



It's all about life and health

Life and health reinsurance

You run a small, medium or large life and health insurance business in any of the four corners of the globe. Your team's extensive knowledge of the local and regional business climate has been the basis for your success.

However, your organisation now needs help to manage risks and optimise your capital position. You need partners you can trust. That's where we step in. We provide tailored solutions to meet the individual needs of your company. We develop these in a partnership approach together with you.

At Hannover Re, we started small – over 50 years ago – but have grown to be one of the world's largest reinsurance groups, with a gross annual group premium income of over EUR 27 billion and consistent Standard & Poor's AA- "Very Strong" and A.M. Best A+ "Superior" ratings. Thanks to our roots, though, our personal approach remains in place.

In our Life & Health reinsurance business group we are a global player. A key asset is our work force of >1,100 employees, many of whom are located at our international locations and have the knowledge, judgement and authority to make swift decisions. Added to this, digital connectivity has accelerated our processes, ensuring our expertise and learnings are now seamlessly exportable between markets.

We are solution-driven and welcome our partners into our fold, teaming up to create opportunities, building long term relationships with you and enabling you to protect your own communities. We take our social responsibilities seriously, watching out for the less fortunate, acting to preserve the environment and taking responsibility for our own success.

What's more, our drive and ambition help us to stay ahead of the game in terms of change and innovation – all part of what makes us "somewhat different."

How can Hannover Re Life & Health help you?

Our position as a global leader in reinsurance has enabled our actuarial, technical and underwriting experts to be at the forefront of innovation in the industry. Our teams on the ground, who understand your market, work closely with our numerous international specialists to facilitate local solutions for local needs, while tapping into their expertise for tailored services, including:

- Automated underwriting systems
- Biometric research
- Financial solutions
- Health (re-)insurance
- Longevity solutions
- R&D technology
- Risk assessment
- Data analytics

Our aim is to support your enterprise with value-added services, over and above the traditional offerings of reinsurance capacity and expertise.

Our style is consultative: We are client focused, swift and undogmatic. Our business relationships are partnerships rather than sales-driven exchanges. Our aim is to team up with you for the long term, so we can get to know your organisation intimately and hence identify, suggest and customise needs-driven business solutions.



Life & Health reinsurance: offices worldwide

This involves working closely with you to find out what support we can offer and how we can shape solutions for your particular needs.

We add value by putting you, the customer, at the centre of our actions. This culture is built into our global structure.

As a result, your local contacts have the flexibility and agility to support your unique business with individual solutions based on our portfolio of:

- Risk solutions
- Financial solutions
- Reinsurance services

Risk solutions

Our risk solutions provide capacity for all types of insurance risks in life and health business. These are the core products which form the basis of many businesses and demand for these protection and longevity solutions is continually growing.

Like you, we welcome these challenges and like you, we work hard to develop these markets sustainably and profitably so we can help you meet the increasing demand for traditional plans that your customers need the world over.



Our regional professionals in our Life & Health offices know your culture, law and business framework.

Our regional professionals are in constant touch with our international in-house experts and product designers to ensure that we can help you be at the top of your game. Our extensive knowledge allows us to develop solutions tailored to your financial and organisational needs.

Longevity

This is an area where we are a world leader and have an unmatched knowledge base. Our decades of experience in this market, with its roots as the first reinsurer in the UK underwritten annuities market, help us to support you with tailored products.



Increased prosperity, healthier lifestyles, better education, together with improved diagnostics and medical treatment, have all led to longer and better lives, which is excellent news for us all.

Beyond traditional annuities, there are new challenges and opportunities in the area of longevity. We are at the forefront of a new generation of developments that lead us into a wealth of more flexible options to enable sustainable and fulfilling retirement.

Our joined-up local and international networks help us to recognise and respect the diversity of cultural needs all over the world. For example, in some Asian countries, we support plans whereby adult children can protect the financial help they give to parents, while in Africa, we enable funeral plans and medical screening for low-income populations.

Our dedicated team of experienced actuaries serves the longevity market, exploring behavioural patterns and producing real world economic modelling.

Financial solutions

Our global experience in reinsurance has led us to recognise that customers have needs way beyond the established risk market. These include the need to raise capital for a wide range of purposes.



As a Hannover Re partner, we can offer you capital arrangements which are more attractive than those from traditional sources.

