



Rosgosstrakh Russia

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

- Founded in 1921
- Offers a full range of solutions and services for life and health cover
- Rated AAA by the rating agency “Expert RA”; LLC Rosgosstrakh (medical provider) rated AA++
- Total life and non-life premiums in Q1-Q 2013 amounted to RUR 99.8 billion, with life insurance premiums of RUR 5.611 billion (up 29,5% for the same period 2012)
- Part of the Rosgosstrakh Group of Companies (RGS), RGS operates 3,500 regional branches in Russia, including 400 claims settlement centres, and employs more than 100,000 well-trained, professional staff
- Member of the Swiss Life Network since 1993

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)
- LLC Rosgosstrakh received the quality certificate of GOST R ISO 9001-2008 in 2012

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

COVERAGE AND 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 and Services:

- * Wellbeing: Prevention and back-to-work programme

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- * Coverage available and poolable
 - ❖ Coverage available
 - * Product available

Contact