

Market Search

Individual Disability Income

John Doe

#	Insurer and Product	Comdex Rating 100 is best	Complaint Ratio Rank 0.00 is best	Consider	Remarks
1	Hypothetical Insurer 1 Income Protector 2 ICC20 DIIC	.79	.32	NO	Mediocre financials and complaint ratio. Due to medical history, minimum Elimination Period would be 180 days with psych exclusion.
2	Hypothetical Insurer 2 Security 4U ICC19 PID	.96	.13	YES	Maximum Benefit Period 5 years due to medical history. Favorable occupation class.
3	Hypothetical Insurer 3 Essential Choice ICC13 INC-EC	.85	.13	NO	Decline due to medical history.
4	Hypothetical Insurer 4 Reliant Q 18FM22	.98	.02	YES	This will be the higher quality option. Full Benefit Period ok, minimum Elimination Period 90 days. But expect a psych exclusion due to medical history,
5	Hypothetical Insurer 5 Earnings Choice 3 224 IDI	.82	.43	NO	Mediocre financials, highest complaint ratio on this list.
6	Hypothetical Insurer 6 Simple Horizons LT ICC20 HSDI	.97	.29	NO	Decline due to medical history.

Comdex Rank is a measure of financial strength compiled by VitalSigns, a product of EbixExchange. The ranking is a composite of the average percentile ranking of ratings received by each insurer from the rating agencies, including Standard and Poor's, Moody's, Duff Phelps, Weiss, and AM Best. It's purpose is to measure how insurers rank in relation to one another.

Complaint ratio ranking reflects performance relative to other carriers, where 1.00 reflects average performance, and a number less than 1.00 is favorable compared to other carriers. Complaint ratio rankings are compiled by the National Association of Insurance Commissioners (NAIC). This number is specific to a given year and product class; therefore it is normal for a company's complaint ratio to vary depending on the line of coverage.