

SUTTON

REINSURANCE

Minimizing your risk, maximizing your potential.

Established in 1986, Sutton Reinsurance Underwriters (Sutton Re) is a global accident and health reinsurance managing general underwriter. With more than 70 years of collective experience across a broad range of reinsurance solutions, Sutton Re's underwriters are highly experienced and able to respond to the unique needs of our diverse client base.

Sutton Re underwrites on behalf of A rated markets to provide our clients with exceptional security and global reach.

Domestic or international, our mission is to respond quickly and effectively to your request.

TREATY

ABNORMAL MORTALITY STOP LOSS

Protects a life insurance company against greater than expected mortality claims in the aggregate in a given year.

Limits: \$5,000,000 per person; \$20,000,000 per occurrence

LIFE, PERSONAL ACCIDENT, AND WORKERS' COMPENSATION CATASTROPHE

Protects against the risk of a large loss involving several lives that could arise from a catastrophic accident.

Limits: \$5,000,000 per person; \$20,000,000 per occurrence

OUT OF COUNTRY MEDICAL

Excess coverage protecting the insurer against shock losses or losses involving multiple individuals in one occurrence.

Limits: \$5,000,000 per person; \$25,000,000 per occurrence

TREATY PER PERSON OR PER RISK

Protects an insurer's portfolio against large losses involving a single life.

Limits: \$5,000,000 per person; \$20,000,000 per occurrence

INDUSTRIAL AID WORKERS' COMPENSATION

Company-owned aircraft exposures are often excluded from an insurer's workers compensation treaty or from the original workers' compensation policy. Sutton Re protects against these exposures.

Limits: \$2,000,000 per person; \$15,000,000 per occurrence

FACULTATIVE

INDUSTRIAL AID ACCIDENT

Protecting the insurer from exposures resulting from aircraft accidents.

ACCIDENTAL DEATH & DISMEMBERMENT, WEEKLY ACCIDENT INDEMNITY, AND BUSINESS TRAVEL ACCIDENT

When group or individual coverage exceeds the insurer's maximum retention or their risk appetite.

KNOWN CONCENTRATIONS

Reduces the potential for large losses resulting from a single event, e.g attendees of an annual sales meeting on a single aircraft.

OUT OF COUNTRY MEDICAL

Excess coverage protecting the insurer against shock losses or losses involving multiple individuals in one occurrence.

TRIP TRAVEL, CREDIT CARD, TRAVEL AGENT

Protects high sums insured and the potential of concentrations on a single conveyance.

WAR RISK ACCIDENT

Coverage to limit or even carve-out losses arising from war or any act of war.

SPECIAL RISK

Coverage for special risk occupations and avocations, such as skydiving, mining, or firefighting.

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