

Zurich Global Employee Benefits Solutions

Country and Solution Capabilities

Zurich Global Employee Benefits Solutions is pleased to provide its current network capability list. Whilst every effort is made to ensure that this list is accurate, the information is subject to regular change.

Country / Territory	Network Partner	Group Life	Disability	Accident (GPA / AD&D)	Critical Illness (work in progress)	Medical	Workers' Compensation	Retirement Savings	Financial Strength (Rating + Agency)	Market position (by gross premium)	Zurich Partner or Owned
Totals		146	121	137	28	108	20	74			
Albania	UNIQA Insurance Group	✓	✓	✓		✓		•2	A-stable, S&P	1 st	Partner
Algeria	Salama (Globus Network)	✓6 **	✓6 **	✓6 **		✓6 **		•2	BBB+ S&P	4 th	Partner
Angola	Universal Seguros (Globus Network)	✓6	✓6	✓6		✓6	✓6		Not available	3 rd	Partner
Antigua & Barbuda	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	n.a.	Partner
Argentina	Zurich	✓	✓	✓					AA-stable, S&P *	1st	Owned
Aruba	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	n.a.	Partner
Australia	AIA	✓	✓3	✓					AA-stable, S&P	1 st	Partner
	Zurich Financial Services Australia	✓	✓3	✓					AA-stable, S&P *	5 th	Owned
Austria	Zürich Versicherungs-Aktiengesellschaft	✓	✓	✓				•2	AA-stable, S&P *	6th	Owned
Austria	Zurich Europe Life Insurance Company Ltd. Luxemburg (Freedom of Service)	✓	✓						AA-stable, S&P *	n.a.	Owned
Bahrain	Zurich International Life Limited	✓	✓	✓				•2	AA-stable, S&P *	n.a.	Owned
	Gulf Insurance Group (Gulf) B.S.C.				✓	✓	•2		A, AM Best	n.a.	Partner
Barbados	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	n.a.	Partner
Belgium	Vivium	✓	✓	✓		•2**	•2	•2	Not rated	3rd	Partner
Benin	L'Africaine des Assurances (Globus Network)	✓6		✓6		✓6			Not available	1st	Partner
Bolivia	La Boliviana Ciacruz Seguros	✓	✓	✓				•2	Aa2bo, Moody's	1st	Partner
Bonaire	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	n.a.	Partner
Bosnia and Herzegovina (Federation of)	UNIQA Insurance Group	✓	✓	✓		✓		•2	A-stable, S&P	1st	Partner
Brazil	Zurich Minas Brasil	✓	✓	✓				•2	AA-stable, S&P *	9th	Owned
Brunei	AIA	✓	✓	✓		✓			AA-stable, S&P	1st	Partner
Bulgaria	Bulstrad Life Vienna Insurance Group	✓	✓	✓		✓		•2	VIG: A+stable, S&P	4th	Partner
	UNIQA Insurance Group	✓	✓	✓		✓			A-stable, S&P	9th	Partner
Burkina Faso	Sonar (Globus Network)	✓6		✓6		✓6			A GCR	1st	Partner
Burundi	Bicor (Globus Network)	✓6		✓6		✓6			Not available	2nd	Partner
Cambodia	AIA	✓	•2	•2					Not available	n.a.	Partner
Cameroun	Activa (Globus Network)	✓6		✓6		✓6		•2	A GCR	3rd	Partner
Canada	Industrial Alliance Insurance & Financial Services	✓	✓3	✓		✓		•2	AA+, S&P	6th	Partner
	Undisclosed Partner	✓	✓	✓		✓		•2	Strong	Top 3	Partner
Cayman Islands	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	n.a.	Partner
Chad	SAAR (Globus Network)	✓6		✓6		✓6			Not available	n.a.	Partner
Chile	Chilena Consolidada Seguros de Vida S.A.	✓	✓	✓		✓		•2	AA-stable, S&P *	6th	Owned
China	AIA	✓	✓	✓		✓			AA-stable, S&P	11th	Partner
	Ping An	✓	✓	✓		✓		•2	A-, AM Best	2nd	Partner
Colombia	Zurich Colombia Seguros S.A.	✓	✓	✓					AA	5th	Owned

