



Network Partners Profile

RELIABILITY. FLEXIBILITY. SIMPLICITY. WE OFFER MORE THAN INSURANCE

Hannover Life Re of Australasia – Australia

- Operating in Australia since 1958; a major life insurance player in Australia
- Rating: AA- (very strong) by Standard & Poor's
- Distribution organization: head office is located in Sydney, with over 100 staff
- Member of the Swiss Life Network since 1996

Coverages & Products

Types of Employee Benefits

- ★ Group life
- ★ Group total & permanent disability – lump sum (rider)
- △ Group salary continuance – short-term disability
- ❖ Group salary continuance – long-term disability (rider)

Other Products & Services

- Trauma
- Funeral cover
- Rehabilitation benefits

- ★ Coverage available and poolable
- △ Coverage available and poolable if Group life pooled as well
- ❖ Coverage available but not poolable
- Product available

Reliability

- Part of the Hannover Re Group, one of the world's leading life reinsurance groups (rating: AA- (very strong) by Standard & Poor's and A+ (superior) by A.M. Best)
- Over 20 years of experience as a group risk specialist
- Has been insuring members of superannuation plans for death and disability cover for over 55 years
- Committed to genuine long term partnerships with clients

Flexibility

- Local portfolio pool: Dividends calculated annually as a % of net earned premiums and irrespective of individual claims experience. They 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 1,000 members. Dividend treatment same as local portfolio pool as long as any termination is per the end of the agreed period
- Non-participating policies may be negotiated
- Premiums are payable annually. Semi-annual, quarterly or monthly payments may be arranged

Simplicity

- Central point of contact, empowered to make decision and supported by a team of management specialists in claims, underwriting, administration and IT
- State-of-the-art online systems that tracks claims and underwriting and provides instant reporting and information to clients