



somewhat
different

We believe in trust, reliability and long-term relationships

Hannover Re Life & Health – Reinsurance at its best

A global tier-one player

Hannover Re, headquartered in northern Germany, is one of the leading players in life and health reinsurance, transacting all lines of life, health, annuity and personal accident, with an annual premium income of EUR 7.8 billion (2019).

Within Hannover Re, the Life & Health business group employs around 1,000 staff at 26 offices around the world.

In other words, Hannover Re is a powerhouse in life and health reinsurance, with profound financial strength, a complete offering, and exceptional global reach.

A refreshingly different approach

Hannover Re is well-positioned as far as breadth of portfolio, expertise and cost-effectiveness is concerned. But we also offer significantly more: we are highly focused on the specific needs of our clients, and are exceptionally nimble and responsive.

The vast majority of pricing, underwriting and other treaty-related decisions are made swiftly, on the ground, by a personal contact – not thousands of miles away, anonymously, after a painfully long delay. We believe in empowering our staff and encouraging an entrepreneurial mindset.

You will recognise a different way of working.

By ensuring rapid response times and rapid decision making, we aim to make life simpler and more productive for you.



With us, you talk to the decision makers.

You benefit from a high level of stability and continuity within our marketing and management teams, as well as from consistent business decision making.

And this is not simply a theoretical vision. It is a day-to-day reality, ingrained into our DNA, and confirmed by regular internal and independent client surveys and feedback.

"For me Hannover Re is one of the best, if not the best reinsurer in life"

Client quote

Long-term collaboration

Hannover Re Life & Health believes in genuine partnership, and long-term, lasting relationships of mutual benefit.

We take a consultative approach to working with our business partners, whilst also providing real capacity and security. That means we are ready to put our balance sheet at risk to deliver the solutions you need.

The global insurance market is growing ever more competitive and challenging. With this in mind, we take a close look at your particular situation, and work hand-in-glove with you to discover the best answers to your specific needs.

Hannover Re Life & Health has consistently been at the forefront of key new developments and a driving force of positive change in fields such as longevity solutions, lifestyle products, third-generation critical illness and takaful, just to name a few.

We can provide vital insights drawn from our substantial experience, and identify trends, across multiple geographies. Across all these fields and beyond, we are happy to share our experience and expertise with you.

As a result, we are uniquely equipped to help you strengthen your competitiveness and market position, and to grow your business.



Together, we can pinpoint new solutions and new opportunities.

Your global partner

We have built an international organisation, with a presence on all continents.

Central to our approach is an understanding that each country is unique, with its own legislative framework, culture and business parameters.

Support is close at hand from local experts who understand your market, and speak your language – in more ways than one. At the same time you can tap into the rich resources, skills and experience available across our cross-border operations.



80% of our staff operate directly in the local markets outside.

As a result, Hannover Re is your truly global and truly local partner.

Networks of experts – at your service

A pivotal role in our commitment to global partnership is played by our expert networks. These working groups exchange information and insights from across our worldwide activities, enabling knowledge transfer and the development of best practices.

Concentrating on overriding issues such as high-growth areas, they expand our expertise – which we can then put to work for you, our clients. For example, we can help you

develop your distribution channels, create new products and identify new opportunities.

Hannover Re operates networks of experts in life and health for the following:

- **Longevity reinsurance solutions** for pension benefits and annuity plans
- **Financial reinsurance solutions**, ranging from traditional reinsurance to structured investments
- **Health (re-)insurance solutions** ranging from traditional to innovative concepts for health protection
- **Automated underwriting systems** applicable at all points of sale and in the back office
- **Biometric research** into mortality, morbidity and longevity
- **R&D technology solutions** for a new generation of consumers
- **Risk assessment** from underwriting to claims

A defined strategic focus

Our pioneering spirit, our desire for long-term partnership, and our commitment to serving the changing needs of our clients and the consumer are reflected in our strategy. This focuses on the following:

High-growth markets

We have substantial experience in the global longevity and health markets, and emerging economies among others.

Companies in transition

We have the proven ability to support enterprises undergoing change, e.g. planning to improve their market position, looking to reengineer their sales and underwriting processes, or seeking to enhance capital allocation and charges.

Alternative distribution channels

We can help you develop distribution channels that are currently of limited scale in your market, but which offer high potential for capturing a growing share of new business.

Underserved consumers

You can leverage our expertise to target underserved consumer groups by establishing distribution processes including integrated risk assessment, and by launching new products.

Hard-to-quantify risks

Our specialist skills in defined fields, global diversification and world-wide data capture and analysis enable us to better manage risks that are difficult to quantify.

Our strengths at a glance

- Leading life and health provider
- Full portfolio of reinsurance services
- Proven financial strength and liquidity
- Focus on customer-specific solutions
- In-depth understanding of local markets
- Responsiveness and rapid decision-making
- Empowered staff who speak your language

Our business partners can rely on our experts to support you in developing new reinsurance solutions and entering into promising markets.

About Hannover Re

With an annual gross premium income of EUR 22 billion and more than 3,000 employees, Hannover Re is one of the largest reinsurers in the world.

It transacts all lines of property and casualty, and life and health reinsurance, and is present on all continents.

Hannover Re enjoys proven financial strength, evidenced by a strong balance sheet and outstanding liquidity, and documented by consistently high credit ratings (Standard & Poor's AA- "Very Strong", unchanged since 2003, and A.M. Best A+ "Superior").
