

# 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
<b>Totals</b>		<b>146</b>	<b>121</b>	<b>137</b>	<b>28</b>	<b>108</b>	<b>20</b>	<b>74</b>			
Albania	<a href="#">UNIQA Insurance Group</a>	✓	✓	✓		✓		•2	A-stable, S&P	1 <sup>st</sup>	Partner
Algeria	<a href="#">Salama (Globus Network)</a>	✓6 **	✓6 **	✓6 **		✓6 **		•2	BBB+ S&P	4 <sup>th</sup>	Partner
Angola	<a href="#">Universal Seguros (Globus Network)</a>	✓6	✓6	✓6		✓6	✓6		Not available	3 <sup>rd</sup>	Partner
Antigua & Barbuda	<a href="#">Pan American Life Insurance Group</a>	✓	✓	✓	✓	✓			A, Fitch	n.a.	Partner
Argentina	<a href="#">Zurich</a>	✓	✓	✓					AA-stable, S&P *	1st	Owned
Aruba	<a href="#">Pan American Life Insurance Group</a>	✓	✓	✓	✓	✓			A, Fitch	n.a.	Partner
Australia	<a href="#">AIA</a>	✓	✓3	✓					AA-stable, S&P	1 <sup>st</sup>	Partner
	<a href="#">Zurich Financial Services Australia</a>	✓	✓3	✓					AA-stable, S&P *	5 <sup>th</sup>	Owned
Austria	<a href="#">Zürich Versicherungs-Aktiengesellschaft</a>	✓	✓	✓				•2	AA-stable, S&P *	6th	Owned
Austria	<a href="#">Zurich Europe Life Insurance Company Ltd. Luxembourg (Freedom of Service)</a>	✓	✓						AA-stable, S&P *	n.a.	Owned
Bahrain	<a href="#">Zurich International Life Limited</a>	✓	✓	✓				•2	AA-stable, S&P *	n.a.	Owned
	<a href="#">Gulf Insurance Group (Gulf) B.S.C.</a>				✓	✓	•2		A, AM Best	n.a.	Partner
Barbados	<a href="#">Pan American Life Insurance Group</a>	✓	✓	✓	✓	✓			A, Fitch	n.a.	Partner
Belgium	<a href="#">Vivium</a>	✓	✓	✓		•2**	•2	•2	Not rated	3rd	Partner
Benin	<a href="#">L'Africaine des Assurances (Globus Network)</a>	✓6		✓6		✓6			Not available	1st	Partner
Bolivia	<a href="#">La Boliviana Ciacruz Seguros</a>	✓	✓	✓				•2	Aa2bo, Moody's	1st	Partner
Bonaire	<a href="#">Pan American Life Insurance Group</a>	✓	✓	✓	✓	✓			A, Fitch	n.a.	Partner
Bosnia and Herzegovina (Federation of)	<a href="#">UNIQA Insurance Group</a>	✓	✓	✓		✓		•2	A-stable, S&P	1st	Partner
Brazil	<a href="#">Zurich Minas</a>	✓	✓	✓				•2	AA-stable, S&P *	9th	Owned
Brunei	<a href="#">AIA</a>	✓	✓	✓		✓			AA-stable, S&P	1st	Partner
Bulgaria	<a href="#">Bulstrad Life Vienna Insurance Group</a>	✓	✓	✓		✓		•2	VIG: A+stable, S&P	4th	Partner
	<a href="#">UNIQA Insurance Group</a>	✓	✓	✓		✓			A-stable, S&P	9th	Partner
Burkina Faso	<a href="#">Sonar (Globus Network)</a>	✓6		✓6		✓6			A GCR	1st	Partner
Burundi	<a href="#">Bicor (Globus Network)</a>	✓6		✓6		✓6			Not available	2nd	Partner
Cambodia	<a href="#">AIA</a>	✓	•2	•2					Not available	n.a.	Partner
Cameroun	<a href="#">Activa (Globus Network)</a>	✓6		✓6		✓6		•2	A GCR	3rd	Partner
Canada	<a href="#">Industrial Alliance Insurance &amp; Financial Services</a>	✓	✓3	✓		✓		•2	AA+, S&P	6th	Partner
	<a href="#">Undisclosed Partner</a>	✓	✓	✓		✓		•2	Strong	Top 3	Partner
Cayman Islands	<a href="#">Pan American Life Insurance Group</a>	✓	✓	✓	✓	✓			A, Fitch	n.a.	Partner
Chad	<a href="#">SAAR (Globus Network)</a>	✓6		✓6		✓6			Not available	n.a.	Partner
Chile	<a href="#">Chilena Consolidada Seguros de Vida S.A.</a>	✓	✓	✓		✓		•2	AA-stable, S&P *	6th	Owned
China	<a href="#">AIA</a>	✓	✓	✓		✓			AA-stable, S&P	11th	Partner
	<a href="#">Ping An</a>	✓	✓	✓		✓		•2	A-, AM Best	2nd	Partner
Colombia	<a href="#">Zurich Colombia Seguros S.A.</a>	✓	✓	✓					AA	5th	Owned

