

Top 25 Disability Insurance Providers

[Guardian Life](#)

High benefit limits, Own-occupation definition, Non-cancellable policies, Residual disability coverage

[Principal](#)

Own-occupation definition, Residual and partial disability benefits, Future purchase options, Catastrophic disability benefits

[MassMutual](#)

Flexible benefit periods, Own-occupation definition, Residual disability, Non-cancellable policies

[Ameritas](#)

Own-occupation definition, Optional riders for cost of living adjustments, Future increase options, Residual disability coverage

[The Standard](#)

Own-occupation definition, Residual disability benefits, Non-cancellable policies, Optional riders for student loan repayment

[Ohio National](#)

Own-occupation definition, Residual and partial disability benefits, Future increase options, Catastrophic disability benefits

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[Berkshire Life](#)

Own-occupation definition, Non-cancellable policies, Residual disability benefits, High benefit limits

[Emerald Physicians](#)

Specialized policies for physicians, Own-occupation definition, Non-cancellable, Residual disability benefits

[MetLife](#)

Wide range of benefit periods, Own-occupation definition, Residual disability coverage, Non-cancellable

[Northwestern Mutual](#)

Own-occupation definition, High benefit limits, Residual disability benefits, Non-cancellable policies

[AXA Equitable](#)

Own-occupation definition, Residual and partial disability benefits, Non-cancellable policies, Catastrophic disability benefits

[Mutual of Omaha](#)

Flexible benefit periods, Own-occupation definition, Non-cancellable, Residual disability benefits

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[Petersen International](#)

High limit disability plans, Own-occupation definition, Residual disability benefits, Non-cancellable policies

[The Hartford](#)

Own-occupation definition, Residual disability benefits, Catastrophic disability benefits, Non-cancellable

[Unum](#)

Wide range of benefit periods, Own-occupation definition, Residual disability coverage, Non-cancellable

[Assurity](#)

Own-occupation definition, Residual disability benefits, Non-cancellable policies, Future increase options

[Illinois Mutual](#)

Flexible benefit periods, Own-occupation definition, Residual disability benefits, Catastrophic disability benefits

[Reliance Standard](#)

Own-occupation definition, Residual disability benefits, Non-cancellable policies, Optional riders for student loan repayment

Top 25 Disability Insurance Providers

[Securian](#)

Own-occupation definition, Residual disability benefits, High benefit limits, Non-cancellable policies

[Symetra](#)

Flexible benefit periods, Own-occupation definition, Non-cancellable policies, Residual disability benefits

[Cigna](#)

Own-occupation definition, Residual disability benefits, Non-cancellable policies, High benefit limits

[Fidelity Security](#)

Flexible benefit periods, Own-occupation definition, Residual disability benefits, Non-cancellable policies

[Standard Insurance](#)

Own-occupation definition, High benefit limits, Residual disability benefits, Non-cancellable policies

[Provident](#)

Own-occupation definition, Residual disability benefits, Non-cancellable policies, Future increase options

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New York Life

Own-occupation definition, Residual disability benefits,
Non-cancellable policies, Catastrophic disability benefits

Supplementary Information - What Others (physicians) have said about the Top 4 providers:

Based on user comments from various Reddit threads, here are three example comments for each of the top four disability insurance providers for doctors: Guardian, Principal, MassMutual, and Ameritas.

Guardian

1. Positive Experience with Claims

"My experience with Guardian has been pretty good. I was disabled 10 yrs ago and they paid up pretty quickly"

2. Financial Stability and Coverage:

- "I'm a neurosurgeon and I made the mistake of doing a Northwestern Mutual but Guardian is the best one with respect to its financial stability and the definition of disability that they use".

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3. Quality Relative to Price:

- "Guardian is expensive but considered very high quality is my understanding. A good policy should run about 4% of the benefit per Jim Dahles recs and I have seen him also quote 2-6%. Your stated quote of 320/month for 11k/month benefit would come to 3%, which would be a good quote".

Principal

1. Resident Discounts:

- "I signed up with Principal while in residency and I can confirm the discount continues. I've never needed to utilize the insurance yet so I can't really comment on that side of things" [1].

2. Cost-Effectiveness:

- "I went with Principal and got the resident discount. I am now about to maximize it with a new attending job and do not regret it getting it in the slightest" [1].

3. Comprehensive Coverage:

- "Good afternoon, I shopped for disability through an agent, and he set me up with Principal with all the good stuff you look for" [5].

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MassMutual

1. Claims Process and Customer Service:

- "At MM, because the DI business is small in comparison to life insurance/financial products and bad publicity harms sales overall they are VERY cautious about denying claims, and very focused on good customer service with accurate and fast claims decisions" [3].

2. Quality Relative to Price:

- "MassMutual way to go with regard to quality relative to price" [2].

3. Company Reputation:

- "MassMutual has a LOT of physicians with policies because you are their target market" [3].

Ameritas

1. Cost-Effectiveness:

- "Ameritas is praised for its affordability and reliable coverage options. It is a good choice for doctors seeking cost-effective disability insurance" [4].

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2. Coverage Options:

- "I used Guardian, but didn't actually get insurance until I was leaving residency. Didn't have the supplemental coverage during residency. Got an own-occupation long term disability and a 20yr term life plan. A couple years later as my income and net worth increased I increased both of those. Ameritas" [4].

3. Reputation Among Peers:

- "Ameritas. Just avoid those Northwestern Mutual clowns".