

somewhat
different



Health Solutions

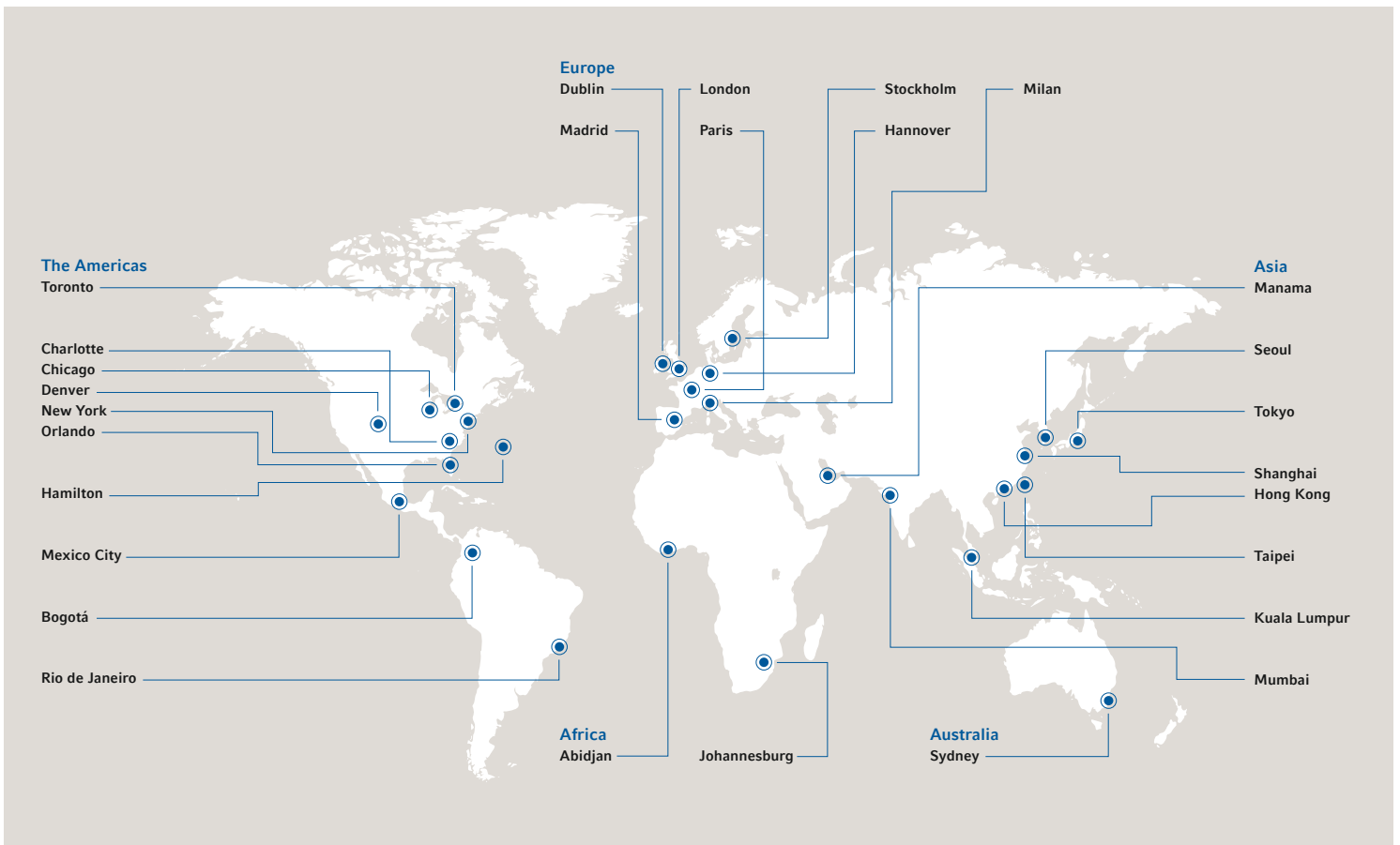
The New York office of Hannover Re specializes in health and special risk products and services

hannover re[®]

Hannover Re worldwide

Hannover Re Group, with gross premium of more than EUR 22 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 100 subsidiaries, branches and representative offices. 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").



We are your first-choice partner for the design of consumer-oriented protection covers

US Life & Health

New York



Orlando



Charlotte



Denver



The US life and health reinsurance subsidiary of Hannover Re, headquartered in Orlando, Florida, has additional offices in Charlotte, Denver and New York. It delivers innovation risk reinsurance and financial solutions for ordinary life, group

life, accident, special risk, health, annuity and senior products. Industry surveys consistently regard Hannover Re as one of the easiest reinsurers to work with in the US life and health market.

New York Products and Services

Hannover Re's New York office specializes in health, 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 meetings



New York Office Contacts



David Nussbaum, FSA, MAAA

Vice President

david.nussbaum@hlramerica.com



Miriam Kaufman, FLMI, HIA

Assistant Vice President, Marketing

miriam.kaufman@hlramerica.com



Batya Bogopulsky, FSA, MAAA

Assistant Vice President, Actuary

batya.bogopulsky@hlramerica.com



Jake Cabigas, FLMI, HIA

Director, Underwriter of Specialty Products

jake.cabigas@hlramerica.com



Alex Goettler

Medical Underwriter

alex.goettler@hlramerica.com



Gail Huttner

Executive Assistant

gail.huttner@hlramerica.com

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Hannover Life Reassurance Company of America

112 Main Street, 2nd Floor

East Rockaway, New York 11518

USA

Tel. (516) 593-9733

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