

**Caser:**  
**Your Best Choice**

- **Part of Helvetia Group** - In 2020, Helvetia acquired a majority holding of 69.4% in Caser. Caser will continue its distribution agreements with Ibercaja, Unicaja, Liberbank and other banks. The strategic distribution partners will retain a stake of around 30% in Caser.
- **Market Leading** - Caser is one of the market leaders in the provision of life, non-life and health insurance in Spain, as well as the leader in provision of employee benefits to multinationals: over 100 plans are currently included in an IGP arrangement, covering almost 50,000 employees of Spanish multinational subsidiaries.
- **Professional advice and complimentary services** - Tailor made products and services, high quality administration providing “one stop shopping” with an excellent level of service, a dedicated 24/7 helpdesk and on-line administration.
- **Innovative Insurance** - Caser develops innovative and tailored products for each client, evolving in anticipation of future trends.
- **Synergies** - Close to 5,000 employees take care of 2.3 million customers. Caser also operates in other markets:
  - Caser Residencial, with 20 specialized elderly residences
  - 5 medical care centers,
  - Dental clinics,
  - Hit Assistance, which offers maintenance and assistance services.
  - A network of financial agents: Caser Asesores Financieros.

**Caser:**  
**Facts & Figures**

- IGP Network Partner since: 1972
- Financial Strength Rating (Caser):
  - Moody's (per 1/29/2020): Baa2
- Financial Strength Rating (Helvetia):
  - Standard & Poor's (per 1/24/2020): A

**Recent Awards & Recognitions**

- Caser AhorroBot (the first “robot-advisor” implemented by an insurance company in Spain) received the recognition in the Finance category of the magazine “Actualidad Económica” in the 40th edition of its prestigious awards “The 100 Best Ideas”
- AENOR certificate (ISO 9001 regulation) for the CASER Health Branch and CASER Dental.



**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 21 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 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.

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