



**somewhat  
different**



No matter where you are: With hr | Ascent you are never more than two clicks away from a rating.

# Hannover Re's online underwriting manual

**hr | Ascent**

The global guide for life underwriting

hr | Ascent is Hannover Re's online underwriting manual that caters for a broad spectrum of underwriting considerations with varying degrees of complexity. Frequently updated, it proves its dynamic nature and, coupled with the manual's powerful search engine, hr | Ascent enables our customers to respond rapidly and competitively, saving time in the evaluation of life insurance risks.

As a global, web-based underwriting guide, hr | Ascent is easily accessible and its intuitive design makes it convenient for all levels of users. hr | Ascent utilises the latest technology to help users in their day-to-day activities – irrespective of their workplace: at the office, at home, or whilst travelling.

hr | Ascent's ratings are based on leading research from Hannover Re's international underwriting experts, medical consultants and actuaries. Their ongoing contributions ensure that the underwriting manual stays current through continuous refinement.

hr | Ascent provides comprehensive, easy-to-follow guidance on the five important risk criteria for underwriting.

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#### Medicine



- Over 500 illustrated medical conditions
- Video tutorials
- Calculators to simplify complex conditions

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#### Occupation



- Tailored occupation list
- Up-to-date job titles
- Decisions based on applicants' actual activities

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#### Avocation



- Ratings for professionals and amateurs
- Evaluation of risk factors
- Descriptions of major risks

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#### Finance



- Insurability checklists
- Explanations of types of cover
- Brief product outlines

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#### Geography



- More than 200 countries and regions
  - Assessing applicants residing/travelling abroad
  - Considerations of dynamic global factors
  - Country calculator available
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hr | Ascent accommodates regional market requirements while remaining consistent in its underwriting philosophy for life, disability, critical illness, accidental death, and income protection products. hr | Ascent's rating guidelines provide a comprehensive framework to support sound yet competitive underwriting decisions, while allowing underwriters to exercise their own judgment.

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hr | Ascent adds value to our clients' business by supporting quick and well informed underwriting decisions.

## The strengths

### An efficient and intuitive structure

With clearly represented ratings and quick access to key information, rating decisions are no more than two clicks away.

### Multilingual and flexible

Its language capabilities make hr | Ascent a globally deployable support engine that can be easily adjusted to market specifics.

### Ability of content versioning

Historical content is available to the underwriter so that previous decisions may be reviewed, if needed.

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Cutting-edge technology and depth of resources make hr | Ascent an industry-leading underwriting tool.

## The difference

hr | Ascent is not merely an underwriting tool, but a reference tool and a calculation engine. It serves the needs of an experienced underwriter and at the same time provides educational support to developing junior underwriters, all by the depth of its information.

**Innovative calculators** help evaluating complex medical information very rapidly.

**Images and illustrations** convey a better understanding of the impairment.

A **resources section** with information on abbreviations, laboratory tests and medical investigations complete the working foundation for underwriters.

Being designed for experienced as well as developing underwriters, hr | Ascent is an intuitive, reliable, web-based manual for comprehensive risk evaluation.



hr | Ascent provides profound medical know-how.



Risk or not?  
hr | Ascent covers  
risk evaluation  
for medical and  
non-medical risks.

## Your benefits

**Evidence-based ratings** on over 500 medical conditions reflect the most recent developments in mortality and morbidity experience and ensure risk appropriate underwriting decisions.

**A high number of final rating decisions** that do not require further delegation and the intuitive use of the manual allow for efficient processes and increase productivity.

**Consistent and comprehensible risk assessment** strengthens your portfolio management and helps support your underwriting decisions.

Hannover Re's **medical consultants and underwriters** continuously update the manual according to latest medical research. They are always at your service in case of need for further expertise and advice.

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Our clients benefit from an accessible underwriting reference that is regularly updated to reflect rapidly evolving medical and market-specific environments.