

## About Baloise

Headquartered in Basel, Switzerland, the Baloise Group is a European provider of insurance and pension solutions. In Switzerland, the Group operates as a specialized financial service provider, offering a combination of insurance and banking services. The Group also has a market presence in Germany, Belgium, Luxembourg and Liechtenstein. Its sales network includes its own sales organization, as well as brokers and other partners. Baloise Holding Ltd shares are quoted in the main segment of the SIX Swiss Exchange. The Baloise Group employs some 7,400 people.

At Baloise we want people to feel safe. To play our part in this respect, we created the "Safety World". Everything we do is aimed at safety. As such, we consciously go further than other insurance companies: we combine insurance with smart prevention. In this way, we help to ensure that losses do not occur in the first place. Should something happen nevertheless, we're right there. Fast and capable as always.

## Local strengths USPs

**SAFETY WORLD** - "Making you safer." is the promise we make our key customers. The smart combination of insurance and innovative safety solutions gives us a unique product range that wins over our risk-aware target customers.

**TARGET CUSTOMER MANAGEMENT** - Our target customer management sets new benchmarks for our industry. The systematic focus on risk-aware key customers is deeply embedded in our culture, in terms of guiding behavior, processes and remuneration schemes, and provides us with one of the most profitable insurance portfolios in Europe.

**HIGH CASH FLOW GENERATION** - By consistently implementing our strategy, we have created a robust business model that has ensured reliable profitability, even during the recent capital market crises.

**STRONG CAPITALISATION** - Thanks to the high reliability of our business model, our balance sheet and capitalization are rock solid. This has also been the basis of our reliable and attractive dividend policy for more than a decade.

### Facts & figures

- Insurope member since: 1968
- Financial Rating: A+ by Standard & Poor's

### Average Turnaround Times

- General Questions: 3 Days
- Local Quote: 10 Working Days
- Annual Renewal: 15 Working Days
- Rate Review: 3 to 15 Working Days
- Death Claims : 15 Working Days
- Disability Claims: 15 Working Days
- Medical Claims: Not applicable

### Benefits

- Insurable Benefits: ADLP
- Poolable Benefits: DLP

### Minimum lives criteria

- For a group quote: No minimum required
- For pooling contract: No minimum required

### Local contact information

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