

## About Icatu Seguros

Icatu Seguros is one of the largest insurance companies in Brazil, operating for more than 30 years with 100% national capital. Leader in the segment, Icatu is the largest among independent insurance companies, considering the consolidation of Life, Pension, and Capitalization business. We are present throughout Brazil through 38 branches and have more than 9 million active businesses. Icatu is a people-to-people company, our purpose is to ensure that every Brazilian has more financial peace of mind and, thus, a better quality of life for a lifetime. Our portfolio brings an architecture of complete solutions with APIs to connect with different partners,

digital platforms and insurtechs. We have the most robust and diversified pension fund marketplace in the Brazilian market, with more than 400 funds from 140 of the best asset managers. Icatu also operates with Asset Management and Pension Funds, managing assets and third-party resources that exceed BRL 70 billion. In 2022, Icatu was elected, for the 4th time, the best insurer in customer service by the Mesc Institute. Also, in 2022, for the 8th time, it was recognized as one of the best companies to work for in Rio de Janeiro by the GPTW Ranking, emphasizing “Emotional Health.”

## Local strengths USPs

- Dedicated English-speaking team focused on multinational companies' needs, supporting the communication between Brazilian subsidiaries and headquarters during and after negotiations.
- Investment funds yields are among the highest in the market
- Post-sales support with specialists in pension and group life to assist corporate clients and their employees, i.e., ensuring awareness and transparency, training HR staff during plan implementation, and maintaining regular contact with both HR departments and employees.
- Technical professionals to monitor and assess accurate claims experience that may rate the risks for a specific group better than the market does.
- Web access for company and employees during plan maintenance, offering complete services to participants (like internet banking), and providing management reports for HR departments.

### Facts & figures

- Insurope member since: 2013
- Financial Rating: AA+ by S&P

### Average Turnaround Times

- General Questions: 2 Working Days
- Local Quote: 3 Working Days
- Annual Renewal: 3 Working Days
- Rate Review: 3 Working Days
- Death Claims: 30 Days
- Disability Claims: 30 Days
- Medical Claims: N/A
- Retirement Claims: 30 Days

### Benefits

- Insurable Benefits: ADLPCi
- Poolable Benefits: ADLCi

### Minimum lives criteria

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

### Local contact information

Icatu Seguros

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