

somewhat
different



Health Solutions

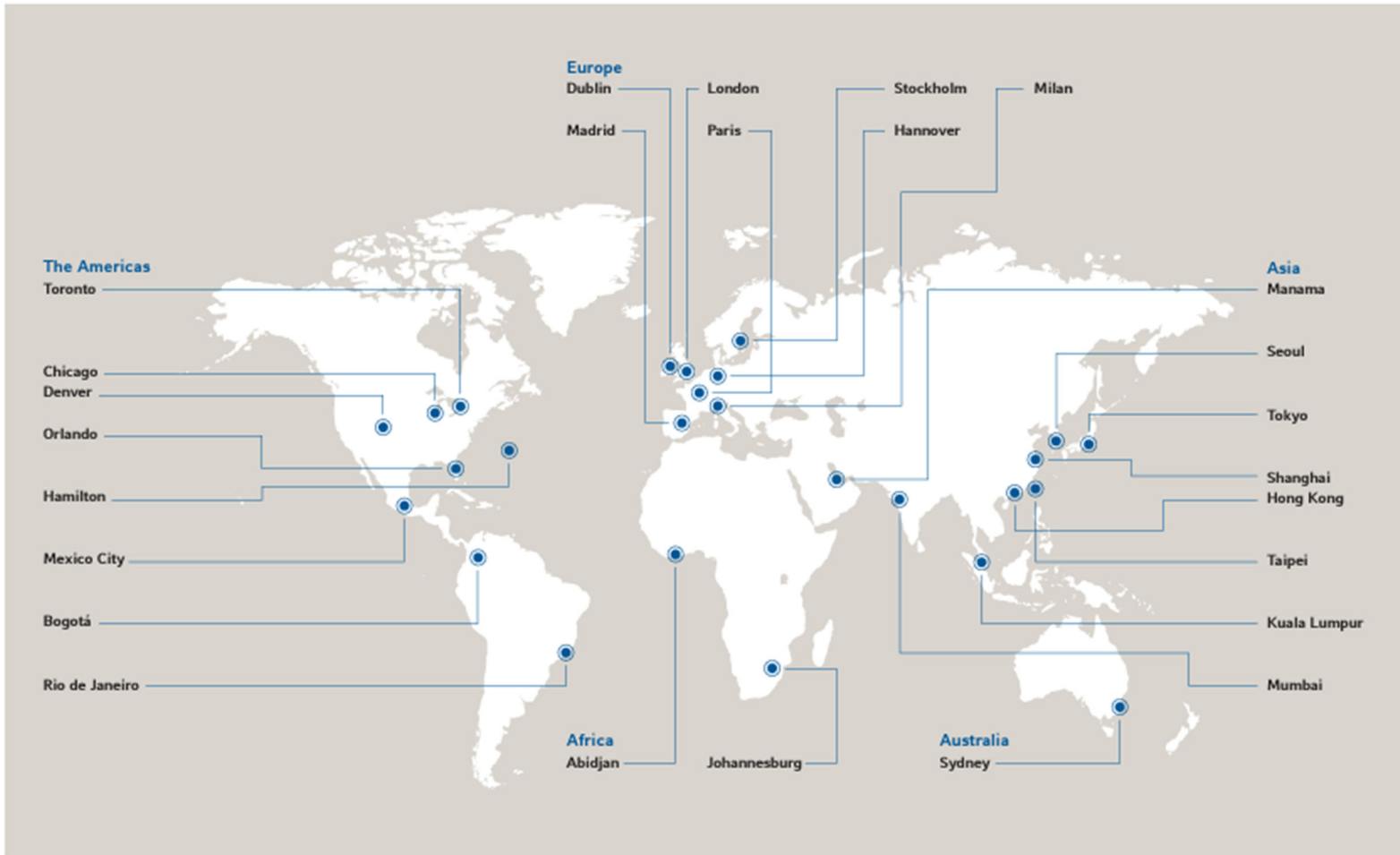
Innovative risk reinsurance and financial solutions for health, life, accident, special risk and senior products.

hannover re[®]

