

Our Network

We partner with top tier local players in almost 150 countries, bringing you peace of mind wherever you and your business are.



Network Capabilities

Zurich Global Employee Benefits Solutions

Country	Network Partner	Life	Disability	Accident	Critical Illness	Medical	Workers Compensation	Retirement Savings	Financial Strength	Market Position	Zurich Owned / Partner
Albania	Sigal Albania Non Life	•	•	•		•		•	n.a	n.a.	Partner
	Sigal Albania Life	•	•	•				•	n.a	n.a.	Partner
Algeria	Salama Algeria (Globus)	•	•	•		•		•	BBB+ S&P	4th	Partner
Angola	Nova Seguros Angola	•	•	•		•	•		n.a	n.a.	Partner
	Fidelidade Seguros (Globus)	•	•	•		•	•		n.a	3rd	Partner
Antigua	PALIG Antigua	•	•	•		•			A, Fitch	n.a.	Partner
Argentina	Zurich Life Argentina	•	•	•					AA-stable, S&P *	1st	Owned
Aruba	PALIG Aruba	•	•	•		•			A, Fitch	n.a.	Partner
Australia	AIA Australia	•	•	•	•				AA-stable, S&P *	5th	Partner
	Zurich Australia	•	•	•	•				AA-stable, S&P	5th	Owned
Austria	Zurich Austria Accident	•	•	•				•	AA-stable, S&P *	6th	Owned
	Zurich Austria Life	•	•						n.a	n.a.	Owned
Bahrain	Bupa Middle East					•			A+ by Fitch	1st	Partner
	Zurich Middle East (IOM)	•	•	•					A+ by AM Best	n.a.	Owned
	GIG Gulf Bahrain	•		•	•	•	•	•	Aa Am Best	n.a.	Partner
Barbados	PALIG Barbados	•	•	•		•			A, Fitch	n.a.	Partner
Belgium	Zurich Non Life Belgium			•					n.a	n.a.	Owned
	Vivium	•	•				•	•	n.a	n.a.	Partner
Benin	L'Africaine Vie Benin (Globus)	•		•		•			n.a	1st	Partner
Bermuda	Zurich Int. Life Limited (IOM)	•	•	•		•			A+ by AM Best	n.a.	Partner
Bolivia	La Boliviana	•	•	•				•	Aa2bo, Moody's	1st	Partner
Bonaire	PALIG Bonaire	•	•	•		•			A, Fitch	n.a.	Partner
Bosnia and Herzegovina	Uniqa Bosnia	•	•	•		•		•	Solid	n.a.	Partner
Brazil	Zurich Minas Brasil	•	•	•					n.a	n.a.	Owned
	Care Plus Brazil					•			AA+Fitch	1st*	Partner
Brunei	AIA Brunei	•	•	•		•			AA-stable, S&P	1st	Partner
Bulgaria	Bulstrad Life	•	•	•		•		•	VIG: A +stable, S&P	4th	Partner
	Uniqa Bulgaria	•	•			•			n.a	4th (L) / 11th (NL)	Partner
Burkina Faso	SONAR Vie (Globus)	•		•		•			A GCR	1st	Partner
Burundi	BICOR (Globus)	•		•		•			n.a	2nd	Partner
Cambodia	AIA Cambodia	•	•	•	•	•			n.a	n.a.	Partner

