

somewhat
different

Facultative Reinsurance worldwide at Hannover Re

We team up with our clients in order to build
trustful long-lasting partnerships on equal terms

hannover **re**[®]



Sven Althoff,
Member of the Executive Board

Dear clients,

Hannover Re, with gross premium of EUR 33.3 billion, is the third-largest reinsurer in the world. We transact all lines of property & casualty and life & health reinsurance and maintain business relations with more than 5,000 insurance companies in about 150 countries. Our worldwide network consists of more than 150 subsidiaries, branches and representative offices on all five continents. 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").

Hannover Re's Facultative Division was founded on April 1st, 2001 to fulfill our customers' reinsurance demand for risks characterised by their particular complexity, high exposure or innovative nature.

This publication will provide you with a brief introduction to our business lines and your key contact persons in all departments.

A handwritten signature in blue ink, appearing to read 'Sven Althoff'.



Facultative Division

The Facultative Division is structured in four departments covering our customers' facultative reinsurance demand on a worldwide basis. In addition to our Hannover office, our presence spans across 10 offices on all continents. This decentralised approach allows us to serve our clients wherever they are located.

We strive for long-term relationships. As a strategic partner the Facultative Division enables our clients to achieve their strategic goals adding value for all contracting parties. We value the expertise of our customers whilst offering our professional support whenever desired.

Our culture promotes entrepreneurially minded and empowered underwriters who facilitate prompt and solution-focused support to our customers. Flexibility and short response time are two major aspects differentiating us from our competitors.

The world constantly evolves resulting in new business opportunities for our customers. Innovation is a key element for the realisation of these new business opportunities. We are aware that certain specialised products benefit from the expert knowledge we can offer and enables us to provide tailor-made solutions with a strong technical approach.

"I am pleased to introduce you to the teams at your service."

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Facultative Reinsurance Europe

Europe is one of the target markets of the Hannover Re Group. We are serving our markets with our offices in Hannover (Central Europe, Southern Europe, South East Europe), Stockholm (Nordics, Baltics) and Paris (France, Sub-Saharan Africa). Our broad responsibility requires capabilities to work with mature and emerging markets. In Germany we are operating as E+S Rück. Although we are organised geographically we

are working closely with all Hannover Re facultative teams as well as with our colleagues from other divisions. This allows us to support our clients in one particular country but also on European level for almost all lines of business.



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Together with our clients we find the best solution – by teaming up with our local, European or global experts.

Facultative US & London Market Casualty and Financial & Professional Lines and Cyber

Our underwriting teams are highly motivated and well trained with extensive underwriting experience in the insurance/reinsurance industry in almost all casualty related lines of business. We believe in long-term and profitable partnerships with our clients and we take pride in offering the flexibility to find and offer solutions that fit our clients' needs. To be closer to our

customers in North America, our office in Toronto provides facultative reinsurance in all major lines of business. Our US Representative Team in Mt. Laurel, New Jersey, will assist in bridging the time difference by providing our business partners the opportunity to contact us at their convenience in the local time zone.



We provide innovative, tailor-made solutions for our clients and thus create new opportunities.



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Facultative Property and Engineering Americas & London Market

The responsibilities within the department are defined to reflect the specific market needs. In Latin America and the Caribbean, we offer our clients facultative support for all major lines of business. Hence, our clients have one contact person or team to take care of their facultative demands. To be closer to our customers in Latin America all business from these markets is serviced by our office in Bogotá (Colombia). For US and London Market business, we support our clients in the

property and engineering lines of business. Given the very specific requirements for casualty lines these will be addressed by our specialists in the Facultative Casualty US and London Market department. With the support of our sister company HDI Global Specialty, we also offer our customers the opportunity to provide capacity for US and multinational business on a direct basis.



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We are ambitious for our clients' success. We speak their language and offer facultative support for all major lines of business – with experts from HDI Global Specialty even on a direct basis.

Facultative Asia, Australia & Africa and Energy

Asia, Australia & Africa is expected to grow disproportionately high during the next 25 years. We follow our cedents and brokers in line with this development. We are already well represented in the region with our local offices in Sydney, Shanghai, Kuala Lumpur, Mumbai and Manama. Our client-focused approach is characterised by a trustful long-lasting and profitable partnership with our clients. The underwriting team at your service is highly motivated and well-trained with long-standing underwriting experience in the insurance/reinsurance industry.

