

**SMG LIFE:**  
**Your Best Choice**

- **Market leader** - One of the largest providers of life insurance and health products to companies and affinity groups throughout Argentina. SMG LIFE is the life business unit of Swiss Medical Group, one of the largest corporations throughout Argentina.
- **Extensive range of products** - Integrated insurance solutions to meet the needs and expectations of today's market demand: Private Medicine by Swiss Medical Private Medicine, Workers' Compensation by SMG ART, General Insurance by SMG General Insurance, and Ambulance Service by ECCO Emergencias (all SMG companies)
- **Reliable** - SMG proved to be a reliable company by maintaining contracts in USD after the economic crisis of late 2001.
- **Innovative and flexible** - Continuous development of new products to meet corporate market needs.
- **Individual products to complement group life benefits** - Combining protection, savings and a wide range of additional riders. Includes the option to choose the currency of the contract and a minimum guaranteed yield for savings, as the only insurance company in Argentina that provides this type of benefit of the insured.

**SMG LIFE:**  
**Facts & Figures**

- IGP Network Partner since: 2001
- IGP's share of employee benefits portfolio: 42%
- Group Life Ranking: No. 9
- Group Market Share: 2.85%
- Financial Ratings  
- Evaluadora Latinoamericana (11/29/2019) : AAA

**Awards & Recognitions**

- Winner of the "Premio Prestigio" award in the life business category for 14 consecutive years (2006 to 2019)
- Member of the Million Dollar Round Table (MDRT), the premier association of financial professionals



**More Information**

Mr. José Martín Aramburu  
 SMG Life  
 1826 Arenales St.  
 3rd Floor  
 C1124AAB Buenos Aires  
 Argentina  
 T +54 11 4814 9954  
 M +54 11 1540 7417 22  
 E [JoseMartin.Aramburu@smg-life.com.ar](mailto:JoseMartin.Aramburu@smg-life.com.ar)  
 W [www.smg-life.com.ar](http://www.smg-life.com.ar)





### Claims Processing & Claims Timeliness

Measurement of claims payment processing & timeliness	✓
Measurement of claims payment processing & timeliness per client	✓
Frequency of measurement reports	Monthly
Claims payment commitment	
- Death: 95% within 10 working days	✓
- Disability: 95% within 10 working days	✓
- Medical: 95% within 10 working days	✓

### Claims Processing Accuracy

Measurement of claims payment accuracy	✓
Measurement of claims payment accuracy per client	✓*
Frequency of measurement reports	Monthly
Accuracy commitment: 98% of claims	✓

### Account Servicing: Responding to Inquiries

Measurement of responsiveness to telephone inquiries	✓
Measurement of responsiveness to written inquiries	✓
Measurement of responsiveness per client	✓
Inquiry commitment:	
- 95% within 1 working day for telephone inquiries	-
- 95% within 5 working days for written inquiries	✓

### Premium Statements

Measurement of timeliness of premium statements (bills)	✓
Measurement of timeliness of premium statements (bills) per client	✓
Frequency of measurement reports	Monthly
Premium statement commitment: 95% within 20 working days	✓

### Policy Issuance per Individual

Measurement of timeliness of policy issuance	✓
Measurement of timeliness of policy issuance per client	✓*
Frequency of measurement reports	Monthly
Policy issuance commitment: 95% within 20 working days	✓

### Helplines and IT Capabilities

Employee help line to respond to employee inquiries for medical insurance	n/a
Employee help line to respond to employee inquiries for other covers	✓
Helpline availability 24/7	-
On-line Administration (real-time)	-

✓\* upon specific client request and/or payment of additional fee.





The information in this document is subject to change. Please contact your IGP Account Manager or [IGPinfo@jhancock.com](mailto:IGPinfo@jhancock.com) for more details.

The International Group Program (IGP) is a registered brand name under John Hancock. IGP operates in the State of New York under JH Signature Insurance Agency, Inc., a NY licensed broker.

IGP Network Partners operating outside of the United States are not necessarily licensed in or authorized to conduct insurance business in any state in the United States including, the State of New York. The policies and/or contracts issued by a Network Partner to contract holders outside of the United States have not been approved by the NY superintendent of Financial Services, are not protected by the NY State guaranty fund and are not subject to the laws of NY or the laws and/or protections of any other state where the Network Partner is not licensed to do business.