

hr | Ascent New Release

50  
years

somewhat  
different



hr | Ascent is Hannover Re's global guide  
for life underwriting

## Hannover Re's redesigned online underwriting manual

**hr** | Ascent

The global guide for life underwriting

hr | Ascent, Hannover Re's online underwriting manual has been rebranded with a new name and tagline as well as an enhanced look and feel. The improvements provide users with a streamlined experience and efficient functionality. Additionally, this latest release introduces ReWard as well as numerous content updates and calculators based on client feedback.

### About hr | Ascent

hr | Ascent, Hannover Re's cutting-edge, web-based underwriting manual is a trusted source for evidence-based ratings on over 500 medical conditions. It is a state of the art resource designed to provide immediate and intuitive access to ratings for both new and seasoned underwriting professionals. hr | Ascent is not merely an underwriting tool, but a reference tool and calculation engine, offering educational support to developing underwriters with the depth of its information. Tools like Ask an Underwriter and ReWard help underwriters' productivity and may enable them to make more competitive offers. The combination of industry-leading evidence-based research and advanced

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*hannover* re<sup>®</sup>

technology puts hr | Ascent at the forefront of innovative underwriting solutions for the life insurance market.

## Home page

- Link to [www.hannover-re.com](http://www.hannover-re.com)
- Functionality – return to home via home button or hr | Ascent link
- What's New, Our Team, Education & Training and Industry Related Links
- Help dropdown – Discover hr | Ascent
- New and improved favorites
- Addition of ReWard

## Ratings page

### Submenu changes

New	Previous
New Risk Information tab	Previously located in Additional Risk Info dropdown/ Content Summary
Images	Previously located in the Condition Name banner
Archives	Previously located in the Condition Name banner
Notes	Previously located in the Condition Name banner
Print/Save	Previously located in the Condition Name banner
Increased visibility of notes	Previously located in the Condition Name banner
Condition links, tables and calculators moved within content of condition	Previously located in the Condition Name banner

## ReWard

ReWard is Hannover Re's innovative, evidence-based credit program designed to award a mortality discount against substandard ratings. Using a robust tool in hr | Ascent, underwriters can instantly see if substandard applicants may qualify for an improved offer. There is no additional

paper work needed, just approve the case facultative and Hannover Re handles the administration on the backend. More information about ReWard is available in the supporting document.

## Calculators

See the corresponding FAQ document for more information on the updates to our CAD and LFT calculators. Additionally, an upcoming Underwriting Newsletter will feature more information on the LFT calculator.

## Medical

Addison's Disease	Bladder Cancer
Alcohol Relapse	BNP
Alcohol Usage	Breast Cancer
Alzheimers Disease	Build (Juveniles)
Anal Cancer	Cardiomyopathy (Dilated)
Anemia	Cerebral AVM
Ankylosing Spondylitis	Cerebral Palsy
Anorexia	Chronic Hepatitis C
Aortic Regurgitation	Coarctation of the Aorta
Arnold Chiari Malformation	Coccidiomycosis
Arterial Dissection	Colon Cancer/Familial Cancer Syndromes
Aspergillosis	Colon Cancer/Polyp Section
Asplenia	Cysticercosis
Atrial Fibrillation	Diabetes Insipidus
Atrial Septal Aneurysm	Down Syndrome & Mental Retardation
Binge Drinking	Encephalitis
Epilepsy	Ischemic Colitis
Familial Mediterranean Fever	Kidney Cancer

G6PD Deficiency	Leprosy
Gastric Sleeve added to Gastric Bypass	Liver Hemangioma
Gender Identity Disorder	Low Normal LFT
Generalized Anxiety Disorder	Lupus Anticoagulant
Glomerulonephritis	Medullary Sponge Kidney
Goiter	Myotonia Congenita
Gout	Narcolepsy
Hemochromatosis	Neutropenia
Henoch Schonlein Purpura	Oncocytoma (Kidney Cancer)
Hepatitis	Optic Neuritis
Hereditary Spherocytosis	Osteoporosis
Histiocytosis X	Ovarian Tumors (benign)
Huntingtons Disease	Pancreatic Islet Cell Tumor (benign)
Hydatidiform Mole	Pap Smear Testing
Hydronephrosis	Paralysis
Hyperparathyroidism	Parathyroid Tumors
Hypersensitivity Pneumonitis	Penile Cancer
ICD 10	Peptic Ulcer
Impired Glucose Metabolism	Peripheral Neuropathy
Personality Disorder	Solitary Pulmonary Nodule
Phenylketonuria	Spermatocele
Pheochromocytoma	Suicide Attempt
Pneumothorax	Syncope
Poliomyelitis	Thrombocytopenia
Polycythemia	Thromboembolic Disorders

Polymyalgia Rheumatica	Thymoma
Prolactinoma	Thymus Cancer (benign thymoma)
Prostate Cancer	Thyroid Nodule
PSA	Tricuspid Stenosis
Pseudotumor Cerebri	Tuberculosis
Pulmonary Carcinoid	Ulcerative Colitis
Pulmonary Embolus	Ureter Cancer (renal pelvis)
RBBB	Urethral Cancer
RDW	Urethral Stricture
Sarcoidosis	Uterine Cancer (myoma, etc.)
Scoliosis	

### Non-medical

Criminal activity	MVR
International section	Professional athletes

## Contact for questions

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