

# Illinois Mutual Case Study

Simplified Issue Disability Income Insurance (SIDI)



## Overview

Disability Income Insurance (DI) is a critical financial tool that protects individuals by replacing a portion of their income if they're unable to work due to a disabling illness or injury. Despite its importance, DI faces significant market challenges—many individuals are unaware it exists, and even those with awareness often undervalue its necessity or overestimate its cost. Agents, too, encounter obstacles with traditional DI products.

## The Challenge

- **Low Awareness and Misconceptions:** Many Americans are unaware of DI, while others underestimate its importance and overestimate its cost.
- **Complexity for Agents:** Traditional DI products can be perceived as too complex, requiring a lengthy application and underwriting process, which some agents may find challenging to present and sell.
- **Consumer Reluctance:** Some consumers don't want to take the time to go through a full underwriting process that includes exams, leaving many without adequate income protection.

## Illinois Mutual's Solution: SIDI

To address these challenges, Illinois Mutual introduced Simplified Issue Disability Income Insurance (SIDI), a game-changing DI solution designed with both agents and consumers in mind. By simplifying the process, SIDI makes it easier than ever to secure critical income protection.

## Myths That Could Be Keeping Your Clients From Purchasing Paycheck Protection

**MYTH 1:** *"I don't need DI because workers' compensation will cover me."*

Workers' compensation typically covers medical bills and some lost wages if your client experiences a work-related accident or illness. DI covers your client 24/7, on or off the job, not just when they are working. DI can help your client maintain an income if a disabling illness or injury stops them from working to earn a paycheck.

**MYTH 2:** *"An illness or injury won't keep me out of work for very long."*

The average Illinois Mutual DI claim duration is about 12 months.<sup>1</sup> Your client needs time to rest and recover if an illness or injury is serious enough to interrupt their income and prevent them from working.

For more myths about DI, [click here](#).



Sources:

<sup>1</sup> Illinois Mutual data including claims with payments from 1/1/2020–12/31/2024.

## Key Features of SIDI

- **Simple Electronic Application Process:** Straightforward questions to streamline the underwriting process.
- **Fast Underwriting Decisions:** Faster underwriting allows the client to receive their policy faster than a traditional underwriting process.
- **Disability Due to Childbirth:** Childbirth as the result of normal pregnancy is covered as any other sickness after the policy has been in force for 9 months.\*
- **Unisex & Uni-Tobacco Premium Rates:** Rates do not vary based on gender and tobacco use.
- **Short Elimination Periods:** Elimination periods as short as 0 days for accident and 7 days for sickness are available in many states.

## The Result

SIDI will successfully address the longstanding challenges in the DI market:

1. Agents now have a simple and effective way to present DI, leading to better sales outcomes.
2. Consumers enjoy an easier application process, faster approval and affordable premiums, enabling them to help protect their most valuable asset—their income.

## Conclusion

With SIDI, Illinois Mutual is bridging the gap between the need for disability income insurance and the perceptions that may have prevented agents from selling the product. The simplified, streamlined product design empowers agents to deliver value efficiently while ensuring clients receive the income protection they deserve.

To learn more about SIDI, visit  
[IllinoisMutual.com/SIDI](https://IllinoisMutual.com/SIDI)



*\*In NC, giving birth as the result of normal pregnancy will be covered as of the policy's effective date.*

*Policy Form WSD07, Voluntary Short Term Disability Income Policy;  
Policy Form WD13 in GA, MD and SC*

*Not available in AK, CA, CO, DC, HI, ME, MT, NH, NJ, NM, NY, OR, RI and VT.*

*Coverage and availability may vary in other states. For costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual.  
If any discrepancies exist between this communication and the policy, the terms of the policy will prevail.*

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