



POLAND

About
UNIQA
Towarzystwo
Ubezpieczeń
na Życie S.A.

UNIQA in Poland operates under 3 sub-brands dedicated to specific customer segments: UNIQA for You – focused on needs of individuals, UNIQA for Business – dedicated to SME and corporate clients and UNIQA for Housing – devoted to particular needs of housing communities, managers of housing properties and flat owners.

Each sub-brand offers a complex life & non-life coverages adjusted to specific needs and requirements of the clients and insurance intermediaries.

Their market differentiator is the best in class offer for housing sector but they also intensively develop their life and non-life products dedicated towards corporate and individual clients.

Their ambition is to be focused on protection products which are simple, easy to understand and support their clients in case of negative outcomes of unexpected events (accidents, health problems). Their life products have been recognized and awarded – recently they received the Family Brand of the Year award for the individual life insurance “Carefree Child”.

Local strengths
USPs

Group Life insurance market in Poland is significant (over 10 mn employees and their family members covered), mature (new business means usually take-overs from competitors) and standardized (taking into account product features). Comparing to other markets it is also specific: typically insurance schemes are voluntary (premium deducted from employees payroll, take up rate at the level of 60% – 70%) and very broad scope of cover focused on, except typical coverages like life, accident, illness, hospital stay also on broad protection for spouse or partner and some social coverages like child birth or parents death (also spouse's parents).

UNIQA PL is focused on small, middle and medium-big companies, growing industries (trade, services), mastering services for clients

on each stage (purchase, maintenance and claims handling) and developing products to increase persistency, up-sell and x-sell.

From product perspective they offer very attractive hospital cash benefits - not limited geographically, even 1-day stays are covered (market standard min. 3 days), no day limit regarding ICU stays. Their Critical Illness is also one of the best in class, including 50 cases.

From service perspective they offer support in purchase and admin procedures, fair and fast claims handling process. They are launching on-line platform to support our intermediaries and clients with more effective policies administration.

Facts & figures

- Insurope member since: 2019
- Financial Rating: TBC

Benefits

- Insurable Benefits: ADL
- Poolable Benefits: ADL

Minimum lives criteria

- For a group quote: 3 employees
- For pooling contract: 3 employees

Local contact information

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