

## Andover, Massachusetts April 15, 2010 Press release

### Cairnstone, Inc. Changes Its Name to Munich Re Stop Loss, Inc.

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Cairnstone, Inc., of Andover, Massachusetts, today announced that it has changed its name to Munich Re Stop Loss, Inc. The name change is effective immediately. Concurrent with the name change, Cairnstone is adopting the brand identity of its parent company.

Cairnstone, an industry leader in employer stop loss and provider excess loss insurance, was acquired by Munich Reinsurance America, Inc. in 2007. The company is part of Munich Health, the organization under which Munich Re is offering its global healthcare sector products and services.

“With this name change we are sending a clear signal to the marketplace that Cairnstone is fully integrated into Munich Health, underscoring our solid commitment to the U.S. healthcare market.” said Edward Griese, President of Munich Health North America, Inc.

“Today represents an important milestone in our company’s history,” said Paul Fallisi, President and CEO of Munich Re Stop Loss, Inc. He continues, “the Munich Re brand is a well known symbol of financial strength and security in the marketplace. Our new name and brand strengthens our ability to distinguish ourselves in the employer stop loss and provider excess loss insurance markets.”

April 15, 2010  
Press release  
Page 2/2

**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 2009, the Group – which pursues an integrated business model consisting of insurance and reinsurance – achieved a profit of €2.56bn on premium income of around €41bn. It operates in all lines of insurance, with around 47,000 employees throughout the world. With premium income of around €25bn 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. 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. In international healthcare business, Munich Re's global investments amounting to €182bn are managed by MEAG, which also makes its competence available to private and institutional investors outside the Group.

Munich Re has since May 2009 pooled its primary insurance (outside Germany) and reinsurance healthcare specialists in a separate organisation under the new brand **Munich Health**. In this third field of business, the Group combines its global insurance and reinsurance know-how, including related services. Since implementation of the international health strategy in 2006, Munich Health is committed to achieving substantial and continuous growth as part of Munich Re. In the 2009 financial year, premium income was approximately €4bn. More than 5,000 employees service clients at 26 locations in over 40 countries. The Group companies allow Munich Health to use all business models within the health risk value chain flexibly and to leverage 20 years' experience as well as global presence in health insurance and reinsurance.

#### **Disclaimer**

This press release contains forward-looking statements that are based on current assumptions and forecasts of the management of Munich Re. Known and unknown risks, uncertainties and other factors could lead to material differences between the forward-looking statements given here and the actual development, in particular the results, financial situation and performance of our Company. The Company assumes no liability to update these forward-looking statements or to conform them to future events or developments.