

2025

# **koris**

**Corporate profile**



# An International Health Insurance Tailored to Your Needs

We are an insurance company specializing in the international health sector (IPMI) and part of the HAS business group.

We create exclusive products for both individuals and corporations to meet the needs and demands of our clients worldwide.

Our products are designed to provide the best healthcare coverage, offering the peace of mind and flexibility you need to feel secure at all times.





## Our support

We are part of the HAS business group, an American company with over 24 years of experience, specializing in travel assistance, international health insurance, technological developments focused on the health industry, risk management (TPA), and cost containment.

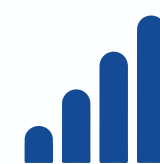
Our shared experience of over 100 years is supported by a team with a solid track record in the market, alongside a robust operational infrastructure that ensures comprehensive protection for our insured clients at all times.





# Our support

## HAS In numbers



**+24**

Years of Experience  
in the Market



**+850k**

Cases Handled  
per Year



**+700**

Team Members



**+1.6M**

Interactions with the  
Contact Center per Year



**+600k**

Global Providers



**+40**

Technological Developments  
in the Assistance Sector





# Our support



## Coverage around the world

Our group has a global network of 10 strategically located offices, as well as 4 contact centers equipped with cutting-edge technology, enabling us to guarantee efficient and timely service in any country you may be in.



# Certifications and accreditations of our group



SC-CER309133



CO - SI-2001348



Our contact centers are certified under the ISO 9001:2015 Quality Management standard, meeting strict international guidelines for service and reliability, as verified by ICONTEC INTERNATIONAL.

We protect your information through a certified security system that meets the international ISO/IEC 27001:2022 standard for keeping data safe.



Our staff is trained and certified to follow U.S. federal regulations for handling and protecting your personal health information.



Enterprise-class Tier 4 data center with redundant, dual-powered instances of servers, storage and network links located in Michigan.



The SSAE 16 SOC 3 certification shows that we meet high standards for security, reliability, data integrity, confidentiality, and privacy.



We are registered and approved as Delegated Claims Administrator ('DCA') of Lloyd's of London.



# Our support

## Security and Trust

Lloyd's is the world's leading reinsurance market, offering specialized insurance services to businesses in over 200 countries and territories, providing unparalleled value to clients through choice, expertise, partnerships, and its insurance ecosystem.

## Ratings

**A+**

Superior  
**AM Best**

**AA-**

Very Strong  
**Fitch Ratings**

**AA-**

Very Strong  
**Kroll Bond  
Rating Agency**

**AA-**

Very Strong  
**S&P Global**

The strength of Lloyd's and its robust capitalization reflect these ratings. Four of the leading insurance rating agencies in the world recognize Lloyd's strengths and the financial stability of the market. The ratings mentioned above are independent assessments of Lloyd's financial strength and its ability to meet its contractual obligations and ongoing insurance policy commitments.

**LLOYD'S**

Underwritten by Koris General Insurance  
Company Limited and certain underwriters  
at Lloyd's



## Some Reasons to trust us



### Technology and Innovation

We integrate the most innovative technology in the market: **Face Scan**, for contactless health monitoring. We utilize your mobile device's camera to capture and analyze facial signals.

