

CATALOGUE OF COVERAGE



PETERSEN
INTERNATIONAL UNDERWRITERS

BEYOND TRADITIONAL

The Petersen International Underwriters story, more than 35 years in the making, has never presented a stronger, more innovative chapter than today.

From the formation of the company in 1979 by W. Harold Petersen, to the constant evolution of policy enhancements, Petersen International Underwriters has stayed true to its vision - offering the best possible coverage at the proper percentage of income.





PETERSEN
INTERNATIONAL UNDERWRITERS

ACCELERATED BENEFITS “TO AGE 65”

A first of its kind in the excess disability insurance marketplace, Petersen International Underwriters has created a supplemental policy which offers a benefit period payable to age 65.

Since this policy is offered as an excess or supplemental policy, the insured person must have an underlying group and/or individual disability policy in force. When an insured person becomes disabled and they fulfill the elimination period, they will start to receive monthly disability insurance benefits. If the insured person is disabled for longer than 120 months, the Accelerated Benefit Payout provision will be triggered and the policy will pay the remaining monthly benefits to age 65 as a lump sum without any additional definition restrictions.

THE NEXT GENERATION



GUARANTEED ISSUE EXCESS DISABILITY INSURANCE

GROUP & MULTI-LIFE



Many disability insurance producers have recently become focused on Guaranteed Issue Excess Disability Insurance and with great success. Group disability policies have been around for ages, but supplemental, high limit coverage is relatively young in the market. The potential client pool is vast and largely unsolicited.

Coverage can be offered selectively to groups or departments within a company with many possible variations, allowing employers flexibility not readily available in the group disability market. Supplemental coverage can be offered to a group with as few as five lives.

PERSONAL HIGH LIMIT DISABILITY INSURANCE

Many, if not most of your clients are currently employed persons actively earning a regular paycheck. They depend upon that paycheck to support their families and their extravagant, modest or frugal American lifestyles. Most families would be completely unprepared in the unfortunate case of the disablement of the primary income earner. Whether working full or part time, your clients deserve sufficient, sound financial protection of their incomes. Every employed person, no matter age, occupation or health history, should carry an adequate amount of disability income to maintain the persons customary income flow level.

Our goal is to either participate with existing disability policies or provide base coverage in traditionally uninsurable situations to provide our producers' clients with a minimum disability insurance benefit of at least 65% of income regardless of the income level.

PROTECTION & PERFORMANCE



BUSINESS OVERHEAD EXPENSE

CONFIDENCE IN COVERAGE



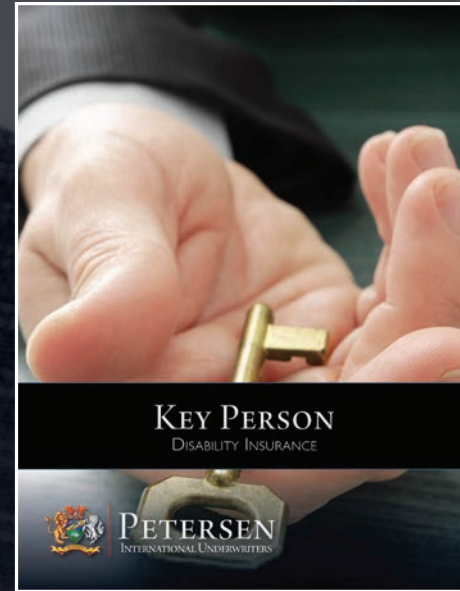
A serious problem occurs when a business owner or an employee who is responsible for certain overhead costs becomes disabled. There are two budgets, yet only one income. The family budget is of course addressed with personal disability insurance, but the business budget often times goes unattended. Business Insurance known as Business Overhead Expense is the solution to this additional budget problem. Maintaining a cash flow to allow a firm to stay financially afloat while the business owner recovers from a disability is the basis of this type of insurance. Premiums for Business Overhead Expense insurance are tax deductible and benefits come to the firm on a reimbursement of deductible expenses, thus they remain tax free.

