



# Network Partners Profile

RELIABILITY. FLEXIBILITY. SIMPLICITY. WE OFFER MORE THAN INSURANCE

## PT Avrist Assurance – Indonesia

- Founded in 1975
- A major player in Indonesia for life insurance, pension and health insurance
- Rated AA- by Fitch Rating in March 2014
- Selling through multi distribution channel: direct, agency, broker, IFA, bank assurance
- Member of the Swiss Life Network since March 2012

### Coverages & Products

#### Types of Employee Benefits

- ★ Term life
- ★ Total permanent disability (rider)
- ★ Accidental death and disablement (rider)
- ★ Accidental medical reimbursement (rider)
- ★ Critical illness (rider)
- ★ Medical (inpatient, outpatient, dental, maternity, supplementary major medical)
- ★ Voluntary employee benefit plans
- ❖ Pension, credit life
- ❖ General products (provided by Avrist General Insurance, AGI)

#### Other Products & Services

- Wellbeing: prevention program

- ★ Coverage available and poolable
- ❖ Coverage available but not poolable
- Product available

### Reliability

- First joint venture life insurance company in Indonesia. Joint venture partnership with DEG since 2009 and with Meiji Yasuda Life since 2010
- Top 3 for insurance broker's choice for the last 3 consecutive years
- More than 120 corporate clients with long-standing partnerships of more than 10 years
- Dedicated provider relations team to handle more than 500 hospital networks

### Flexibility

- Customized Employee Benefits to cover Life, Accident, Permanent Total Disability, Medical, Critical Illness and Pension program
- Provide non-insurance services such as wellness program, medical Administration Service Only (ASO), discount card in Optic Stores, Program socialization to member level
- Provide Coordination of Benefit (COB) program to BPJS (National Health Insurance) scheme
- Provide medical evacuation and repatriation program
- Flexibility to choose between outsourced or in-house administration

### Simplicity

- 24-hour hotline for access to Hospital Providers
- Access to more than 600 hospital network throughout Indonesia, including Malaysia and Singapore