### Fast underwriting

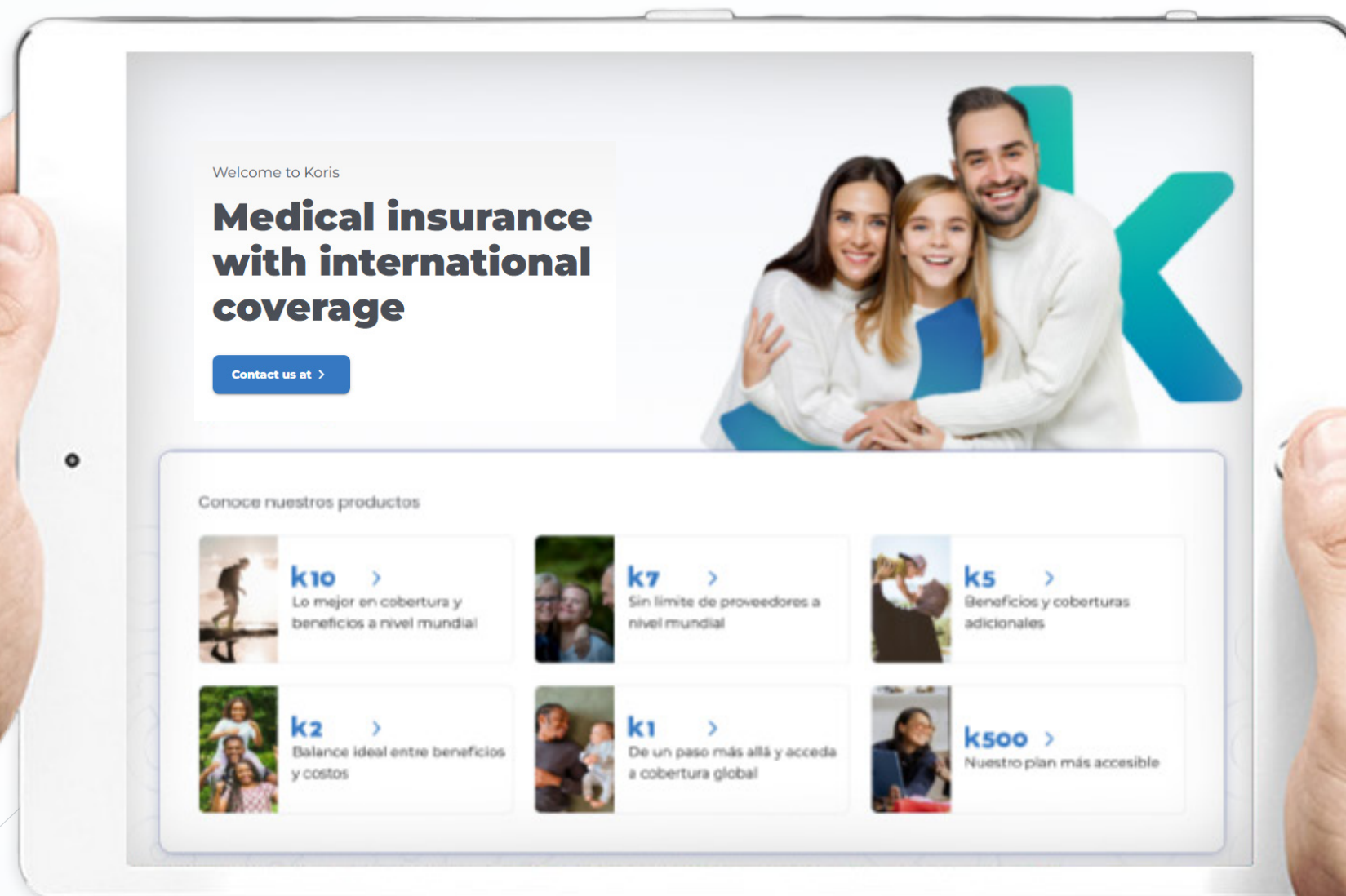
We are currently the only company in the market offering **fast underwriting**; the evaluation process we use to quickly and accurately analyze your medical history, approving your policies in real time.





# Plans that Exceed Your Expectations

We have designed a portfolio of products with unique features, always with the aim of providing the best service and offering the peace of mind and coverage that our clients need.





## Agent portal

Our Agent Portal allows our agencies and agents to make quotes and manage all aspects of their sales from efficiently.







## Medical Professionals Worldwide

We build strong relationships that allow us to periodically assess the quality of services and ensure that our clients receive top-tier medical care anywhere in the world, with quick and secure access to high-quality health services.



## Committed to you 24/7

Our team of specialists is ready to provide you with the best care, regardless of where you are located.



We invite you to  
**explore a world  
of possibilities**





# koris

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