KEY PERSON DISABILITY INSURANCE

Key Person Disability Insurance provides crucial benefits for any functioning business in order to protect the company from financial hardship that may result from the loss of a key employee due to disability. Key Person coverage provides cash flow to help a company move forward and maintain a profit in the event that a key employee becomes disabled.

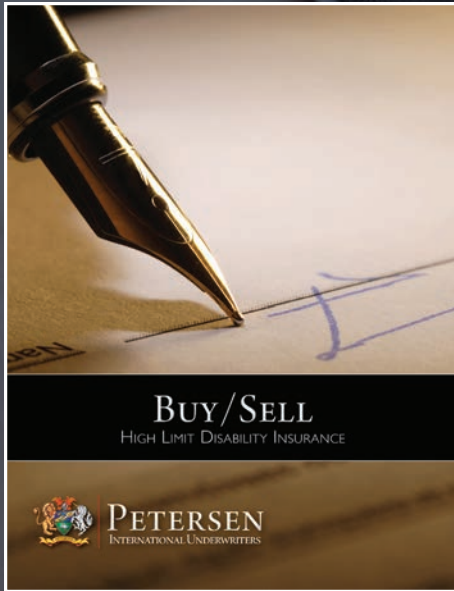
Key employees typically are those who may have the important clientele relationships, hold the company's major accounts, or know essential information that is imperative to the functioning of the business. Such employees may be the rain makers for their firm. If such an employee is totally and permanently disabled this information may not be retrievable or duplicated from or by the individual leaving the company struggling to find alternative methods of retrieving information and maintaining relationships with key customers. These additional challenges become very expensive.

A LOST ASSET



BUY/SELL DISABILITY INSURANCE

FUNDING LARGE LIMITS



Businesses are structured in various ways such as partnerships, LLC's and corporations, and within each entity there can be many unique designs causing underwriting issues for the traditional disability insurance marketplace. However, most of these issues can be addressed through customized insurance plans.

A few examples of cases declined by traditional carriers:

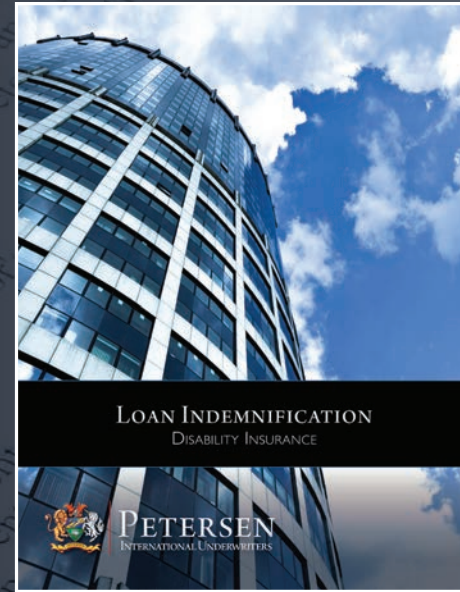
- Owners who are more than 20 years apart in age.
- Owners who have been in business less than 2 years
- Owners who are over the age of 61
- Owners in need of more than \$2,000,000 of coverage
- Owners who have a small percentage of ownership
- Owners with substandard health issues
- Owners who frequently travel internationally

LOAN INDEMNIFICATION DISABILITY INSURANCE

Progressive minded entrepreneurs have for millennia borrowed capital from others to enact their passions and empower their business ideas. Companies large and small depend upon the financial support of public and private lending institutions to promote economic progression and financial stability in the United States.

Not all new ventures succeed, yet all endeavors create risk for both the borrower and the lender. When a business owner applies for a bank loan to start, expand or improve a company with a business mortgage, construction or new equipment loan, the lender will often require that Disability Insurance be collaterally assigned to the lender. Nightmarish stories are commonly related among the faithful of the DI industry of clients assigning personal disability income insurance to satisfy loan requirements, leaving personal income severely underinsured. This is purely a tragedy waiting to happen.

LENDERS REQUIREMENTS



EXECUTIVE 400 DISABILITY INSURANCE

HIGH LIMIT BENEFITS



Highly compensated executives are often left underinsured for disability insurance benefits due to the traditional issue and participation limits of both the group and individual market.

