



Network Partners Profile

RELIABILITY. FLEXIBILITY. SIMPLICITY. WE OFFER MORE THAN INSURANCE

ERGO Life – Russia

- Founded in 2005;
- Part of the ERGO Group AG (shareholder Munich Re). The ERGO Group’s financial stability and security is also endorsed by ratings S&P(A), Fitch(AA-). Group is represented in over 30 countries and concentrates on Europe and Asia. About 43,000 people work for the Group.
- Major player in Russia for corporate life insurance
- Rated ruA (high level of reliability) by the National rating agency “Expert RA”
- Member of Swiss Life Network since 2018

Coverages & Products

Types of Employee Benefits

- ★ Group Life
- ★ Disability lump sum and short term disability
- ★ Accidental death & disability
- ★ Critical illnesses
- △ Endowment

Other Products & Services

- Assistance: organizing treatment for Critical illnesses

- ★ Coverage available and poolable
- △ Coverage available and poolable if Group life pooled as well
- Product available

Reliability

- Renewal rate for the corporate contracts is around 98% for the past 5 years
- Stable yearly growth of the number of insured lives - more than 10%
- Swift claims handling: claims decision is made within 2 working days in average

Flexibility

- Ability to provide a broader Life cover for corporate clients
- Standard solutions for group cover for children and other relatives of the corporate clients’ employees
- Adapting the group cover for the needs of certain corporate client

Simplicity

- Single window principle: individual administrator for every corporate client
- Personal web-page for employees and web-portal for HR of the corporate client
- In-house call-center and claims handling