

**Welbi:**  
**Your Best Choice**

- **Market Leader** - Renaissance Health Insurance Company ('Welbi') and Renaissance Pension Non-State Pension Fund are leading partners to the local subsidiaries of multinationals in Group Life & Personal Accident insurance as well as in Corporate Pensions & Saving schemes:
  - 15% of the multinationals segment
  - 170,000 members of group protection & saving schemes
  - >900 group contracts in force
  - >95% retention rate
  - Net Promoter Score = 96
- **Highest Quality Protection Designer** - Welbi can match and tailor any life insurance benefits design and is ready to provide experienced advice and assistance in analysing the employer's needs or do objective competitor comparison.
- **Highest quality admin service provided by the most experienced and sustainable team of account managers** - Welbi's admin system allows employers to use secured file exchange site (compliant with personal data protection law) and secured on-line access to the provider's admin system (to trace members data changes, payments, claims settlement and members' requests). Employees are given full communication support including presentations, leaflets, certificates and automated SMS messaging about claim settlement status. Welbi is recognised by customers and rivals as a benchmark of quality.
- **Highest Quality Claims Settlement** - Welbi's approach as solutions provider is to find reasons to pay the claim rather than to find reasons to refuse:
  - Insurance benefit normally paid within 10 business days from the date of receipt of all necessary documents (no tight restrictions regarding period of notification and no penalties for delays)
  - Under life-threatening circumstances (e.g. Critical Illness that is associated with urgent surgery) benefit can be paid within one business day
  - Extra-ordinary solutions and designs (e.g. long-term disability benefit) available upon request
- **Wise Pricing Policy** - Although Welbi is not recognised as the price leader, it has enough flexibility to adopt its pricing policy to the local client experience or to offer e.g. local profit sharing to remain attractive for its customers. Welbi has a conservation rate of 85%.

**Welbi:**  
**Facts & Figures**

- IGP Network Partner since: 2007
- Group Life Insurance Market Share for the Russian subsidiaries of multinationals: 15%
- Group Life Insurance Market Rank for the Russian subsidiaries of multi-nationals: No. 1
- Solvency Ratio (12/31/2019): 577%
- Credit rating from Expert RA Rating Agency (per 3/28/2019): RuA- (high)



**Contact Information**

Ms. Nina Voinova

Managing Director  
Directorate Corporate Insurance

Renaissance Health (Welbi)  
Derbenevskaya nab., 7-22, entrance B, floor 3  
Moscow, 115114  
Russia

T +7 (495) 411-71-14 0 1409  
E nina.voinova@welbi.com  
W www.welbi.com





### Claims Processing & Claims Timeliness

Measurement of claims payment processing & timeliness	✓
Measurement of claims payment processing & timeliness per client	✓
Frequency of measurement reports	Semi-annually
Claims payment commitment	
- Death: 95% within 5 working days (100% within 10 working days)	✓
- Disability: 95% within 5 working days (100% 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: 99% 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	Semi-annually
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	Semi-annually
Policy issuance commitment: 95% within 20 working days	✓

### Helplines and IT Capabilities

Employee help line to respond to employee inquiries	✓
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](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.