With a clear understanding of individual markets and financial objectives, we work in concert with our clients, developing and swiftly implementing appropriate financial solutions fitting your specific needs. We are internationally recognised for the quality of our solutions and it is an area where we see scope for further development. Our offerings include the ability to unlock future business value through:

- flexible new business financing to help you through the uncertainty of your new venture
- divestiture of non-core businesses
- reserve and solvency relief

Reinsurance services

Behind every successful business is a carefully-shaped infrastructure of support systems. We are able to offer you access to expertise in a whole range of key areas including biometric data, pricing and valuation, risk and claims assessment, risk modelling and policy terms and conditions.

While we are proud of our state-of-the-art technology for systematic storage, preparation and enrichment of data as well as descriptive and predictive analysis, our data

analysis techniques go way beyond number crunching. Our focus is not on data science for its own sake but on serving our business and our clients to the best possible extent with the aim of adding value.

Our data analysts work hand in hand with market representatives and our team of in-house experts at Hannover Re to identify risks and opportunities. This enables us to support our clients in drawing the appropriate conclusions from their data, to form an improved understanding of consumer behaviour and motivation.

Need something more?

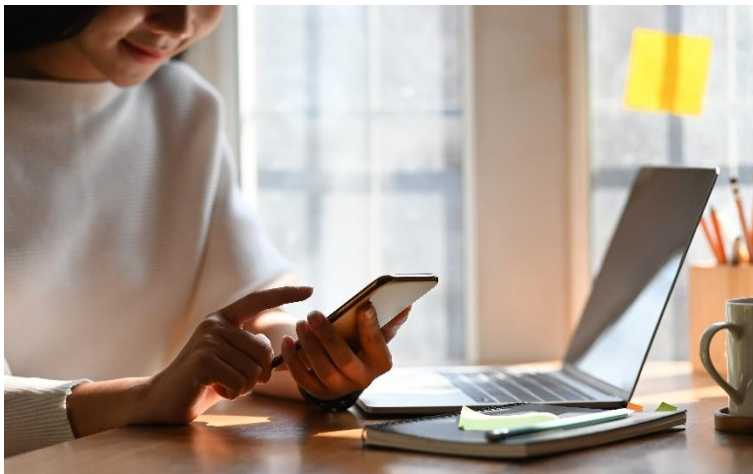
With thousands of contacts in the market, we were inspired to come up with our ground-breaking **hr | equarium** network, which links insurance companies to a host of specialist technology solution providers in the industry. An online “one-stop shop” for digital insurance products, it has gained huge traction in the short time since it started out and is now freely accessible to the wider market.

In addition to sharing our extensive knowledge and expertise, we can support your underwriting and claims teams with automated decision support systems to streamline your business processes. These can be easily integrated into your own IT setups and adapted to reflect local market conditions.

- **hr | ReFlex:** This modular automated underwriting, sales and management information and claims assessment tool supports your organisation to make quick and reliable decisions at the point of sale and deliver policies through your own business sales channels, reducing the need for referral to the underwriting team.
- **hr | Quirc Next:** An end-to-end modular platform based on our **hr | Quirc** automatic underwriting system, as well as policy and claims administration and customer relationship management units with advanced analytics. The modules are available separately or as an integrated solution. The full end-to-end platform can be used across a primary insurer’s value chain. It can be seamlessly integrated into clients’ existing systems environments.

- **hr | Ascent:** Our easy-to-use, multilingual underwriting manual is a comprehensive, easy-to-follow guide to the important risk criteria for underwriting individual risks and is regularly updated with leading edge research. Its rating guidelines provide a comprehensive framework to support sound yet competitive underwriting decisions, while allowing underwriters to exercise their own judgment.

As an added bonus, we host regular client and market seminars and training, based on the latest significant industry developments and have developed a modular training concept for your underwriters and claims assessors. Our training is offered in English as well as other languages.



Evidence-based underwriting decisions are key to sound and competitive underwriting principles.

Digital Business Accelerator

Our Life & Health Digital Business Accelerator aims to emulate the success of our state-of-the-art underwriting systems with technology innovation across all of our Life & Health locations. We evaluate industry trends and build partnerships to support our clients' evolving needs in an increasingly digital world.

The first steps in this journey are focussing on enhancing our ability to create new life assurance markets and sales channels through our automated underwriting systems, as well as supporting the development and integration of wearable technology that enables insurers to help in the management of the consumer's health and fitness story.

We actively support our partners in pay-as-you-live initiatives which encourage healthy lifestyles, bringing value to the insurer in terms of fewer claims and to the end customer in terms of health and lower premium prices.



Contact us



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