



# Network Partners Profile

RELIABILITY. FLEXIBILITY. SIMPLICITY. WE OFFER MORE THAN INSURANCE

## Groupama Seguros – Portugal

- Founded in 1920 (formerly GAN Portugal)
- Offers a full range of solutions and services for life, pension and health cover
- Works with all major brokers present in the Portuguese market (about 40 brokers). The brokers representing about 95% of the business (and the remaining 5% are direct clients)
- Has 40 agencies and service centers covering the entire territory
- Member of the Swiss Life Network since 2004

### Coverages & Products

#### Types of Employee Benefits

- ★ Group life
- ★ Total & permanent disability (lump sum - rider)
- ★ Accidental death & dismemberment (rider)
- ★ Traffic accidental death (rider)
- ★ Medical
- ❖ Old age pension / lump sum

#### Financial Products

- Pension funds / group retirement plans
- Medium / long-term investment solutions

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

### Reliability

- Belongs to the French Insurance Group GROUPAMA, rated BBB+ by Fitch
- Company of reference in the employee benefits market

### Flexibility

- Compulsory and voluntary Employee Benefit cover: Death, Disability, Accident, Medical and Retirement
- Tailor made solutions and Employee Benefits integrated solutions
- Strong know-how and experience in the corporate Clients segment
- Profit sharing for all groups: over 200 lives – Individual accounts; under 200 lives – Local pool with a stop loss system
- Compensation scheme to cover profit sharing losses in the event of transferring a Group Life contract from a competitor

### Simplicity

- Dynamic online portal for self-administration
- Personal and dedicated service