# ERGO

## 📢 insurope

#### LATVIA

### About ERGO Life Insurance SE

ERGO Life Insurance SE is a subsidiary of ERGO which is part of the Munich Re Group, one of the leading worldwide reinsurers.

As member of Insurope ERGO Life Insurance SE is able to offer life insurance plans for representatives of multinational companies on local basis in each of Baltic countries as well as offer Pan-Baltic programs according to client needs.

## Local strengths **USPs**

- Wide sales agent network
- Fast claim reimbursement
- Flexible products

#### Facts & figures

- Insurope member since: 1995
- Financial Rating: AA- by Standard's & Poors, AA- by Fitch, Aa3 by Moody's

#### Average Turnaround Times

- General Questions: 2 Working Days
- Local Quote: 3 Working Days
- Annual Renewal: 30 to 60 Days in advance
- Rate Review: 3 to 5 Working Days
- Death Claims: 1 to 3 Working Days
- Disability Claims: 1 to 3 Working Days
- Medical Claims: 1 to 3 Working Days

#### Benefits

- Insurable Benefits: ADLMPCi
- Poolable Benefits: ADLCi

#### Minimum lives criteria

- For a group quote: 10 employees
- For pooling contract: 10 employees

#### Local contact information

ERGO Life Insurance SE Laura Adamoviča Skanstes iela 50 Riga 1013 Latvia Iaura.adamovica@ergo.lv