



PRODUCT NEED AND USE:

Cedants may require reinsurance when they do not want to retain coverage on certain hazardous occupations / avocations, i.e. Sky Diving, Lumberjacks, Firemen etc.

The Cedant may simply want to lay off a share of the risk or may require underwriting assistance.

SUBJECT INSURANCE:

The subject insurance is usually Basic AD&D and/or Voluntary AD&D.

Coverage may be on a 24 Hour Business and Pleasure basis, or on an Occupational/Recreational only basis.

REINSURANCE DESIGN/OPTIONS/STANDARDS:

- Reinsurance can be purchased on a quota share or excess basis.
- Ability to quote both individual and group situations.
- Underwriting service and quotation usually within a 24 hour standard.

INFORMATION REQUIREMENTS:

1. Type of exposure or occupation
2. Sums insured per life
3. Number of lives to be reinsured
4. Whether or not PTD, 200% paralysis, or Accident Reimbursement Expense benefits are to be included
5. Whether or not coverage is to be offered on a 24 Hour B&P, Occupational or recreational only basis

UNDERWRITING NOTES:

Maximum benefits available will vary depending on the covered hazard and in some instances, the experience of the lives to be reinsured.

CSP Canada

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