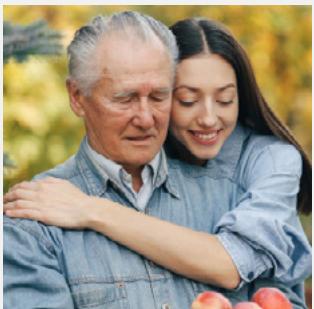


PRODUCTS AND SERVICES



LIFE & ACCIDENT
& HEALTH (LAH)

Nacional  Re

ABOUT US

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

The LAH (Life, Accident & Health) Department has over 25 years of experience in designing insurance products and riders, underwriting services, claims valuation and technical advice. All of this is available to our cedants, so that we can meet the new market requirements, offer innovative solutions and adapt to the insurance offering.

We are firmly convinced that it is necessary to include our own market research tasks in our services so that we can provide our customers with products and solutions that offer added value.

Our products' open design, which can be perfectly adapted to each cedant's specific needs, provides access to new solutions and opportunities, thus contributing to the creation of a strong, professional and competitive market.

INTRODUCTION



We are forward-looking and constantly seek to improve and develop our products and services with the aim of assisting our cedants in building their activity.

Today more than ever, insurance companies place customers at the forefront of their activity, seeking their loyalty by providing comprehensive products and services that will accompany them in each stage of their life. Nacional Re wants to help our cedants meet that objective through proposals that provide actual value to the insured parties and the cedants themselves.

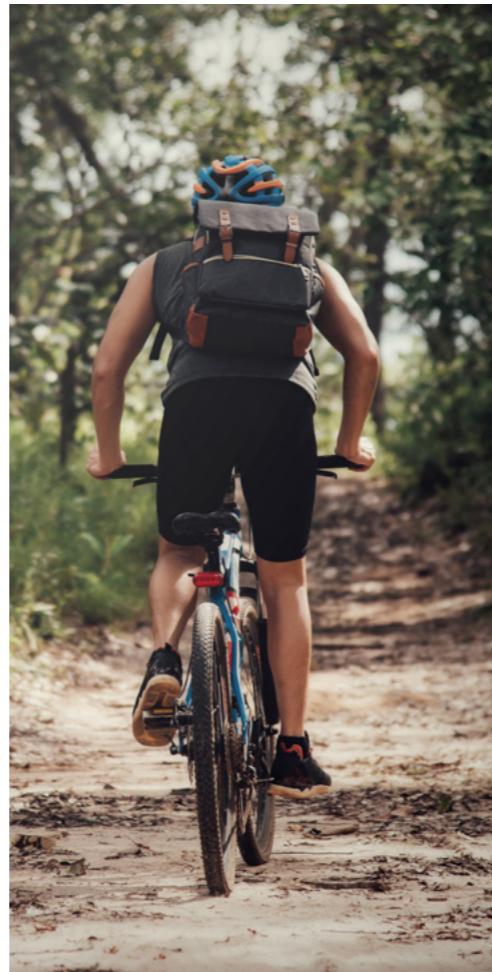
This catalogue contains the products and services we have developed with our cedants in the Spanish market and which have had the most success or demand. It is not an exhaustive list since we are tailored to always adapt to the special characteristics and specific needs of each customer. Please contact our LAH (Life & Accident & Health) team, which will provide individualised advice and customised solutions adapted to your company's reality.

LIFESTYLE UNIVERSE

Increasingly more people decide to build and define their own lifestyle. This option prioritises flexibility, individual freedom and independence, which can be enjoyed calmly, protected with the appropriate insurance.

Sports Micro-insurance

The number of people doing all types of sports in their spare time is constantly increasing. The insurance for non-professional or amateur athletes will protect the insured parties in any accidents while they do a sport and they can choose different levels of benefits and a coverage period of under one year. This is a simple and flexible product, which will perfectly adapt to each niche's needs.



Healthy Life

Healthy Life is a product conceived to give discounts to people who have optimal health conditions, i.e. better than those considered to be normal.

This method applies discounts as a result of a better insurance rating due to a combination of several incidence factors in the Life policy underwriting process. Preventive underwriting reinforces the portfolio balance while providing competitive prices to insured parties at the same time.

Autonomy Insurance

In the event of disability, the Social Security pension may be insufficient for maintaining one's own independence in terms of the new 21st century lifestyle habits. Therefore, this insurance lets you arrange disability as the policy's main coverage, underwriting a small amount of capital in the event of death which covers funeral expenses or a rider that provides this service.



