

Products and Services

LIFE & ACCIDENT & HEALTH



Nacional  **Re**

Nacional de Reaseguros, S.A. is a Spanish company with an active presence in the reinsurance market since its foundation in 1939.

The Life, Health and Accidents department has over 25 years' experience in the design and development of insurance products, global risk underwriting services, claims' valuation and technical advice. We make it all available to our clients so they can face customers' demands and the upcoming market requirements.

We firmly believe that it is essential to integrate the market research as one of our main duties, in order to be capable of offering our clients innovative products and solutions with high added value.

The design of our products, flexible and perfectly adjustable to the specific requirements of every cedant, promotes the achievement of new solutions, opportunities and contributes to the creation of a strong, professional and competitive market.



PRODUCTS

Disability

Insurance aimed at covering the Absolute Permanent and Major Disabilities, without considering them as a previous step of the Death benefit. This approach enables to establish tailor-made Absolute Permanent Disability's benefits with a limited Death capital for burial costs.

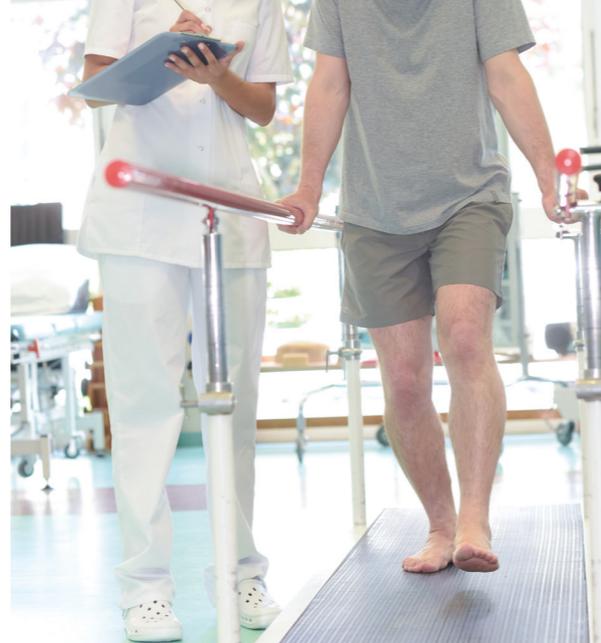
The target is a "niche" market composed by individuals known as "singles"; those who do not perceive the advantages of the Death guarantee or simply those people that consider crucial to upgrade their protection against a possible disability, and do not require Death insurance

Long Term Care

The noticeable improvement of life quality over the last 40 years has caused an important increase of the life expectancy.

Nevertheless, the change in the population pyramid creates a greater need for health services, such as specialized care.

The Long Term Care guarantee has the purpose of protecting these needs, gaining a privileged position over an attractive and growing "niche" market.



Cancer Diagnosis

This product responds to the needs that appear as a consequence of being diagnosed with a malignant cancer.

It consists on a lump sum that will be made effective as soon as the diagnosis is confirmed, without the need of further proof like medical bills.

Moreover, a medical second opinion service grants the user with the tranquility and support that the situation demands by:

- Diagnosis confirmation.
- Attention to doubts and concerns.
- Support at managing medical decisions, which makes the difference between a treatment and the best treatment.



