

VICTORIA Seguros S.A.:

Your Best Choice

- **Transparency, Experience and Accuracy** - VICTORIA combines a strong focus on innovation and quality of its products with an entrepreneurial spirit to provide an excellent service level.
- **Global skills** - Highly specialised in products and services that are essential for the safety and protection of individuals and companies.
- **Continuously working to improve** - VICTORIA invests in information technology and operational procedures to tailor all of its products and services to the needs and preferences of its customers.
- **Experienced** - One of the largest providers of corporate benefit plans including life, personal accident and pension schemes as well as workmen's compensation insurance.
- **Unbeatable health claims service** - health claims reimbursement commitment of 5 working days.
- **Technical expertise** - operates through a highly skilled network and provides tailored services to small, medium and large corporate clients.
- **Strong insurance group** - Part of the French SMA Group, with €25.3 bln assets under management, and a solvency margin of 401% (ratio of Solvency Capital Requirement).

VICTORIA Seguros S.A.:

Facts & Figures

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|---------------------------------------|-----------|
| • IGP Network Partner since: | 1967 |
| • IGP's Share of the Group Portfolio: | 15% |
| • Group EB Market Share (12/31/2019): | 5.2% |
| • Group EB Ranking (12/31/2019): | No. 5 |
| • Overall Ranking (12/31/2019): | No. 12 |
| • Solvency Ratio (12/31/2018): | 293.1% |
| • Financial Ratings: | Not rated |



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: 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	Semi-annually
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	Quarterly
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	Quarterly
Policy issuance commitment: 95% within 20 working days	-

Helplines and IT Capabilities

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





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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