

somewhat
different

Making health insurance sustainable

Health insurance with Hannover Re

Global strength – local expertise

The health market provides exceptional growth opportunities, not only for experienced market players but also for companies who have not yet fully explored the wealth of possibilities available. The worldwide demand for healthcare is increasing on a daily basis. The total global expenditure for public and private health business amounts to roughly USD 7.5 trillion¹.

Despite health care representing a basic and essential need of every individual, many consumers face a lack of suitable health insurance programs. This holds true for both emerging as well as developed markets.

All around the world people are looking to cover the healthcare costs. Hannover Re offers its clients bespoke health solutions designed to help them provide customers with peace of mind at an affordable price. This enables our clients to develop the health market sustainably and profitably.

Outstanding expertise throughout our global network

Writing profitable health business is easier said than done. Every health market is unique – with unique challenges and opportunities. What works in one country does not necessarily work in another. You benefit from our global network consisting of more than 25 offices across the globe. Our highly skilled, diversified and dedicated health reinsurance consulting team powerfully merges their global experience with local market knowledge. This guarantees that our international health data and experience can be turned directly into your competitive advantage. This globally connected network adds another dimension to Hannover Re's services for you: Your trusted local representative is backed by dedicated resources from international health experts.

¹ 2016 WHO Report 'Public Spending on Health: A Closer Look at Global Trends'

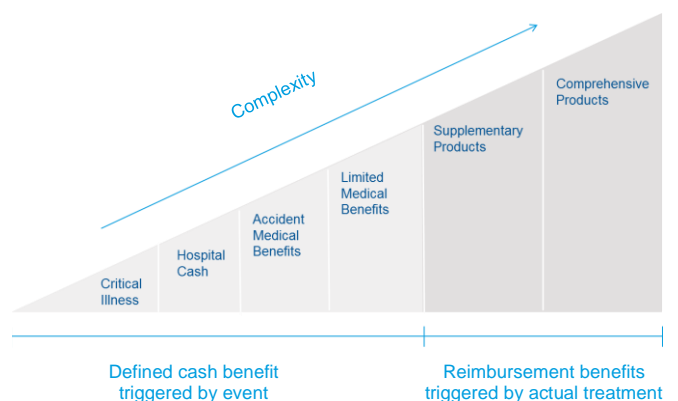
Partnership approach

We believe that combining global strength and local expertise is the key to success. Your and our knowledge of local health culture, regulation, social security programs and compliance partnered with our international experience and resources. Together we tailor the solutions you need, be it new product concepts or distribution channels, alternative reinsurance structures or maybe just a second opinion or some sound advice. Partnership and alignment of interest are the key prerequisite for long-term success.

Reinsurance solutions and services

Your ideal health reinsurance support may be so much more than a standardised plain vanilla solution. We tailor health reinsurance to help achieve your goals, be it for simplified cash benefit products like hospital cash or highly sophisticated and comprehensive reimbursement products.

Full product range: from simple to complex



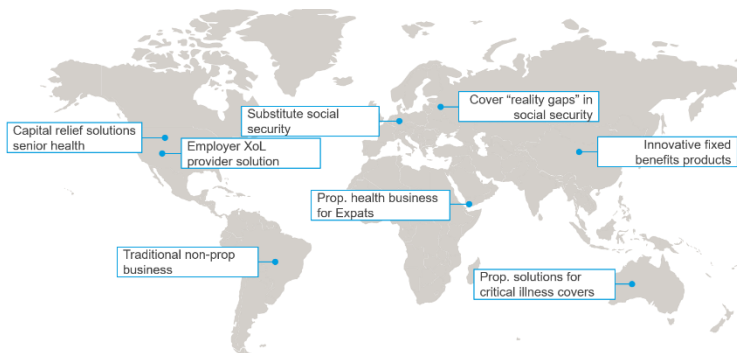
In addition to risk reinsurance or financial solutions, we offer a broad range of consulting services. Just to name a few:

- Product design
- Comprehensive data
- Underwriting & claims management
- Monitoring and profitability management
- Risk management
- Business development workshops

Health business at Hannover Re

We have successfully supported clients in writing health business on all continents: in entering new markets, initiating alternative distribution channels, satisfying underserved consumer needs or covering hard-to-quantify risks.

To achieve optimal support we offer all types of reinsurance: from quota share and excess of loss coverage to specialised solutions for capital or solvency relief.



Spotlights: Our world-wide expertise

Our commitment

We are not only highly committed to finding the ideal solution for our clients but are also dedicated to corporate social responsibility.

We believe in ensuring accessible health care for every individual. It must be affordable and needs-orientated for consumers while offering a sustainable business model for insurers and providers. We are passionate about finding the optimal insurance and reinsurance solution in a given environment.

Innovations and trends

Hannover Re is always looking into future opportunities. This does not necessarily mean that we need to develop solutions that are always higher, faster and further. We are looking into ideas around the globe and we support innovative solutions, which enables you to be one step ahead of the competition.

Your contact



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