Country	Network Partner	Life	Disability	Accident	Critical Illness	Medical	Workers Compensation	Retirement Savings	Financial Strength	Market Position	Zurich Owned / Partner
Cameroun	Activa Cameroun (Globus)	●		●		●		●	A GCR	3rd	Partner
	Globus Network - Cameroun	●						●	n.a	n.a.	Partner
Canada	Industrial Alliance	●	●	●	●	●		●	AA+, S&P	7th	Partner
Chad	SAAR Chad (Globus)	●		●		●			n.a	n.a.	Partner
Chile	Zurich Chile	●	●	●		●		●	AA-stable, S&P *	6th	Owned
China	AIA China	●	●	●		●			AA-stable, S&P	11th	Partner
	Ping An Health	●	●	●	●	●			A-, AM Best	2nd	Partner
	Ping An P&C	●	●	●		●			n.a	n.a.	Partner
Colombia	Seguros Bolivar Life	●	●	●			●	●	AA+, Duff & Phelps	2nd	Partner
	PALIG Colombia	●	●	●		●		●	n.a	n.a.	Partner
	Seguros Bolivar Non Life			●		●	●	●	n.a	n.a.	Partner
	Zurich Colombia	●	●	●	●				n.a	n.a.	Owned
Congo Brazzaville	ACG (Globus)	●		●		●		●	n.a	1st	Partner
Costa Rica	PALIG Costa Rica	●	●	●		●			A, Fitch	n.a.	Partner
Croatia	Uniqa Croatia	●	●	●	●	●		●	Solid	n.a.	Partner
Curaçao	PALIG Curaçao	●	●	●		●			A, Fitch	n.a.	Partner
Czech Republic	Uniqa Czech	●	●	●	●			●	Solid	n.a.	Partner
Denmark	Velliv Denmark	●	●	●		●	●	●	n.a	6th	Partner
	Nordea Pension Denmark	●	●			●		●	AA-, S&P	4th	Partner
Dominica	PALIG Dominica	●	●	●		●			n.a	n.a.	Partner
Dominican Republic	PALIG Republica Dominicana (Seguros Universal)	●	●	●		●			A, Fitch	n.a.	Partner
Ecuador	PALIG Ecuador	●	●	●		●			A, Fitch	2nd	Partner
Egypt	GIG Egypt Life	●	●	●	●	●			B+ (Standard & Poors)	n.a.	Partner
El Salvador	PALIG El Salvador	●	●	●		●			A, Fitch	3rd	Partner
Equatorial Guinea	L'Africaine des Assurances (Globus)	●		●		●			n.a	3rd	Partner
Estonia	ERGO Estonia	●	●	●		●		●	A, S&P	2nd	Partner
Ethiopia	Awash Ethiopia (Globus)	●		●		●			n.a	n.a.	Partner
Expat programs	Bupa Global Expats					●			A+ by Fitch	1st	Partner
	Zurich Int. Life Limited (IOM)	●	●						A+ by AM Best	n.a.	Partner
France	AG2R	●	●	●		●		●	A stable, S&P	4th	Partner
	Zurich NonLife France			●					n.a	n.a.	Owned
French Polynesia	AG2R	●	●	●		●		●	A-, Fitch	4th	Partner
Gabon	Globus Network Gabon	●		●		●			A GCR	4th	Partner
Germany	Zurich Life Germany	●	●	●			●	●	AA-stable, S&P *	6th	Owned
	Zurich NonLife Germany			●					n.a	n.a.	Owned