Like most Americans, highly compensated individuals often maintain modest savings accounts relative to their monthly expenditures. This means that their need for disability insurance is equal to the normal standard of 65% of income - only in a larger monthly amount.

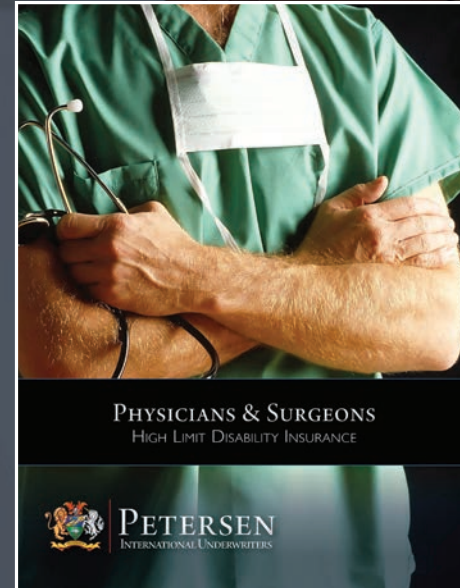
PHYSICIANS & SURGEONS DISABILITY INSURANCE

Physicians & Surgeons spend years learning, training and gathering the skills necessary for their occupation. These highly skilled individuals need protection against the onset of an illness or injury that will limit or eliminate their ability to perform their valued occupation.

When precision movements are required to perform a state of the art surgery, a steady hand and good eyesight are a mandatory requirement.

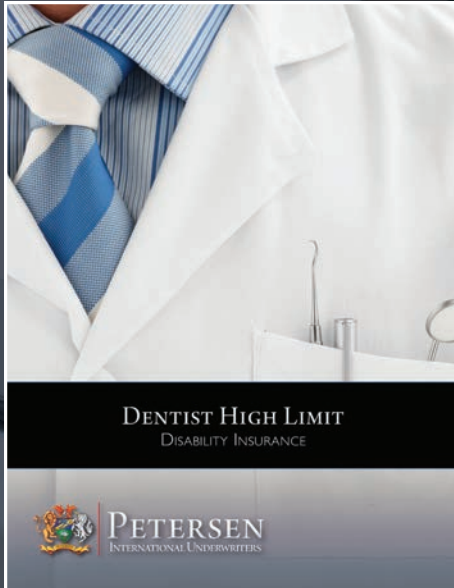
Own occupation definition enables the physician or surgeon to put their mind at ease knowing that they have the best possible protection.

SPECIALTY OCCUPATION



DENTIST DISABILITY INSURANCE

SPECIALTY OCCUPATION



When starting a dental practice, many obstacles need to be overcome in order to open the doors for business.

Fresh out of dental school a dentist normally has thousands of dollars of student loans to repay all while trying to start a new business. Many dentists will take out a loan in order to obtain office space, purchase all of the dental equipment, and have some funds for operating expenses.

This scenario will create the need for multiple insurance policies including Loan Indemnification, Personal Disability, and Business Overhead Expense.

ENTERTAINMENT INDUSTRY DISABILITY INSURANCE

The entertainment industry has historically been too much of a risk for traditional carriers due to the many months of unemployment in between jobs. In addition to the unemployment periods, many entertainers require large monthly benefits.

At first sight these cases seem difficult to place but that is not the case with the Entertainment Industry Disability Insurance plan. This plan has been customized to meet the unique needs demanded by high profile clientele.

Unique features include an optional disfigurement rider. When an entertainer is disfigured, they often lose their ability to secure work. With the disfigurement rider the policy provides benefits even if the entertainer is not disabled.

DISFIGUREMENT RIDER



PROFESSIONAL ATHLETES DISABILITY INSURANCE

LOSS OF VALUE



Professional athletes have spent their lifetime preparing for the big leagues.

Draft Protection covers the athlete up until the date that they sign with the professional league. Benefits are designed to cover the athlete during the college/development years.

Loss of Value covers an athlete as they are getting close to the point of resigning their professional contract. An ACL injury in the last year of their current contract could result in a reduced amount for future years.

