

## 2009 Results

# Standing out in the crowd

*It's not luck that our clients stay with us. We bring to the market a unique blend of service and innovation that our clients say makes us stand out. This approach to service has established us as a premier provider of group insurance services.*

## Client satisfaction

# 99%

*of clients are satisfied with our service.*

**Every other year, we engage an independent research firm to survey our group life insurance clients.<sup>1</sup> In 2009:**

- 99% of clients are satisfied with our service.
- 98% would recommend us to another company.
- The most important driver of the satisfaction ratings was that we were easy to do business with.

## Implementation

# 100%

*of clients implemented in 2009 were satisfied with our service.*

**We survey every new client following implementation.<sup>2</sup> In 2009:**

- 100% said they were satisfied with the implementation of their group life insurance plan.
- Respondents most strongly agreed with these attributes – responsiveness, knowledge, flexibility and understanding of clients' needs.

## Medical underwriting

# 99.7%

*of underwriting decisions were made within 10 calendar days of receiving all necessary information.*

**Our streamlined Evidence of Insurability process includes immediate online decisions and exam scheduling. In 2009:**

- 2.5 days is the average number of calendar days to make an underwriting decision.
- Overall satisfaction with our paramedical exam service was 98.6%.

## Claims processing

# 99.5%

*of death claims were paid within 10 calendar days of receiving proof.*

**With our professional, caring claims service, beneficiaries receive payments faster. In 2009:**

- The average time between receiving proof to payment was 4.2 calendar days.
- We answered claims calls within 13 seconds on average and the abandonment rate was 0.96%.

## Staff

# 97%

*of employees stay with us.*

**Our employees add the human touch to our high-tech service and are at the heart of our success. In 2009:**

- Average staff tenure is 11.7 years.
- Over 45% have 10 years of service and of those, nearly 25% have 20 years of service.

<sup>1</sup> Independent satisfaction survey, Gestalt, Inc., 2009.

<sup>2</sup> Implementation satisfaction survey, 2009.

Statistics reflect entire group insurance business of Minnesota Life Insurance Company which includes its New York-admitted affiliate, Securian Life Insurance Company.

Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York admitted insurer. Both companies are headquartered in Saint Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

**Minnesota Life Insurance Company**  
A Securian Company

**Group Insurance**  
[www.lifebenefits.com](http://www.lifebenefits.com)

400 Robert Street North, St. Paul, MN 55101-2098  
1.800.606.LIFE (5433) • 651.665.7898 Fax  
©2010 Securian Financial Group, Inc. All rights reserved.

F71830-19 Rev 4-2010  
A04839-1209

**Securian Life Insurance Company**  
A New York admitted insurer

**Group Insurance**  
[www.lifebenefits.com](http://www.lifebenefits.com)

400 Robert Street North, St. Paul, MN 55101-2098  
1.800.606.LIFE (5433) • 651.665.7898 Fax  
©2010 Securian Financial Group, Inc. All rights reserved.