



INSUROPE

NETWORK PARTNER LOCAL SERVICES STANDARDS

LITHUANIA

Global Solutions ... locally focused

*Market leading insurers in group employee benefits across the globe
Flexible application of multinational pooling systems*





Network Partner Local Service Standards

- primary data for 80+ countries
- complementary material for 25 major markets

Complementary to a constant review of Insurope Standard Services at the **centre**, it is clear that in a growing global marketplace the requirement for providing good **local** service to as wide a range of countries has become paramount. Insurope has always highlighted the importance of strong well coordinated Network Partners at the local level. As a Network, Insurope has recently worked closely with Network Partners on local service provision in order to help best serve the needs of corporate customers in the field of insured international employee benefits.

The "association" structure of the Insurope Network has long been recognised in the international employee benefits marketplace as providing an inherent and unique strength given that the Network is entirely composed of Network Partners having chosen to join Insurope of their own accord. This has brought strong values of commitment from which the Network, the local and multinational customer and the international consulting community benefit alike.

A good example of this high level of coordination and commitment from local Network Partners is that Insurope is one of the few Pooling Networks having maintained a totally worldwide approach to free cover and administration expenses from all its insurers since the inception of the Network.....rather than simply allowing local levels to apply.

In the same coordinated way and recognising the great importance of good service provision for international consultants and corporate customers, Insurope is making available primary data on local service standards across all 80+ countries in which the Network operates. This information will be updated directly by Insurope Network Partners and in the future will be constantly available to corporate clients and their advisers on a real time basis*.

Should primary data be required by international consultants or corporate customers in an editable format this may be requested in full, per country or for a specific selection of countries. Primary data for all countries as well as more extensive complementary material for the countries **listed below** will be made available via a new "Local Service" segment of the Network Partner pages on the Insurope website:

www.insurope.com

Australia, Austria, Belgium, Brazil, Canada, China, Denmark, Finland, France, Germany, Hong Kong, India, Italy, Japan, Mexico, Netherlands, Norway, Poland, Russia, South Korea, Spain, Sweden, Switzerland, USA, UK.

This information may be downloaded directly per Network Partner in PDF format from the Insurope website and where possible editable material is also available upon request.

* Via the Insurope Customer Service Manager CRM application.



Insurope network partners

Country	Network partner
Anguilla	Sagicor Anguilla
Antigua	Sagicor Antigua
Argentina	HSBC-NYL
Aruba	Sagicor Aruba
Australia	AXA
Austria	UNIQA
Bahamas	Sagicor Bahamas
Barbados	Sagicor Barbados
Belgium	Fortis Insurance Belgium
Belize	Sagicor Belize
Bosnia/Herzegovina	UNIQA
Brazil	HSBC Seguros
Bulgaria	UNIQA
Canada	Standard Life Canada
Cayman Islands	Sagicor Cayman
China	Ping An
Croatia	UNIQA
Curacao	Sagicor Curacao
Cyprus	Universal Life
Czech Republic	UNIQA Pojistovna
Denmark	Danica Pension
Dominica	Sagicor Dominica
Estonia	ERGO Elukindlustuse
Finland	Mandatum Life
France	GAN
Germany	Alte Leipziger
Greece	Universal Life
Grenada/Carricou	Sagicor Grenada
Guernsey	Nordben Life and Pension Insurance
Hong Kong	Manulife
Hungary	Groupama
India	HDFC Standard Life
Indonesia	Jiwasraya
Ireland	Aviva
Italy	Fondiarria / SAI
Jamaica	Sagicor Life of Jamaica
Japan	Asahi Mutual
Japan	AXA
Latvia	ERGO Latvia
Liechtenstein	Baloise Liechtenstein
Lithuania	ERGO Lietuva
Luxembourg	Fortis Insurance Luxembourg
Malaysia	HSBC Amanah Takaful

