Assurity®

Individual Disability Insurance

Long-Term | Income Protection+

Occupation Playbook

Heavy & Tractor-Trailer Truck Driver

Occupation Class 2A

≈2.2 million jobs*

$57,440/year median pay*

Market Note: Large market with higher hazard; design must align with underwriting reality and affordability.

Target Clients

Regional Driver

- **Age & Gender:** 35, M
- **Employment:** W-2
- **Income:** $70,000
- **Background:** Truck driver with consistent routes and steady earnings

Owner Operator

- **Age & Gender:** 45, M
- **Employment:** 1099
- **Income:** $90,000
- **Background:** Driver with income impacted by operating and business expenses

Recommended Income Protection+ Case Design

Policy Foundation

- **Maximum Benefit Period:** 5 Years (realistic for higher hazard classes)
- **Elimination Period:** 90 Days
- **Renewal Type:** Guaranteed Renewable
- **Policy Type:** Accident & Sickness
- **Total Disability Definition:**
  Own Occupation and Not Working for two years then Any Gainful Occupation

Suggested Riders

- Catastrophic Disability Benefit Rider

Other Riders to Consider:

- Residual Disability Rider
- Benefit Increase Rider (no cost)

Why This Design Works

- **Keep the design placeable:** benefit period and definition should match higher hazard occupations realities.
- Focus on household protection and affordability to **reduce lapse risk**.
- **Catastrophic Rider** can add meaningful value for severe claims without complex design.

Placement Assistance

Underwrites Cleanly When:

- Keeping benefit conservative and aligning elimination period to savings and cash flow
- Being prepared with documentation for owner-operators (income after expenses matters)
- Avoiding over-customization; simplicity improves placement

Triggers Friction When:

- Higher hazard occupation classes apply for long benefit periods with aggressive benefits
- When owner-operators ignore expenses in their quoted income
- Selecting riders that are unavailable for the class/state or adding riders late

Talk Track

"For drivers, the goal is coverage that issues and stays on the books. We keep the design simple, affordable, and aligned with occupational hazards so the household gets reliable protection."

Target Premiums

Regional Driver | 35, M

Monthly Benefit Amount

$4,500

- Base Monthly Benefit Amount = $2,250
- Catastrophic Rider Benefit Amount = $2,250

$51.93 /mo

Owner Operator | 45, M

Monthly Benefit Amount

$6,000

- Base Monthly Benefit Amount = $3,000
- Catastrophic Rider Benefit Amount = $3,000

$118.80 /mo

Quoted rates are based on non-tobacco.

Pre-Underwriting Checklist

Before You Quote

- ☐ Confirm occupation duties (time-split) align with the intended occupation class; do not rely on title alone.
- ☐ Confirm employment type: W-2, 1099, business owner, or multiple income sources.
- ☐ Confirm tobacco status and basic health history flags (height/weight, meds, recent treatments) to avoid re-quoting.
- ☐ Confirm existing employer benefits (STD/LTD), especially for teachers and hospital-employed professionals.

Before You Design

- ☐ Select the most appropriate Total Disability Definition option for the occupation and protection goal.
- ☐ Set a conservative base Monthly Benefit that fits financial underwriting guidelines; use the Benefit Increase Rider (no cost) for growth.
- ☐ Choose Elimination Period to coordinate with employer STD or client savings strategy (commonly 90 or 180 days).
- ☐ Select riders that match the occupation’s risk and client's need.

Before You Submit

- ☐ Ensure the application, occupational duties, and illustration match (inconsistency triggers underwriting follow-up).
- ☐ Be ready with financial documentation if the case is 1099/self-employed or if benefits are being pushed higher.
- ☐ Avoid post-submission redesign unless underwriting requires it; frequent changes slow the case and can impact pricing.
- ☐ Set expectations with the client on underwriting steps and timeline up front.

* U.S. Market Snapshot (BLS), May 2024