

**ZURICH®**

Network Partner List

Note: Whilst every effort is made to ensure that this list is regularly updated, the information contained therein is subject to change on a daily basis. Zurich Financial Services and its associated companies therefore bear no responsibility for any inaccuracies or misrepresentations as a result of these changes.

Country	Partner	Fully owned	Group Life	Disability	Accident (AD&D)	Worker's Compensation	Medical	Retirement	Financial Strength Rating + Agency	Market Position (by Gross Premium)	
Argentina	Zurich	Yes	✓	✓	✓		-	-	AA-stable, S&P *	1st	
Australia	TAL	No	✓	✓3	✓	-	-	•2	AA-stable, S&P	3rd	
Australia	Zurich Australian Life Insurance Ltd.	Yes	✓	✓3	✓	•1	-	-	AA-stable, S&P *	14th	
Australia	AIA	No	✓	✓3	✓		-	-	AA-stable, S&P	5th	
Austria	Zürich Versicherungs-Aktiengesellschaft	Yes	✓	✓	✓		-	•2	AA-stable, S&P *	6th	
Bahrain	Zurich International Life Limited	Yes	✓	✓	✓		-	-	AA-stable, S&P *		
Belgium	Vivium Life	No	✓	✓	✓	**•2	**•2	•2	Not rated	3rd	
Bolivia	La Boliviana Ciacruz Seguros	No	✓	✓	✓		-	•2	Aa2.bo, Moody's	1st	
Brazil	Zurich Brasil Seguros	Yes	✓	✓	✓		-	•2	AA-stable, S&P *	9th	
Brunei	AIA	No	✓	✓	✓		✓	-	AA-stable, S&P	1st	
Bulgaria	Bulstrad DSK Life	No	✓	✓	✓		✓	•2	Not available	6th	
Canada	Industrial Alliance Insurance & Financial Services	No	✓	✓3	✓		✓	-	AA+S&P	4th	
Chile	Chilena Consolidada Seguros de Vida S.A.	Yes	✓	✓	✓		✓	•2	AA-stable, S&P *	6th	
China	AIA	No	✓	✓	✓		•1	•2	AA-stable, S&P	11th	
Colombia	Compañía de Seguros Bolívar S.A.	No	✓	✓	✓		(+2)	-	AA+ Duff & Phelps	2nd	
Czech Republic	ING Životní pojišťovna N.V.	No	✓	✓	✓		•2	•2	AA-S&P	2nd	
Denmark	Nordea Liv & Pension	No	✓	✓	✓	•1	•2	•2	AA-S&P	4th	
Egypt			Under negotiation								
Estonia	Ergo Life Insurance SE Eesti filiaal	No	✓	✓	✓		-	•2	A+ S&P	2nd	
Finland	Fennia Life Insurance Company Ltd.	No	✓	✓	✓		-	•2	Not available	8th	
France	AG2R La Mondiale	No	✓	✓3	✓		✓	•2	A-, Fitch	4th	
Germany	Zurich Deutscher Herold Lebensversicherungs AG	Yes	✓	✓	✓		-	•2	AA-stable, S&P *	6th	
Greece			Under negotiation								
Hong Kong	Zurich Life Insurance Company Ltd.	Yes	✓	✓	✓		-	-	AA-stable, S&P *	3rd	
Hong Kong	AIA	No	✓	✓	✓		✓	•2	AA-stable, S&P	1st	
Hungary	ING Nationale-Nederlanden Insurance Co.	No	✓	✓	✓		•2	•2	A-, S&P	1st	
India	AIA Tata	No	✓	-	✓		-	•2	AA-stable, S&P	9th	
India	ICICI Prudential Life insurance Company	No	✓	✓	✓		-	-	AAA-Fitch	2nd	
Indonesia	AIA	No	✓	✓	✓		✓	•2	AA-stable, S&P	3rd	
Ireland	Zurich Life Assurance plc	Yes	✓	✓3	-		-	•2	AA-stable, S&P *	4th	
Israel	Harel Insurance Company	No	✓	✓	✓		✓	•2	Not rated	3rd	
Italy	Zurich Insurance Ireland Ltd. (branch Italy)	Yes	-	-	✓	-	✓	-	AA-stable, S&P *		
Italy	Zurich Investment Life Spa	Yes	✓	✓	-	-	-	•2	AA-stable, S&P *		
Japan	Nippon Life	No	✓	✓	-		-	•2	AA-stable, S&P	1st	
Jordan	Jordan Insurance Company	No	✓	✓	✓		✓	-	B++ (FSR)		
Latvia	Ergo Life Insurance SE Latvijas filiāle	No	✓	✓	✓		•2	•2	AA-, S&P	7th	
Lithuania	Ergo Life Insurance SE	No	✓	✓	✓		•2	•2	AA S&P	2 nd	
Luxembourg			Under negotiation								

