



# LIBRA/RGA Strategic Underwriting Program Overview

LIBRA Insurance Partners and RGA have partnered to enhance underwriting efficiencies.

This *exclusive* program allows LIBRA partner firms to work directly with the world's leading facultative reinsurer to collaborate on offers on impaired risk cases. RGA has several underwriting niches which can be leveraged to secure offers which may improve the ability to place more cases. This program will bring much needed efficiencies to the underwriting process and modernization journey.

## Case Parameters

- **Eligible Face Amounts\*:** \$500,000 – \$10 Million
  - \*Will consider adding own internal retention, up to \$10 million for standard or preferred cases.
  - \*\*Prudential Eligible Face Amounts (for TERM ONLY):**  
\$3,000,001 – \$10,000,000
- **Submission Option 1:** LIBRA Partner submits the informal directly to RGA for underwriting assessment.
- **Submission Option 2:** LIBRA Partner submits the informal to the applicable participating carrier first, and an offer is made. LIBRA Partner may then submit the case to RGA for underwriting assessment and potential offer improvement.

With both options, the participating carrier will support RGA's preliminary offer. If there are missing requirements, the offer will be subject to completing those requirements and the file will be reviewed.

## Special Notes

- We will need to know up-front the client's inforce, applied for, and total coverage to be placed.
- Program is an excellent option for the participating carriers who do not review applications on an informal basis.

**Contact your 3 Mark sales contact or call (888) 533-6275 for more details. We look forward to discussing how you can leverage this program to grow your business**

## Participating Carriers

- **Protective\*\*\***
- **Securian**
- **Nationwide\***
- **Security Mutual**
- **Mass Mutual**
- **Cincinnati Life**
- **Columbus Life**
- **National Life**
- **Prudential\*\***
- **American National**
- **Principal@\*\*\***

\*\*\*for permanent coverage only

## Niche Impairments

- Diabetes
- Build
- Cardiac Impairments
- LFTs
- Multi-morbidity
- No COVID-related restrictions to age 80