



somewhat
different

Protecting balance sheets and improving financial/capital ratios - we can support you

Advanced Solutions – over 40 years of consistent success

Capital optimisation – currently the most challenging task facing top managers

Capital optimisation / improvement of the solvency margin is becoming increasingly challenging.

Structured reinsurance – the advanced solution

A surplus relief quota share is a flexible, readily available and cost-efficient option for capital optimisation:

- Suitable for single- and multi-class portfolios.
- Transfers underwriting risk.
- Flexibility extends to volume, duration, costs and risk transfer.

Multi-year (aggregate) excess of loss protections are further alternatives to stabilise earnings and thus equity.

Need to complement traditional reinsurance? – Our concepts assist with a varying degree of risk transfer

- More cost-efficient reinsurance structures.
- Coverage for special situations / individual demands.
- Protection of your company's whole account or portions thereof.
- Control of excess frequency when you increase your net retention.

Advanced Solutions and Solvency II

In addition to other advantages of structured reinsurance, Advanced Solutions can assist in reducing solvency requirements, for example via:

- Tailor-made quota share contracts to reduce premium and reserve risks.
- Multi-year stop loss / aggregate covers to reduce net result volatility protecting the own funds.
- Frequency protection covers for catastrophe risks.

Aggregate Covers

With a holistic view on risk management, you may identify risks not effectively covered by existing reinsurance programs in place. An Aggregate Cover

- protects risks being tail end driven by severity and/or frequency of losses.
- allows for optimising the capital allocation in an RBC environment by cutting off loss exceedance probabilities e.g. beyond the 99.5% Value at Risk.

Interested?

- Have you given thought to enhancing your solvency margin or considered using hybrid capital or subordinated debt but not structured reinsurance? We can provide you with a general or tailored-to-your-needs comparison between these products.
- A review of your annual report, in particular the balance sheet and profit and loss account is a first step towards identifying potential points of interest. In individual discussions, we can explore the details and devise tailor-made solutions for your company.

Hannover Re Advanced Solutions – the “No. 1” for a tailor-made approach

Advanced Solutions is a specialist in

- Structured Reinsurance
- Net quota shares for solvency and/or surplus relief
- Aggregate Covers
- Tailor-made solutions

- Represents over 40 years of proven experience in structured and tailor-made reinsurance
- Writes more than EUR 3 billion in premiums
- Covers a worldwide scope and all lines of P&C business

Worldwide



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