

Why Partner with Caser Grupo Helvetia?

- **Part of Helvetia Group** - Since 2020, Caser is part of the Helvetia Group, a successful international insurance group headquartered in Switzerland with over 12,000 employees and more than 7 million customers. S&P Global Ratings (S&P) upgraded Helvetia Group's rating to 'A+' and assigned a stable outlook (9/15/2021, affirmed 9/28/2022). The strong business position, underpinned by the successful addition of Spanish insurance group Caser, sound profitability and Helvetia's solid capitalisation were key drivers of the rating decision
- **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 (2022 info).
- **Professional advice and complimentary services** – Caser offers tailored 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: The Future is Now** – Caser develops innovative and tailored products for each client, evolving in anticipation of future trends. One of the strategic objectives is to continue advancing in the customer-centric approach and efficiency. Digitization and omnichannel will be key in the era of technological innovation and big data.
- **Quality of Care** - Caser has a large medical staff that stands out for its experience and quality. Caser cooperates with prestigious professionals and hospital centers: IDCQuirón Group, Madrid Hospital Group, Nysa Group, Vithas Hospitals and Viamed Group.
- **Quality of Service** - Caser offers a specialized health platform, ensuring access to the company's services including telephone management and processing, 24-hour medical line / emergencies, 24-hour pediatric medical emergencies, assistance abroad, and second medical opinion requests.
- **Quality in Management: ISO 9001 Certification** - Since February 2014, Caser Salud has held the Quality Certification in line with the ISO 9001 standard, recognizing the management of the Caser Salud insurance products, from the product's design and development to marketing, benefits management and customer service. Caser was the first insurance company in Spain to certify all health insurance management processes, assuring its customers of its commitment to providing high-quality service.

- **Synergies** - More than 1,600 people work at Caser to take care of 2.2 million customers. A total of 5,100 people are part of the Caser Group, which also operates in other markets with which it shares synergies;
 - Caser Residencial, a specialist in care for the elderly (21 residences)
 - The hospital business with 6 attention and medical care centers
 - 22 owned dental clinics
 - Acierta Asistencia, which offers maintenance and assistance services
 - A network of financial agents, Caser Financial Advisors



Caser Grupo Helvetia: Facts & Figures

- IGP Network Partner since: 1972
- Financial Strength Rating (Helvetia):
 - Standard & Poor's (per 9/28/2022): A+

Recent Awards & Recognitions

- AENOR certificate (ISO 9001 regulation) for the Caser Grupo Helvetia Health Branch and Caser Grupo Helvetia 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.