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

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

	<u>Gulf Insurance Group (Gulf) B.S.C.</u>				✓	✓	•2		A, AM Best	n.a.	Partner
Reunion Island	<u>AG2R La Mondiale</u>	✓	✓	✓		✓			A stable, S&P *	n.a.	Owned
<b>Country / Territory</b>	<b>Network Partner</b>	<b>Group Life</b>	<b>Disability</b>	<b>Accident (GPA / AD&amp;D)</b>	<b>Critical Illness (work in progress)</b>	<b>Medical</b>	<b>Workers' Compensation</b>	<b>Retirement Savings</b>	<b>Financial Strength (Rating + Agency)</b>	<b>Market position (by gross premium)</b>	<b>Zurich Partner or Owned</b>
<b>Totals</b>		<b>146</b>	<b>121</b>	<b>137</b>	<b>28</b>	<b>108</b>	<b>20</b>	<b>74</b>			
Romania	<u>UNIQA Insurance Group</u>	✓	✓	✓		✓		•2	A-stable, S&P	7th	Partner
Rwanda	<u>Radiant (Globus Network), Sonar</u>	✓		✓		✓		•2	Not available	n.a.	Partner
Saint Barthélemy	<u>AG2R La Mondiale</u>	✓	✓3	✓		✓		•2	A stable, S&P	4th	Partner
Saint Martin	<u>AG2R La Mondiale</u>	✓	✓3	✓		✓		•2	A stable, S&P	4th	Partner
Saint Pierre and Miquelon	<u>AG2R La Mondiale</u>	✓	✓3	✓		✓		•2	A stable, S&P	4th	Partner
Sao Tome & Principe	<u>SAT (Globus Network)</u>	✓		✓		✓			Not available	n.a.	Partner
Senegal	<u>Salama, La Senegalaise Vie (Globus Network)</u>	✓6		✓6		✓6			BBB+ S&P	n.a.	Partner
Serbia	<u>UNIQA Insurance Group</u>	•1	•1	•1		•1		•2	A-stable, S&P	6th	Partner
Seychelles	<u>MUA Life (Globus Network)</u>	✓	✓	✓		✓			Not available	n.a.	Partner
Sierra Leone	<u>Activa (Globus Network)</u>			✓		✓			Not available	n.a.	Partner
Singapore	<u>AIA</u>	✓	✓	✓		✓			AA-stable, S&P	1st	Partner
	<u>Zurich Singapore (Accident &amp; Health)</u>			✓					AA-stable, S&P *	n.a.	Owned
Slovakia	<u>UNIQA Insurance Group</u>	✓	✓	✓				•2	A-stable, S&P	4th	Partner
	<u>Zavarovalnica Sava d.d.</u>	✓		✓					Not available	9th	Partner
Slovenia	<u>UNIQA Insurance Group</u>	✓	✓	✓					A-stable, S&P	n.a.	Partner
South Africa	<u>Sanlam Life Insurance Limited</u>	✓	✓	✓				•2	Not rated	8th	Partner
South Korea	<u>AIA</u>	✓	✓	✓		•2		•2	AA-stable, S&P	9th	Partner
Spain	<u>Zurich Insurance Ireland Ltd. (Spain branch)</u>			✓					AA-stable, S&P *	14th	Partner
	<u>Zurich Vida Compañía de Seguros y Reaseguros</u>	✓	✓	✓				•2	AA-stable, S&P *	14th	Owned
	<u>Cigna</u>					✓			AA-stable, S&P	n.a.	Partner
Sri Lanka	<u>AIA</u>	✓	✓	✓					AA-stable, S&P	n.a.	Partner
St. Kitts & Nevis	<u>Pan American Life Insurance Group</u>	✓	✓	✓	✓	✓			A, Fitch	4th	Partner
St. Lucia	<u>Pan American Life Insurance Group</u>	✓	✓	✓	✓	✓			A, Fitch	4th	Partner
St. Maarten	<u>Pan American Life Insurance Group</u>	✓	✓	✓	✓	✓			A, Fitch	4th	Partner