Country / Territory	Network Partner	Group Life	Disability	Accident (GPA / AD&D)	Critical Illness (work in progress)	Medical	Workers' Compensation	Retirement Savings	Financial Strength (Rating + Agency)	Market position (by gross premium)	Zurich Partner or Owned
Totals		146	121	137	28	108	20	74			
Colombia	Pan American Life Insurance Group	✓	✓	✓		✓	•2	•2	AA+, Duff & Phelps	2nd	Partner
	Compañía de Seguros Bolívar S.A.	✓	✓	✓					AA+, Duff & Phelps	2nd	Partner
Congo Brazzaville	Assurances Générale du Congo (Globus Network)	✓6		✓6		✓6		•2	Not available	1st	Partner
Costa Rica	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	2nd	Partner
Croatia	UNIQA Insurance Group	✓	✓	✓		✓		•2	A-stable, S&P	8th	Partner
Curaçao	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	n.a.	Partner
Czech Republic	NN Životní pojišťovna N.V.	•2		✓4				•2	A-, S&P	2nd	Partner
	UNIQA Insurance Group	✓	✓	✓				•2	A-stable, S&P	5th	Partner
Denmark	Velliv Liv & Pension	✓	✓					•2	AA-, S&P	4th	Partner
	Nordea Pension	✓	✓	✓		✓	•2	•2	Not available	6th	Partner
Dominican Republic	Seguros Universales (through PALIG)	✓	✓	✓	✓	✓			Not available	2nd	Partner
Dominica	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	n.a.	Partner
Ecuador	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	1st	Partner
El Salvador	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	3rd	Partner
Egypt	Egyptian Life Takaful Company (GIG)	✓	✓	✓		✓		•2	B+, S&P	n.a.	Partner
	Orient			✓		✓			Not available	1st	Partner
Equatorial Guinea	L'Africaine des Assurances (Globus Network)	✓6		✓6		✓6			Not available	3rd	Partner
Estonia	Ergo Life Insurance SE Eesti filiaal	✓	✓	✓			•2	•2	A, S&P	2nd	Partner
Ethiopia	Awash Insurance (Globus Network)	✓6		✓6		✓6			Not available	n.a.	Partner
Finland	Zurich Europe Life Insurance Company Ltd. Luxemburg (Freedom of Service)	✓	✓	✓4					AA-stable, S&P *	n.a.	Owned
France	AG2R La Mondiale	✓	✓3	✓		✓		•2	A stable, S&P *	4th	Partner
French Guiana	AG2R La Mondiale	✓	✓3	✓		✓		•2	A stable, S&P *	4th	Partner
French Polynesia	AG2R La Mondiale	✓	✓3	✓		✓		•2	A stable, S&P *	4th	Partner
Gabon	ASSINCO (Globus Network) / OGARVIE	✓6		✓6		✓6			A GCR	4th	Partner
Germany	Zurich Deutscher Herold Lebensversicherungs AG	✓	✓	✓4				•2	AA-stable, S&P *	6th	Owned
	Zurich Europe Life Insurance Company Ltd. Luxemburg (Freedom of Service)	✓	✓						AA-stable, S&P *	n.a.	Owned
Ghana	Activa (Globus Network)	✓5 **		✓5			•2**		Not available	3rd	Partner
Grenada	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	3rd	Partner
Guadeloupe	AG2R La Mondiale	✓	✓3	✓		✓		•2	A stable, S&P *	4th	Partner
Guatemala	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	4th	Partner
Guernsey	Zurich International Life Limited	✓	✓						AA-stable, S&P *	n.a.	Owned
Guinea Conakry	Activa (Globus Network)	✓6		✓6		✓6		•2	Not available	3rd	Partner
Honduras	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	1st	Partner
Hong Kong	Zurich International Life Limited / Zurich A&H	✓	✓	✓					AA-stable, S&P *	2nd	Owned
	Bupa (Asia) Limited					✓			Not available	n.a.	Partner
	AIA	✓	✓	✓		✓		•2	AA-stable, S&P	1st	Partner
Hungary	NN Nationale-Nederlanden Insurance Co.	✓	✓	✓4			•2	•2	A-, S&P	1st	Partner
	UNIQA Insurance Group	✓	✓	✓		✓		•2	A-stable, S&P	8th	Partner
India	AIA Tata	•2		•2				•2	AA-stable, S&P	9th	Partner
	ICICI Lombard			✓		✓			AAA-, Fitch	2nd	Partner
	ICICI Prudential Life insurance Company	✓5						•2	AAA-, Fitch	2nd	Partner
Indonesia	AIA	✓	✓	✓		✓		•2	AA-stable, S&P	3rd	Partner
Ireland	Zurich Life Assurance plc	✓	✓3					•2	AA-stable, S&P *	4th	Owned
Israel	Harel Insurance Company	✓	✓	✓		✓		•2	Not rated	3rd	Partner
Isle of Man	Zurich International Life Limited	✓	✓						AA-stable, S&P *	n.a.	Owned
Italy	Zurich Insurance Europe AG (branch Italy)			✓		✓			AA-stable, S&P *	n.a.	Owned
	Zurich Investment Life Spa	✓	✓					•2	AA-stable, S&P *	n.a.	Owned

