

**ING Re
Group Life/AD&D Reinsurance
Quote Requirements**

- 1. Five (5) years (or as many years available) of Experience**
 - *Ground-up claims*
 - *Claims excess of desired attachment point*
 - *Claims per person per year*

** Please indicate whether claims are represented on an incurred or paid basis.*
- 2. Waiver of Premium**
 - *List outstanding Waiver Claims*
 - *Please indicate if they are represented in the claims numbers requested in item 1.*
- 3. Annualized Premium (Life and AD&D) and Volume – past five years**
- 4. Current Reinsurance terms**
 - *Rates, Contract Terms, Structure*
- 5. Requested Retentions and Maximums – Quota Share % or per person face amounts**
- 6. Census**
 - *Excel spreadsheet*
 - *By age and sex*
 - *By Ceded life and ADD (separate) Volume*
 - *By zip code and street address/building location of workplace.*
- 7. Policy Forms**
- 8. Plan designs**
 - *Dependent provisions*
- 9. Underwriting Guidelines**
 - *Guarantee Issue*
 - *Medical UW tables*
 - *Maximums*
- 10. Age Reduction schedules**
- 11. Portability Provisions**
- 12. Conversions**
 - *How are they handled? Does risk stay with Group Department, or is a fee paid to Individual Department?*
- 13. Retiree coverage provisions**
 - *Also, please identify current retired lives in the census data.*
- 14. Target Market**
 - *Description of sales/marketing structure – key competitors*
- 15. Underwriting Team**
 - *Background, experience, Organization Chart*