



Overview

New Business Solutions

Wilton Re's New Business Solutions extend beyond traditional reinsurance to provide clients with the means to enter new markets or expand product offerings

Comprehensive Services

Wilton Re's New Business Solutions provide comprehensive services for new issues of life insurance products with an emphasis on simplified issue products offered to the middle market. We offer a host of turn-key Private Labeling solutions from product development and actuarial support to delivery systems, and outsourced policy administration and agency services.

Wilton Re's New Business Solutions provide:

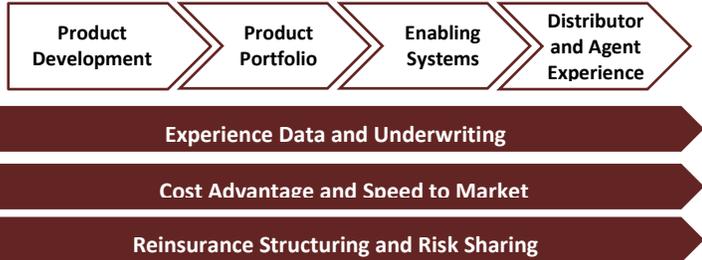
- Simple products with designed to meet the needs of middle market policyholders and agents
- Product development, actuarial, and underwriting consulting
- Significant mortality and lapse studies covering simplified issue products
- Underwriting decision engines and policy issuance systems
- Scalable processes with high standards for customer and distributor service
- Point of sale approvals and accelerated, same day policy issuance
- Risk sharing arrangements based on client needs

Our specialty is the middle market, and we believe this market segment offers the greatest growth opportunity in the U.S. Life insurance industry

Our expertise begins with product development and pricing and extends to underwriting, operations, and niche distribution matters important to success in the middle markets

Overview

New Business Solutions



1 Experience
Significant experience data and underwriting expertise for simplified issuance, pricing and product development, confidence in results

2 Product
Simple products designed to meet the needs of the middle market and its distributors

3 POS Delivery Systems
Enabling technology and scalable processes including full customer and distributor services outsourcing available

4 Speed to Market
3 to 4 months versus 18 months for the average product development cycle in the industry

5 Cost & ROI
Low cost market entry and highly competitive rates for ongoing services for policy issuance and policy administration

6 Flexibility
Custom tailored solutions for client circumstances, customer and distribution requirements, reinsurance structuring preferences and risk tolerances.

Speed to Market

A recent Wilton Re survey found that the industry average time to market for a new product is 12 –18 months at an average cost of \$1.5 million. Working with Wilton Re, companies achieve industry-leading timeframes and cost savings with products to market in as few as 3 to 4 months and at a fraction of the average cost

Experience

Wilton Re has extensive experience with the middle market. Our experience is practical, and is deeply rooted in all our business segments:

- Wilton Re has acquired significant portfolios of simplified issue life insurance through our In Force Solutions, bringing many years of history to our experience data
- Through our subsidiary, Texas Life, we are a leading provider of worksite life insurance in the group market. With over 500,000 policies in force and 100,000 issued annually, we gain insight into mortality experience and distribution requirements and trends
- Wilton Re has significant experience with the senior market, primarily through the issuance and reinsurance of final expense life insurance
- Wilton Re co-sponsored the industry's most comprehensive mortality study for final expense with Milliman. Our own proprietary experience database is significantly larger
- Wilton Re private labels simple term life insurance and final expense for client companies where we issue and provide administration for over 15,000 new policies annually
- Through private labeling we have implemented delivery systems for agent and call center-based sales, including the use of e-signature and voice signature methods

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