

ING Reinsurance – Your Risk Management Partner



Disability insurance is a challenging and volatile product. Changing economic conditions, evolving markets, new types of disabilities and many other variables can impact stability and profitability for disability carriers. Reinsuring a disability block of business is a practical and cost effective way to limit your risk exposure and can allow you to pursue existing or emerging opportunities in the marketplace.

Working with a reinsurer that shares your vision and focuses on your success can also give you access to special services that support your products and simplify your reinsurance administration while allowing you to:

- Protect target surplus
- Limit the variability of results
- Limit the impact of a single claim
- Gain market knowledge

We provide a full spectrum of reinsurance product offerings, which include:

- Traditional Group LTD
- Voluntary Disability
- Integrated STD and LTD
- Association Disability
- Special Risk Group Disability

ING Reinsurance Advantage

People

- Down to earth – Not afraid to work hard, roll up our sleeves, and stand shoulder to shoulder with our customers to get the job done.
- We focus on the issues important to our customers.
- Our customers have our undivided attention.

Perspective

- Value relationships.
- Work to develop a mutual collaboration for success.
- Build a long-term partnership.

Passion

- We are students of Disability – continually learning about the industry.
- We have dedicated people in all key disciplines who spend their days working with the product, industry leaders and practitioners in the Disability business.

Promise

- It is our people giving their word – this is the most fundamental partnering in any business relationship.

The ING Reinsurance Disability Team provides its clients with an array of services that support and enhance their disability efforts. For more information, contact us at 800.378.6965. ▶

Group Disability Reinsurance Services

Service Examples

Account Management

Account management services assist in coordinating the day-to-day details of:

- Administration simplification
- On-line communication and Electronic Funds Transfer (EFT)
- Coordinate implementation of administration
- Adapting our premium collection and claim payment protocols to our customer's procedures
- Periodic review of the adequacy of our administrative procedures

Actuarial

We can assist you with:

- Pricing and plan design
- Reserving methodologies
- Monte Carlo exposure modeling
- Claim termination rate studies
- Cash flow testing
- Pricing for special risk
- Filing and compliance support

Claims

We offer expertise through:

- Operational reviews
- Industry claim trends
- Training modules on a variety of disability management topics
- Conference sponsorship – Disability Claim Leaders Forum and ROSE® Seminar
- Settlement strategies
- Analysis of claim data to improve management of claims
- Plan design enhancements

Relationship Management

We ensure effective interaction with your staff:

- Manage service strategy tracking system to ensure timely responses and follow through of service strategy
- Manage service delivery
- Develop customized service strategies based on clients priorities and initiatives
- Commitment to current market trends; data matrix of industry knowledge

Disability Market Research

We keep you informed of industry trends through:

- Formal and informal topical research
- Tracking and identification of key disability issues and initiatives
- Collation of industry articles
- *Disability Forum* newsletter
- *Disability Notes* monthly update
- Information on conferences, workshops and seminars

Underwriting

We can assist you with:

- Operational and file reviews
- Consulting – individual risk evaluation
- Benefit design and contract language review
- Pricing and renewal strategies
- Experience rating methodologies
- Large case and special risk underwriting
- Workshops and topic roundtables
- Training

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