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Ghana	Activa Ghana (Globus)	●		●		●			n.a	3rd	Partner
Grenada	PALIG Grenada	●	●	●		●			A, Fitch	3rd	Partner
Guadeloupe	AG2R	●	●	●		●		●	A-, Fitch	4th	Partner
Guatemala	PALIG Guatemala	●	●	●		●			A, Fitch	4th	Partner
Guinea Conakry	Activa Guinea Conakry (Globus)			●		●			n.a	n.a.	Partner
	Activa-Vie Life (Globus)	●		●		●		●	n.a	3rd	Partner
Guyana	AG2R	●	●	●		●		●	A-, Fitch	4th	Partner
Honduras	PALIG Honduras	●	●	●		●			A, Fitch	1st	Partner
Hong Kong	AIA Hong Kong	●	●	●					AA-stable, S&P *	3rd	Partner
	Zurich Non Life Hong Kong	●	●	●		●		●	AA-stable, S&P	1st	Owned
	Bupa Asia					●			n.a	n.a.	Partner
Hungary	Uniqa Hungary	●	●	●		●		●	Solid	n.a.	Partner
India	ICICI Lombard			●		●			AAA-, Fitch	2nd	Partner
	ICICI Prudential	●						●	AAA-, Fitch	2nd	Partner
	Tata AIA India	●		●				●	AA-stable, S&P	9th	Partner
Indonesia	AIA Indonesia	●	●	●	●	●		●	AA-stable, S&P	3rd	Partner
	Zurich Life Indonesia	●	●	●					n.a	n.a.	Owned
	Zurich Non Life Indonesia		●	●		●			n.a	n.a.	Owned
Ireland	Zurich Life Ireland	●	●		●			●	AA-stable, S&P *	4th	Owned
Isle of Man	Zurich Int. Life Limited	●	●	●	●			●	A+ by Fitch	n.a.	Owned
Israel	Harel	●	●	●		●		●	n.a	3rd	Partner
Italy	Zurich Non Life Italy		●	●		●			AA-stable, S&P *	n.a.	Owned
	Zurich Life Italy	●	●					●	AA-stable, S&P *	n.a.	Owned
Ivory Coast	L'Africaine des Assurances (Globus)	●		●		●		●	n.a	n.a.	Partner
Japan	Sompo Japan	●	●						A+, S&P	n.a.	Partner
Jordan	GIG Jordan	●	●	●		●			B++, A.M. Best	1st	Partner
Kenya	Jubilee Kenya (Globus)	●	●	●			●	●	A AMBest	n.a.	Partner
Kosovo	Sigal Kosovo	●	●	●		●		●	n.a	n.a.	Partner
Kuwait	GIG Gulf - Group Life	●	●	●	●	●	●		n.a	1st	Partner
	GIG Gulf - Group Medical					●			S&P A-	1st	Partner
Latvia	ERGO Latvia	●	●	●		●		●	A, S&P	7th	Partner
Lithuania	ERGO Lithuania	●	●	●		●		●	A, S&P	2nd	Partner
Luxembourg	Bâloise Vie	●	●	●				●	A- stable, S&P	n.a.	Partner
	Zurich Eurolife Luxembourg (FOS)	●	●	●					n.a	n.a.	Owned
Macau	AIA Macau	●	●	●		●		●	AA-stable, S&P	1st	Partner

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Macedonia	Sigal AD Skopje - Macedonia			●		●			Solid	n.a.	Partner
	Sigal Life Macedonia	●	●		●			●	Solid	n.a.	Partner
Madagascar	ARO (Globus)	●		●		●		●	AA GCR	1st	Partner
Malawi	Global Alliance MWI (Globus)			●					n.a	n.a.	Partner
Malaysia	AIA Malaysia General			●					AA-stable, S&P	3rd	Partner
	AIA Malaysia	●	●	●		●			AA-stable, S&P	3rd	Partner
	Zurich Non Life Malaysia		●	●					n.a	n.a.	Owned
Mali	LAFIA (Globus)	●		●		●			n.a	n.a.	Partner
Martinique	AG2R	●	●	●		●		●	Solid	n.a.	Partner
Mauritania	NASR (Globus)	●		●		●			n.a	1st	Partner
Mauritius	MUA Life Ltd	●	●	●		●			n.a	n.a.	Partner
	MUA Non Life					●			n.a	n.a.	Partner
Mayotte	AG2R	●	●	●		●		●	A-, Fitch	4th	Partner
Mexico	Zurich Mexico (ZAM)	●	●	●		●			AA-stable, S&P *	13th	Owned
	GNP Mexico	●	●	●	●	●			n.a	1st	Partner
Montenegro	Uniqa Montenegro	●	●	●		●		●	Solid	n.a.	Partner
Montserrat	PALIG Montserrat	●	●	●		●			n.a	n.a.	Partner
Morocco	SANLAM Maroc	●	●	●		●	●		n.a	1st	Partner
Mozambique	Global Alliance MOZ (Globus)	●		●		●	●	●	A GCR	n.a.	Partner
Netherlands	ElipsLife	●	●						n.a	n.a.	Partner
New Caledonia	AG2R	●	●	●		●		●	A-, Fitch	4th	Partner
New Zealand	AIA New Zealand	●	●	●	●				AA-stable, S&P	6th	Partner
Nicaragua	PALIG Nicaragua (Seguros America)	●	●	●		●			n.a	2nd	Partner
Niger	La Nigérienne (Globus)	●		●		●			n.a	2nd	Partner
Nigeria	Leadway (Globus)	●	●	●		●	●	●	BB- AMBest	3rd	Partner
Norway	Nordea Liv Norway	●	●					●	AA-stable, S&P	3rd	Partner
	Tryg	●	●	●		●	●		BBBpi (S&P)	3rd	Partner
Oman	Zurich Middle East (IOM)	●	●						A+ by AM Best	n.a.	Owned
Pakistan	IGI Life Pakistan	●	●	●		●		●	AA, PACRA	n.a.	Partner
Panama	PALIG Panama	●	●	●		●			A, Fitch	4th	Partner
Paraguay	Seguridad Paraguay	●	●	●		●			A+stable, py Solventa	4th	Partner
Peru	RIMAC	●	●	●		●	●	●	BBB (IFS)	2nd	Partner
Philippines	AIA Philippines	●	●	●		●			AA-stable, S&P	1st	Partner
Poland	Uniqa Poland Non Life			●					n.a	n.a.	Partner
	ERGO Poland	●	●	●	●				A+, S&P	10th	Partner

