

## Have you considered this?



... a large number of people can incur high dollar medical claims.

- August 28, 1991 – New York City subway derails, five people killed, more than 200 injured
- April 19, 1995 – Oklahoma City Bombing, 168 people killed, more than 400 injured
- November 19, 1997 – McCaughey septuplets born in Iowa
- March 16, 1999 – Amtrak train derails leaving Chicago, 100 passengers injured
- January 20, 2000 – Fire at New Jersey University kills three and injures 58
- March 1, 2001 – Seattle earthquake injures 215 people
- February 21, 2003 – Rhode Island nightclub fire, kills 100 and injures 200
- February 26, 2004 – Sextuplets born in Ohio

### Are you covered?

Modern technological improvements and significant costs are having an impact on potentially large health claim liabilities for insurers. The afore-mentioned disasters have resulted in significant injuries (severe burns and multiple trauma) which outnumber deaths considerably. Combine these incidents with the increasing prevalence of premature multiple births, the cost of which can quickly reach exorbitant levels, and the need for multiple loss medical reinsurance protection becomes apparent.

### ING Reinsurance can provide multiple loss medical reinsurance to protect your book of health insurance.

Features of catastrophe medical coverage include:

- Reinsurance protection of up to \$10 million per eligible event and two million per person is available.
- Proprietary ROSE® (Reinsurance Outcomes and Service Experts) Program provides a wealth of resources to help you manage claims and outcomes.\*
- ROSEBUD® Perinatal and Neonatal Program provides resources to successfully improve health outcomes and reduce costs associated with high-risk pregnancies and infants.\*

The following restrictions/exclusions apply:

- The eligible event must result from a single event (not terrorism related) within seven days or less duration.
- Health insurance claims must occur on three or more insured lives and be manifested within six months from the single event.
- A per event deductible is retained by the ceding company.
- Eligible claims must be incurred during a two-year period and paid and reported within a three-year period following the eligible event.

If you would like to learn more about catastrophe reinsurance medical coverage, or to obtain a quote, please call ING Reinsurance at 612.342.7945.

*ING's Multiple Loss Medical Reinsurance is underwritten and issued by ReliaStar Life Insurance Co., Minneapolis, Minnesota.*

*\* ROSE and ROSEBUD services are available to ING Reinsurance clients otherwise eligible to receive these services.*

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