

Unum Życie TUIR S.A.:

Your Best Choice

- **Part of the Unum Group** - a leading provider of financial protection products and services in the United States¹ and United Kingdom², and the global leader in disability income protection insurance.
 - 38 million people protected worldwide
 - 198,000 businesses in the U.S. and the U.K. offer benefits provided by Unum
 - Nearly \$7.5 billion in benefits paid in 2019
 - #273 on the Fortune 500 list
 - Unum serves more than half of the Fortune 100 companies
 - Unum helped more than 318,000 people return to work after disability
- **Nation-Wide Network** - Head office and 4 agencies in the capital city of Warsaw, with 11 agencies located in the main Polish cities: Katowice, Kraków, Poznań, Wrocław, Łódź, Gdańsk, Olsztyn, Bydgoszcz, Rzeszów, Lublin and Szczecin.
- **Excellent Service** - Customer-focused and providing the highest standard of services, both at the stage of the program design as well as throughout contract lifetime.
 - Each policy holder has a dedicated Group Policy Administrator who is responsible for all issues related to the insurance contract.
 - Rapid claims payment - within max 3 business days from the time of receipt of a complete set of documents
- **Customer Protection** – ‘Tailor-made’ products (life insurance as well as accident, health and family riders) to suit the needs and expectations of each and every client.
- **Unique insurance solutions at competitive prices**
 - Clear and understandable general insurance conditions
 - One of the shortest directories of insurer liability limitations and exemptions offered on the market
 - High and very competitive sums insured for an affordable premium
 - No waiting period (coverage effectiveness as of enrollment date) on the basic contract (Death of the Person Insured), Death of a Child, Orphaned Child
 - Extensive directory of Dread Diseases (45 different conditions; and 24 different conditions in respect of Dread Disease of a Child)
 - Coverage for sport-related events (including extreme sports) in applicable contracts such as, for example, Detriment to Health, Disability, Hospitalization
 - A broad range of health benefits, e.g. in the event of Hospitalization the benefit can be payable even for a short stay (accidental events: more than 1 day of hospitalization; disease-related events: more than 3 days of hospitalization)
 - Extensive directory of surgical operations – 461 medical procedures covered (incl. one-day procedures)
 - A comprehensive Oncological Package offering customers meaningful support in the event of cancer, both financial and assistance services
- **Strong Code of Ethics** - Open and sincere client relations, based on integrity, commitment and accountability. Unum's code of ethics sets the highest standards not only for client relations, but also for employee conduct in general.

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Facts & Figures

- IGP Network Partner since: 2012
- IGP's Share of the Group Portfolio: 17%
- Ranking Based on Premium Increase (2018): No. 10
- Solvency Ratio (Q4 2019): 234.23%
- Financial Strength Ratings for the Unum Group:
 - A.M. Best (6/12/2019): A
 - Fitch (6/7/2019): A
 - Moody's (9/17/2019): A2
 - Standard & Poor's (9/4/2019): A

Recent Awards & Recognitions

- In 2019, Unum Życie received the award for “Customer Friendly Company”, which is awarded to companies presenting the highest standards in customer service.
- In 2019, Unum Życie received the Top Quality HR Certificate awarded by HR Poland Association. This recognition is awarded to companies that excel at HR management policy.
- In 2018, 2017, 2016 and 2014, Unum Życie was recognized as the “Super Ethical Company of the Year” by Puls Biznesu, a leading daily newspaper in Poland devoted to business and economic issues.
- Unum Życie has been recognized three times with the “Fair Play” award. This prestigious title is awarded as a result of a survey conducted amongst insurance brokers. The questionnaire focused on criteria such as product offer, customer service and claims payments.
- In 2019 Unum Życie was awarded the title of The Best Employer by Kincentric, the award for creating the most engaging place of work.
- In 2019 Unum Życie was recognized as Best Employer by the Financial Newspaper .



More Information

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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: 97% within 3 working days	✓
- Disability: 97% within 3 working days	✓
- Medical: 97% within 3 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*:	
- 97% within 1 working day for telephone inquiries	✓
- 97% within 3 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: 97% within 5 working days*	✓

Policy Issuance per Individual

Measurement of timeliness of policy issuance	✓
Measurement of timeliness of policy issuance per client	✓
Frequency of measurement reports	Quarterly
Policy issuance commitment: 97% within 3 working days*	✓

Policy Issuance per Individual

Each policyholder has a dedicated Group Policy Administrator who is responsible for all issues related to the insurance contract	✓
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* Subject to receipt of full documentation





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

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