



GUATEMALA

About Seguros El Roble, S.A.

Seguros El Roble is the largest insurance company in Guatemala, with an overall market share of 26%.

Founded in 1973 in a partnership between a local businessman and AFIA, El Roble became a

100% Guatemalan company in the 1990s and was acquired by BiCapital Corporation in 2008.

Seguros El Roble has a financial rating A- (AM Best).

Local strengths USPs

Strong Technical and Commercial team with professionals with extensive experience in insurance.

El Roble has the largest medical network in Guatemala, and 90% of claims are processed by direct payment to medical providers.

El Roble also has APPS to consult and schedule medical services, and to resolve general questions.

Facts & figures

- Insurope member since: July 2022
- Financial Rating: A- (AM Best)

Average Turnaround Times

- General Questions: 2 Days
- Local Quote: 3 Days for Guatemala, 5 Days for regional accounts in Central America
- Annual Renewal: Renewal quote, 2 months before the renewal date
- Death Claims: 15 Working Days
- Disability Claims: N/A
- Medical Claims: 8 Working Days before reimbursement - 0 days using the medical network by direct payment

Benefits

- Insurable Benefits: ADLM
- Poolable Benefits: ADLM

Minimum lives criteria

- For a group quote: A minimum of 5 lives
- For pooling contract: A minimum of 5 lives

Local contact information

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