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Box 22085 10422 Stockholm Tel. +46 8 617-5400 Fax +46 8 617-5590 Managing Director:Thomas Barentheim to top Rm 902, 9F, No. 129, Sec. 3 Minsheng E. Road Taipei Tel. +886 2 8770-7792 Fax +886 2 8770-7735 Representative:Ryan Chou to top 5th Floor 70 Gracechurch Street London EC3N 0XL Tel. +44 0 20 7825-7200 Fax +44 0 20 7825-7212 CEO:Andrew J. Annandale 10 Fenchurch Street London EC3M 3BE Tel. +44 20 3206-1700 Fax +44 20 3206-1701 Managing Director:Stuart Hill 10 Fenchurch Street London EC3M 3BE Tel. +44 20 7015-4200 Fax +44 20 7015-4001 Managing Director:Nick Parr 10 Fenchurch Street London EC3M 3BE Tel. +44 20 7015-4000 Fax +44 20 7015-4001 Managing Director:Nick Parr to top 200 South Orange Avenue Suite 1900 Orlando, Florida 32801 Tel. +1 407 649-8411 Fax +1 407 649-8322 President & CEO:Peter R. Schaefer 13840 Ballantyne Corporate Place, Suite 400 Charlotte, North Carolina 28277 Tel. +1 704 731-6300 Fax +1 704 542-2757 President & CEO:Peter R. Schaefer 4500 Cherry Creek Drive South,Suite 1100 Glendale, Colorado 80246 Tel. +1 303 860-6011 Fax +1 303 860-6032 President & CEO:Peter R. Schaefer 112 Main Street East Rockaway, New York 11518 Tel. +1 516 593-9733 Fax +1 516 596-0303 President & CEO:Peter R. Schaefer 500 Park Blvd., Suite 805 Itasca, Illinois 60143 Tel. +1 630 250-5517 Fax +1 630 250-5527 General Manager:Eric Arnst to top Going about things differently – that is precisely what sets Hannover Re apart. Thanks to lean structures and an efficient organisation, we are able to respond quickly, flexibly and pragmatically to market opportunities and customer requirements. Our considerable performance capability is entirely at the service of our customers. We concentrate on what matters. Purposeful and efficient in our approach and assisted by flat hierarchies and the extensive decision-making powers assigned to our highly skilled and dedicated staff around the world, we deliver tailor-made solutions for our clients. We operate with the lowest management expense ratio in the industry – a competitive edge that enables us to take the long view even in protracted soft market phases. Spreading the burden of large risks across many shoulders is the principle at the heart of reinsurance. The more diversified the portfolio, the easier it is to offset losses in individual lines or regions with positive loss experiences elsewhere. Hannover Re is active worldwide in all classes of property & casualty and life & health reinsurance. The company writes business in an extremely diverse range of lines, including for example high-risk sports. We are a leading professional reinsurer with numerous specialist fields of expertise. This enables us to write business that others may consider too risky: by practising systematic cycle management we are able to act on business opportunities where rates are commensurate with the risks. Rating agencies testify to our excellent credit status and financial strength. Their assessment focuses on our company's stable profitability and superb competitive position. We conduct our business with a sophisticated risk-based capital model. This enables us to optimally allocate our capital to business groups, regions and lines and to leverage potential scope for diversification. Our rigorous, selective underwriting policy establishes the basis for a stable operating performance. Our robust capital resources – with an eye to both solvency requirements and our risk profile – are flexibly supported by a prudent reserving policy, hybrid capital and retrocession programmes. Thanks to a superlative rating we can act on business opportunities at any time. Safeguarding our strong rating through outstanding and consistently practised risk management is therefore especially important. hr I equarium, Hannover Re's exclusive online platform, brings together digital innovators and insurtechs with insurance companies ready to shape the future of insurance. Digital disruption, shifting demographics and evolving buyer preferences have created a challenging operating environment for insurers. Today, more than ever, product and distribution innovation are crucial factors for insurers to stay ahead of their competition and to meet consumer needs. Although insurtechs are offering a wide range of solutions and services along the insurance value chain, many of our clients find it challenging to cut through the noise in order to find the best-fit solution. Start-up insurtechs, on the other hand, require direct access to insurance decision makers to market their solutions at lowest possible cost. With extensive contacts in the global insurance industry, Hannover Re is well placed to host an innovation platform allowing insurtechs to market their solutions exclusively to our clients. Our clients in turn have direct access to a pool of services and solutions, as well as business cases demonstrating successful implementations around the world. People around the world are facing the challenge of securing a lifelong income at retirement age and finding a flexible retirement product to suit their individual needs. Drawing on our global experience and capacity, we are well placed to support insurance companies in developing tailor-made retirement solutions that meet a wide range of individual security needs in old age. We can provide well-rounded support including new underwriting process design, implementation of our automated underwriting system at the point of sale as well as medical training by our experienced physicians. Our core competence is biometric risk assessment and we are flexible with regard to reinsurance solutions that mitigate these risks. The concentration of values, interdependencies between industries and stricter regulatory requirements are making the world a more complex place. As a result, demand is constantly growing for covers that provide comprehensive protection for a wide range of property and casualty risks. In traditional reinsurance business we are well diversified. We accept risks in a variety of lines – including for example property and liability risks connected with infrastructure projects. Based on our long-standing experience we can design complex covers for portfolios comprised of diverse risks. Our financial strength also enables us to carry the associated risks. In non-traditional reinsurance we offer our expertise in leveraging diversification effects. Our structured reinsurance solutions cater to our clients' business situation in its entirety and help them to optimise their fulfilment of solvency requirements through the use of reinsurance. Storm surge damage is normally covered in the US under private and industrial windstorm insurance. Flood damage resulting from heavy rainfall, on the other hand, often needs to be covered separately. Torrential rain from Hurricane Harvey caused extensive damage throughout South Texas in 2017, while precipitation from Hurricane Katrina in 2005 flooded parts of New Orleans. In the private sphere, householders and car owners are particularly hard hit by inadequate protection: some half a million vehicles were written off in the region flooded by Harvey. In industry, too, flood damage to structures is often not covered – or the indemnity limits are too low. Depending on the timing and duration of the bad weather, losses can also result from business interruption and crop failures and they may impact shipping and aviation. Loss scenarios for windstorm risks can be reliably simulated using existing models. We are continuously developing and refining our risk models in order to calculate affordable, risk-appropriate prices for flood damage covers as well.







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