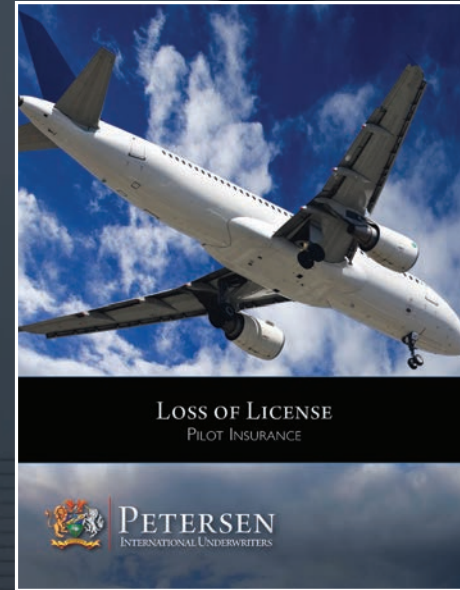
Career Ending protection is used when a players contract is not fully guaranteed. In some sports a player can be waived at the end of the season and their multi - million dollar contract is then worthless.

LOSS OF LICENSE INSURANCE

Pilots undertake years of hard work and incur considerable expenses to obtain an aviation license. However, a pilot's career and income are at risk if they are prevented from carrying out their duties because of a serious injury or deterioration in health. Most pilots are only too aware of how relatively insignificant health problems, which would not stop a desk-based employee working, can result in loss of license.

Loss of license insurance provides financial help in preparing for an alternative career if an aviation career is brought to an abrupt end. Our cover is also available on a group basis to airlines, unions or groups of pilots wishing to provide this benefit to their employees or members.

PILOT LICENSE PROTECTION



SEVERANCE AGREEMENT DISABILITY INSURANCE

FULFILLING SEVERANCE PACKAGES



Severance Agreements usually result in the promise of the employer to provide for a continuation of income and benefits for a certain period of time beyond the termination date of an employee. These types of agreements are very common. Employers having tried their hardest to attract the best talent possible have fabricated very expensive benefit plans. But when the company has a downturn or a change of control through a merger or acquisition, such Severance Agreements are used to cushion the bad news of termination and to prevent costly litigation of promises made at hiring time.

Unlike the medical insurance and life insurance which typically is portable, the inquiry to the group LTD carrier brings the bad news that they cannot continue covering a terminated employee. The HR Department calls their local insurance agent and advises him/her that they need to secure an individual disability policy on this terminated employee. The insurance agent sadly advises that his carrier will not consider insuring an unemployed person for disability insurance.

SOLUTIONS DISABILITY INSURANCE

We approach each case on its own merit and believes that every employed U.S. citizen and U.S. resident deserves income protection. The conceptual role of the disability insurance company is to limit risk and pay claims with a portion of the total insurance premium collected. So why does this not work for all risks and why do most companies exclude hazardous occupations?

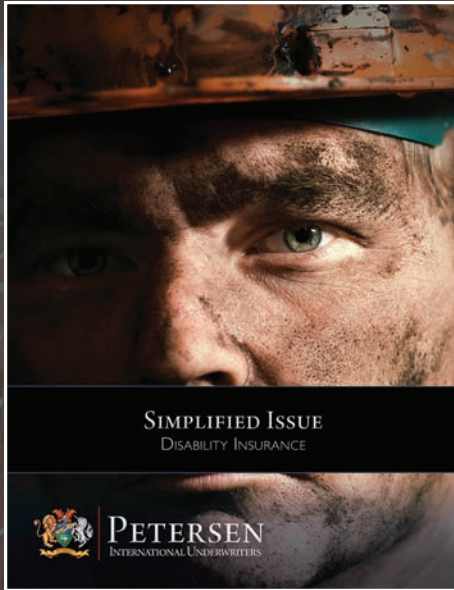
Theoretically it does work, but when risk increases, so do the premiums, and as premiums increase, the demand for insurance generally decreases. This makes offering high risk coverage on an individual basis difficult, but not impossible. In order to appeal to more prospective clients, premiums must be manageable and appropriate for the risk and the individual.