Country	Network partner
Mexico	Grupo Nacional Provincial
Monaco	Gan Monaco
Montenegro	UNIQA
Montserrat	Sagicor Montserrat
Morocco	RMA Watanya
Netherlands	Delta Lloyd
New Zealand	AXA
Norway	Storebrand
Panama	Sagicor Panama
Peru	Pacifico Vida
Philippines	Asian Life
Poland	Commercial Union Poland
Portugal	Companhia de Seguros Tranquilidade
Portugal	T-Vida, Companhia de Seguros
Puerto Rico	Prudential Puerto Rico
Romania	Aviva Asigurari de Viata
Russia	ERGO Life
Serbia	UNIQA
Singapore	HSBC Insurance
Slovakia	UNIQA
South Africa	Sanlam
South Korea	Kyobo Life
Spain	España
St Lucia	Sagicor St Lucia
St. Kitts	Sagicor St Kitts
St. Martin	Sagicor St Martin
St. Vincent	Sagicor St Vincent
Sweden	SPP
Switzerland	Baloise
Taiwan	China Life
Thailand	Siam Commercial New York
Trinidad & Tobago	Sagicor Trinidad and Tobago
Turkey	Basak Groupama Emeklilik
Turkey	Basak Groupama Sigorta
Ukraine	UNIQA
United Kingdom	Canada Life
United Kingdom	BUPA
USA	Prudential
Vietnam	Baoviet
Virgin Islands (British)	Sagicor Virgin Islands (British)

Any name changes or network partner additions are recorded as they occur and may be found in the Download Zone at www.insurope.com.

For the purposes of Insurope related business, Insurope network partners only underwrite coverages in the country for which they represent Insurope as a network partner.



Global solutions locally focused

Market leading insurers in group employee benefits across the globe

Flexible application of multinational pooling systems

*For customer comment on
Insurope services see: www.insurope.com*

Insurope, with an impressive growth record over the past 15 years to back the statement up, has solutions to suit all group risk and benefit plan challenges facing multinational companies and their advisers

- extensive network of employee benefit specialist group insurance providers in over 80 countries
- combined financial strength of many of the largest insurance groups worldwide
- local products designed to requirement across the whole group insurance range: life, pension, disability, accident, medical
- 40 years of experience in multinational pooling

What differentiates Insurope ?

- high pooling limits...resulting in more premium pooled hence greater dividends
- worldwide application of high levels of network free cover ...rather than often very low local levels
- worldwide Insurope scale for admin. charges ...rather than "local charges apply"
- full spectrum of pooling systems from loss free to stop loss or anything in-between
- technical flexibility and high level of expertise
- solutions for linkage to captive insurance arrangements
- the most performant small groups pooling product on the market : Insurope Multipool with an average 44% payout ratio since its launch in 1984
- dynamic web enabled CRM system providing customers a more effective development of multinational pooling

INSUROPE SECRETARIAT

Avenue des Arts, 9 • 1210 Brussels • Belgium
Tel.: + 32 2 286 50 60 • Fax: + 32 2 286 50 70
www.insurope.com



Insurope Network Partner Local Service Standards

Country: Lithuania

Network Partner: ERGO Lithuania

Last Modified: 26/10/2009

Turnaround Times (Days)

<i>Local Quote:</i>	2	<i>Disability Claims:</i>	14
<i>Annual Renewal:</i>	5	<i>Medical Claims:</i>	14
<i>Rate Review:</i>	5	<i>Retirement Claims:</i>	14
<i>Death Claims:</i>	14	<i>General Questions:</i>	2

Local Service Standards

In force Yes or No plus any comment:

Yes.

Internal Monitoring Yes or No.

Type and frequency of reports available (portfolio or client specific):

Yes, on both a portfolio and client basis, monthly on request.

Performance Guarantees /

Financial Penalties Yes or No. Comment on Circumstances under which provided:

No.

Comment on available Claims Mgt. / Cost Control Measures / Managed Care: