

Aviva Ltd.:
Your Best Choice

- **Market Leader** - Aviva is one of the leading providers of employee benefits and healthcare insurance in Singapore and provides protection to approximately 449,000 employees.
- **Experience & Expertise** - Aviva has more than three decades of experience in developing customized solutions for more than 3,000 clients and offers a comprehensive array of life and health insurance products to suit every business need.
- **Continuously Improving on Efficiency & Effectiveness:**
 - Aviva's Managed Healthcare Panel Clinics: Access to an island-wide network of clinics with the convenience of cashless payment.
 - Availability of using virtual medical cards via smart phones.
 - Electronic Claims Submission (e-Claims) for Aviva's Managed Healthcare program: online submission of claims with claims status facility and faster turnaround time for claims reimbursement.
 - Electronic Payment Advice (e-Advice): Payment advice via e-mail
- **"Aviva ClaimConnect"** - Aviva ClaimConnect is a smartphone app that lets employees covered under Aviva's Group Insurance plan self-service their insurance needs on-the-go. From submitting claims with supporting documents, finding a panel clinic to viewing their claims history,
- **"Aviva EBConnect"** - EBConnect online portal (an upgraded version of EBOonline) allows HR officers, brokers and advisors to process their paperwork efficiently and with ease. They can update employees' movement, print reports, view claim letters, submitted documents as well as the complete benefits table for a single employee or for the whole company - all in one place.
- **High Quality Service** - Years of underwriting experience and dedicated staff ensure Aviva has the expertise, technical knowledge and skills, resources and system capabilities to handle comprehensive and major insurance schemes that cater to the needs of their clients.
- **Innovative and Tailored Products** - Aviva can provide insurance products that are customized to meet the needs of small and medium-sized businesses, as well as organizations with offices around the world.
- **Aviva** - the UK's largest insurer and one of Europe's leading providers of life and general insurance, provides 43 million customers with insurance, savings and investment products and we combine strong life insurance, general insurance and asset management under one powerful brand.

Aviva Ltd.:
Facts & Figures

- IGP Network Partner since: 1984
- IGP's share of the group portfolio: 23%
- Market Share & Position: Cannot be published
- Financial Strength Ratings (for Aviva Insurance Ltd):
 - A.M. Best (5/23/2019): A
 - Fitch (11/1/2019): AA-
 - Moody's (11/27/2019): Aa3
 - Standard & Poor's (7/22/2019): AA-

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 14 working days	✓
- Disability: 95% within 14 working days	✓
- Medical: 95% within 10 working days (outpatient claims)	✓
- Medical: 95% within 14 working days (inpatient claims)	✓

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	n/a
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	n/a
Policy issuance commitment: 90% within 25 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.

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.