BLUE COLLAR COVERAGE



SIMPLIFIED ISSUE DISABILITY INSURANCE

LOW PREMIUM PLAN




Disability Insurance is known to be a critical financial planning tool for all working people. Unfortunately not everyone can afford to purchase this invaluable coverage. In order to offer a program and insure individuals, insurance carriers incur significant costs during the underwriting process by obtaining a medical exam and medical records.

The Simplified Issue Disability Insurance Plan was designed to offer a low cost disability insurance option to lower income households. Offering benefits in a simplified format allows underwriters to discount premiums and reduce the fees associated with underwriting expenses. By doing so, premiums are reduced to manageable monthly payments for the applicant. This plan is intended for individuals who have an annual income of less than \$40,000.

INTERNATIONAL TRAVEL MEDICAL INSURANCE

The International Major Medical plan is designed to provide medical insurance for foreign nationals or returning US citizens with coverage in the United States, or other countries while temporarily residing or traveling outside of their home country. Coverage can range from 1 day to 11 months or longer. The maximum benefit is up to \$1,000,000 and numerous attractive options make this an ideal plan for the traveler.

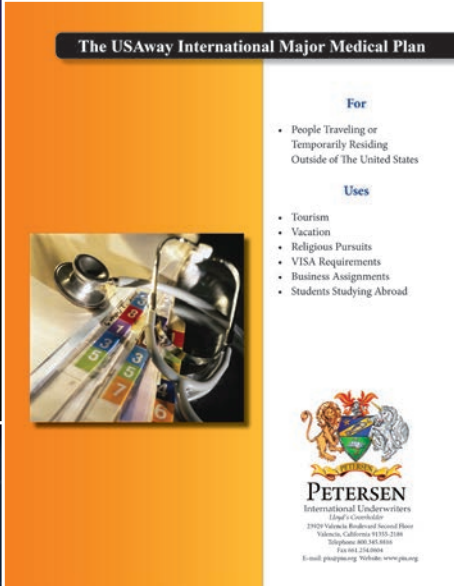
The USAway International Major Medical plan is designed for the United States citizen/resident who is traveling, or temporarily residing, outside the United States. Having up to \$5,000,000 of maximum benefit, this plan is ideal for people traveling for Business Assignments, Pleasure Travel, Educational Pursuits, or Religious Missions. Coverage can be from 1 day to 11 months.



The International Major Medical Plan

FOR

- Foreign Nationals Visiting the USA
- Foreign Nationals Working in the USA
- Foreign Nationals in their Home Country Working for a USA




The USAway International Major Medical Plan

For

- People Traveling or Temporarily Residing Outside of The United States

Uses

- Tourism
- Vacation
- Religious Pursuits
- VISA Requirements
- Business Assignments
- Students Studying Abroad



PETERSEN
International Underwriters
Lloyd's Contributor
2929 Veterans Boulevard Second Floor
Vallejo, California 94590-2188
Telephone: 800 345 8526
Fax: 707 214-0884
E-mail: group@petersen-international.com

KIDNAP & RANSOM INSURANCE

HOME & ABROAD



Kidnap & Ransom Insurance Plan

Coverage For
Kidnapping • Extortion
Detention • Hijacking

Used By

Individuals
Corporations
Missionary Groups
Financial Institutions
Educational Institutions



PETERSEN
INTERNATIONAL UNDERWRITERS
27020 Valencian Boulevard, Suite 100
Valencia, California 91015
Telephone (800) 345-8888

