



## **Colva announces launch of Life Settlement Actuarial Pricing and Valuation Models**

San Diego, CA (PRWEB) October 15, 2012—

Colva Insurance Services, a life insurance and life settlement servicing and consulting company in San Diego, CA, announced today the official launch of its Colva Actuarial Pricing Models.

The Colva Actuarial Pricing Models are life settlement pricing models that determine the value of a life settlement policy by determining the minimum premiums to pay for a policy and then using a variety of mortality assumptions and advanced risk analytics to measure the risk and value of the investment.

“This is an exciting step for the life settlement industry. Colva’s Actuarial Pricing Models are among the most sophisticated pricing and policy valuation models available in the industry,” said Rajiv Rebello, Principal and Chief Actuary of Colva. “Most pricing models in the industry use generic one-size-fits all approaches that often fail to help identify material differences in policy features. Keeping the Cash Surrender Value positive is a waste when the investor only needs to keep the Account Value positive. The same goes for using Account Value premiums when you only need to use much lower Shadow Account premiums. Our model wraps many different life insurance features like these into an easy-to-use model so that clients can quickly identify which policies contain the most value. Optimizing premiums by properly using these features can save investors hundreds of thousands in premiums on just one individual policy and tens of millions on a portfolio level.”

Colva’s Actuarial Pricing Models are licensed to clients on a monthly basis and as part of its introductory launch is currently offering lowered subscription prices as low as \$700/month for its basic model. Colva’s pricing model provides clients with premium streams, survival probabilities, expected cash flows, year-by-year IRR and NPV analysis as well as VAR and CTE metrics. Clients interested in acquiring such pricing analysis without licensing the model on a monthly basis can do so for as low as \$100/policy.

### **ABOUT COLVA**

Colva is a life insurance and life settlement servicing company that helps clients obtain the maximum value from their life insurance investments. It was founded by Rajiv Rebello who previously managed the reengineering unit of Chartis’ \$4 billion life settlement portfolio. Prior to Chartis, Rebello worked as an actuary on pricing teams at New York Life that designed UL and VUL products.

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