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Totals		146	121	137	28	108	20	74			
Ivory Coast	L'Africaine des Assurances, Atlanta, SAAR Vie (Globus Network)	✓6		✓6		✓6		•2	Not available	n.a.	Partner
Japan	Sompo Himawari Life (SHL)	✓	✓						A+ stable, S&P	n.a.	Partner
Jersey	Zurich International Life Limited	✓	✓						AA-stable, S&P *	n.a.	Owned
Jordan	Jordan Insurance Company	✓	✓	✓			•2		B++ (FSR)	n.a.	Partner
Kenya	Jubilee (Globus Network)	✓6	✓6	✓6		✓6	•2	•2	A, AM Best	n.a.	Partner
Kingdom of Saudi Arabia	Arabian Shield (Zurich Product Fronter)	✓	✓	✓					Not available	15th	Partner
	Gulf Insurance Group (Gulf) B.S.C.	✓	✓	✓	✓	✓	•2		AA-, S&P	5th	Partner
Kosovo	UNIQA Insurance Group	✓	✓	✓		✓		•2	A-stable, S&P	2nd	Partner
Kuwait	Gulf Insurance and Reinsurance Co.	✓	✓	✓		✓	✓		A, AM Best	1st	Partner
Latvia	Ergo Life Insurance SE Latvijas filiāle	✓	✓	✓				•2	A, S&P	7th	Partner
Lithuania	Ergo Life Insurance SE	✓	✓	✓				•2	A, S&P	2nd	Partner
Luxembourg	La Baloise Vie	✓	✓	•2				•2	A- stable, S&P	n.a.	Partner
Macau	AIA	✓	✓	✓		✓		•2	AA-stable, S&P	1st	Partner
Macedonia	UNIQA Insurance Group	✓	✓	✓		✓		•2	A-stable, S&P	3rd	Partner
Madagascar	ARO (Globus Network)	✓6		✓6		✓6		•2	AA GCR	1st	Partner
Malaysia	AIA	✓	✓	✓		✓			AA-stable, S&P	3rd	Partner
Mali	Nallias / SONAVIE (Globus Network)	✓6		✓6		✓6			Not available	n.a.	Partner
Malta	Zurich Europe Life Insurance Company Ltd. Luxembourg (Freedom of Service)	✓	✓						AA-stable, S&P *	n.a.	Owned
Martinique	AG2R La Mondiale	✓	✓3	✓		✓		•2	A stable, S&P	4th	Partner
Mauritania	NASR (Globus Network)	✓		✓		✓			Not available	1st	Partner
Mauritius	Mauritius Union Assurance (Globus Network)	✓	✓	✓		✓			Not available	n.a.	Partner
Mayotte	AG2R La Mondiale	✓	✓3	✓		✓		•2	A stable, S&P *	4th	Partner
Mexico	Zurich Vida Compañía de Seguros S.A.	✓	✓	✓		✓			AA-stable, S&P *	13th	Owned
	GNP (Grupo Nacional Provincial)	✓	✓	✓		✓			Not available	n.a.	Partner
Montenegro	UNIQA Insurance Group	✓	✓	✓		✓		•2	A-stable, S&P	2nd	Partner
Morocco	SAHAM Maroc	✓	✓	✓		✓	•2		Not available	1st	Partner
Mozambique	Global Alliance Seguros (Globus Network)	✓		✓		(•2)	•1	•2	A GCR	n.a.	Partner
Myanmar	AIA	•2	•2						Not available	n.a.	Partner
Netherlands	elipsLife Limited	✓	✓						AA-stable, S&P	1st	Partner
	Zurich Netherlands			✓					AA-stable, S&P *	n.a.	Owned
New Caledonia	AG2R La Mondiale	✓	✓3	✓		✓		•2	A stable, S&P *	4th	Partner
New Zealand	AIA	✓	✓	✓					AA-stable, S&P	6th	Partner
Nicaragua	Seguros America (through PALIG)	✓	✓	✓	✓	✓			Not available	1st	Partner
Niger	NIA (Globus Network)	✓6		✓6		✓6			Not available	2nd	Partner
Nigeria	Leadway (Globus Network)	✓5	✓5	✓5			•2	•2	BB-, AM Best	3rd	Partner
Norway	Nordea Liv Norge	✓	✓					•2	AA-stable, S&P	3rd	Partner
	Tryg Forsikring A.S.	✓	✓	✓		•2	•2		BBBpi, (S&P)	3rd	Partner
Oman	Zurich International Life Limited	✓	✓	✓4				•2	AA-stable, S&P *	n.a.	Owned
	Gulf Insurance Group (Gulf) B.S.C.				✓	✓	•2		A, AM Best	n.a.	Partner
Pakistan	IGI Life Insurance Limited	✓	✓	✓		✓		•2	AA, PACRA	n.a.	Partner
Panama	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	1st	Partner
Paraguay	Seguridad Seguros	✓	✓	✓		✓7			A+stable, py Solventa	4th	Partner
Peru	RIMAC International Seguros	✓	✓	✓		✓	•2	•2	BBB (IFS)	2nd	Partner
Philippines	Philam Life	✓	✓	✓		✓			AA-stable, S&P	1st	Partner
Poland	Ergo Hestia Zycie S.A.	✓	✓						A+, S&P	10th	Partner
	Uniq Insurance Group	✓	✓			✓7			A-stable, S&P		Partner
Portugal	Zurich Companhia de Seguros Vida S.A.	✓	✓	✓		•2**	•2		AA-stable, S&P *	5th	Owned
Qatar	Zurich International Life Limited	✓	✓	✓4				•2	AA-stable, S&P *	n.a.	Owned
	Gulf Insurance Group (Gulf) B.S.C.				✓	✓	•2		A, AM Best	n.a.	Partner

