



**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.

Medicine



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

Occupation



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

Avocation



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

Finance



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

Geography



- More than 200 countries
 - Assessing applicants residing/travelling abroad
 - Considerations of dynamic global factors
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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.

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.

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.

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