

Life insurance

## Services and expertise

**We cover the entire range of services in life reinsurance, though it is primary insurance which shapes and guides our thoughts and actions. For this reason, our solutions combine innovation with an unerring feeling for the feasible options.**

### The market in Europe

Whatever their concerns, the first ports of call for our clients are our client partners. They attend to existing client relationships, but also enhance new partnerships. Our market consultants support you in developing primary insurance products, coordinate joint product workshops, monitor the market, analyse portfolios and organise informative and specialist events. To this end, they form the interface to our internal divisions of competence and service by ensuring close collaboration with our experts from Actuarial Division and Product Management, Underwriting and Claims Management.

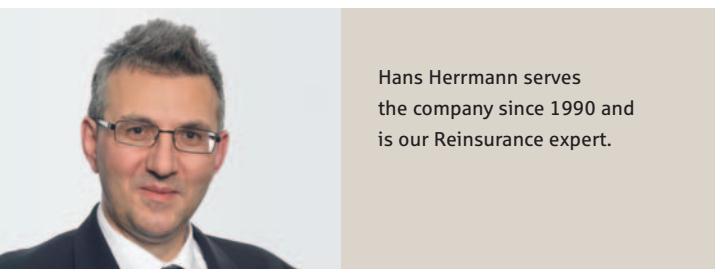
Taking account of individual client wishes and underlying local conditions, our experienced specialists draw up needs-based, tailor-made reinsurance concepts. As a reinsurer with flat hierarchies and fast-track decision-making processes, we do without lengthy global coordination procedures. Besides the assumption of risks, our treaty structures are specifically geared towards integrating claims settlements into the primary insurer's processes in the simplest possible manner. Needless to say, special treaty structures are reviewed with auditors and with the supervisory authorities to ensure that policies

meet all supervisory requirements. As part of the accounting process, our client partners will quickly supply you with all the necessary information, so that further processing continues swiftly and with no additional outlays.

### Actuarial Division and Product Management

Due to our active cooperation in insurance and actuarial associations as well as to our numerous market contacts, we have the latest information, can promptly ascertain how to interpret provisions of statute and supervisory authorities and spot any trends at an early stage. We constantly exchange in-depth news and views with our client partners. We monitor and analyse the market using ratio information systems and deploying external software and databases.

On this basis, we develop tailor-made products for the private and company pension domain as well as for term insurance and disability cover. In their work, our actuaries take special account of the various requirements of different client groups and distribution channels. Our services range from working out actuarial bases and calculating the premium rates to developing insurance Terms and Conditions (T&Cs) with national supervisory authorities.



Our further actuarial services comprise the valuation of corporate portfolios (e. g. profit testing, evidence of financial viability), the production of company-specific actuarial bases (e. g. mortality, disability and lapse tables), the checking of parameters (e. g. professional-group classification in disability riders), and the calculation of profit sharing.

### **Underwriting and Claims Management**

We do not only offer our clients support with their original tasks of underwriting and claims management, but also our know-how in fundamental issues, monitoring and controlling. And we are there to help when you plan and create new products.

When dealing with fundamental issues, we develop practice-gear acceptance and assessment guidelines, offer support in formulating health questions and insurance T&Cs and develop made-to-fit concepts for optimising work sequences, using tele-underwriting or on-site claims adjustment, for instance.

Backed up by a wealth of underwriting experience, we can support you in assessing new proposals for all the usual products on the market (life, occupational disability, long-term care, loss of basic capability etc.).

In claims assessments, we are at your disposal for legal and professional issues and in assessing benefit entitlements. We offer the complete handling of claims and provide useful lines of argumentation when litigation is imminent or pending. We can also assist you with on-site claims adjustments, training your employees and accompanying you on site visits. Our occupational disability adjustment system rounds off our support services in the technical domain.

We operate swiftly, knowing just how important time is for our clients.

## Other Services

Furthermore, we support you in monitoring and controlling by analysing processes in risk assessment and claims adjustment and subsequently evaluating the results.

We pass on our own know-how to our clients' underwriters and claims adjusters at periodic workshops on specific medical or legal topics and on general subjects, too. We will gladly draw up concepts for individual training sessions.

Our annual experts' get-together is a forum where you can discuss current issues with acknowledged specialists. Our expert consultants are available to answer any queries you may have and supply valuable practical advice.

Guido Berendes has been working for Deutsche Rück since 1995 and is responsible for the Life Actuarial Services Division.



Holger Roßmeier has been with the company since 2003 and leads our Product Management in Life Reinsurance.



Stefan Wittmann, since 2005 with Deutsche Rück, is in charge of the Underwriting and Claims Management.



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