



Network Partners Profile

RELIABILITY. FLEXIBILITY. SIMPLICITY. WE OFFER MORE THAN INSURANCE

ROSGOSSTRAKH Life – Russia

- Founded in 2005 under the name of ERGO LIFE (as a part of ERGO Group AG)
- ERGO Life was acquired by ROSGOSSTRAKH with a 100% share at the end of 2018
- On March 13, 2019 the company was renamed to Rosgosstrakh Life
- Part of the Rosgosstrakh Group of Companies (RGS), RGS has about 1,500 regional offices and 300 claims centers in 83 regions of Russia
- Major corporate life insurer in Russia
- 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 last 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
- Flexible coverage for the needs of certain corporate client

Simplicity

- “One stop” principle: individual manager for each corporate client
- Personal web-page for insured person and web-portal for HR
- In-house call-center and claims handling