



SwissLife  
Global Solutions

# Network Partners Profile

RELIABILITY. FLEXIBILITY. SIMPLICITY. WE OFFER MORE THAN INSURANCE

## Groupama Asigurari – Romania

- Founded in 2009, following a merger and acquisition process
- Offers a wide range of solutions and services for general, life, accident as well as health insurance
- The distribution network includes over 100 agencies and points of sale throughout the county
- Strong partnerships with major banks, leasing companies and over 300 insurance brokers present in the Romanian market
- Top insurer, ranking 4<sup>th</sup> in an emerging market
- Recognized for the quality of services (Client satisfaction degree 92%, Net Promoter Score 66)
- Member of the Swiss Life Network since 2016

## Coverages & Products

### Types of Employee Benefits

- ★ Group life
- ★ Total & permanent disability (lump sum - rider)
- ★ Accidental death (rider)
- ★ Medical expenses due to an accident (rider)
- ★ Medical expenses due to any cause (rider)
- ★ Hospitalization due to an accident (rider)
- ★ Hospitalization due to any cause (rider)
- ★ Accidental surgery (rider)
- ★ Surgery due to any cause (rider)
- ★ Temporary accidental working incapacity (rider)
- ★ Temporary working incapacity due to any cause (rider)
- ★ Accidental fractures
- ★ Accidental burns
- ★ Professional illness
- ★ Serious illness
- ★ Permanent, partial or total accidental disability (rider)
- ★ Permanent, partial or total disability due to any cause (rider)
- ★ Health insurance

### Financial Products - only for individual version

- ☑ Individual retirement plans

### Individual products

- ☑ Personal accidents, term life and endowment, with 17 additional riders and children plans with 5 additional (optional) riders

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

## Reliability

- Belongs to the French Insurance Group GROUPAMA, rated BBB+ by Fitch
- The most reliable insurer on the Romanian market, for the 4<sup>th</sup> consecutive year (lowest no. of complaints)
- Profitable, leading insurer

## Flexibility

- Employee Benefit cover: Death, Disability, Accident and Health
- Tailor made solutions and Employee Benefits integrated solutions
- Strong know-how and experience in the corporate Clients segment
- Profit sharing for several groups

## Simplicity

- Personal and dedicated service