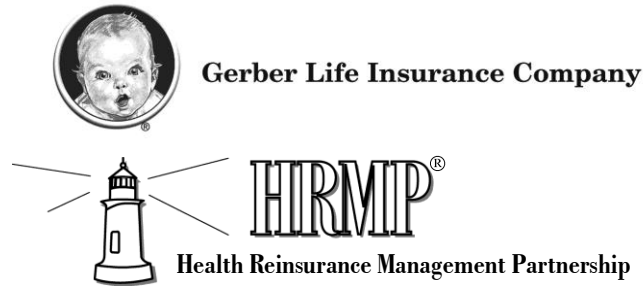


Eliminate the liability and administration of your future Life Conversion policies.



Offered by Gerber Life Insurance Company and Health Reinsurance Management Partnership, our unique product is designed specifically for group life conversions, protecting the rights of your group insureds and optimizing your costs.

To discuss how we may be able to help, please contact:

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Managing Director

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Web: www.hrmp.com

Outsource Your Group Life Conversions

Gerber Life Insurance Company

Health Reinsurance Management Partnership

Group Life Conversion

Now you can outsource both the risk and administration of future group life conversions.

Our expert focus brings professional management to this often-neglected area, generating significant savings for you.

Disadvantages of managing in-house

Excess Mortality

Mortality in the first year after conversion can be 10 times standard mortality

Claims

Life insurance claim costs are higher due to excess mortality

Long Tail

Group life is a short tail product, but group life conversion is long tailed

Administration

The time and expense of administering group life conversions can be costly

Advantages of outsourcing

More competitive as current pricing no longer reflects the costs of future group life conversions

You no longer bear the risk or volatility of excess mortality

Free up resources and excess capital

Long term tail is eliminated for the group insurer

Complete policy administration

HIPAA compliant