

# Business & Professional Long Term Disability

A complete guide to evaluate the  
income protection needs of your  
business.

**Agency Marketing Service**



## Choose Wisely

The better informed the consumer, the wiser the choices that can be made. This philosophy is the guiding principle behind the Business Practice Long Term Disability (LTD) Evaluation Guide. We believe that using this Guide will provide you with the insight you need to select a group LTD plan that best meets your needs.

The Business Practice LTD Evaluation Guide comprises many different market and contract criteria for considering an insurance provider and a group long term disability plan. We feel each of these criteria is important; you decide which ones are most important to you.

Ask the tough questions, analyze the data, and compare the LTD coverage's. We are confident you will choose the companies committed to the highest quality coverage designed specifically for your business and covered members.

## **Contractual Promise**

Contracts must provide superior protection, which is determined by the definition within that contract. Companies that provide dedicated claims units for adjudicating physician claims recognize the importance of the contractual promise.

## **Specialization**

When it comes to group benefits, physician groups require special attention. Not only do these groups want hassle-free administration of their group LTD plans, they also have a wide variety of medical specialties', job capabilities, and compensation structures that require specialized plan designs.

## **Financial Strength**

Choosing the most financially secure carrier for group benefits is the best way to ensure that physician groups received the financial support promised to them – whether they need that support today or decades into the future.

## **Business Advocacy**

Physician practices have unique insurance needs that can only be met by a company with extensive technical expertise in this specialized market. Make sure the company you choose provides hands-on support to assure quick and efficient claim submission processing

## Evaluation Criteria

**Longevity in the market:** many carriers today do write group LTD and certainly do not cover specialized markets. It's important to choose a carrier with a history and dedication to the market.

**High financial strength:** few ltd carriers have the highest ratings from AM Best, Moody's and Standard and Poor's, so it's important to know each carriers ratings. This can also determine if they will stay in the market.

**Specialized LTD claims:** it's important that the carrier's claims adjusters have the experience in this area of specialty as well as various business and professional classifications which can determine the ultimate benefits received.

Since 1982, Agency Marketing Service (AMS) has specialized in providing leading insurance products and services to employers. AMS is one of the California's leading providers of Life, Long-Term and Short-Term Disability coverage's to employer groups, and is also a leading broker of employee benefits for health, dental, vision and voluntary benefit coverage's. We achieve results for our customers because of our insurance expertise, knowledge of the healthcare industry, and longstanding relationships with the industry's top insurers. We understand the business of healthcare and we have a 30-year track record to underscore our commitment.



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