Our responsibility also covers facultative energy business which includes worldwide downstream energy oil & gas as well as worldwide mining business. Furthermore, we are specialised in the fields of conventional power & renewables. We support our London business partners in these lines of business with proportional and non-proportional facultative solutions.

Contact us directly or through your preferred broker.



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**Asia is our target growth area.
Energy and mining business is one of our specialties.**



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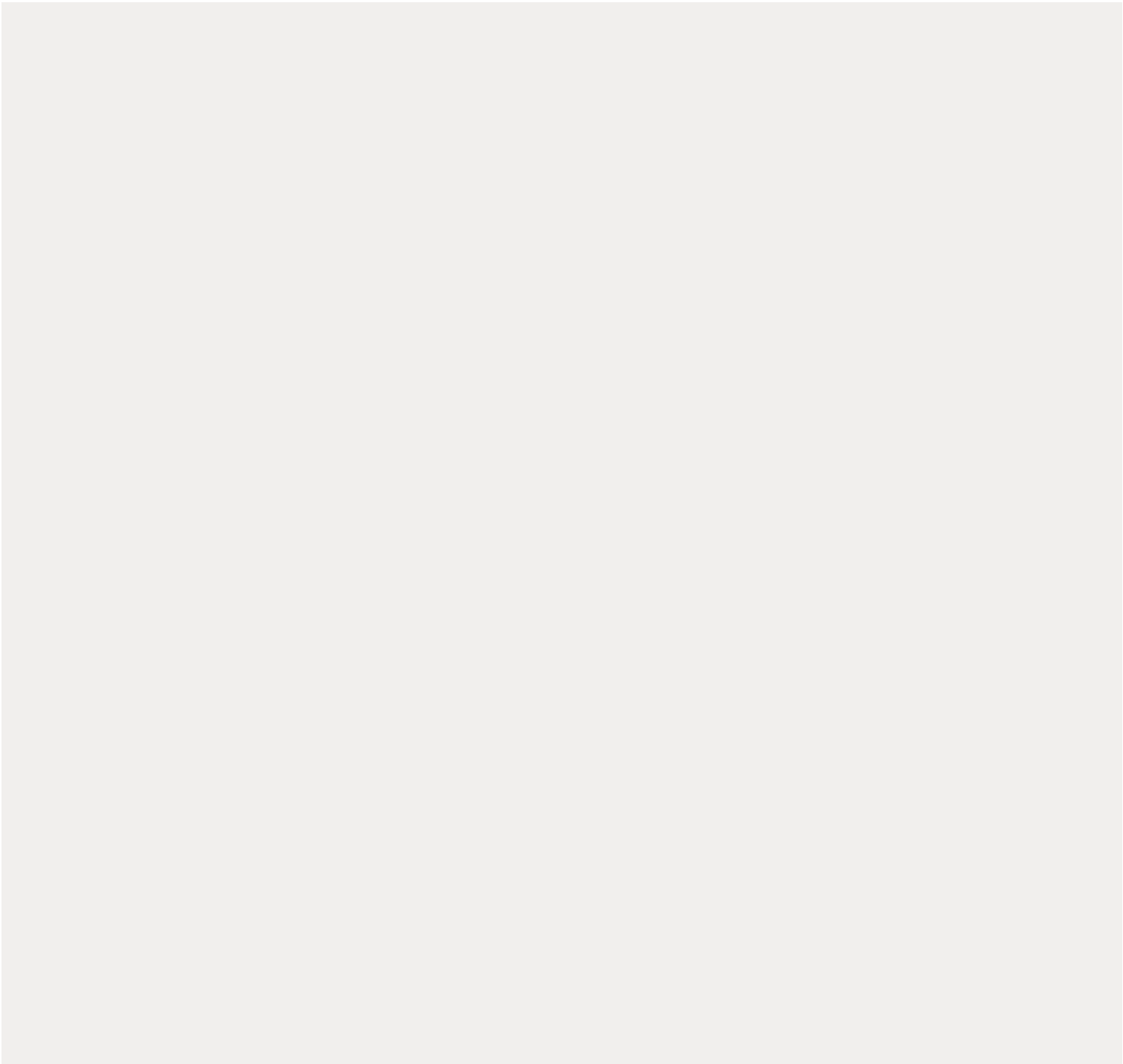


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