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ALLIANZ GLOBAL BENEFITS GMBH

ALLIANZ GLOBAL BENEFITS GROUP BUSINESS LINES

Best in class global and local employee benefits (EB) solutions for multinational corporations around the world – based on capabilities of 114 network insurers in over 90 countries.



LOCAL SOLUTIONS

Country	Local Partner	Stand Alone and Pooling Coverage											Captive Coverage					Global Underwriting						
		Life	Accident			Disability			Pension	Endowment	Medical	Travel	Critical Illness Dread Disease	Life	Accident	Disability	Medical	Critical Illness	Life	Accident	Disability	Medical	Critical Illness	
		L	AR	A	STD	TPD	LTD	P	E	M	T	CI/DD	L	A	D	M	CI	L	A	D	M	CI		
Argentina	Allianz Argentina Compañia de Seguros S.A.	L	AR	A		TPD						CI												
Australia	Allianz Australia Insurance Ltd. AIA Australia**				Workers Compensation																			
Austria	Allianz Elementar Lebensversicherungs-AG Allianz Elementar Versicherungs-AG	L	AR				LTD	p ¹	E															
Belgium	Allianz Benelux S.A.	L	AR	A			LTD	p ¹		M		CI _(R)												
Bermuda	BF&M Life Insurance Company*	L		A	STD	TPD	LTD			M														
Brazil	Allianz Seguros S.A. Allianz Saúde S.A.	L	AR	A		TPD _(R)																		
Brunei	National Insurance Company Berhad* AIA Brunei**			A						M														
Bulgaria	Allianz Bulgaria Life Insurance Co.	L	AR	A				P		M		CI					CI						CI	
Cameroon	Allianz Cameroun Assurances Allianz Cameroun Assurances Vie (Branch)	L						P	E		T													
Canada	SSQ Insurance Co.*	L		A	STD		LTD			M	T	CI												
Cayman Island	BF&M Life Insurance Company*	L		A	STD	TPD	LTD			M														
China	Allianz China Life Insurance Co. Ltd. AIA China**	L	AR	A		TPD		P		M		CI												
Colombia	Allianz Seguros de Vida S.A.	L	AR	A		TPD _(R)		p ¹		M														
Congo	Allianz Congo Assurances			A						M														
Costa Rica	Assa Seguros Costa Rica***	L		A	STD	TPD	LTD			M														
Croatia	Allianz Hrvatska d.d.	L	AR	A		TPD			E			CI												
Czech Republic	Allianz pojistovna a.s.	L	AR		STD	TPD	LTD	P				CI					CI						CI	
Denmark	Danica Pension*	L				TPD	LTD	p ¹		M		CI					CI						CI	
Dominican Republic	Grupo Universal (Seguros y ARS)***	L		A	STD	TPD	LTD			M														
Egypt	Allianz Egypt	L	AR	A		TPD		p ¹		M _(R)	T	CI												
El Salvador	Aseguradora Agricola Comercial (ACSA)***	L		A	STD	TPD	LTD			M														

