

somewhat
different



Health Solutions

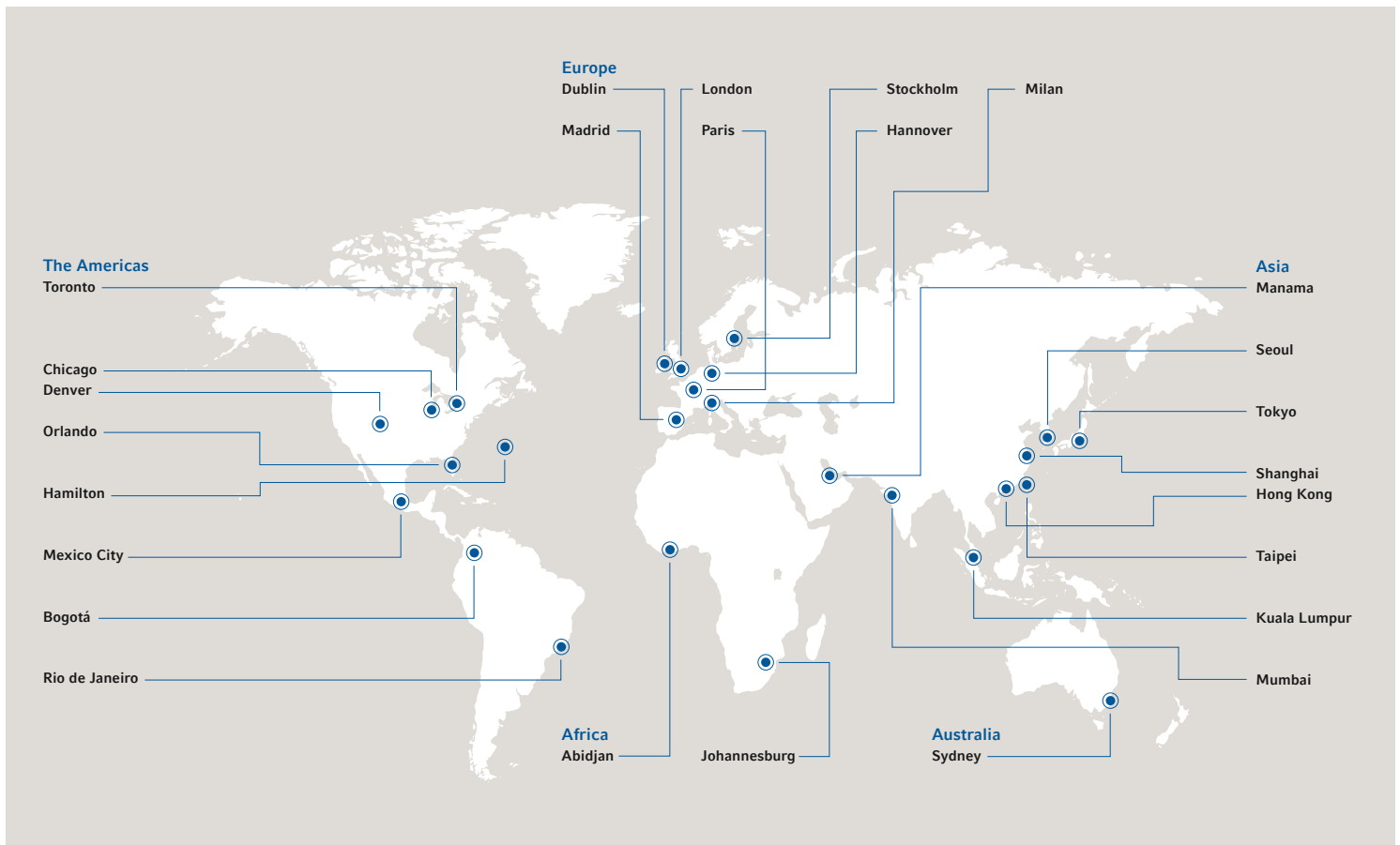
Innovative risk reinsurance and financial solutions for health, life, accident, special risk and senior products.

hannover **re**[®]

Hannover Re worldwide

Hannover Re Group, with gross premium of more than EUR 33 billion, is one of the largest and most financially sound professional reinsurance groups in the world. It transacts all lines of property & casualty and life & health reinsurance and is present on all continents with more than 3,000 staff and a network of more than 170 subsidiaries, branches and representative offices.

The rating agencies most relevant to the insurance industry have awarded Hannover Re very strong insurer financial strength ratings (Standard & Poor's AA- "Very Strong" and A.M. Best A+ "Superior").



We are your first-choice partner for the design of consumer-oriented protection covers

Products and Services

Health Solutions specializes in health, life and special risk products, offering a diverse portfolio of traditional and niche reinsurance solutions.



Health

- Medical Specific and Aggregate Stop Loss
- Medical Excess
- Managed Care – HMO and Provider Excess
- ACA Solutions
- Captives and ACOs
- Senior Dental
- Basic and Voluntary Dental
- Travel Protection Benefits
- Critical Illness
- Limited Medical – Hospital Indemnity, Mini-Med and Gap Products
- Accident Medical
- Basic and Voluntary Disability
- Impaired Risk Disability
- Specialty Carve-outs
- Vision Care
- Block Assumption Reinsurance
- Student Accident and Health
 - K-12
 - College (domestic and international)
 - Sports
 - Youth camps and clubs



Accident and Special Risk

- Group Accidental Death and Dismemberment
- Voluntary Accidental Death and Dismemberment
- Common Carrier
- Accidental Death Carve-out (individual and group)
- Bulk Accidental Death Benefit
- Travel Accident/Business Travel Accident
- Mass Marketed Accident — financial institutions, credit unions, associations and affinity groups, direct mail and internet programs
- Special Events



Group Life

- Basic Group Life – Quota Share and Excess
- Supplemental Group Life
- Voluntary Group Life
- Universal Group Life
- Credit Life Insurance
- Abnormal Mortality Stop Loss
- Waiver of Premium Reserve Buyouts
- Group Life Riders: Accidental Death Benefit, Accidental Death and Dismemberment, Living Benefits and Critical Illness
- “House” Cases (reinsurance for a direct writer’s group life benefit for its own employees)

Services

- Product Development Assistance – underwriting rules, pricing, policy forms, premium and claims administration, staff training and more
- Facultative Underwriting
- Profit Sharing
- Fronting Companies
- Staff Consulting
- Group Underwriting and Pricing Reviews
- Participation at company seminars and training meetings



Contacts



Miriam Kaufman, FLMI, HIA

Vice President, Marketing

miriam.kaufman@hlramerica.com



Jake Cabigas, FLMI, HIA

Director, Underwriting of Specialty Products

jake.cabigas@hlramerica.com



Francois Martin, ASA, MAAA

Senior Actuary

francois.martin@hlramerica.com



Kevin Reuther

Senior Medical Underwriter

kevin.reuther@hlramerica.com



Gail Huttner

Executive Assistant

gail.huttner@hlramerica.com

Published by

Hannover Life Reassurance Company of America

200 South Orange Avenue, Suite 1900

Orlando, Florida 32801

USA

Member of the Hannover Re Group

www.hannover-re.com