Hannover Re worldwide

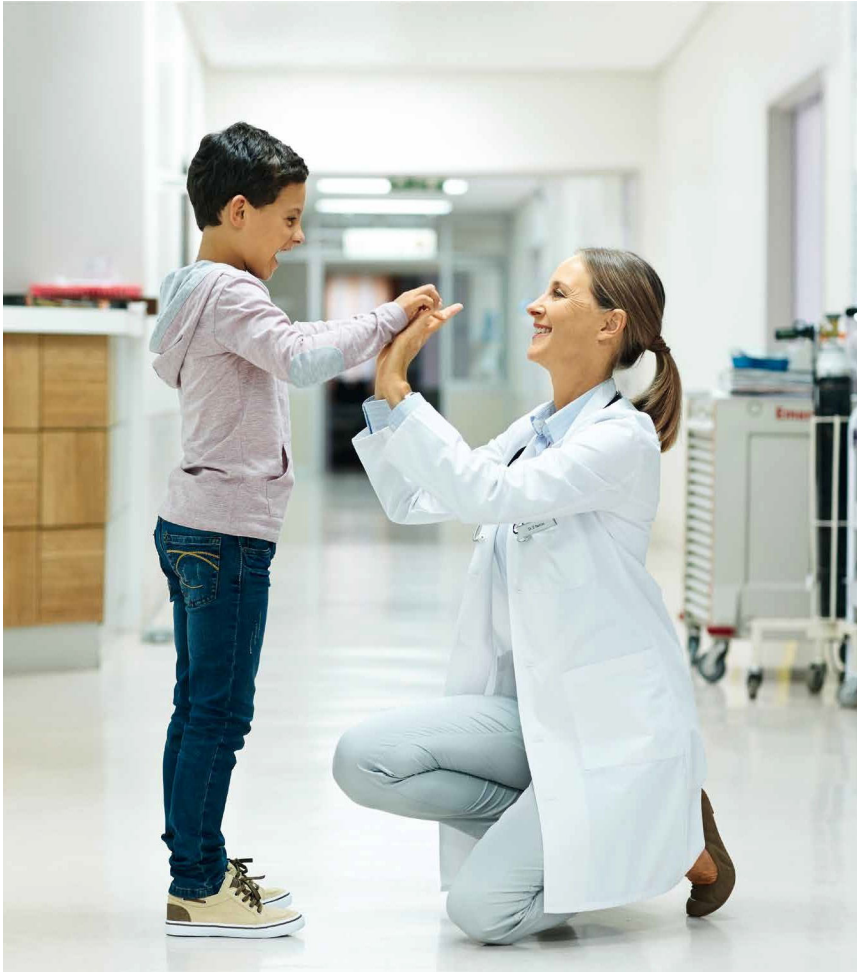
Hannover Re Group, with gross premium of more than EUR 33 billion, is one of the largest and most financially sound professional reinsurance groups in the world. It transacts all lines of property & casualty and life & health reinsurance and is present on all continents with more than 3,000 staff and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

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"). The US life and health reinsurance subsidiary of Hannover Re is headquartered in Orlando, Florida.



Products and Services

Hannover Re's Health Solutions Business Unit specializes in health, senior products, life and special risk products, offering a diverse portfolio of traditional and niche reinsurance solutions.

