



SwissLife  
Global Solutions

# Network Partners Profile

RELIABILITY. FLEXIBILITY. SIMPLICITY. WE OFFER MORE THAN INSURANCE

## Rosgosstrakh – Russia

- Almost 100 years of leadership in the non-life insurance industry
- Offers a full range of solutions and services for life and health coverage
- Financial reliability is confirmed by AM Best (B-) and National agency Expert RA (ruA) with stable forecast. Creditability is also endorsed by ratings Standard & Poor's (B+) and AM Best (BB-) with stable forecast
- RGS operates more than 2,000 regional branches in Russia, including 300 claims settlement centers, and employees more than 60,000 well-trained professionals and more than 37,000 insurance agents
- Member of the Swiss Life Network since 1993

## Coverages & Products

### Types of Employee Benefits

- ★ Group life
- ★ Disability lump sum & short-term disability
- ★ Endowment
- ★ Accidental death & dismemberment
- ★ Critical illness lump sum
- ❖ Medical
- ❖ Critical illness treatment

### 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

- RGS maintains over 90% customer retention year over year
- RGS is one of the market leader in life and the non-life segment with over 7 million individual and 270,000 corporate clients
- Billions on dollars in benefits paid to customers
- Focused on long-term needs and expectations of policyholders

## Flexibility

- RGS provides a variety of life accident, disability, endowment medical and health insurance plans to both groups and individuals
- Flexible insurance plan, possibility to extend corporate terms and conditions to the relatives of insured persons
- Additional discounts for non-life products for employees of corporate clients and their relatives

## Simplicity

- One dedicated point of contacts for all local requests and inquiries
- Personal Account Manager for Customer Support and 24-hr call center
- Digital solutions such as custom mobile app, Portal for employees and HR are in development
- Over 300 centers of claim settlement across all the country