

About  
**HSBC Seguros**

HSBC Seguros de Vida Argentina S.A. offers a range of life insurance solutions catering to the requirements of both individual and corporate customers.

Its portfolio of insurance solutions includes individual life insurance, group life insurance and personal accident insurance.

Furthermore, the company offers insurance related advisory services. The company distributes its products and services through a network of agents, advisors, brokers and branch offices in the country.

It also distributes these products through bancassurance, call centers, Internet and telemarketing channels.

Local strengths  
**USPs**

**Strong distribution network** - The company's strong distribution network helps the company to serve a huge customer base, ensuring strong top-line performance. HSBC Seguros de Vida Argentina S.A. serves its clients and distributes its products and services through various channels such as bancassurance, call center, Internet and telemarketing. The company also distributes its products and services through a network of agents, advisors, brokers and branch offices in Argentina. Such strong distribution network helps it to reach a wide customer base, apart from providing a competitive edge over its peers.

**Strong bottom-line performance** - Strong bottom-line performance is a major strength for the company. In FY2012, the company registered significant growth in its income levels. The company reported an operating income of ARS96.4 million, representing an increase of 60.9% over ARS59.9 million in FY2011. Furthermore, its net income increased from ARS36.7 million in FY2011 to ARS64.1 million in FY2012. Such growth in bottom line performance helps the company to pursue its growth and expansion plans, aggressively.

### Facts & figures

- Insurope member since: 1995
- Financial Rating: A Standard's & Poors, AA- Fitch, A2 Moody's

### Average Turnaround Times

- General Questions: 2 to 3 Working Days
- Local Quote: 2 to 5 Working Days
- Annual Renewal: 7 Working Days in advance
- Rate Review: 2 to 5 Working Days
- Death Claims: 3 to 15 Working Days
- Disability Claims: 3 to 15 Working Days
- Medical Claims: not applicable

### Benefits

- Insurable Benefits: ADL
- Poolable Benefits: ADL

### Minimum lives criteria

- For group quote: 10 employees (exceptions can be made on poolable contracts)
- For pooling contract: 10 employees

### Local contact information

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