



A Berkshire Hathaway Company

INDIVIDUAL LIFE



Experts in Accelerated Underwriting Programs

Insurers today are pulled in many directions – having to embrace innovative underwriting tools and approaches while evolving away from full underwriting.

Many companies don't have the time or resources to investigate all the latest data and technology options to see which is right for them. With so many new alternatives on the market and the fast-changing pace, it's hard to know where to start.

Gen Re can help.

If you're able to provide your experience data to us, we can provide a depth of knowledge to assist with your next challenging decision. We've helped companies in various stages of their AU program by analyzing their underlying experience.

- > **Some companies are just getting started with AU.** Gen Re can help with everything from Behavioral Economics influenced applications, forms, and scripts to choosing the optimal set of requirements, random hold-out approach, and post-issue underwriting guidelines.
- > **Others have an existing AU program but would like help** monitoring the market, identifying new underwriting requirements, and knowing what their competitors are doing to keep their programs current.
- > **Some are advanced in their AU program, but they want input** from Gen Re's AU expertise, or to participate in a pilot when determining if they should incorporate a new data source.

If your company faces one of these common challenges, contact us so we can help.

The combination of your experience data with our industry perspective will help maintain or enhance your competitive advantage.

Put our knowledge and expertise to work for you!

Gen Re Services

Review an Existing Program

- > Review existing workflows from start to finish and make suggestions to maintain or enhance competitiveness
- > Provide support of Gen Re's data, analytics and research resources as needed

Recommend Improvements Depending on Your Company's Desired Goals

- > Help you evaluate tools, vendors and data to determine the right ones for your program
- > Partner with you on pilot programs to help you analyze additional data and tools to find which ones best serve your business objectives

Manage Post-Implementation

- > Regular deep reviews and adjustment of plans
- > Assist in designing standard reports of value for use internally and with reinsurers
- > Provide support to confidently expand ages, amounts and/or products over time

AU Second Layer Program

- > Developed to help our clients expand their program and learn from experience together
 - Expand your Face Amount offerings or Issue Ages
- > Resources and risk sharing to assist clients in developing their AU programs further



*The difference is...
the quality of the promise®*

Let Gen Re Experts Work For You

Gen Re's annual Accelerated Underwriting Survey provides valuable knowledge about the industry. Gen Re worked closely with a Steering Committee of interested insurers to review the study framework – with lots of important feedback received during that unique and collaborative process.

We're continually evaluating the new options that come into the market and can provide guidance on what makes the most sense for your company.



Contact Our Experienced Team

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At Gen Re, we only make promises we can keep:

A.M. Best:
A++ (Superior)

Moody's:
Aa1

S&P Claims Paying Ability:
AA+



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