schedules and are committed to supporting this distribution network.

*We know your clients come to you for guidance in choosing the benefit plans that help fulfill their employees' personal protection needs without exceeding their budget.*

*You can count on **CTGROUP™** to provide you and your clients with superior customer service, product flexibility, stability and integrity.*

## **UNDERWRITING GUIDELINES**

- A minimum of 10 covered lives is required.
- Normal participation level of 75% is needed on most contributory cases.
- Stand-alone quotes—available for all basic product lines.
- Standard definition of full-time is 30 or more hours per week, down to 20 hours for select industries.
- Life and AD&D schedules require benefit reductions that begin by age 70.
- For Disability coverages, we will consider quoting “reverse” carve-out populations (i.e. the non-managerial employees).
- Rate discounts given if multiple lines are purchased.

## **ENROLLMENT**

- Complete and sign a Group Master Application—see proposal for precise form number.
- Group Enrollment Cards are required for Life and contributory cases. However, if coverage reflects non-contributory Disability only, we will accept a census enrollment.
- Employer's initial deposit check (normally one month of premium).
- Sold Case Transmittal (#50221) and the Transferred Business Information Form (#50031)
- If a new producer, submit the appropriate licensing materials.
- Visit our website to download enrollment and licensing forms at [www.commercialtravelers.com](http://www.commercialtravelers.com)

## **ADMINISTRATION**

- Experienced personnel available to provide the expertise needed to resolve any administrative issue. Speak directly to a Customer Service Representative at 1-800-803-8585 with any questions you may have regarding billing and commissions or to contact a Claims Analyst.
- Named certificates are normally provided for all cases up to 150 lives.
- Multiple billing options are available:
  - List Bill—Each employee's name, benefit amount and premium is identified. Good for multiple coverage or contributory accounts requesting specific cost/enrollment information by each employee.
  - Self-Administration—An ongoing summary of amounts in force that are maintained by the employer. Good for non-contributory or larger cases with high turnover rates.
  - Electronic Bill—An initial list bill is created and transmitted electronically (via e-mail) to the group account. Monthly employee changes (i.e. additions, terminations, etc.) are recorded by the Group Administrator and the billing statement is automatically updated. Good for clients who desire the most timely and accurate premium account information.

## **REQUESTING A PROPOSAL**

Proposal request forms are available on our website at [www.commercialtravelers.com](http://www.commercialtravelers.com). The standard information normally required for a proposal is listed below.

- Name of company or organization
- Location, including branch offices
- Nature of business/who is covered
- Description of plan designs requested
- Copy of current plan including rates (on larger cases)
- Claims experience, when necessary (STD cases over 100 lives, LTD for 250 or more lives, Life over 500 lives)
- Census to include: age or date of birth, gender, and earnings when benefits are based on salary. Occupations are always needed for LTD, or if other benefits are based on job titles.
- Underwriters are available to speak directly with Agents/Brokers.

*Quote Requests can be submitted to our “Quick Quote” Fax Line 315-733-9614  
or Email: [ctgroup@commercialtravelers.com](mailto:ctgroup@commercialtravelers.com)*

**For more information on our products,  
forms, licensing, etc.,  
or to contact a  
Regional Sales Manager  
in your area,  
visit our website at [www.commercialtravelers.com](http://www.commercialtravelers.com)  
or call 1-800-803-8585.**

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***The Administrator***

Commercial Travelers Mutual Insurance Company  
70 Genesee Street • Utica, NY 13502  
Call Toll-free 1-800-803-8585

***The Underwriting Companies***

**Disability Income Plans:**

Commercial Travelers Mutual Insurance Company

**Life Plans:**

Monitor Life Insurance Company of New York  
(a wholly owned subsidiary of Commercial Travelers)

or

Fidelity Security Life Insurance Company  
(Underwritten in those states not served by Monitor Life)