



Groupama Seguros Portugal

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

- Founded in 1920 (formerly GAN Portugal)
- Offers a full range of solutions and services for life, pension and health cover
- Financial strength: Rated BBB positive by Fitch
- Total premium income 2013 amounted to EUR 54
- Total managed assets: EUR 430 million by September 2013
- Solvency ratio (2013): 208%
- Works with all major brokers present in the Portuguese market (about 40 brokers). The brokers representing about 95% of the business (and the remaining 5% are direct clients). Groupama Portugal has 40 agencies and service centres covering the entire territory
- Member of the Swiss Life Network since 2004

RELIABILITY

- Belongs to the French Insurance Group GROUPAMA
- Company of reference in the employee benefits market.
- Prize for the best medium-small sized Life Insurance Companies category in Portugal in 2011 by “Exame” magazine (in collaboration with Deloitte and Informs DB)

FLEXIBILITY

- Compulsory and voluntary Employee Benefit cover: Death, Disability, Accident, Medical and Retirement
- Tailor made solutions and Employee Benefits integrated solutions
- Strong know-how and experience in the corporate Clients segment
- Profit sharing for all groups: over 200 lives – Individual accounts; under 200 lives – Local pool with a stop loss system
- Compensation scheme to cover profit sharing losses in the event of transferring a Group Life contract from a competitor

SIMPLICITY

- Dynamic online portal for self-administration
- Personal and dedicated service

COVERAGE AND PRODUCTS

Types of Employee Benefits:

- ★ Group Life
- ★ Total & Permanent Disability (Lump Sum - rider)
- ★ Accidental Death & Dismemberment (rider)
- ★ Traffic Accidental Death (rider)
- ★ Medical
- ❖ Old Age Pension / Lump Sum
- ❖ Annuities

Financial Products:

- ✖ Pension Funds / Group Retirement Plans
- ✖ Medium / Long-Term Investment Solutions

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- ★ Coverage available and poolable
 - ❖ Coverage available
 - ✖ Product available

Contact