



Holy-COLI and the Three Scares Hot Topics in Life Insurance and Reinsurance

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Agenda

- COLI
- Current issues in Life Insurance and Reinsurance



COLI – background discussion

- What is it?
- What isn't it?
- Who sells it?
- Who reinsures it?



COLI – how is it issued?

- Underwriting
- Acceptable groups
- Other group characteristics



The “Three Scares”

- Concentration of Risk
- Foreign Nationals
- Guaranteed Issue / Anti-selection



Current Issues in Life Insurance and Reinsurance

- What does the reinsurance marketplace look like?
- Marketplace perceptions
- Alternatives to reinsurance



Observations as a reinsurer

- Type of reinsurance sought
- Jumbo limits
- Simplified issue



Audience Participation

- What COLI issues do you see?
- What COLI needs to you have?
- What is the most value your reinsurer provides?
- What do you wish your reinsurer were providing?

