



## **W. Harold Petersen**

**Founder and Chairperson,  
Petersen International Underwriters**

W. Harold Petersen, RHU, DFP, was born in Council Bluffs, Iowa, in 1928 to a family of hard-working farmers. He witnessed first-hand the devastation of being uninsured when his father suffered a disabling injury leading to the loss of the family farm. On his 20<sup>th</sup> birthday, he began his insurance career with Mutual of Omaha in 1948. Two years later, California passed the Minimum Benefits Law, which resulted in every policy from every company, being immediately disapproved for use. He was assigned to develop plans that

met the new requirements, which brought him national industry recognition in “Who’s Who in Insurance.” Subsequently, Harold was appointed to create a Special Risks Department and Association Group Department for the company.

In 1956, Harold set up an Accident and Health Division for the American United Life Insurance Company. Upon completion of that project, he led a group of high-profile life and health underwriters and executives in the creation of a new insurance company: Underwriters National Assurance Company (UNAC), dedicated to bringing to market High Limit disability coverages and the development of Cash Value and Return of Premium disability provisions. In 1967, he resigned as President of UNAC to form a marketing and management company which was the genesis of the firm known today as Petersen International Underwriters.

Harold has served as Managing Director of the Disability Insurance Training Council, the Contents and Techniques committee of the Life Underwriters Training Council (LUTC) and moderator for LUTC, CLU, and CPCU programs. He helped found the Advanced Disability Underwriting seminars at Purdue University, Life Insurance Marketing Institute, Florida State, Michigan State, Notre Dame, Tulane, and the University of Southern California. Most recently, he co-founded the professional association: The International DI Society, which is celebrating 10 years of promoting disability insurance.

Harold has written books on personal economics, disability estate planning and disability financial planning. He authored “The History of Health Insurance” for the A.M. Best Company. Noteworthy are speeches and appearances at AALU, MDRT, Top of the Table, the DITC National Symposium and the American College’s 2006 Symposium, to name just a few.

Harold has been the recipient of the Harold R. Gordon Memorial Award - Person of the Year 1985, the health insurance industry’s most coveted award. In 2002, he was honored with the Will G. Farrell Award presented by the Los Angeles Association of Insurance and Financial Advisors, and in 2005 with the Lifetime Achievement award from the International DI Society.

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