



MARC: Your Reinsurance Partner

Munich American Reassurance Company (MARC) offers a team approach—marketing, underwriting, administrative, actuarial and medical experts, all working together to provide innovative products and services to meet your specific reinsurance needs. As a result, you get the benefit of our continuing research in every aspect of life and health insurance. Our approach is to work in partnership with you to reach mutual solutions with shared risks.

Financial strength and security is important in today's reinsurance market. We are backed by the financial strength and international expertise of our parent company, Munich Re, the world's largest reinsurance group. Based on our solid, consistent performance, the leading rating agencies give Munich Re and MARC ratings that are among the highest in the industry. This financial strength gives MARC the capacity to grow and to provide the security that our clients need.

Dependability and trust are two words closely associated with MARC. You can depend on us to always be there and trust that we will provide the best possible service and innovative solutions that will help both of us attain our business goals on a sound and profitable basis.

MARC is able to offer a broad range of products, services, technical expertise and market knowledge to meet your current and emerging needs in today's changing market.

We are one of only a few reinsurers active in all major lines of business and therefore are in a unique position to reinsure new product designs.

- ◆ Individual Life
- ◆ Disability Income
- ◆ Long Term Care
- ◆ Group and Credit
- ◆ Asset-based Products
- ◆ Specialty Products—Worksite, Final Expense, COLI, BOLI

Through our creativity and commitment to excellence, MARC will provide customized services to meet your individual needs.

- ◆ Pricing—our actuaries have the experience to offer competitive quotes on a wide range of products and can tailor a program to fit a wide variety of life reinsurance needs. Not only can we provide customized pricing for traditional products, but also for other products where there is a combination of risks in a single product design, such as a single premium deferred annuity with a long term care rider.
- ◆ Claims Support—claims consultation and quick response using our automated reinsurance claims system.
- ◆ Administrative Support—our staff has many years of experience with extensive backgrounds in administration and data analysis for the multiple lines of business in which we provide capacity.
- ◆ Mortality Research—provides ongoing research into the mortality and morbidity trends that gives us and our clients insight into future claims costs.





MUNICH AMERICAN
REASSURANCE COMPANY

Underwriting

Underwriting support is key to most reinsurance relationships. Our underwriters and medical staff use their experience, judgment and strong communication skills in order to provide competitive and consistent underwriting. MARC offers strong facultative support—competitive ratings, significant capacity, as well as excellent time service.

MARC offers comprehensive web-based underwriting manuals for:

- ◆ Life
- ◆ Long Term Care
- ◆ Disability Income

Our underwriting manuals provide easy access to accurate information on medical impairments and all other aspects of underwriting. We conduct ongoing reviews and updates to our manuals to ensure that the latest findings and studies are included.

Value Added Services

As your reinsurance partner, MARC provides many value-added services to our customers.

- ◆ Underwriting and actuarial research and presentations on current and future trends in the industry.
- ◆ Disability Income/Long Term Care Customer Conference features presentations and workshops on a wide range of topics including medical, legal and claims and underwriting practices/trends.
- ◆ Credit Insurance Seminar focuses on important claims and underwriting issues in today's credit insurance market.
- ◆ Research studies and surveys on issues of particular concern to our clients.
- ◆ Direct access to the worldwide network of international experience and knowledge of our parent company, Munich Re.

INNOVATIVE
CUSTOMER FOCUSED
FINANCIALLY STRONG



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