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Press release – Munich, 5 May 2009

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## New risk assessment tool for life insurers

**Medical advances, job mobility and new leisure trends are continually increasing the complexity of medical underwriting for life insurers in connection with the conclusion of life insurance policies. At the same time, keen competition is forcing companies to reduce costs systematically over the long term. Munich Re Internet Risk Assessor (MIRA), a new internet-based risk assessment and rating tool, combines optimised workflow efficiency, a user-friendly interface and Munich Re's global underwriting knowledge.**

A new team of medical experts, underwriters and actuaries in Munich Re's Centre of Competence for Medical Risks Research and Underwriting continuously track global research developments and use their expertise to keep the content in MIRA systematically up to date. Insurance-relevant scientific knowledge is immediately made available to users. MIRA fits seamlessly into existing business processes and IT environments while providing instant access to a vast and continuously evolving pool of rating recommendations as well as to Munich Re's underwriting know-how. This makes it possible to an ever increasing extent to insure applicants presenting with pre-existing medical conditions at acceptable premiums. The scope for insurance cover is thus being systematically expanded. Also benefiting from this will be end users, for whom all-round and affordable protection with long-term guarantees is an indispensable part of private provision.

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Joachim Wenning, member of the Board of Management responsible for life reinsurance: "With MIRA, we are offering our clients around the world not only a professional tool to turn risk into value but also for the purposes of internal process optimisation. By making available such flexible and long-term solutions, Munich Re

is giving its clients that extra edge especially in competitive and highly dynamic markets.”

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The **Munich Re Group** operates worldwide, turning risk into value. In the financial year 2008, it achieved a profit of €1,528m on premium income of around €38bn. The Group operates in all lines of business, with around 44,000 employees at over 50 locations throughout the world and is characterised by particularly pronounced diversification, client focus and earnings stability. With premium income of around €22bn from reinsurance alone, it is one of the world's leading reinsurers. 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. The global investments of the Munich Re Group amounting to €175bn are managed by MEAG, which also makes its competence available to private and institutional investors outside the Group.

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