



# Galicia Seguros S.A.

## Argentina

Reliability. Flexibility. Simplicity. We offer more than insurance.

- Founded in 1996
- Major player in Argentina for life and health insurance
- Fitch “AA-” rating since 2007
- Gross premium income 2014: ARS 1,526 million with life products accounting for 67% of premium
- Solvency ratio (2014): 1.15
- Distribution organization: Group life 50,14%; Personal Accidents 14,02%; Others 2,94%; Multichannel distribution via intermediaries and directly
- Member of the Swiss Life Network since 2000

### RELIABILITY

- Grupo Financiero Galicia is a financial services holding company, which owns 93.5% of Banco Galicia, one of the largest private banks in the Argentine financial market
- ISO 9001:2008 certification reconfirmed in 2013
- One of the top 10 life insurance companies in Argentina, with 5.7% of market share in all risks category and 5.3 % in group life insurance.
- Ranked among the five most important companies in group life
- Long-standing and deep-rooted client relationships

### FLEXIBILITY

- Wide range of life insurance products for different populations, as well as P&C insurance products
- Modular solutions and services
- Volume discounts on premiums in group business
- Monthly, quarterly and annual premium payments
- Attractive free cover limits for multinationals
- Wealth program for key account targets

### SIMPLICITY

- Exclusive contact area for all requests and inquiries
- Certified process in customer services with the commitment on continuous improvement

### COVERAGE AND PRODUCTS

Types of Employee Benefits:

- \* Group Life (mandatory or voluntary lump sum cover)
- \* Accidental Death, Disability & Dismemberment (rider)
- \* Long-Term & Short-Term Disability (lump sum – rider)
- \* Group Health & Medical Expenses
- \* Burial Coverage (lump sum)
- \* Posthumous Child (lump sum)
- \* Organ transplant
- \* Spouse Coverage (rider)
- ❖ Endowment / Whole Life
- \* Coverage available and poolable
- ❖ Coverage available

#### Contact