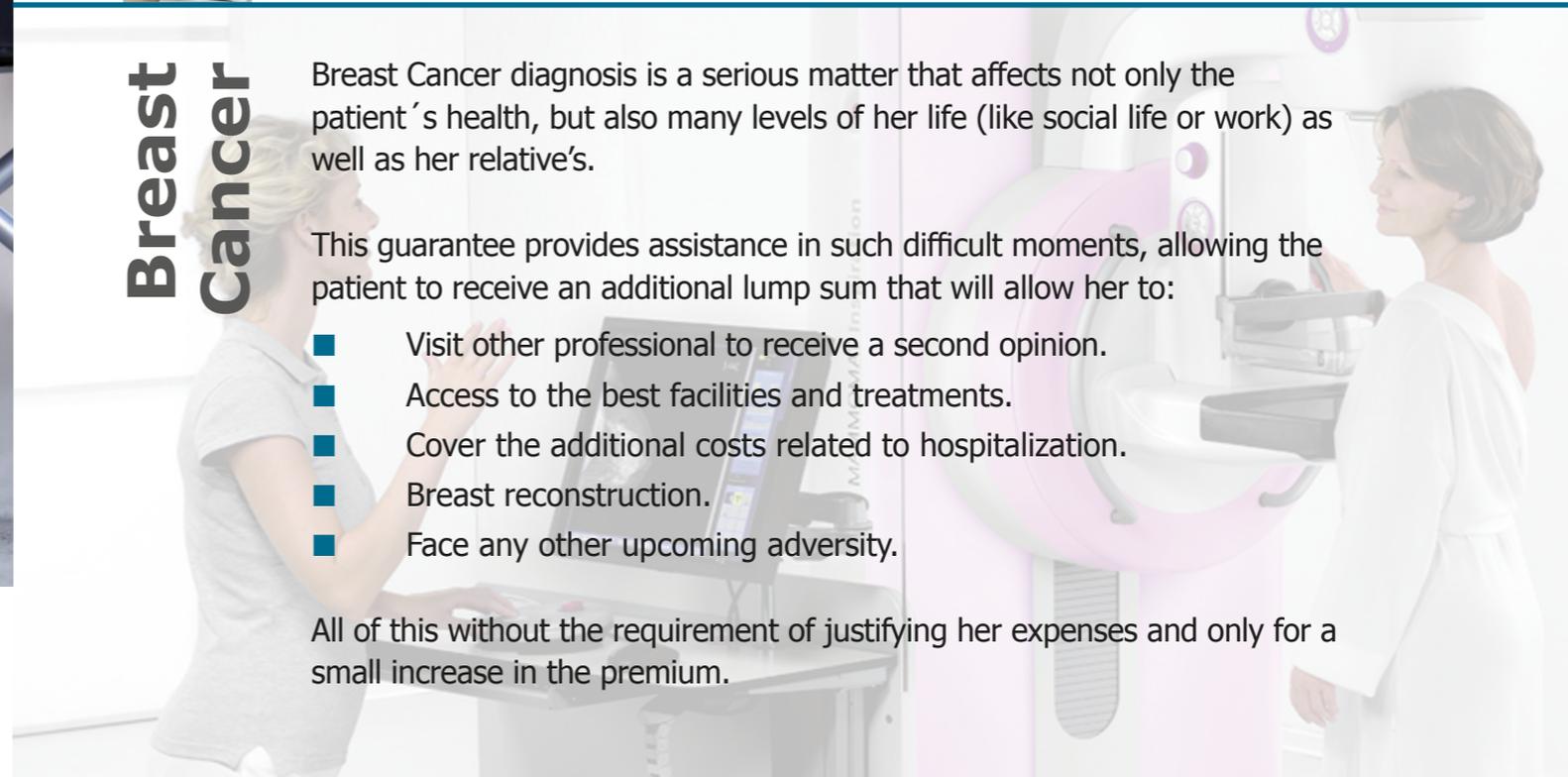
Breast Cancer

Breast Cancer diagnosis is a serious matter that affects not only the patient's health, but also many levels of her life (like social life or work) as well as her relative's.

This guarantee provides assistance in such difficult moments, allowing the patient to receive an additional lump sum that will allow her to:

- Visit other professional to receive a second opinion.
- Access to the best facilities and treatments.
- Cover the additional costs related to hospitalization.
- Breast reconstruction.
- Face any other upcoming adversity.

All of this without the requirement of justifying her expenses and only for a small increase in the premium.



Modular Personal Accidents



Modular Agricultural

Senior Personal Accident

A product designed to favor the individual insurance sales through a pre-made standardized product, easy to handle and automatic.

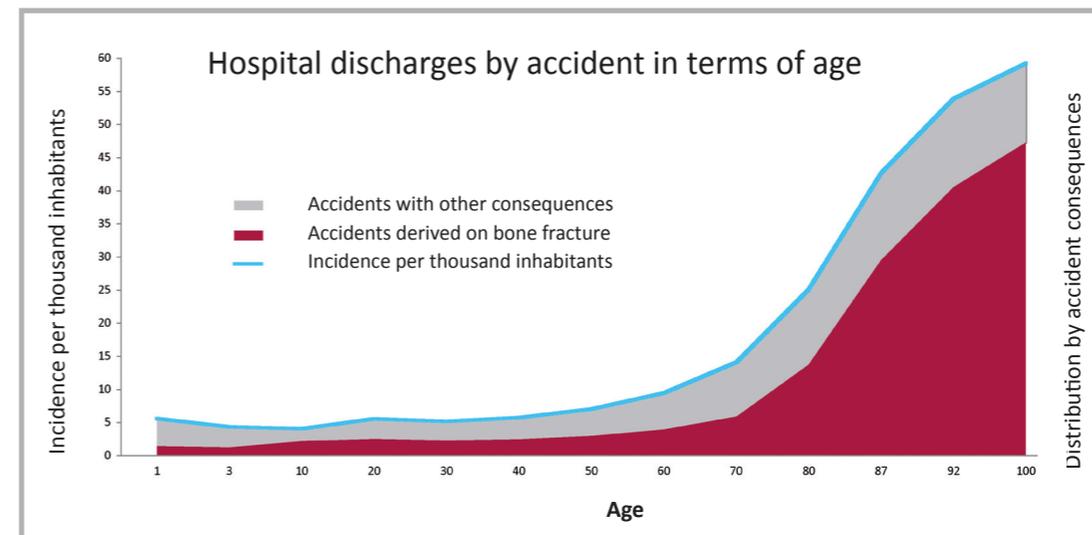
Furthermore, its commercialization turns effective either as a mass selling system or as a complementary product in the company's market offer.