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Totals		146	121	137	28	108	20	74			
Reunion Island	AG2R La Mondiale	✓	✓	✓		✓			A stable, S&P *	n.a.	Owned
Romania	UNIQA Insurance Group	✓	✓	✓		✓		•2	A-stable, S&P	7th	Partner
Rwanda	Radiant (Globus Network), Sonar	✓		✓		✓		•2	Not available	n.a.	Partner
Saint Barthélemy	AG2R La Mondiale	✓	✓3	✓		✓		•2	A stable, S&P	4th	Partner
Saint Martin	AG2R La Mondiale	✓	✓3	✓		✓		•2	A stable, S&P	4th	Partner
Saint Pierre and Miquelon	AG2R La Mondiale	✓	✓3	✓		✓		•2	A stable, S&P	4th	Partner
Sao Tome & Principe	SAT (Globus Network)	✓		✓		✓			Not available	n.a.	Partner
Senegal	Salama, La Senegalaise Vie (Globus Network)	✓6		✓6		✓6			BBB+ S&P	n.a.	Partner
Serbia	UNIQA Insurance Group	•1	•1	•1		•1		•2	A-stable, S&P	6th	Partner
Seychelles	MUA Life (Globus Network)	✓	✓	✓		✓			Not available	n.a.	Partner
Sierra Leone	Activa (Globus Network)			✓		✓			Not available	n.a.	Partner
Singapore	AIA	✓	✓	✓		✓			AA-stable, S&P	1st	Partner
	Zurich Insurance Company Ltd. (Singapore Branch)			✓					AA-stable, S&P *	n.a.	Owned
Slovakia	UNIQA Insurance Group	✓	✓	✓				•2	A-stable, S&P	4th	Partner
Slovenia	UNIQA Insurance Group (FOS through Croatia)	✓	✓	✓					A-stable, S&P	n.a.	Partner
South Africa	Sanlam Life Insurance Limited	✓	✓	✓				•2	Not rated	8th	Partner
South Korea	AIA	✓	✓	✓		•2		•2	AA-stable, S&P	9th	Partner
Spain	Zurich Insurance Europe AG (Spain branch)			✓					AA-stable, S&P *	14th	Partner
	Zurich Vida Compañía de Seguros y Reaseguros	✓	✓	✓				•2	AA-stable, S&P *	14th	Owned
	Cigna					✓			AA-stable, S&P	n.a.	Partner
Sri Lanka	AIA	✓	✓	✓					AA-stable, S&P	n.a.	Partner
St. Kitts & Nevis	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	4th	Partner
St. Lucia	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	4th	Partner
St. Maarten	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	4th	Partner
St. Vincent & the Grenadines	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	4th	Partner
Switzerland	Zürich Lebensversicherungsgesellschaft	✓	✓	✓4				•2	AA-stable, S&P *	5th	Owned
	Zurich Versicherungsgesellschaft		✓3	✓			✓6		AA-stable, S&P *	5th	Owned
Taiwan	AIA	✓	✓	✓		✓			AA-stable, S&P	2nd	Partner
Tanzania	Jubilee (Globus Network)	✓6	✓6	✓6		✓6		•2	Not available	n.a.	Partner
Thailand	AIA	✓	✓	✓		✓		•2	AA-stable, S&P	1st	Partner
Togo	Fidelia Assurances (Globus Network)	✓6		✓6		✓6			Not available	6th	Partner
Trinidad & Tobago	Pan American Life Insurance Group	✓	✓	✓	✓	✓			A, Fitch	4th	Partner
Tunisia	La Carte	✓	✓	✓		✓		•2	B-stable, S&P	5th	Partner
Turkey	Anadolu Hayat Emeklilik	✓	✓					•2	Not rated	1st	Partner
	Bupa Acibadem Sigorta A.Ş.					✓			Not rated	4th	Partner
UAE	Zurich International Life Limited	✓	✓	✓					AA-stable, S&P *	1st	Owned
	Gulf Insurance Group (Gulf) B.S.C.				✓	✓	•2		A, AM Best	n.a.	Partner
Uganda	Jubilee (Globus Network)	✓6	✓6	✓6		✓6		•2	AA GCR	1st	Partner
United Kingdom	Zurich Corporate Risk / Zurich Insurance	✓	✓3	✓	()		•1		AA-stable, S&P *	5th	Owned
	BUPA Insurance Limited					✓			Not available	n.a.	Partner
Ukraine	UNIQA Insurance Group	✓	✓	✓		✓		•2	A-stable, S&P	1st	Partner
Uruguay	HDI Seguros	✓	✓	✓					A-stable, S&P	n.a.	Partner
USA	UNUM	✓	✓3	(•2)					A2 good, Moody's	1st	Partner
	Zurich US, Accident & Health			✓		•7	•1		AA-stable, S&P *	n.a.	Owned
	Aflac Inc.	✓	✓3	✓					AA-stable, S&P *	n.a.	Partner
Vietnam	AIA	✓	✓	✓					AA-stable, S&P	4th	Partner

