



somewhat  
different

Protecting balance sheets and improving financial/capital ratios - we can support you

## Advanced Solutions – over 40 years of consistent success

### Capital optimisation – currently the most challenging task facing top managers

Capital optimisation / improvement of the solvency margin is becoming increasingly challenging.

### Structured reinsurance – the advanced solution

A surplus relief quota share is a flexible, readily available and cost-efficient option for capital optimisation:

- Suitable for single- and multi-class portfolios.
- Transfers underwriting risk.
- Flexibility extends to volume, duration, costs and risk transfer.

Multi-year (aggregate) excess of loss protections are further alternatives to stabilise earnings and thus equity.

### Need to complement traditional reinsurance? – Our concepts assist with a varying degree of risk transfer

- More cost-efficient reinsurance structures.
- Coverage for special situations / individual demands.
- Protection of your company's whole account or portions thereof.
- Control of excess frequency when you increase your net retention.

### Advanced Solutions and Solvency II

In addition to other advantages of structured reinsurance, Advanced Solutions can assist in reducing solvency requirements, for example via:

- Tailor-made quota share contracts to reduce premium and reserve risks.
- Multi-year stop loss / aggregate covers to reduce net result volatility protecting the own funds.
- Frequency protection covers for catastrophe risks.

### Aggregate Covers

With a holistic view on risk management, you may identify risks not effectively covered by existing reinsurance programs in place. An Aggregate Cover

- protects risks being tail end driven by severity and/or frequency of losses.
- allows for optimising the capital allocation in an RBC environment by cutting off loss exceedance probabilities e.g. beyond the 99.5% Value at Risk.

### Interested?

- Have you given thought to enhancing your solvency margin or considered using hybrid capital or subordinated debt but not structured reinsurance? We can provide you with a general or tailored-to-your-needs comparison between these products.
- A review of your annual report, in particular the balance sheet and profit and loss account is a first step towards identifying potential points of interest. In individual discussions, we can explore the details and devise tailor-made solutions for your company.

## Hannover Re Advanced Solutions – the “No. 1” for a tailor-made approach

Advanced Solutions is a specialist in

- Structured Reinsurance
- Net quota shares for solvency and/or surplus relief
- Aggregate Covers
- Tailor-made solutions

- Represents over 40 years of proven experience in structured and tailor-made reinsurance
- Writes more than EUR 3 billion in premiums
- Covers a worldwide scope and all lines of P&C business

### Worldwide



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