Country	Partner	Fully owned	Group Life	Disability	Accident (AD&D)	Workmans Compensation	Medical	Retirement	Financial Strength Rating + Agency	Market Position (by Gross Premium)	
Macau	AIA	No	✓	✓	✓		✓	•2	AA-stable, S&P	1st	
Malaysia	AIA	No	✓	✓	✓		✓	-	AA-stable, S&P	3rd	
Mexico	Zurich Compañia de Seguros S.A.	Yes	✓	✓	✓		✓	-	AA-stable, S&P *	13th	
Monaco	AG2R La Mondiale	No	✓	✓	✓		✓	•2	A-, Fitch		
Morocco	Zurich Compagnie Marocaine d'Assurances	Yes	✓	✓	✓		✓	-	AA-stable, S&P *		
Netherlands	AEGON	No	✓	✓	(•2)		-	•2	AA-, S&P	1st	
New Zealand	AIA	No	✓	✓	✓		✓	-	AA-stable, S&P	6th	
Norway	Nordea Liv Norge	No	✓	✓	-	-	-	•2	AA-stable, S&P	3rd	
Norway	Tryg Forsikring A.S.	No	✓	✓3	✓	•2	•2	-	BBBpi (S&P)	3rd	
Peru	RIMAC International Seguros	No	✓	✓	✓		✓	-	BBB (IFS)	2nd	
Phillipines	Philam Life	No	✓	✓	✓		-	-	AA-stable, S&P	1st	
Poland	Ergo Hestia S.A.	No	✓	✓	✓		✓	-	A+ S&P	10th	
Portugal	Zurich Companhia de Seguros Vida S.A.	Yes	✓	✓	✓	•2	•2**	-	AA-stable, S&P *	5th	
Puerto Rico (Note 4)	UNUM	No	✓	✓	-		-	-	A3,stable, Moody's	1st	
Puerto Rico	Zurich American Life Insurance Company	Yes	✓	✓	✓		-	-	AA-stable, S&P *		
Reunion Island	AG2R La Mondiale	Yes	✓	✓	✓		✓	-	A-, Fitch		
Romania			Under negotiation								
Russia	Ergo Life	No	✓	✓	✓		-	•2		11th	
Saudi Arabia			Under negotiation								
Singapore	AIA	No	✓	✓	✓		✓	-	AA-stable, S&P	1st	
Singapore	Zurich Singapore	Yes	✓	✓	✓		-	•2	AA-stable, S&P *		
Slovakia	ING Životná poisťovna, a.s.	No	✓	-	✓		-	-	AA-S&P	4th	
Slovenia	Zavarovalnica Tilia d.d.	No	✓	-	✓		-	-	Not available	9th	
South Africa	Alexander Forbes Life	No	✓	✓	✓		-	•2	not yet rated	8th	
South Korea	AIA	No	✓	✓	✓		-	•2	AA-stable, S&P	9th	
Spain	Zurich Insurance Ireland Ltd. (branch Spain)	No	-	-	✓	-	•2**	-	AA-stable, S&P *	14th	
Spain	Zurich Vida España	Yes	✓	✓	✓	-	-	•2	AA-stable, S&P *	14th	
Sweden			Under negotiation								
Switzerland	Zürich Lebensversicherungsgesellschaft	Yes	✓	✓3	✓			•2	AA-stable, S&P *	5th	
Switzerland	Zurich Versicherungsgesellschaft	Yes	-	-	✓	✓***	-	-	AA-stable, S&P *	5th	
Taiwan	AIA	No	✓	✓	✓		✓	-	AA-stable, S&P		
Thailand	AIA	No	✓	✓	✓		✓	•2	AA-stable, S&P	1st	
Turkey	Anadolu Hayat Emeklilik	No	✓	✓	✓		✓	•2	not yet rated	1st	

United Arab Emirates	<u>Zurich Life Insurance Company Ltd</u>	Yes	✓	✓	✓		-	-	AA-stable, S&P *	
United Kingdom	<u>Zurich Corporate Risk</u>	Yes	✓	✓3	✓	•1	-	•2	AA-stable, S&P *	5th
United States of America	<u>UNUM</u>	No	✓	✓3	(•2)		-	-	A3,stable, Moody's	1st
United States of America	<u>USA Zurich US, Accident & Health</u>	Yes	-	-	✓		•2	-	AA-stable, S&P *	
United States of America	<u>Zurich American Life Insurance Company</u>	Yes	✓	✓3	✓	•2	-	-	AA-stable, S&P *	
Venezuela	<u>Zurich Seguros S.A.</u>	Yes	✓	✓	✓		-	-	AA-stable, S&P *	1st
Vietnam	<u>AIA</u>	No	✓	✓	✓		✓	-	AA-stable, S&P	4th
Expat	<u>Zurich</u>	Yes	✓	✓	✓5	-	-	•2	AA-stable, S&P *	1st

- ✓ Available, poolable and can be ceded to a Captive
- 1 Available and can be ceded to a Captive, not poolable
- 2 Available, not poolable, cannot be ceded to a Captive
- Not available

* The rating concerns to the Group's insurance financial strength rating for Zurich Insurance Company Ltd.; February 2012

- ** Medical is offered through specialized partners
 - Belgium – DKV
 - Portugal – Medis
 - Spain – Sanitas

*** With some legal restrictions

() Under negotiation

Note 3 Short Term Disability also offered

Note 4 Where cover in the US is placed with Unum, then Unum can also offer cover in Puerto Rico

Note 5 AD, ADIS and AD&D are offered as a rider to Group Life but not as stand-alone

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Zurich Life Insurance Company Ltd is part of the Zurich Financial Services Group which has a representation in more than 50 countries.

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