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Totals		146	121	137	28	108	20	74			
Vietnam	PVI Insurance Corporation	✓	✓	✓		✓			B++, AM Best	5th	Partner
Zambia	Phoenix (Globus Network)			✓					AA GCR	n.a.	Partner
	Professional Life	✓				✓			Not available	n.a.	Partner
Expat programs	Zurich International Life Limited	✓	✓	✓4				•2	AA-stable, S&P *	1 st	Owned
	Cigna					✓			AA-stable, S&P	1 st	Partner

Key	Description of available product or coverage
✓	Available, poolable and cedable
•1	Available and cedable, not poolable
•2	Available, not poolable, not cedable
Blank Cell	Solution Not Available
*	The rating relates to the Group's insurance financial strength rating for Zurich Insurance Company Ltd
**	Cover is offered through specialized local partners
()	Under Negotiation
Note 3	Short Term Disability also offered
Note 4	AD, ADIS and AD&D are offered as a rider to Group Life but not as stand-alone
Note 5	Reinsurance not allowed or heavily restricted – some form of pooling possible
Note 6	With restrictions
Note 7	Limited Medical Products e.g. Medical Stop Loss or Limited Medical Cover as a rider of Group Life

Zurich Global Employee Benefits Solutions is a business unit of Zurich Insurance Company Ltd.

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