

Increased Reinsurance Limits

Big Potential For Bigger Cases

We've pushed the limits: Domestic underwriting capacity for cases up to \$50 million, A Countries up to \$25 million, B Countries up to \$20 million, and C Countries up to \$7 million.



When it comes to placing large cases for high-value clients and business owners, agents need a carrier with significant reinsurance capacity. Transamerica's high autobind limits shorten the underwriting cycle time by avoiding the need for facultative reinsurance, improving agent placement rates, and enhancing the client experience. This guide explains the components of underwriting capacity and details our guidelines.

Retention

The amount or percentage of risk retained by Transamerica varies by the issue age and underwriting class of the client. Amounts not retained are reinsured with top-rated reinsurance companies through either an automatic reinsurance pool or facultative reinsurance.

Automatic Binding Limit

The maximum amount of life insurance that may be ceded on an automatic basis that a reinsurer is obligated to assume without making its own underwriting assessment.

Automatic Issue Limit

The sum of Transamerica's retention and the amount reinsured under the autobinding limits.

Facultative Reinsurance

Facultative cases are those outside of our automatic pool arrangements. These require the entire underwriting file to be sent to the reinsurance company for the reinsurer's review and decision. Typically, once facultative reinsurance has been used, all future applications on that individual must be facultative.

Jumbo Limits

The Jumbo Limit is defined as the Ultimate Amount of life insurance in force, plus the new Ultimate Amount of insurance applied for in all companies, less any life insurance that will be 1035-exchanged for a Transamerica life insurance policy. Transamerica's Jumbo Limit is \$65 million for individuals through age 80, \$50 million for individuals ages 81 to 85, and \$35 million for non-U.S. residents.

Retention Guidelines – Regular Risks (Excluding Aviation)

Single Life – Term and IUL

Domestic									
	Standard through Table D			Table E–H			Table J–P		
Ages	Retention	Autobinding	Auto Issue	Retention	Autobinding	Auto Issue	Retention	Autobinding	Auto Issue
0–17	\$10,000,000	\$0	\$10,000,000	\$0	\$0	\$0	\$0	\$0	\$0
18–75	\$10,000,000	\$40,000,000	\$50,000,000	\$5,000,000	\$20,000,000	\$25,000,000	\$5,000,000	\$0	\$5,000,000
76–80	\$10,000,000	\$15,000,000	\$25,000,000	\$5,000,000	\$5,000,000	\$10,000,000	\$0	\$0	\$0
81–85	\$5,000,000	\$5,000,000	\$10,000,000	\$0	\$0	\$0	\$0	\$0	\$0
A Countries									
	Standard through Table D			Table E–H			Table J–P		
Ages	Retention	Autobinding	Auto Issue	Retention	Autobinding	Auto Issue	Retention	Autobinding	Auto Issue
0–17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
18–75	\$10,000,000	\$15,000,000	\$25,000,000	\$0	\$0	\$0	\$0	\$0	\$0
76–80	\$5,000,000	\$0	\$5,000,000	\$0	\$0	\$0	\$0	\$0	\$0
81–85	Individual Consideration	\$0	Individual Consideration	\$0	\$0	\$0	\$0	\$0	\$0
B Countries									
	Standard through Table D			Table E–H			Table J–P		
Ages	Retention	Autobinding	Auto Issue	Retention	Autobinding	Auto Issue	Retention	Autobinding	Auto Issue
0–17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
18–75	\$5,000,000	\$15,000,000	\$20,000,000	\$0	\$0	\$0	\$0	\$0	\$0
76–80	\$5,000,000	\$0	\$5,000,000	\$0	\$0	\$0	\$0	\$0	\$0
81–85	Individual Consideration	\$0	Individual Consideration	\$0	\$0	\$0	\$0	\$0	\$0
C Countries									
	Standard through Table D			Table E–H			Table J–P		
Ages	Retention	Autobinding	Auto Issue	Retention	Autobinding	Auto Issue	Retention	Autobinding	Auto Issue
0–17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
18–70	\$2,000,000	\$5,000,000	\$7,000,000	\$0	\$0	\$0	\$0	\$0	\$0
71–75	\$2,000,000	\$0	\$2,000,000	\$0	\$0	\$0	\$0	\$0	\$0
76–80	\$1,000,000	\$0	\$1,000,000	\$0	\$0	\$0	\$0	\$0	\$0
81–85	Individual Consideration	\$0	Individual Consideration	\$0	\$0	\$0	\$0	\$0	\$0

NOTE: Policies may not be available due to age, risk assessment, and state availability. Please refer to the product guide for details or contact your sales team with any questions.

Take your business further with Transamerica.

Life insurance products are issued by Transamerica Life Insurance Company, Cedar Rapids, IA, or Transamerica Financial Life Insurance Company, Harrison, NY. Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states. All products may not be available in all jurisdictions.

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