

## Accidental Death Carve Out Reinsurance



Carving out the accidental death aspect of Group and Individual Life insurance is an innovative strategy for managing risk post- 9/11. The facts are simple – traditional group and individual life catastrophe covers are either unaffordable or have limitations unacceptable to many companies. An alternative offered by ING Reinsurance is to manage your net retained exposure by carving out the accidental death risk while you keep the more predictable mortality risk, such as “death from sickness, disease, illness, and natural causes.”

### COVERED BUSINESS

#### Accidental death aspect of:

- Group Life
- Individual Life
- UL
- VUL
- Optional Life Insurance
- COLI/BOLI
- Stand-alone Group AD&D, Common Carrier and Individual Bulk ADB riders can be covered as well.

#### Reinsurance Limits and Terms

- Quota Share up to \$2 million per life for group and individual.
- Flexible per occurrence limit case by case
- Annual aggregate deductible option available

#### Exclusions

- Claims resulting from sickness, disease, illness, and natural causes.
- Available with no war, terror, NCB exclusions

By completing an AD Carve-out questionnaire including risk concentration information and experience data on your net retained portfolio, ING can assess the risk and offer a quotation. For more information, please contact your ING Reinsurance representative, or call 800.378.6965.

*This summary is for preliminary informational purposes only and is subject to change at any time. All rights and obligations of the parties will be subject to the terms and conditions of the written reinsurance agreement.*

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