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Press release

Munich Re Announces Updates to Life and Disability Insurance Underwriting Manuals

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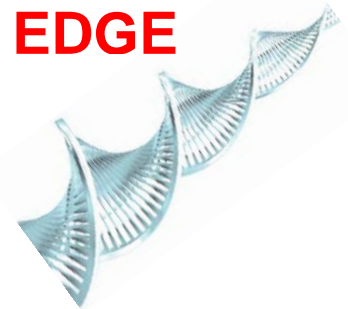
Munich American Reassurance Company today announced important updates to its **EDGE** life and disability insurance underwriting manuals. These updates introduce changes to the life and disability insurance build tables and the life diabetes sections, and reinforce Munich Re's commitment to incorporate the most up-to-date data and information in its underwriting manuals.

"Our latest research has lead us to make some substantive changes to our build tables and calculators and our diabetes sections," said Mike Taht, Senior Vice President Individual Reinsurance.

The life and DI build tables yield more competitive assessments for BMIs of 35 to 40 and the maximum ratings have been extended allowing more offers to more applicants.

The life diabetes sections have been updated and expanded to provide better mortality management supported by the latest research. Extensive reference material has been added to provide the user with in-depth details on the course of disease, complications and related impairments.

The changes are available immediately to Munich Re customers with access to the **EDGE** manuals.



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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