FAMILY UNIVERSE

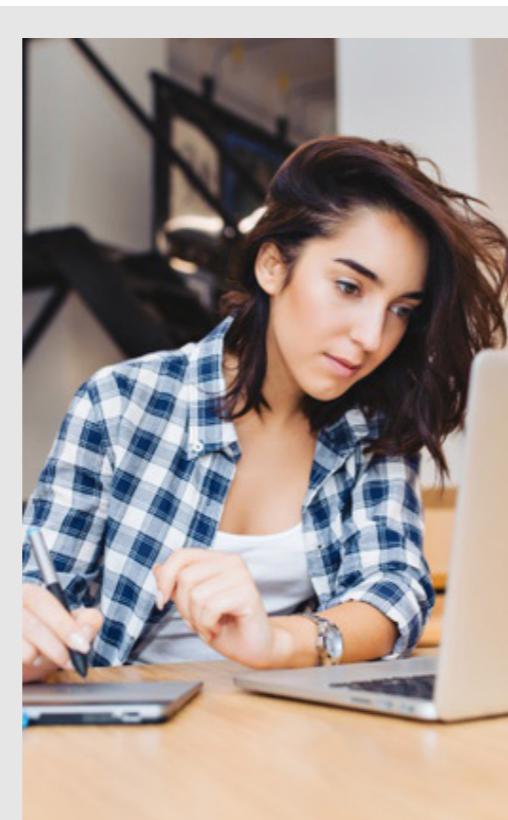
Family is the most important thing, which is why we all want to protect our families against any adversities in life. The loss of a loved one is the worst situation faced by a family, especially when the family is financially dependent on the deceased person's income. Nevertheless, there may be other situations which, though less serious than death, may generate negative consequences. In addition to the basic benefit in the event of death for whatever reason, we provide a range of additional coverage that rounds out your product offering, improving the protection of your insured parties.

Universities

This type of insurance lets you pay your children's university education expenses at the best schools in the world.

This product is designed in a balanced way, with supplementary riders and services such as the advising and financing for entrance exams, which provide added value, and well-defined exclusions that limit anti-selection.

The coverage is easily integrated as an additional rider into other products, especially the Student Insurance.



Long Term Care

A better quality of life in the last 40 years has increased life expectancy. However, the increase in the elderly population has an inverse effect on the health conditions, evidencing a greater need for specialised care.

The LTC product is aimed at providing a benefit which meets this new need of the current population so that we can position ourselves in an unexplored market niche.

Childhood Critical Illness

The Childhood Critical Illness insurance provides true added value to any company's insurance offering either as an independent product or a supplementary rider.

The most frequent illnesses among children are not the same as among adults, which is why Nacional Re has developed a specific product adapted to children's needs.



