



Expert Witness Services

Case Analysis. Expert Reports. Court Testimony.

INSURANCE LITIGATION FREQUENTLY REQUIRES AN ANALYSIS OF RISK ASSUMPTIONS, VALUATION METHODOLOGIES OR UNDERWRITING CALCULATIONS. ISC WORKS WITH PLAINTIFF AND DEFENSE ATTORNEYS TO EVALUATE THE ACTUARIAL CONSIDERATIONS WHEN AN INSURANCE DISPUTE RESULTS IN A LAWSUIT.

ISC can help you with many types of life insurance and annuity disputes, including the following:

AGENT COMPENSATION

Conflicts periodically arise in agent compensation. ISC offers expertise in:

- **STANDARD PRACTICES IN AGENT COMPENSATION**
- **INFLUENCE OF COMPENSATION ON SELLING PRACTICES**
- **EMPLOYMENT CONTRACT VALUATION**
- **PAYMENT OF REFERRAL FEES TO THIRD PARTIES**

ISC can provide a national perspective on compensation plans for life insurance agents.

ACTUARIAL CALCULATIONS

Actuarial calculations are valuable tools to determine fair value in insurance disputes. ISC assists law firms and insurance companies calculate the present value of death and life benefits of insurance policies. This includes:

- **EVALUATION OF BASE PAY & COMMISSION PROJECTIONS**
- **CALCULATION OF VALUE OF LIFE INSURANCE AND ANNUITY POLICY OPTIONS**
- **ACTUARIAL APPRAISALS OF INSURANCE COMPANIES**
- **ANALYSIS OF LUMP SUM VS. LONG TERM PAYMENTS**

This analysis is typically complex, based on mathematical forecasting models.

APPROPRIATENESS OF INSURANCE SALE

Sometimes policyholders charge that an insurance product they purchased does not meet their needs. When a claim occurs, ISC is available to evaluate the appropriate application of industry practices.

REINSURANCE DISPUTES

ISC can help in the interpretation of reinsurance treaties and terms in accordance with their commonly used meanings. This includes evaluation of:

- **PRICING AND VALUATION OF REINSURANCE TRANSACTIONS**
- **ADEQUACY OF RESERVES NET OF REINSURANCE COVERAGE**
- **DENIAL OF COVERAGE OR CONTRACT TERMINATION**
- **FAIR BASIS FOR REINSURANCE OF A POTENTIAL LIABILITY**
- **ARBITRATION AND MEDIATION**

Each reinsurance case is unique. ISC has the expertise to evaluate life insurance and annuity reinsurance treaties.

ERRORS AND OMISSIONS (E&O) COVERAGE

An insurance professional's exposure to E&O claims frequently revolves around documentation of the transaction file. Inquiries, quotes, changes, renewals or cancellations should be adequately noted. ISC can review case files to assess documentation adequacy.

Other areas of expertise:

- **LIFE SETTLEMENTS**
- **SINGLE PREMIUM IMMEDIATE ANNUITIES (SPIA)**
- **UNIVERSAL LIFE (UL) SECONDARY GUARANTEES**
- **PERSONAL LIABILITY CLAIMS**
- **VANISHING PREMIUM POLICIES**
- **VARIABLE ANNUITY RESERVES AND HEDGING PROGRAMS**
- **DEMUTUALIZATIONS**

Call ISC today for a free confidential consultation:
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Founding Member of **THE ACTUARIAL ALLIANCE**

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