

## About Baloise

Baloise-Holding (Baloise) is an insurance solutions provider, based in Switzerland. The company's product portfolio includes life insurance, accident insurance, health insurance, property insurance and automobile insurance. It provides services, such as retirement solutions, asset management services, investment advices, broking services, and banking services. Baloise is headquartered in Basel, Switzerland.

The focus is firmly on the future at Baloise. We aim to make tomorrow more straightforward, safer and more carefree for our customers, and we are taking responsibility for this.

## Local strengths USPs

**SAFETY WORLD** - 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.

Baloise is more than just a traditional insurance company. Through our smart finance and insurance solutions, we offer a complete service package. Dependable support, reliable cooperation, and trust-based relationships are key aspects of our stakeholder interaction. We take care of insurance and financial matters so that our customers can concentrate on the important things in their lives and can find inspiration in the everyday. Baloise, a European company founded in 1863, currently employs 8,000 people at its headquarters in Basel (Switzerland) and across its subsidiaries in Belgium, Germany, and Luxembourg.

**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: 1966
- 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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