

2012 Results

Standing out in the crowd

Our unique blend of service and innovation makes us stand out. This approach to service has established us as a premier provider of group insurance services.

Client satisfaction

98%

of clients are satisfied with our service.

Every other year, we engage an independent research firm to survey our group life insurance clients.¹ In 2011:

- 98% 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

98%

of clients implemented in 2012 were satisfied with our service.

We survey every new client following implementation.² In 2012:

- 98% said they were satisfied with the implementation of their group life insurance plan.
- 98% also said they would recommend our implementation services.
- Respondents most strongly agreed with these attributes – responsiveness, knowledge, flexibility and understanding of clients' needs.

Medical underwriting

98.5%

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 2012:

- 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

99.4%

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

With our professional, caring claims service, beneficiaries receive payments faster. In 2012:

- The average time between receiving proof and making payment was 5.2 calendar days.
- We answered claims calls within 11 seconds on average and the abandonment rate was 1.2%.

Staff

96%

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 2012:

- Average staff tenure is 12 years.
- 46% had 10 or more years of service and of those, nearly 23% had been with us for 20 years or more.

¹Independent study (2011) conducted by Gestalt Inc., paid for by Minnesota Life.

² Implementation satisfaction survey, 2012.

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

Securian Life Insurance Company
A New York admitted insurer

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