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Poland	Uniqa Poland Life	●	●	●				●	A-stable, S&P *	n.a.	Partner
Portugal	Zurich Life Portugal	●	●	●		●	●		AA-stable, S&P *	5th	Owned
Qatar	Bupa Middle East					●			A+ by Fitch	1st	Partner
	Zurich Middle East (IOM)	●	●						A+ by AM Best	n.a.	Owned
	GIG Gulf Qatar			●	●	●	●		Aa Am Best	n.a.	Partner
Reunion Island	AG2R	●	●	●		●			A-, Fitch	n.a.	Partner
Romania	Uniqa Romania Non Life					●			n.a	n.a.	Partner
	Uniqa Romania Life	●	●	●				●	Solid	n.a.	Partner
	Signal Iduna Romania	●	●	●		●					Partner
Rwanda	Radiant (Globus)	●		●		●		●	n.a	n.a.	Partner
Saint Barthélemy	AG2R	●	●	●		●		●	A-, Fitch	4th	Partner
Saint Martin	AG2R	●	●	●		●		●	A-, Fitch	4th	Partner
Saint Pierre and Miquelon	AG2R	●	●	●		●		●	A-, Fitch	4th	Partner
Sao Tome and Principe	SAAR Assurances (Globus)	●		●		●			n.a	n.a.	Partner
Saudi Arabia	Bupa Middle East					●			A+ by Fitch	1st	Partner
	Zurich Middle East (IOM)	●	●	●					A+ by AM Best	15th	Partner
	GIG Saudi	●	●	●	●	●		●	AA- S&P	5th	Partner
Senegal	Salama Senegal (Globus)	●		●		●			BBB+ S&P	n.a.	Partner
Serbia	Uniqa Serbia	●	●	●		●		●	Solid	n.a.	Partner
Sierra Leone	Activa Sierra Leone (Globus)			●		●			n.a	n.a.	Partner
Singapore	Ala Singapore	●	●	●	●	●			AA-stable, S&P	1st	Partner
	Zurich Non Life Singapore			●					AA-stable, S&P *	n.a.	Owned
Slovakia	Uniqa Slovakia	●	●	●				●	Solid	n.a.	Partner
South Africa	Sanlam Life (ex-AForbes)	●	●	●	●			●	n.a	8th	Partner
South Korea	AIA South Korea	●	●	●		●		●	AA-stable, S&P	9th	Partner
Spain	CIGNA Spain					●			AA-stable, S&P	n.a.	Partner
	Zurich Non Life Spain		●	●					AA-stable, S&P *	14th	Owned
	Zurich Life Spain	●	●	●				●	AA-stable, S&P *	14th	Owned
Sri Lanka	AIA Sri Lanka	●	●	●					AA-stable, S&P	n.a.	Partner
St. Kitt and Nevis	PALIG St. Kitts and Nevis	●	●	●		●			A, Fitch	4th	Partner
St. Lucia	PALIG St. Lucia	●	●	●		●			A, Fitch	4th	Partner
St. Maarten	PALIG St. Maarten	●	●	●		●			A, Fitch	4th	Partner
St. Vincent	PALIG St. Vincent	●	●	●		●			A, Fitch	4th	Partner
Sudan	Sudan Insurance (Globus)			●		●			n.a	n.a.	Partner
Switzerland	Zurich Switzerland Life	●	●	●				●	AA-stable, S&P *	5th	Owned

