

# INDIVIDUAL LIFE FACULTATIVE



# **Underwriting Risk Specialization**

Gen Re's reputation as a specialist in impaired risk underwriting continues today from its start 50+ years ago. Gen Re reviews over 40,000 cases annually and is acknowledged for its balanced approach and long-term business relationships with direct insurance writers.

## **Premier Research Staff**

Our Underwriting, Medical and Decision Analytics staff introduce groundbreaking new underwriting approaches, most recently in the areas of medical, aviation and financial underwriting. The forerunner in assessing elderly risks, Gen Re is a leader among facultative life underwriters.

## **Solutions**

Gen Re provides unique solutions for our Fac-only and Automatic clients through the following:

- > A Gen Re service initiated in 2014 to significantly improve placement of clients' incomplete and postponed cases saw Gen Re offers on 54% of such cases – helping improve placement rates, profitability, producer retention and producer recruiting
- Ideas to increase the speed of the underwriting process
- A unique approach to underwriter audits which can save significant time

- Metric-driven automated workflow options to reward your best producers and retain a higher percentage of new producers
- Customized underwriting requirements for producers
- > More competitive inspection report requirements
- > More competitive EKG requirements
- A more competitive approach to Preferred Family History guidelines
- > Unique Financial Underwriting Requirement bundles
- Maximizing the return on Pharmacy Database checks
- Application and Questionnaire design to improve mortality
- Simplified Underwriting application and requirement design

If your company faces these common industry challenges, contact our research staff so we can tailor solutions for you.

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#### David Chien, FLMI

*VP, Chief Underwriter - Individual Life* Tel. 203 352 3095 dchien@genre.com Gen Re is acknowledged throughout the industry for its financial underwriting expertise. Since 2014 we've we provided new, industryleading approaches to traditional financial underwriting methods.

To find out more about our Individual Life capabilities, please give us a call today. We'd love to talk with you, and we look forward to doing business with you.

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#### About Gen Re

Gen Re, a Berkshire Hathaway company, is one of the leading reinsurers in the world specializing in Life/Health and Property/Casualty reinsurance. We write both Automatic and Facultative-only Treaties for our Individual Life business.

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



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