



Network Partners Profile

RELIABILITY. FLEXIBILITY. SIMPLICITY. WE OFFER MORE THAN INSURANCE

Rosgosstrakh – Russia

- Founded in 1921
- Offers a full range of solutions and services for life and health cover
- Rated A+ by the National rating agency “Expert RA”, and A- by Standard & Poor’s
- Part of the Rosgosstrakh Group of Companies (RGS), RGS operates 3,500 regional branches in Russia, including 400 claims settlement centers, and employs more than 100,000 well-trained, professional staff
- Member of the Swiss Life Network since 1993

Coverages & Products

Types of Employee Benefits

- ★ Group life & survivors’ pension
- ★ Disability lump sum & short-term disability
- ★ Endowment
- ★ Accidental death & dismemberment
- ★ Critical illness (rider)
- ❖ Medical (poolable under certain circumstances)

Financial Products

- ☑ Company-specific portfolios

Other Products & Services

- ☑ Wellbeing: prevention and back-to-work program

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

Reliability

- 90% client retention for Rosgosstrakh Life; over 5 years with 85% client retention rate for LLC Rosgosstrakh
- RGS is market leader in the non-life segment and among top 3 companies in life business, with over 25million individual and 250,000 corporate clients
- Life insurance market share of 10.3%, medical insurance 11.03% (4.73% voluntary medical insurance)

Flexibility

- RGS provides a wide variety of both corporate and individual life, accident, disability, endowment and medical coverage
- Flexible insurance plan, possibility to extend corporate terms and conditions to the relatives of insured persons

Simplicity

- One dedicated point of contacts for all local requests and inquiries
- Personal Account Manager for Customer Support and 24-hr call center
- Over 400 centers of claim settlement across all the country