



RISK MANAGEMENT DIVISION



A Member of the  **OLD MUTUAL** Group



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Looking ahead, growth will continue to be driven by innovation, and the leading companies will be those that can offer solutions that create value, by setting trends and thriving in uncertain conditions, effectively detecting and responding to the opportunities that may arise.

Aiva, identified as being at the forefront in the Latin American market in what is related to financial and protection needs, considers key aspects within its Risk Management division that manage to meet the physical, biological, social and economic needs of individual and corporate clients in a comprehensive manner.

OUR APPROACH

Combining innovation, service excellence and market knowledge, Aiva provides advisers with strategic and operational support, helping them to continue as pioneers in their respective markets.

OUR TEAM

We have a team with solid technical, operational and managerial experience in the creation and support of this line of business. With our collective experience of over 25 years operating in Latin America and the Caribbean, we have acquired a deep understanding of the international context and local needs, to help our strategic partners achieve their business objectives.

OUR SERVICES OFFERING

We focus our efforts on those key areas that support the growth of the offering and maximize the impact for the client. We use innovative tools, with advanced technology, that allow us to provide a solid offering and create added value, both to advisers and final customers.





OUR SOLUTIONS



INTERNATIONAL HEALTH COVERAGE AS A WEALTH PROTECTION TOOL

This tool is aligned with our vision of giving people access to true universal health coverage.

The current global trend provides essential healthcare services, and in the face of a serious event, patients who do not have adequate medical coverage are pushed into poverty, spending much of their family assets on medical bills.

This lack of protection translates into more anguish for families who pay for these services out of their own pockets. Diseases and rare or serious injuries can easily generate hundreds of thousands of dollars in medical bills, bills that can quickly deplete retirement and savings accounts, college education funds and real estate assets. Therefore, it is essential to have international health coverage with broad access to the latest medical technology in the world and to first class professionals.



INTERNATIONAL HEALTH COVERAGE AS A CORPORATE BENEFIT

It is important to take steps to protect the physical and psychological integrity of employees, thus improving the profitability of the company. Health benefits represent a very important differentiator for companies, allowing them to compete in better conditions for the retention of their key employees.

The acquisition of corporate health coverage with international access allows companies not only to protect themselves from an economic and legal risk, but also to differentiate their benefits package to retain their executives or key personnel. For these reasons, it has become the social benefit most demanded and valued by employees, and the most offered by companies.



OUR VALUE PROPOSITION

- **Career plan** for advisers looking for a long-term profession.
- **Live the Aiva experience.** For having chosen us, you will be able to attend exclusive events, conferences of interest by relevant personalities related to the subject, product launches; in addition to enjoying experiences especially selected for our strategic partners throughout Latin America.
- **Aiva University**, exclusive access to the only educational platform on this industry with focus and expertise in Latin America.
- **Innovative technological tools**, such as:
 - ProAdmin, a web platform that allows autonomy and easy administration of clients and advisors network
 - HealthPro, a quote system that generates personalized proposals for individual coverage and SMEs
 - ProKnowledge, a platform that concentrates, in an orderly fashion, all the specialists' knowledge and promotional material adapted to different markets and types of clients
 - iForms that guarantee security for clients through the use of encrypted information and electronic signatures

