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PRESS RELEASE

Munich Re Stop Loss Inc. Adds New Underwriting Manager

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Andover, MA - Munich Re Stop Loss Inc. announced that Donna Georgiou has joined the group as an Underwriting Manager. Donna will be based in Andover, MA and have responsibility for underwriting and managing Employer Stop Loss opportunities.

Emily Dixey, Vice President, Underwriting, of Munich Re Stop Loss, Inc. says: "We are very pleased to have Donna join our staff here in the Boston area. Her expertise in the Large Group Insurance Market, and her technical underwriting talent will be a great asset to us as we continue to grow our block of business."

Donna has over 25 years experience underwriting in the Employer Stop Loss market, with experience at firms such as Sun Life Financial, Elite Underwriting Services, and R. E. Moulton. Donna has an expertise in stop loss underwriting and product knowledge that has developed from working at direct carriers and Managing General Underwriters.

Munich Health is one of three business segments of Munich Re. Here all international health care business in insurance and reinsurance operations, as well as related services are pooled under the Munich Health brand.

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 2013, the Group – which combines primary insurance and reinsurance under one roof – achieved a profit of €3.3bn on premium income of around €51bn. It operates in all lines of insurance, with around 45,000 employees throughout the world. With premium income of around €28bn 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. Its primary insurance operations are concentrated mainly in the ERGO Insurance Group, one of the major insurance groups in Germany and Europe. ERGO is represented in over 30 countries worldwide and offers a comprehensive range of insurances, provision products and services. In 2013, ERGO posted premium income

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