As a result of its simplicity, the sales force doesn't need a high degree of specialization.

A general insurance product of personal accidents orientated to the agricultural and cattle farmers sector.

An interesting approach for this market niche, which combines a defined coverage structure with an effective differentiation in 3 representative groups of the sector.

A simple product, with a really competitive price and valid for most of the common risks of this professional sector.

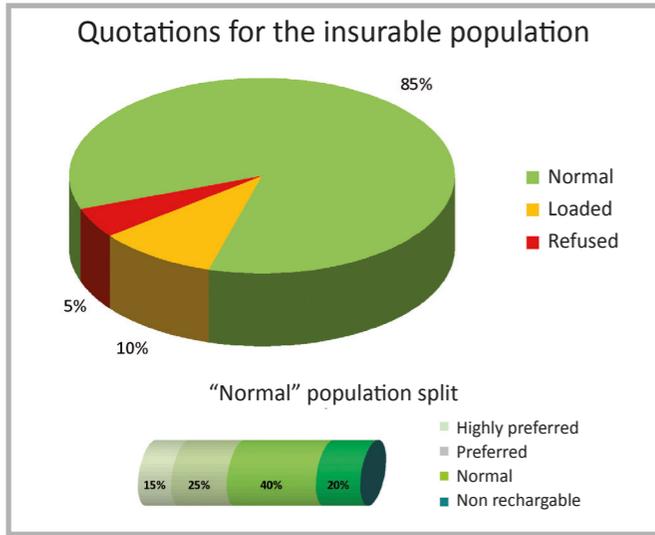


There is a segment of the population that is frequently overlooked by the insurance sector, which has also a significant economic capacity and risk aversion.

With this product, people over 55 years old will be able to receive accidental death protection until the age of 85.

Additionally, personal accidents that result in bone fracture, such as falls, are covered with a capital that matches the severity of the injurie.





Universities

An innovative insurance product which covers your children's university education in the best Universities of the world.

The product is designed in a balanced way, with complementary guarantees and services, such as advisory and financing the access tests which brings added value, and well defined exclusions that moderate the anti-selection.

It is a coverage that is easily integrated as complementary to other products, and is specially complemented with Study Insurance.



Preferred Life

Product designed to benefit those people that are in optimal health conditions (less mortality risk than the standard ones).

The method consists of selective discounts based on better health ratings of the insured.

This strategy is possible due to the combination of several underwriting factors that have impact on the policy selection process.





SERVICES

Our Services

- Extensive knowledge and experience in Risk Underwriting, both in Life and Personal Accident. More than 80.000 evaluated risks consolidate us as a solid reinsurer.
- Risk consulting for individual policies as well as for big and small group policies.
- Tailor-made training sessions to improve the cedants' knowledge regarding Life and Personal Accidents selection and underwriting (Health Risk, Professional Risk, Sport Risk, Country Risk and Financial Risk).
- Insurance medicine guidance for our cedants' medical advisors, focused on practical underwriting.
- Detailed claim valuation, supported by our medical staff with over 40 years of experience.
- Technical consulting in our cedants' everyday business activity.
- We offer our clients different tools adapted to the market, designed with a practical approach and capable of facing Life underwriting with technical rigor and versatility