St. Vincent & the Grenadines	<u>Pan American Life Insurance Group</u>	✓	✓	✓	✓	✓			A, Fitch	4th	Partner
Switzerland	<u>Zürich Lebensversicherungsgesellschaft</u>	✓	✓	✓4				•2	AA-stable, S&P *	5th	Owned
	<u>Zurich Versicherungsgesellschaft</u>		✓3	✓			✓6		AA-stable, S&P *	5th	Owned
Taiwan	<u>AIA</u>	✓	✓	✓		✓			AA-stable, S&P	2nd	Partner
Tanzania	<u>Jubilee (Globus Network)</u>	✓6	✓6	✓6		✓6		•2	Not available	n.a.	Partner
Thailand	<u>AIA</u>	✓	✓	✓		✓		•2	AA-stable, S&P	1st	Partner
Togo	<u>Fidelia Assurances (Globus Network)</u>	✓6		✓6		✓6			Not available	6th	Partner
Trinidad & Tobago	<u>Pan American Life Insurance Group</u>	✓	✓	✓	✓	✓			A, Fitch	4th	Partner
Tunisia	<u>La Carte</u>	✓	✓	✓		✓		•2	B-stable, S&P	5th	Partner
Turkey	<u>Anadolu Hayat Emeklilik</u>	✓	✓					•2	Not rated	1st	Partner
	<u>Bupa Acibadem Sigorta A.Ş.</u>					✓			Not rated	4th	Partner
UAE	<u>Zurich International Life Limited</u>	✓	✓	✓					AA-stable, S&P *	1st	Owned
	<u>Gulf Insurance Group (Gulf) B.S.C.</u>				✓	✓	•2		A, AM Best	n.a.	Partner
Uganda	<u>Jubilee (Globus Network)</u>	✓6	✓6	✓6		✓6		•2	AA GCR	1st	Partner
United Kingdom	<u>Zurich Corporate Risk / Zurich Insurance</u>	✓	✓3	✓	( )		•1		AA-stable, S&P *	5th	Owned
	<u>BUPA Insurance Limited</u>					✓			Not available	n.a.	Partner
Ukraine	<u>UNIQA Insurance Group</u>	✓	✓	✓		✓		•2	A-stable, S&P	1st	Partner
Uruguay	<u>HDI Seguros</u>	✓	✓	✓					A-stable, S&P	n.a.	Partner
USA	<u>UNUM</u>	✓	✓3	(•2)					A2 good, Moody's	1st	Partner
	<u>Zurich US, Accident &amp; Health</u>			✓		•7	•1		AA-stable, S&P *	n.a.	Owned
	<u>Aflac Inc.</u>	✓	✓3	✓					AA-stable, S&P *	n.a.	Partner
Vietnam	<u>AIA</u>	✓	✓	✓					AA-stable, S&P	4th	Partner

	<u>PVI Insurance Corporation</u>	✓	✓	✓		✓			B++, AM Best	5th	Partner
<b>Country / Territory</b>	<b>Network Partner</b>	<b>Group Life</b>	<b>Disability</b>	<b>Accident (GPA / AD&amp;D)</b>	<b>Critical Illness (work in progress)</b>	<b>Medical</b>	<b>Workers' Compensation</b>	<b>Retirement Savings</b>	<b>Financial Strength (Rating + Agency)</b>	<b>Market positio</b>	<b>Zurich Partner or Owned</b>
<b>Totals</b>		<b>146</b>	<b>121</b>	<b>137</b>	<b>28</b>	<b>108</b>	<b>20</b>	<b>74</b>			
<b>Zambia</b>	<u>Phoenix (Globus Network)</u>			✓					AA GCR	n.a.	Partner
	<u>Professional Life</u>	✓				✓			Not available	n.a.	Partner
<b>Expat programs</b>	<u>Zurich Life Insurance Company Ltd.</u>	✓	✓	✓4				•2	AA-stable, S&P *	1 <sup>st</sup>	Owned
	<u>Cigna</u>					✓			AA-stable, S&P	1 <sup>st</sup>	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

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

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