Pro-Seminars

SSC # 133 – INSURANCE FOR HIGH-NET-WORTH CLIENTS: JUMBO UNDERWRITING, REINSURANCE, AND ADVANCED PLANNING INTEGRATION

This course is eligible for:

3.0 Life & A&S CE Credits for BC, SK, MB & ON.

3.0 Life ONLY CE Credits for AB.

Target Audience

This course is designed for:

- Life-Licensed Advisors Serving Affluent Clients
- Insurance Specialists and Advanced Planners
- Wealth Managers and Financial Planners
- Compliance Officers and Supervisors

Course Purpose

The purpose of this course is to equip advisors with the advanced technical knowledge required to:

- Understand jumbo underwriting and reinsurance structures
- Navigate financial underwriting for large-face-amount cases
- Integrate insurance into complex estate and corporate planning
- Document recommendations to meet regulatory expectations
- Identify compliance risks unique to HNW planning
- Communicate effectively with underwriters, reinsurers, accountants, and lawyers

This course is designed to elevate advisor competence to a level consistent with the expectations of insurers, reinsurers, and provincial regulators.

Learning Objectives

Upon completion of this course, advisors will be able to:

1. Explain jumbo underwriting, retention limits, and reinsurance structures used in Canada.
2. Identify when a case triggers jumbo limits and how insurers coordinate with reinsurers.
3. Evaluate financial underwriting requirements for HNW clients, including income justification, net-worth verification, and corporate-owned insurance.

4. Integrate insurance solutions into estate planning, tax planning, and business-succession strategies.
5. Document large-case recommendations to meet provincial insurance council expectations.
6. Recognize red flags, compliance risks, and due-diligence obligations in large-face-amount cases.
7. Apply advanced planning strategies using permanent insurance, corporate structures, and leverage.
8. Communicate effectively with underwriting and reinsurance teams.
9. Understand the actuarial logic behind large-case risk assessment.
10. Build multi-entity ownership structures that withstand regulatory scrutiny.