

**About
ERGO**

ERGO Life Insurance SE is a subsidiary of the ERGO group, offers unit linked insurance, term life insurance, life annuity plans and health insurance.

It also provides accident insurance, permanent or temporary disability insurance, hospital treatment benefits, critical illness insurance, loss of work

capacity insurance, online insurance and online services.

Ergo life is an insurer that offers business customers all motivational products: risk, health and accumulation insurance products.

**Local strengths
USPs**

- Full package of risk products: life insurance, critical illness, disability insurance, accident insurance with hospital allowance, daily allowance and additional medical expenses
- Risk products for corporate clients is complemented with a unique cancer insurance, including initial stages and invasive skin cancer
- Possibility to choose from 4 different packages of critical illness
- Longest offer on the local life market between entry and final age of the insured
- One insurer for corporate clients acting in the 3 Baltic states with claims handling in the local language

Facts & figures

- Insurope member since: 1998
- Financial Rating: AA- by S&P

Average Turnaround Times

- General Questions: 2 Working Days
- Local Quote: 5 Working Days
- Annual Renewal: 5 Working Days
- Death Claims: 5 Working Days
- Disability Claims: 5 Working Days
- Medical Claims: 5 Working Days

Benefits

- Insurable Benefits: ADLMCi
- Poolable Benefits: ADLCi

Minimum lives criteria

- For a group quote: A minimum of 10 lives
- For pooling contract: A minimum of 10 lives

Local contact information

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