



Our contact for traditional workers' comp business in Hannover/Germany

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Our contact for workers' comp catastrophe business in Bermuda

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Our contact for structured products in Ireland

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### Minimum U/W data requirements:

- 10-year single loss triangulations at 50% attachment point
- Premium & payroll by state and zip code and hazard groups
- Number of employees by location and zip code (not payroll coded location)
- Listings of accounts with locations with  $\geq 100$  employees
- Top 50 class codes listing
- Rate change history and pending filings
- Benefit level changes and pending changes
- Multi-claimant losses, EL losses
- For worker's comp cat XLs: Modeling files from AIR, RMS (e.g. UPX/CLF, EDM/RDM)
- Most recent statutory annual statement

## Reinsurance solutions for workers' compensation

Your first choice for workers' compensation:

Hannover Rückversicherung AG  
Karl-Wiechert-Allee 50  
30625 Hannover  
Germany

Tel. +49 511 5604-2011  
Fax +49 511 5604-4011

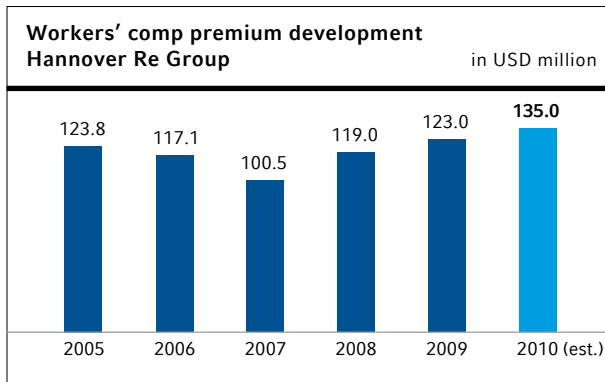
axel.freiboth@hannover-re.com  
www.hannover-re.com

Information as of April 2010

## Workers' compensation insurance

Workers' compensation insurance (workers' comp), the oldest form of social insurance, was first established in Germany. Who else would you trust, then, to meet your reinsurance needs than a German reinsurance group: Hannover Re.

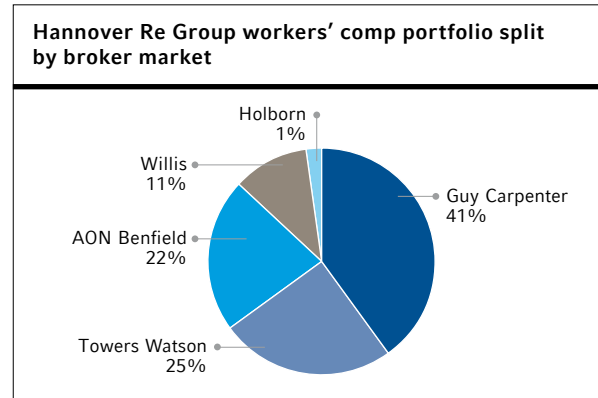
As one of the five largest reinsurance groups worldwide, we are able to provide you with solutions tailored to fit your needs. From quota share reinsurance for surplus relief through per person exposed excess of loss covers to workers' comp catastrophe protection and aggregate stop loss covers, the Hannover Re Group stands ready to help.



## Workers' comp standard treaty business

Hannover Re Home Office will provide you with excess of loss reinsurance solutions that include working layers with single person exposures up to USD 10 million and, of course, multi-person covers for programs with limits up to USD 50 million. Our normal maximum line on any program is USD 15 million, but additional capacity can be made available. We are able to consider workers' comp business in conjunction with other lines or as a stand-alone program.

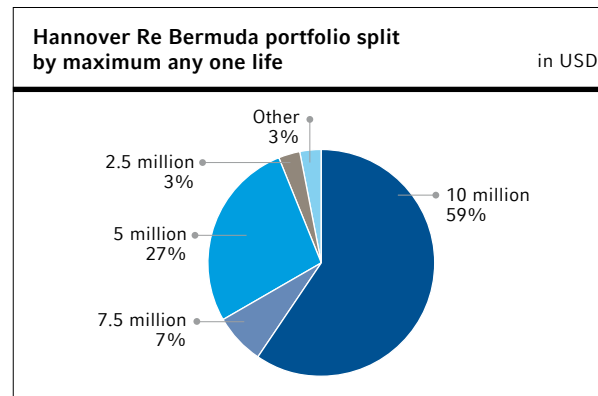
With our long-term involvement and expertise in this line of business, we provide reinsurance protection to manufacturers and service industries as well as to highly hazardous occupational sectors such as forestry, mining and agriculture.



## Workers' comp catastrophe business

Hannover Re (Bermuda) Ltd. (HRB), in its function as the Group's dedicated cat writer, usually provides workers' compensation catastrophe XL reinsurance attaching at USD 50 million on a multi-person basis. We offer normal maximum lines up to USD 30 million. HRB also provides terrorism coverage, although it prefers not to entertain workers' comp NCBR terrorism on a multi-state basis.

Our commitment to underwriting integrity requires us to perform a thorough and in-depth analysis of every program. As such, it is vital that HRB receives standard vendor model data, e.g. RMS EDM/RDM data in addition to the standard workers' comp underwriting data.



## Structured reinsurance solutions for workers' comp

Hannover Re Advanced Solutions typically offers treaty reinsurance products with special features. These could, for instance, be multi-year working layers, (multi-year) aggregate stop loss covers or surplus relief quota shares. We also consider ADC/LPT covers on a limited basis and are happy to look at special coverage needs.

Quite often our products fill a temporary need – for example improving the surplus to premium ratio or BCAR score or mitigating against increased volatility of the net retention after changes in the reinsurance program – or they are simply part of the regular reinsurance program.

We look forward to discussing advanced solutions with you!

