

Catastrophe Excess of Loss Reinsurance



A strong earthquake strikes a large city in the middle of a work week, leveling an office building with 100 employees inside. An aircraft filled with top salespeople on an incentive trip disappears over the Pacific Ocean.

Natural disasters are just one type of catastrophic loss that can beset an insurer's business. In fact, catastrophic exposure comes in many forms. Business travel accidents, industrial accidents, terrorism events, and any number of fateful circumstances can cause multiple life loss.

RGA's Catastrophe Excess of Loss reinsurance can minimize your risk.

RGA's Catastrophe Excess of Loss reinsurance provides protection to an insurer's annual financial results.

Our Catastrophe Excess of Loss reinsurance enables you to cover an entire portfolio (Individual and Group Life, Accidental Death and Dismemberment and Disability) with limits of up to \$20,000,000 per occurrence and \$1,000,000 per person.

Catastrophe Excess of Loss reinsurance for known and unknown concentrations

Every block of business contains catastrophic exposures which are unpredictable and can have a significant and unexpected impact on an insurer's bottom line should a loss occur. In addition to the unknown hazards which threaten a book of business, there are many known concentrations that can have a significant impact on your business. Such hazards may include employee concentration in hotels, airplanes, trains, or boats arising out of conferences or incentive trip attendance.

An insurer can effectively manage this risk by purchasing catastrophe excess of loss reinsurance. RGA is prepared to help determine the appropriate reinsurance

structure for your needs. Once the reinsurance is in effect, you can rest comfortably knowing your bottom line is protected by the security of RGA.

RGA's Catastrophe Excess of Loss reinsurance includes:

- Up to \$20,000,000 per occurrence protection
- Up to \$1,000,000 per person protection
- Occurrence protection for events involving three or more lives
- Coverage on an excess of loss basis, covering a portfolio of business or on a facultative basis for specific exposures or locations
- Coverage includes terrorism, nuclear, chemical, and biological
- More financial stability than managing unpredictable catastrophe reinsurance pools assessments
- Coverage for both known and unknown concentrations

Why more companies turn to RGA for Catastrophe Excess of Loss reinsurance

RGA has many years of experience providing companies with carefully designed reinsurance programs. In each case our underwriters create affordable coverage tailored to meet unique situations and requirements.

We would like to do the same for you. By analyzing your needs, we can provide you with the coverage that most effectively protects your business.

For more information about our Catastrophe Excess of Loss reinsurance or any of RGA's reinsurance products and services, please contact your RGA representative or call (612) 217-6000.

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