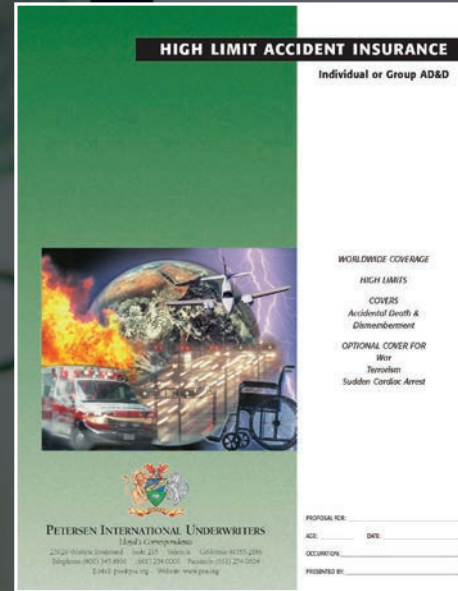
Imagine the overwhelming feeling of freedom and sheer joy that would be felt upon the release of a Kidnap victim. Now imagine the terror upon the realization that you are without insurance. Your company or your family had to pay the large ransom, purchase specialized phone equipment, hire security protection, hire a negotiator, and pay many more expenses, all of which were only made possible by liquidating ALL assets. In addition to this overwhelming amount of debt, in order to rejoin society the Kidnap victim may need extensive psychiatric counseling and rehabilitation.

HIGH LIMIT ACCIDENTAL DEATH & DISMEMBERMENT

Many people do not realize the vast scope of coverage that an Accidental Death and Dismemberment (AD&D) policy can provide. An AD&D policy can provide a benefit in the event of death or dismemberment caused by extreme sports, firearms, fires, private piloting, plane crashes including private piloting, traffic accidents, and more.

- Accidental Death
- Accidental Dismemberment
- Accidental Permanent Total Disability
- Domestic
- International Travel
- War Zone Coverage

HIGH RISK COVERAGE



The image shows a sample insurance policy form for 'HIGH LIMIT ACCIDENTAL INSURANCE'. The form is divided into two main sections: a green header and a white body. The header contains the title 'HIGH LIMIT ACCIDENTAL INSURANCE' and the subtitle 'Individual or Group AD&D'. The white body contains a large illustration of a globe with a car crash and a plane crash, with the text 'WORLDWIDE COVERAGE' and 'HIGH LIMITS' above it. Below the illustration, the text 'COVERS Accidental Death & Dismemberment' is written. Further down, the text 'OPTIONAL COVER FOR War Terrorism Sudden Cardiac Arrest' is visible. At the bottom of the form, the company name 'PETERSEN INTERNATIONAL UNDERWRITERS' is printed, along with contact information for their London, New York, and California offices. The form also includes fields for 'PROPOSAL FOR:', 'AGE:', 'DATE:', 'OCCUPATION:', and 'PREPARED BY:'.

HIGH LIMIT ACCIDENTAL INSURANCE
Individual or Group AD&D

WORLDWIDE COVERAGE
HIGH LIMITS
COVERS
Accidental Death & Dismemberment

OPTIONAL COVER FOR
War
Terrorism
Sudden Cardiac Arrest

PETERSEN INTERNATIONAL UNDERWRITERS
London Correspondence
2500 Victoria Boulevard - Suite 215 - New York - California 94107-2000
Singapore 0602 347 8800 - 0602 324 0000 - Houston 0282 200 0004
E-Mail: pinter@aig.com Website: www.pinter.com

PROPOSAL FOR: _____
AGE: _____ DATE: _____
OCCUPATION: _____
PREPARED BY: _____

INTERNATIONAL TERM LIFE

WORLDWIDE



Insurance services, securities and other business industries are constantly researching, analyzing and discussing the contemporary point of “globalization” which has been defined as “the development of an increasingly integrated global economy.” We, as business professionals, have become witness to this phenomenon on a daily basis as many of our contacts, friends, relatives and clients travel frequently for business or live abroad. U.S. business interests have expanded to all corners of the planet and American work forces have followed. American citizens are living anywhere and everywhere throughout the world. And they have life insurance needs and requirements like any of your domestic-based clients.

We hear every day from life insurance brokers and agents who have continuously found impediments when trying to acquire for their clients suitable life insurance without exclusions or limitations for international travel or residence.

PETERSEN

INTERNATIONAL UNDERWRITERS

23929 Valencia Boulevard, Second Floor ♦ Valencia, CA 91355

Phone: 800.345.8816

Website: www.piu.org

Fax: 661.254.0604

