

About ERGO

ERGO Life Insurance SE is a part of the international ERGO group ERGO Group AG, which is represented in more than 20 countries in Europe and Asia. Around 38,700 employees and sales partners work in the group. On an international scale, ERGO focuses on its core and emerging markets in Europe and Asia.

ERGO is part of Munich Re – one of the top providers of reinsurance, primary insurance and insurance-related risk solutions in the world.

The company is built on innovation, exceptional expertise in every area of risk management and a solid financial foundation – strengths that customers can rely on when confronting extraordinary risks.

In the Baltic countries, we offer ERGO insurance products through two companies. Non-life insurance solutions are provided by ERGO Insurance SE, while life and health insurance solutions are provided by ERGO Life Insurance SE company.

Our guiding principle 'Making insurance easier' directs all our actions. We aspire to be there for you at every life stage, as an equal partner and positive influence for the future. Our strategy focuses on putting customers first, recognising that employees who feel supported are best equipped to provide the best service they can to the outside world. You can easily access us online and by phone, or seek insurance advice in seven customer service centres across Estonia.

With over 30 years of experience in the insurance industry, we maintain strong partnerships with 30 brokerage firms and 7 insurance intermediaries, more than 13 healthcare providers and more than 10 car dealerships. According to Dive mystery shopper research, we have been recognised as the top insurer in customer service for four consecutive years.

Local strengths USPs

- Well known brand across Europe.
- Reliable insurance partner.
- Under Munich Re group, mother company is in Germany.
- Wide range of covers, incl. term life, cancer and up to 38 critical illnesses (including initial stages and invasive skin cancer), hospital allowance, total permanent disability, accidental insurance with death, disability, traumas, daily allowance.
- Ending on insurance coverage does not end another coverage or contract.
- Cancer insurance is valid also to insured persons children (incl not yet born) - 25% from insurance sum but max 25 000€
- Insurnace sum can be fixed or tied with employee salary.
- Claims handling in the local language.
- The insurance company with no 1 service in Estonia since 2022 according to DIVE.

Facts & figures

- Insurope member since: 2025
- Financial Rating: Standard & Poor's: AA-, Fitch Ratings: AA-, Moody's: Aa3

Average Turnaround Times

- General Questions: 3 Working Days
- Local Quote: 3 to 7 Working Days
- Annual Renewal: 3 to 7 Working Days
- Death Claims: N/A
- Disability Claims: N/A
- Medical Claims: N/A

Benefits

- Insurable Benefits: ALCi
- Poolable Benefits: ALCi

Minimum lives criteria

- For a group quote: A minimum of 5 lives
- For pooling contract: A minimum of 10 lives

Local contact information

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Estonian branch

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