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Switzerland	Zurich Non Life Switzerland		●	●			●		AA-stable, S&P *	5th	Owned
Taiwan	AlA Taiwan	●	●	●		●			AA-stable, S&P	10th	Partner
Tanzania	Jubilee Tanzania (Globus)	●	●	●		●		●	n.a	n.a.	Partner
Thailand	AlA Thailand	●	●	●		●		●	AA-stable, S&P	1st	Partner
Togo	Fidelia (Globus)	●		●		●			n.a	6th	Partner
Trinidad and Tobago	PALIG Trinidad & Tob	●	●	●		●			A, Fitch	4th	Partner
Tunisia	COMAR (Globus)	●	●	●		●		●	B-stable, S&P	5th	Partner
	Carte Vie	●	●	●		●					Partner
Turkey	Anadolu Hayat	●	●	●					n.a	1st	Partner
	Bupa Turkey					●			n.a	n.a.	Partner
UAE	Bupa Middle East					●			A+ by Fitch	1st	Partner
	Zurich Middle East (IOM)	●	●	●	●			●	A+ by AM Best	n.a.	Owned
	GIG UAE				●	●	●		Aa Am Best	5th	Partner
Uganda	Jubilee Uganda (Globus)	●	●	●		●		●	AA GCR	1st	Partner
Ukraine	Uniqa Ukraine Life	●	●	●				●	Solid	n.a.	Partner
	Uniqa Ukraine Non Life					●			n.a	n.a.	Partner
United Kingdom	Bupa Global Expat and Domestic					●			A+ by Fitch	1st	Partner
	Zurich Non Life UK			●					n.a	n.a.	Owned
	Zurich Corporate Risk	●	●		●				AA-stable, S&P *	4th	Owned
United States of America	UNUM	●	●	●	●				A2 good, Moody's	1st	Partner
	Zurich Non Life US			●			●		AA-stable, S&P *	n.a.	Owned
	Aflac	●	●	●	●				AA, S&P	n.a.	Partner
Uruguay	HDI Uruguay	●	●	●					A-stable, S&P	n.a.	Partner
Vietnam	AlA Vietnam	●	●	●		●			AA-stable, S&P	4th	Partner
	PVI Insurance Corporation	●	●	●	●	●			AM Best B+ +	n.a.	Partner
Zambia	Phoenix Zambia (Globus)			●					AA GCR	n.a.	Partner

Important information

Whilst every effort is made to ensure that this list is accurate, the information is subject to regular change and has been produced solely for informational purposes. All information contained in this list have been compiled and obtained from sources believed to be reliable and credible but no representation or warranty, express or implied, is made by Zurich Insurance Group Ltd or any of its subsidiaries (the 'Group') as to their accuracy or completeness. This list is not intended to be legal, underwriting, financial, investment or any other type of professional advice

Contact us

We help you find the right solution for your employee benefit plans.

