

Atlanta, Georgia, April 20, 2010
Press release

Munich Re Introduces EDGE, a New Life Insurance Underwriting Manual

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Web-based manual introduces new life underwriting approach.

Munich Re unveiled its new life insurance underwriting manual—EDGE—to high praise at last week's Association of Home Office Underwriters conference in San Antonio, TX. A leading life reinsurance company in North America, Munich Re will be rolling out two versions of EDGE, one for the United States and one for Canada.

"I am very pleased to offer a leading edge manual to all of our clients for the first time," said Mike DeKoning, President and CEO of Munich American Reassurance Company, the Munich Re subsidiary in the US. "This new manual was designed using industry-leading research that is presented in a user-friendly, easy-to-navigate format. From the response we received at AHOU, this new manual is a sought-after alternative for our clients and will be well received by the markets. The introduction of EDGE extends the commitment we have to our clients to bring them unsurpassed technical expertise."

EDGE is a web-based life insurance underwriting manual that was developed by a team of physicians, underwriters, analysts and biometric research experts. It features ten calculators, some of which—like the liver function test (LFT) calculator that incorporates the applicant's body mass index (BMI)—are unique. Each calculator was developed based on Munich Re's research. With the introduction of EDGE, Munich Re is putting into practice a new and more competitive method of assessing mortality risks.

Underwriters from across North America attending the AHOU meeting had an opportunity to test drive the manual and try some of its easy to use features. Early comments were enthusiastic—Wow! Very impressive!—as evaluators viewed detailed anatomical images and tried out the specialized calculators and customization options such as the personal top ten list. Individuals can also add permanent personal notes to the manual, while companies can add annotations that appear to all of their underwriters. EDGE contains the most sophisticated search function of the underwriting manuals on the market today. Powered by a Google™ search engine, responses are returned in context, allowing the line underwriter to

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quickly determine which entry is most appropriate for them. Evaluators noted that the manual is designed to accommodate a variety of skill levels so that new underwriters can use it to better understand the details of how a particular condition is assessed while experienced underwriters can move quickly to a decision.

Bill Moore, Vice President of Underwriting & Medical, commented, "I'm proud of the work that our underwriters and medical directors have done in researching and developing this new tool. I believe that EDGE truly delivers a new and unique approach that will help life underwriters with all levels of experience make the most scientifically sound risk assessment decisions."

EDGE is scheduled to begin rolling out to Munich Re customers in late May.

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Munich American Reassurance Company, founded in 1959, is one of the largest reinsurers in the United States offering life, disability and long term care reinsurance. The company also writes group, credit and other reinsurance products. Headquartered in Atlanta, with an office in Chicago, Munich American Reassurance Company is licensed, accredited or authorized in all fifty states; Washington, D.C.; Guam; and Puerto Rico

Munich Re stands for exceptional solution-based expertise, consistent risk management, financial stability and client proximity. This is how Munich Re creates value for clients, shareholders and staff. In the financial year 2009, the Group – which pursues an integrated business model consisting of insurance and reinsurance – achieved a profit of €2.56bn on premium income of around €41bn. It operates in all lines of insurance, with around 47,000 employees throughout the world. With premium income of around €25bn from reinsurance alone, it is one of the world's leading reinsurers. Especially when clients require solutions for complex risks, Munich Re is a much sought-after risk carrier. The primary insurance operations are mainly concentrated in the ERGO Insurance Group. With premium income of over €17bn, ERGO is one of the largest insurance groups in Europe and Germany. It is the market leader in Europe in health and legal expenses insurance, and 40 million clients in over 30 countries place their trust in the services and security it provides. In international healthcare business, Munich Re pools its insurance and reinsurance operations, as well as related services, under the Munich Health brand. Munich Re's global investments amounting to €182bn are managed by MEAG, which also makes its competence available to private and institutional investors outside the Group.

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