



VidaCaixa Previsión Social

Spain

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

- Founded in 1992
- Major player in Spain for life insurance and pension
- Total premium income 2013 amounted to EUR 1,118 million (group and corporate business) and EUR 5,531 million (individual business)
- Dedicated to group and corporate business, managing EUR 17,204 million in group life insurance and qualified pension plan funds in 2013
- Solvency ratio (2013): 250%
- Multichannel distribution model through direct sales, brokers & consultants and through “La Caixa” offices. Distribution supported by more than 5,920 banking outlets of La Caixa in Spain
- Member of the Swiss Life Network since 1975 (acquisition of Swiss Life Spain by VidaCaixa in 2003)

RELIABILITY

- Fully owned by CaixaBank, which is majority owned by La Caixa, Spain’s 3rd largest financial group
- Leading life and pension insurer, with a market share of 19.7%
- Services 702 multinational groups, 29 companies listed on the IBEX 35 and 303 public bodies
- The insurance company better valued by brokers, as reflected in the 2013 barometer carried out by the Spanish Association of insurance brokers

FLEXIBILITY

- Offers wide range of compulsory and voluntary employee benefit covers.
- Modular standard and customized plans for all company types and sizes
- Tailor-made pre-retirement solutions
- Full range of asset management solutions
- Advice & support, tax optimization, employee training, benchmarking services

SIMPLICITY

- One dedicated English speaking point of contact for all local requests and inquiries
- e-Gestión VidaCaixa – Web platform to manage insurance contracts
- Constant investment in new technologies in order to provide clients with fast and direct access to updated information

COVERAGE AND PRODUCTS

Types of Employee Benefits:

- * Group Life & Survivors’ Pension
- * Disability Pension / Lump Sum (rider)
- * Accidental Death & Dismemberment (rider)
- * Critical Illness
- ❖ Old Age Pension / Lump Sum

Financial Products:

- * Pension Funds
- * Unit-linked products

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

Contact