



## TURNKEY PARTNERSHIP. EXCESS PROTECTION. PERSONALIZED CAPABILITIES. COMMITMENT TO SERVICE.

**We're more than a reinsurance relationship; at GRP we're an extension of each one of our clients.**

Group Reinsurance Plus® offers a broad spectrum of Life, Accidental Death & Dismemberment (AD&D), Disability and Voluntary (Accident, Critical Illness, Hospital Indemnity) insurance products, services and arrangements, ranging from full turnkey programs to traditional quota share and excess reinsurance protection. We take pride in creating, growing and sustaining long-term client relationships through the joint product development and execution of sales strategies. We'll work to reduce your group insurance risk exposure while helping you achieve your profitable growth objectives.

### **What sets us apart?**

We're not just your "vendor," but an integral part of your business. We work hard to establish a close relationship based on trust, common goals and a complete understanding of your product and service needs, including your distribution and operational teams.

This thoughtful approach to the reinsurance business has helped us establish mutually beneficial long-term relationships. On average, our private label clients have been teaming up with us for more than twelve years.<sup>1</sup>

We'll work closely with you to customize a solution that helps you achieve maximum sales effectiveness while minimizing risk exposures.

### **GROUP REINSURANCE PLUS IS:**

#### **» Experienced**

With a strong presence in the group life, voluntary and disability market, we've been a reinsurance market leader for more than 25 years. Our senior leadership team, comprised of executives who lead all key disciplines core to our business (claims, service, sales, underwriting and actuarial), average 20 years of industry experience. Our client managers bring similar depth of experience to their roles, each averaging more than 15 years in the industry, with diversified employee benefits backgrounds.

#### **» Strategic**

We recognize that each client is unique, so we work closely to customize a solution to help achieve maximum sales effectiveness while minimizing risk exposures. And we access competitive marketing intelligence and industry trends to best position products in the group marketplace.

#### **» Consultative**

We provide direct access to key leaders and a dedicated client manager who's directly accountable for their clients' satisfaction.

#### **» Dynamic**

We obtain 70% of state approvals within three months of initial submission<sup>1</sup>, translating to efficient speed to market in product development.

#### **» Service Oriented**

We're committed to delivering timely, responsive customer service, tracked and measured via reporting metrics and customer satisfaction surveys.



### A smart choice.

Whether you need excess protection, quota share flexibility enhancements to your existing group insurance portfolio or private label products and services for your entry into a new market segment, GRP is prepared to be your partner.

## PRODUCT AND SERVICE PORTFOLIO

### Life and AD&D Reinsurance

- Excess Life
- Quota Share
- Combination of Excess and Quota Share
- Facultative
- AD Carve Out

### Buyouts

- Premium Waiver
- Disabled Life Reserve

### Private Label Products

- Small Group Product
- Mid, Large and National Group Product
- Niche Market Programs
- **Short-term Disability (STD)**
  - Voluntary STD
  - Contributory/Non-Contributory Plans
- **Long-term Disability (LTD)**
  - Voluntary LTD
  - Contributory/Non-Contributory Plans
  - Integrated STD and LTD
- **Life**
  - Contributory/Non-Contributory Plans
  - Stand Alone Voluntary Group Term Life
- **Accidental Death & Dismemberment (AD&D)**
  - Contributory/Non-Contributory Plans
  - Competitive Benefit Riders (seat belt, speech and hearing, education)
  - Stand Alone Voluntary AD&D
- **Voluntary**
  - Critical Illness
  - Accident
  - Hospital Indemnity

### Core Services

- **Underwriting**
  - Pre-sale and renewal strategies
  - Case level underwriting
  - Large case support
  - Facultative review and advice - Book of business analysis
  - Reporting metrics
  - Underwriting manual
- **Actuarial**
  - Analysis, development and modification of manual rate structures
  - Valuation of premium waiver and LTD claims
  - Experience analysis
  - Development of rating tools
- **Training**
  - Product
  - Underwriting
  - Sales
  - Competitive positioning
- **Product Development**
  - Policy forms and rates
  - Product enhancements
  - Product filing support
  - General compliance support
- **Sales & Marketing**
  - Market intelligence
  - Industry news
  - Promotional/marketing material consultation
  - Metric-driven sales scorecard
- **Claims Management**
  - Adjudication/administration
  - Reviews and recommendations
  - Waiver of premium assistance
  - Audits of practices and procedures
  - Industry leading claims practices and tools



For additional information, please visit [www.GroupRePlus.com](http://www.GroupRePlus.com)

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<sup>1</sup>Based on Group Reinsurance Plus internal data as of 4/2019.

7531 NS 06/19