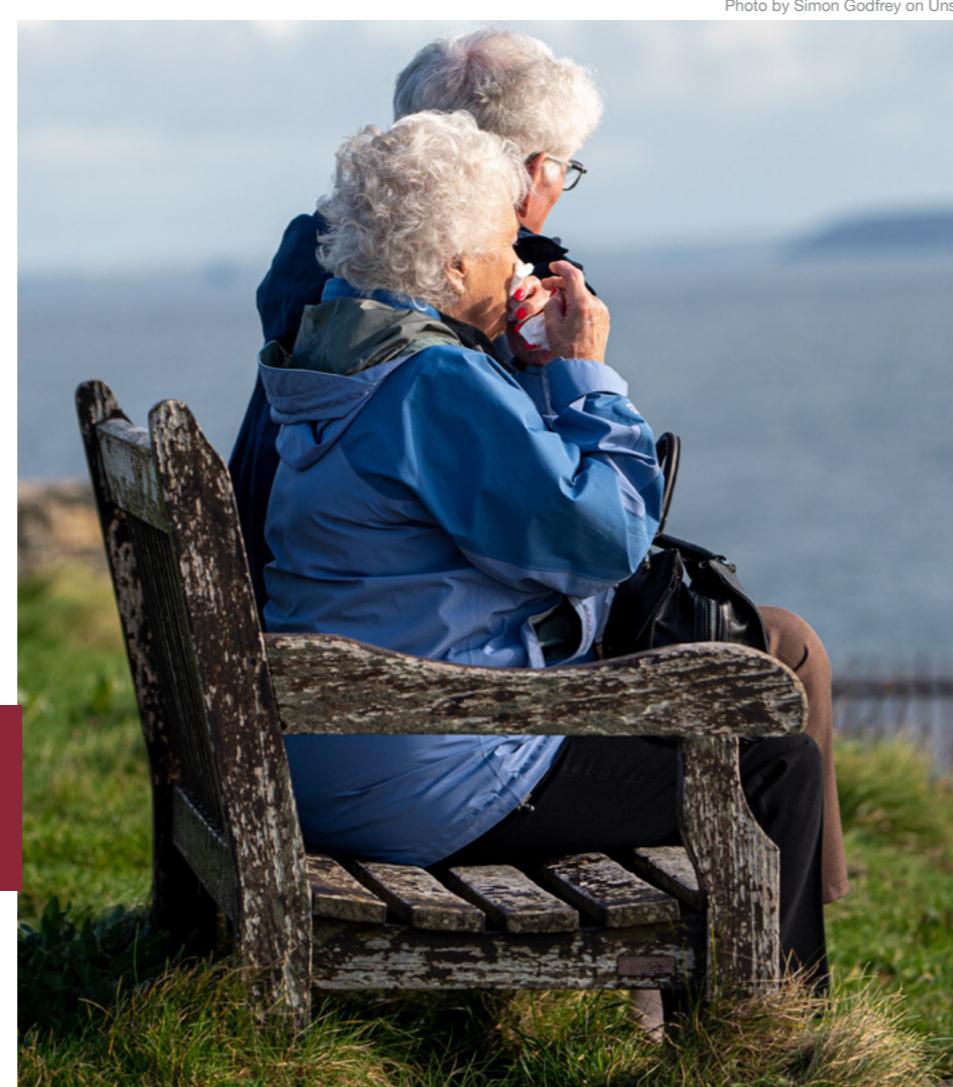
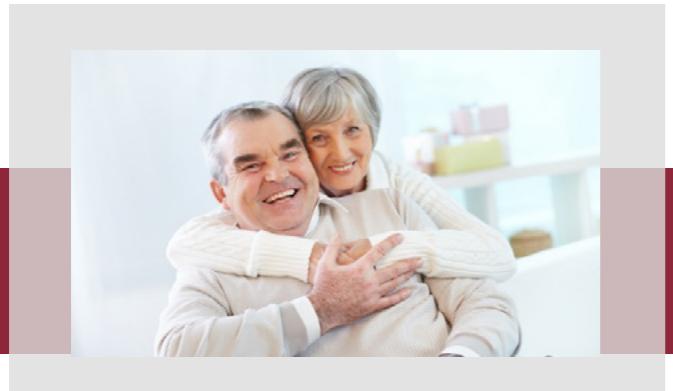
LONGEVITY UNIVERSE

Until relatively recently, senior customers were practically ignored by insurance companies, but this will no longer be the case since all the predictions suggest that this population group will be a niche with considerable potential. This is not only because of the demographic trend but because it is a consumer group with an increasingly higher purchasing power and is more open-minded.

Senior Life

With the increase in life expectancy, more and more people beyond 65-75 years of age need to be protected for various reasons.

Life Insurance for Seniors is designed to provide protection to those aged over 60 in the event of death. The product is adapted to the senior population, providing underwriting in accordance with this market niche's specifications and extending coverage until 85 years of age.



Senior Accident

This product enables those aged over 55 to benefit from accidental death coverage until 85 years of age. Accident Insurance for Seniors is a solution that offsets the decrease in premiums upon maturity of the conventional insurance at the age of 65-70 and retains the customers whose loyalty took so long.

Bone Fracture

The Bones Fracture insurance supplements any product in your portfolio (home, life, accident or dependency insurance), providing added value that will let you stand out from the competition.

This product provides a lumpsum benefit in the event of a broken bone as a result of an accident, whose amount will depend on the injury's severity.



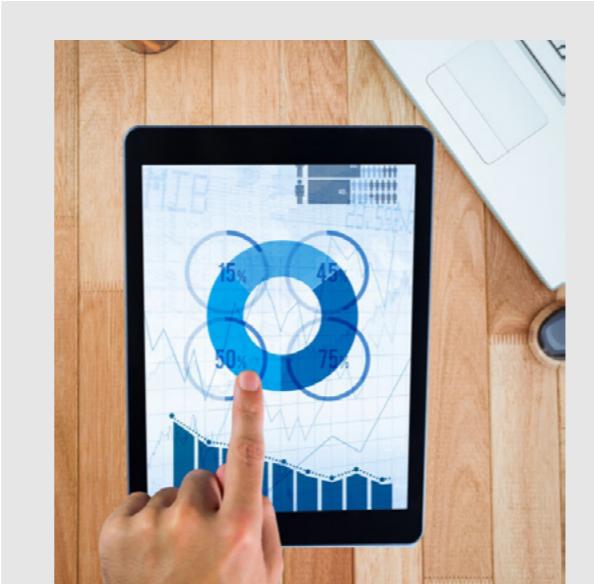
CAPITAL OPTIMISATION

Reinsurance enables an insurance company to reduce its exposure to certain risks, stabilising its solvency and, therefore, using its available capital in a more efficient way and expanding its underwriting capacity.