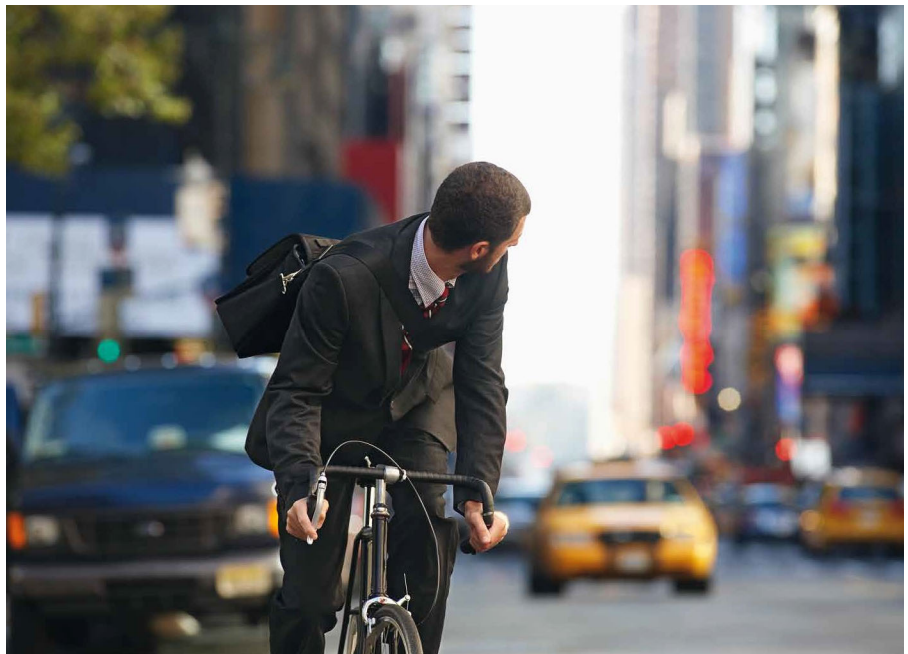


Health

- 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
-

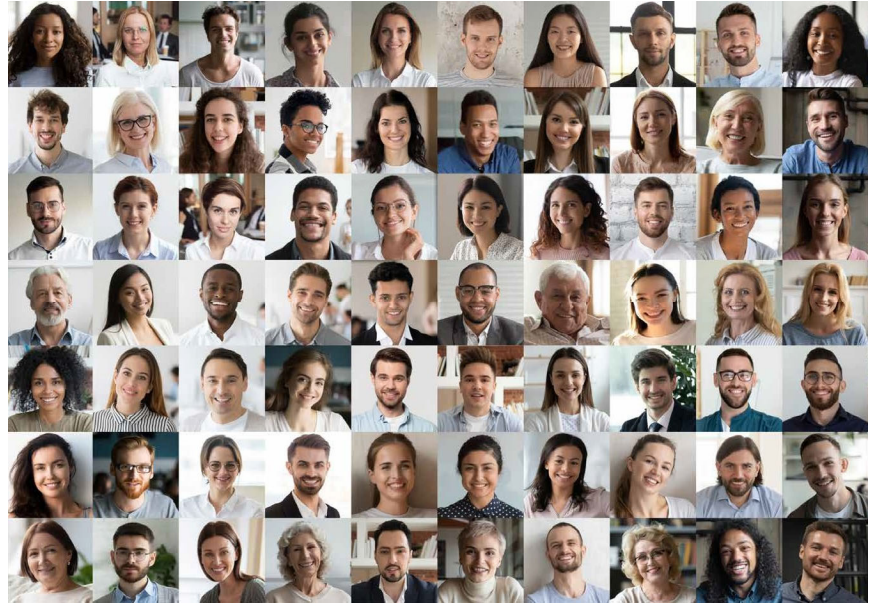
Accident and Special Risk

- 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 sessions
- Structured reinsurance: efficient reserve and capital financing

Innovative Risk Solutions for Medicare and ACOs

Introduction

The Centers for Medicare & Medicaid Services (CMS) gives healthcare providers the opportunity to realize shared savings and receive bonus incentives in exchange for taking on risk related to patient outcomes. Accountable Care Organizations (ACOs) that transition to the role of risk taker must be prepared to cover expenditures above the benchmark. Hannover Re's innovative reinsurance solutions enable ACOs to pursue shared savings and bonuses while limiting the financial impact of underperforming against the benchmark. For ACOs that are considering two-sided risk arrangements, we provide consultative services to help you select a program that aligns with your objectives.



Medicare Reinsurance Experts

Hannover Life Reassurance Company of America, which is licensed or accredited in all 50 US states, the District of Columbia, Puerto Rico and Guam, is the North American life & health reinsurance subsidiary of Hannover Re Group. As one of the nation's largest professional reinsurers of Medicare business, operating in this market segment for more than a decade and reinsuring over \$4 billion of premium for our clients, we have the experience to provide you with innovative solutions and exceptional customer service in the ACO market.

Advisory Services

Advisory services are also provided and include an analysis and benchmarking of your ACO's performance statistics using Hannover Re's proprietary data analytics tool, recommendations to improve savings and access to industry best practices, case studies, and briefs. As members of the Accountable Care Learning Collaborative, we are actively working with other industry leaders to develop best practices and competencies for ACOs to succeed in risk-bearing contracts, and we will be happy to share our work with you.

Aggregate & Specific Excess of Loss Protection

Specific and aggregate excess of loss reinsurance protection with Hannover Re gives ACOs a safety net when entering two-sided risk arrangements. By capping the aggregate amount of shared losses that providers are responsible for and capping individual high claimants, reinsurance mitigates catastrophic financial risk and enables better cash flows, profits and earnings protection for ACOs for their performance year. As risk management experts, we deliver the assurance our ACO clients need to focus on providing high-quality patient care and coordination with confidence and peace of mind.

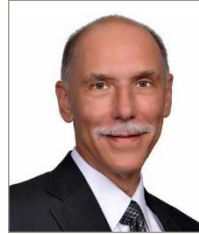
We understand that the type and level of financial risk that ACOs assume vary considerably based on composition, geography and other dynamics. When designing reinsurance programs, we analyze these factors to develop customized solutions that address their unique risks while also considering their risk appetite.

When you work with Hannover Re, you have access to our team of actuaries and analysts who have significant Medicare expertise and understand ACOs' challenges as well as the opportunities associated with emerging risk-bearing arrangements. As your risk partner, we are invested in your success.

Health Solutions Contacts



Steve Najjar
Executive Vice President
Head of Health Solutions
steve.najjar@hlramerica.com



Julian Whitekus, FSA, MAAA
Vice President, Health Solutions
julian.whitekus@hlramerica.com



Miriam Kaufman, FLMI, HIA
Vice President, Marketing
miriam.kaufman@hlramerica.com



Chris Arvia, FSA
Assistant Vice President,
Health Solutions
chris.arvia@hlramerica.com



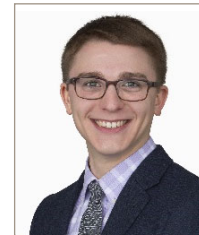
Francois Martin, ASA, MAAA
Assistant Vice President, Actuary
francois.martin@hlramerica.com



Jake Cabigas, FLMI, HIA
Director, Underwriting of Specialty
Products
jake.cabigas@hlramerica.com



Josh Brickell, FSA
Senior Actuarial Associate
josh.brickell@hlramerica.com



Jeff Dzugan, ASA
Senior Actuarial Associate
jeff.dzugan@hlramerica.com



Kevin Reuther
Senior Medical Underwriter
kevin.reuther@hlramerica.com



Carla Clark
Executive Assistant
carla.clark@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
Tel. (407) 649-8411
Member of the Hannover Re Group
Information as of February 2024
Hannover Re | Life & Health Reinsurance