



CREDENTIALS

A Professional Underwriting Firm

PIU training course leads to
designation of Disability Financial
Planner (DFP)

1986

Petersen International Underwriters, Inc. is a recognized innovator and leader in the fields of Accident and Health, Life and Contingency Insurance. It is licensed to do business in all 50 of the United States, the District of Columbia, certain province of Canada and various countries and jurisdictions around the world. It is also a Registered Insurance Administrator and a Coverholder at Lloyd's with the power of the pen and in- house binding authority.

Distribution of its products is done through professional insurance agents, brokers, and financial planners. Because of significant contributions to the art and science of professional underwriting, for over 60 years, it has established a solid reputation for solving complex and hard to place risks.

1982

Approved as a Coverholder at Lloyd's
with the power of the pen and in
house binding authority

1989

Created the International Major
Medical Plan for U.S. citizens and
foreign nationals

A timeline graphic on a dark background. A golden pyramid is visible in the upper right. White lines connect text boxes to specific years on the timeline.

Admitted to do business in Canada

1990

Created Disability Insurance Plans for
Entertainers and Professional
Athletes

1993

Significant Contributions

On the traditional market side of the industry, certain product innovations were attributed to the founder of Petersen International Underwriters. The development of Disability Insurance with a Return of Premium feature and the creation of Residual Disability are only two of the many contributions to the disability insurance industry Petersen International Underwriters has made. Taking the lead in product enhancement and development, the continued pursuit for more sophisticated insurance products has made the firm a leader in the business. Bringing the financial strength of the world's oldest and largest insurance market to the professional men and women in the insurance industry was accomplished in 1982 when Petersen International Underwriters was ordained as a Coverholder at Lloyd's.

1991

Developed the Bridge Plan, a
substitute Medicare plan for those
awaiting Medicare eligibility

Created and underwrote the first
Residual Disability Benefit Plan for
Lloyd's

1997

Key Person Disability Insurance
benefits available to Venture
Capitalists

2000

Education Efforts

Education is a tenet to Petersen International, believing that only through education can one find ultimate success.

- Created the Disability Insurance Training Council Study Course for agents and brokers. DITC became the educational arm of the National Association of Accident and Health Underwriters. To meet the increasing demand for education in this field, Petersen wrote, tested, administered and promoted the course which became the industry standard for DI education.
- Served on the Contents and Technique Committee of the Life Underwriting Training Course.
- Served on the Advanced Disability Underwriting Seminar Commission held at Purdue University Life Insurance Marketing Institute. The seminar included DI programming and Business Uses of DI. The success of the seminar lead to an annual presentation at many nationally known universities including Butler, Colorado State, Florida State, Indiana, Michigan State, Notre Dame, Purdue, Tulane & the University of Southern California.

1998

Binding authority at Lloyd's increased
to \$20 million per person

Launched group excess Disability
Insurance plans for highly
compensated employees

2002

Giving back to the industry that has provided success and growth for the company is an important part of Petersen International Underwriters' philosophy. We are active members and supporters of:

- National Association of Insurance and Financial Advisors
- National Association of Health Underwriters
- Society of Financial Service Professionals
- The American College
- International DI Society

Associations Supported

2001

Developed the first Severance
Agreement Disability Insurance Plan

2003

War & Terrorism coverage created for
persons working in Afghanistan, Iraq,
and other dangerous areas

Developed the Business Revenue
Replacement rider for Key Person
Disability plans

2004

Founding member of The
International DI Society, dedicated to
serving the DI industry

2005


Recognitions

Receiving awards is both honoring and humbling to Petersen International Underwriters, as the principals strive to exceed the new standards set by each merit bestowed upon them.

- Harold R. Gordon Memorial Award: 1985 the Industry's Highest Accolade, presented by the National Association of Health Underwriters
- Paladin Award: 1985 Recognizing Leadership, presented by the Los Angeles Association of Health Underwriters
- Will G. Farrell Award: 2001 Industry Accomplishments, presented by the National Association of Insurance and Financial Advisors Los Angeles
- Silver Beaver Award: 2003 Distinguished Service, presented by the Boy Scouts of America
- Lifetime Achievement Award: 2005 Distinctive Contributions, presented by the International DI Society
- Distinguished Service Award: 2008 Service, presented by the California Association of Insurance and Financial Advisors
- Leader of Character Award: 2008 Leadership, presented by the Santa Clarita Boy Scouts of America
- Silver Spur Award: 2009 Community Support, presented by College of the Canyons, Santa Clarita, California

2005

Created and underwrote the first
Waiver of Premium benefit in a Lloyd's
Disability Insurance Plan



Granted power of the pen to
underwrite and bind Kidnap &
Ransom insurance

2007

Petersen International Underwriters insures more than 20,000 US citizens and foreign nationals worldwide. The firm's combined gross benefits exceed \$25 billion, making PIU the leader in the market it serves.

Financial Performance

In 2011, the firm placed over 3,500 policies worldwide, of which premiums ranged from \$5 to \$5 million. With an average annual policy premium of \$3,000, PIU has clearly grown beyond a "niche" company.

During the past three decades, PIU has enjoyed a sustained growth of 5% - 25% per year. As a closely held family business, this pattern of growth has allowed the firm to proudly provide its employees with a level of compensation far above industry norms.

Petersen International expects to continue this growth into future generations as the family perpetuates a collective experience in the insurance industry of more than 150 years.

2006

Instrumental in passage of bill in New
York to amend the insurance law in
relation to salary protection insurance

2008

Developed and introduced the
Industry's first Disability Financial
Planning Portfolio

Launched a suite of online producer
tools designed to streamline work
flow

2009

Developed a policy that combines
Buy-Sell & Key Person disability
benefits into one

2011



2010

Developed the Professional Equity
Guard Plan to protect professional
sole proprietor companies