Unit Linked

Unit Linked is a savings product based on life insurance which covers death, disability or retirement and where the contributions made are invested in a basket of investment funds or securities portfolio selected based on the risk profile of the policyholder or saver.

In the first 5 years, capital amounting to at least the premium or guaranteed value (premiums plus a percentage) is guaranteed as additional coverage in the event of death. Reinsurance assumes, through a price in basis points, the differences that may arise between the guaranteed value and the net asset value (investment value).



SCANER platform

Nacional Re provides its cedants with an analysis and study service based on its own simulation platform called SCANER (the initials for Reinsurance Structure Analysis Quantitative System in Spanish), which defines the most appropriate reinsurance structure for each cedant's portfolio and characteristics, providing a balance between the risk and return variables.

OUR SERVICES



RISK UNDERWRITING: over 80,000 risks assessed in recent years ratify our contribution and experience in the market.



RISK ADVICE AND ASSESSMENT to individuals and groups, and a commitment to reply within 72 hours.



ONGOING TRAINING to our cedants in diverse subjects such as:

- **UNDERWRITING AND SELECTION** of life and accident insurance (health risks, professional risks, sports risks, country risk and financial risk)
- **INSURANCE MEDICINE** and its use in underwriting



CLAIMS VALUATION, with a thorough and detailed study from our medical service, and over 40 years of market experience.



Availability to our customers of **TOOLS ADAPTED TO THE MARKET**, with a practical purpose to underwrite life insurance with technical rigour and justification based on one's own daily experience.

PUBLICATION OF SELECCIÓN VIDA

Our **SELECCIÓN VIDA** journal has been published since 1997.

Our vocation is to share our accumulated experience with the market by providing intense advice activity with a practical and informative approach and scientific rigour but without overusing technical terms.

We have a direct communication channel with the sector's professionals, based on three main objectives:

- **PROVIDE** underwriting valuations and guidelines.
- **CONTRIBUTE** to the insurance technique's progress.
- **FACILITATE** the tasks of the sector's professionals.



Our cedants can register and download the additional content on: davinci.nacionalre.es

DAVINCI 3.0

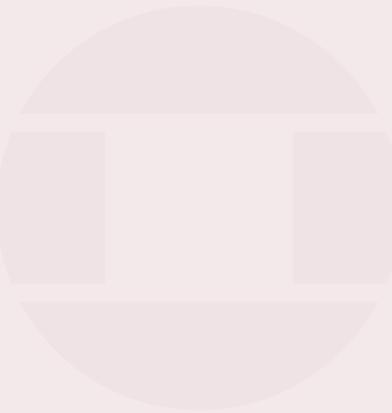


DAVINCI 3.0 is the most recent update in our consolidated tool.

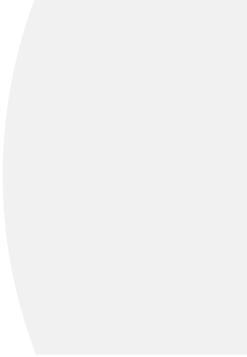
Its visual format, built with an educational approach, facilitates consultation and browsing and is designed to support instant updates and content expansions.

The tool has two main parts:

- The Website Manual, with over 200 pathologies which include a description of the problems and an explanation of the surcharges and exclusions.
- Pricing:
 - Health:
 - Cancer (over 800 types of tumours).
 - Diabetes
 - Life expectancy calculator
 - Laboratory
 - Professional activity
 - Sports and hobbies
 - Short Term Disability (ADVANCED version):
 - Quick guide on STD, which includes the medical conditions with the most common claims for this type of coverage.
 - NR life-short term disability: the insurance calculator includes the quotation for this specific coverage
 - Advanced diabetes pricing: revised and improved, it also includes the option to value this rider or product.



PRODUCTS AND SERVICES



Life & Accident & Health (LAH)

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