

# Hannover Life Re of Australasia Ltd. New Zealand



- Part of the world-wide Hannover Re Group, one of the world's four largest reinsurers
- Rated "AA-" (very strong) by Standard & Poor's and "A" (excellent) by A.M. Best
- Has been insuring members of superannuation plans for death and lump sum disability cover for over 40 years
- Total group's premium income in 2006 amounted to EUR 9.3 billion
- Located in Sydney, Australia
- Member of the Swiss Life Network since 1996

## Special Advantages

- Local portfolio pool: dividends are calculated annually as a percentage of net earned premiums and irrespective of individual claims experience. Dividends can be paid in cash or used to offset future premiums and are not dependent on renewal of the policy in the following year
- Self-experience: annual or triennial self-experience arrangements are available to Swiss Life funds in excess of 250 members. Dividends can be paid in cash or used to offset future premiums and are not dependent on renewal of the policy, as long as any termination is per the end of the agreed period
- Non-participating policies may be negotiated
- Premiums are determined after taking into account individual fund characteristics
- Premiums are payable annually. Semi-annual, quarterly or monthly payments may be arranged and incur a loading

## Coverages and Products

Types of Benefit:

- ★ Group Life
  - ★ Group Total & Permanent Disability:  
Lump Sum (rider)
- 
- ★ Coverage available and poolable

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