

## The Capacity to Compete in Today's Marketplace



ING Reinsurance has the proven knowledge, experience and financial strength to underwrite a wide variety of risks, so that you can offer your clients competitive products without compromising financial stability.

Our expertise and flexibility allow us to be innovative in providing tailored reinsurance coverage to meet special needs and requirements on a treaty or facultative basis.

When you choose ING for your group life and AD&D reinsurance, you are choosing a company that is committed to help you with your business.

### Products

- Excess Group Life and AD&D Reinsurance
- Quota Share Group Life and AD&D Reinsurance

### Capacity

- ING's financial strength allows us to provide per person capacity amounts to meet virtually any market need.
- The market leading capacity we have available applies to both group life and AD&D and will be customized to meet your needs.

### The ING Advantage

#### • Underwriting Support

- Consultation on industry trends
- 24-hour turnaround on facultative exceptions
- Seasoned staff of experts
- On-site underwriting seminars
- Advice on underwriting tables and guidelines

#### • Actuarial Support

- Consultation and Advice
- Retention Studies
- Reserve Analysis
- Pricing Support

#### • Customized Market Research Surveys

#### • Product Development Assistance Capabilities

#### • Risk Management Services

- Risk exposure mapping software
- Access to our company-tracking database with location identification capabilities
- Modeling

#### • Consultation on compliance and policy issues

#### • General Market Intelligence and Information

#### • Waiver of Premium Claims Consultation

For more information, contact your ING 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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