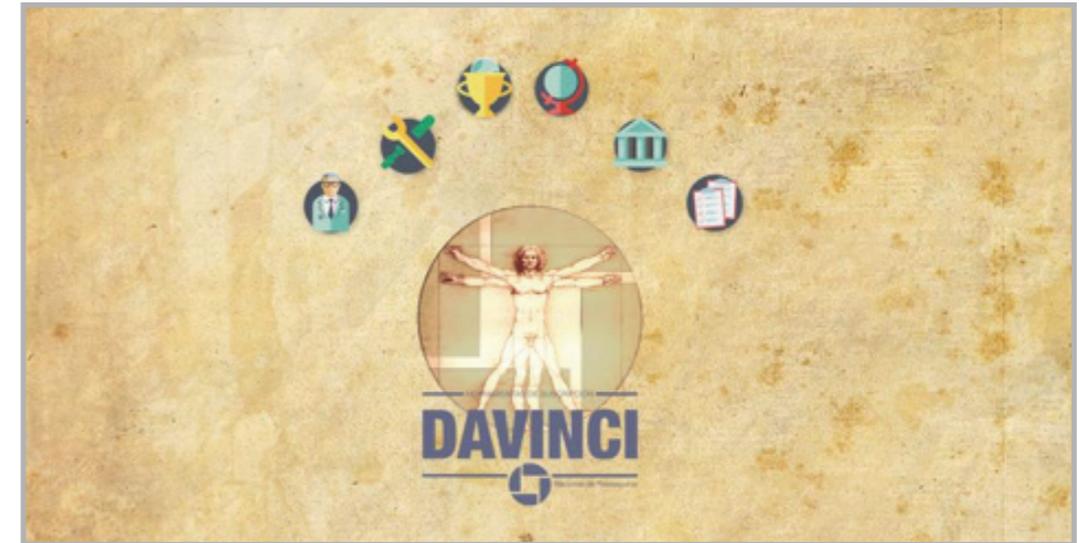
"Selección Vida" Publication

"Selección Vida" magazine has been regularly published since 1997.

Our aim is to share our expertise in the claims management and underwriting fields. We have chosen a practical and pedagogical approach that provides scientific rigor without overusing technical terms.

"Selección Vida" is a direct channel of communication with the insurance professionals and meets 3 objectives:

- Shares Risk Selection's guidelines and assessment, and provides our cedants with suitable advices according to the complexity of the market environment.
- Contributes to the development of the insurer's technical skills, offering updated valuation methods improved by medical knowledge and innovative procedures.
- Supports the job of professionals with Life, Personal Accidents and Health underwriting responsibilities.



DAVINCI 3.0 is the most recent update of our successful tool for risk selection and pricing in Life, Personal Accidents and Temporary Disability.

Its visual format facilitates the consultation and navigation, and it is designed to support immediate updating and expansion of content.

The underwriter and the company doctor can benefit from an intuitive medical manual with 217 pathologies, which includes descriptions of problems and explanations of the tariff charges and exclusions. Downloading the additional content (installable in PC) we access to a great variety of applications for the pricing of life, personal accidents and temporary disability.

It is offered in two versions: A Basic one, for all the insurance market and a Premium one, with additional functionalities for those entities that have a preferred relation with Nacional de Reaseguros.

Our cedants can register and download additional content at:
<http://davinci.nacionalre.es>

It provides accurate risk assessment organized in the following categories:

- **Health.** NR Life (basic risk calculator) - Life expectancy -Laboratory - Medical Questionnaires
- **Professional Activity.** General Criteria - Specific Risk calculator - Questionnaires
- **Sports and Hobbies.** General Criteria - Specific Risk calculator - Questionnaires
- **Travel Risk.** General Criteria - Specific Risk calculator - Questionnaires
- **Financial Risk.** General Criteria - Specific Risk calculator - Questionnaires
- **Database.** Search engine

Nevertheless, please note that currently the Tool interface only supports the Spanish language package. Additional language packages may be added in the future on demand.

PROJECTS



CONTACTS

Nacional de Reaseguros develops projects according to the client's demands and considering the current insurance market environment.

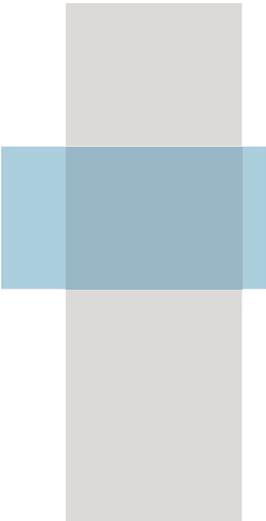
- Our mission is to provide our clients with an innovative perspective, defined by their specific characteristics and requirements.
- Our aim is to provide an added-value service of high technical quality, accompanying the client at all times and offering our market vision in order to deliver a real and tangible benefit.

We always bear in mind our cedants' opinion and experience, for us another source of inspiration.



✉ **Suggestions box:**
personales@nacionalre.es

Your ideas, comments and suggestions are welcomed



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