MassMutual DI Underwriting changes enable faster, simpler business processes

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Faster. Simpler. Built to help you win.

We heard youâ€”and we took action. MassMutual Disability Income (DI) Underwriting is **eliminating telephone-based client medical interviews (Tele-CMI) and moving to a fully digital Client Medical Interview (CMI)** for all DI products, ages, and amounts.

This is more than a process changeâ€”it will **help you place business faster and improve your client's experience with MassMutual.**

Benefits of eliminating Tele-CMI:

- ✓ **No more scheduling delays or back-and-forth calls:** Clients complete the CMI immediately, accelerating underwriting decisions.
- ✓ **Deliver a better client experience:** Simple, digital, and on the client's time—no intrusive phone interviews.
- ✓ **Reduce drop-off risk:** Eliminate one of the biggest friction points in the underwriting process.
- ✓ **Do business more easily with MassMutual:** Streamlined, efficient, and designed with you in mind.

Note: **For any cases currently in underwriting, please email your underwriter to request a switch from Tele-CMI to CMI if desired.**

DI Medical manual modernization

Another major DI underwriting enhancement is underway! MassMutual has begun an initiative to modernize our medical underwriting guide. The result will be a more advanced, consistent, and competitive approach to evaluating risk.

- ✓ **More competitive offers:** Updated guidelines aligned with medical advancements.
- ✓ **Greater consistency:** Clearer, more structured underwriting decisions across cases.
- ✓ **Stronger decision-making:** Better use of client medical data to improve outcomes.
- ✓ **Built to evolve:** A structured review to keep pace with ongoing medical innovation.

This is more than an updateâ€”it's a step change in how MassMutual approaches DI underwriting. Modernizing our medical guide helps **position you to win more cases, deliver better outcomes for your clients and confidently place business knowing decisions reflect today's medical landscape**.

Marketing resources

Visit the MMSD DI Marketing Hub for producer and client guides, infographics, sales concepts and more.

Weâ€™re investing in tools and capabilities that help you growâ€”and this is a key part of that commitment. More details will be shared soon.

Further info:

- Contact your MMSD DI Underwriter.

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