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		Life		Accident		Disability			Pension	Endowment	Medical	Travel	Critical Illness Dread Disease	Life	Accident	Disability	Medical	Critical Illness	Life	Accident	Disability	Medical	Critical Illness
		L	AR	A	STD	TPD	LTD	P	E	M	T	CI/DD	L	A	D	M	CI	L	A	D	M	CI	
France	Allianz Vie	L	AR	A	STD	TPD	LTD	P		M			L	A	D	M		L	A	D	M		
French Guiana	Allianz Vie	L	AR	A	STD	TPD	LTD	P		M			L	A	D	M		L	A	D	M		
French Polynesia	Allianz Vie	L	AR	A	STD	TPD	LTD	P		M			L	A	D	M		L	A	D	M		
Germany	Allianz Lebensversicherungs-AG	L	AR				LTD	p ¹	E				L	A	D			L	A	D			
	Allianz Private Krankenversicherungs-AG									M													
	Allianz Versicherungs-AG			A										A					A				
Ghana	Allianz Ghana	L		A																			
Greece	Allianz Hellas Insurance Co. S.A.	L	AR		STD	TPD		p ¹		M			L	A	D	M		L	A	D	M		
Guadeloupe	Allianz Vie	L	AR	A	STD	TPD	LTD	P		M			L	A	D	M		L	A	D	M		
Guatemala	Aseguradora General S.A.*	L		A	STD	TPD	LTD			M			L	A	D	M		L	A	D	M		
Honduras	Seguros Davivienda***	L		A	STD	TPD	LTD			M			L	A	D	M		L	A	D	M		
Hong Kong	AIA International Limited**	L	A	A			LTD	P		M		CI	L	A	D	M	CI	L	A	D	M	CI	
Hungary	Allianz Hungaria Biztosito Zrt.	L		A	STD	TPD	LTD	P		M		CI	L	A	D	M	CI	L	A	D	M	CI	
India	Bajaj Allianz Life Insurance Co. Ltd.	L	AR			TPD _(R)		P				CI _(R)											
	Bajaj Allianz General Insurance Co. Ltd.			A						M		CI											
Indonesia	Allianz Life Indonesia	L		A		TPD		p ¹		M			L	A	D	M		L	A	D	M		
Italy	Allianz S.p.A.	L		A		TPD		p ¹		M		DD	L	A	D	M	CI	L	A	D	M	CI	
Ivory Coast	Allianz Côte d'Ivoire Assurances			A						M	T												
	Allianz Côte d'Ivoire Assurances Vie	L						P	E														
Japan	Meiji Yasuda Life Insurance Co.*	L	AR					p ¹		M			L	A				L	A				
	Meiji Yasuda General Insurance Co. Ltd.*			A			LTD																
Jordan	Al Nisr Al-Arabi Insurance Co. Ltd.*	L	AR	A	STD	TPD	LTD	P	E	M	T	DD											
Kazakhstan	Inter teach Corporation*			A						M	T												
Kenya	Allianz Kenya			A						M													
Laos	Allianz General Laos	L	AR	A						M	T												
Lebanon	Allianz SNA	L	AR	A	STD	TPD	LTD	P	E	M		DD	L	A	D	M	CI	L	A	D	M	CI	
Macao	AIA Macao**	L		A			LTD	P		M		CI	L	A	D	M		L	A	D	M		
Madagascar	Allianz Madagascar Assurances	L		A				P		M													
Malaysia	Allianz Life Insurance Malaysia Berhad	L	AR			TPD				M		CI	L	A	D	M	CI	L	A	D	M	CI	
Malta	Citadel Insurance plc.*	L		A		TPD				M	T		L	A	D	M		L	A	D	M		
Martinique	Allianz Vie	L	AR	A	STD	TPD	LTD	P		M			L	A	D	M		L	A	D	M		
Mayotte	Allianz Vie	L	AR	A	STD	TPD	LTD	P		M			L	A	D	M		L	A	D	M		
Mexico	Allianz México S.A. Compañía de Seguros	L	AR			TPD		p ¹		M			L	A	D	M		L	A	D	M		
Monaco	Allianz Vie	L	AR	A	STD	TPD	LTD	P		M			L	A	D	M		L	A	D	M		
Morocco	Allianz Maroc	L		A				P		M													

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Country	Local Partner	Stand Alone and Pooling Coverage										Captive Coverage					Global Underwriting						
		Life	Accident		Disability			Pension	Endowment	Medical	Travel	Critical Illness Dread Disease	Life	Accident	Disability	Medical	Critical Illness	Life	Accident	Disability	Medical	Critical Illness	
		L	AR	A	STD	TPD	LTD	P	E	M	T	CI/DD	L	A	D	M	CI	L	A	D	M	CI	
Netherlands	Allianz Netherlands			A	STD _(R)	TPD _(R)	LTD _(R)	p ¹															
New Caledonia	Allianz Vie	L	AR	A	STD	TPD	LTD	P		M			L	A	D	M		L	A	D	M		
New Zealand	AIA New Zealand**	L		A			LTD					CI	L	A	D		CI	L	A	D		CI	
Nicaragua	Seguros America***	L		A	STD	TPD	LTD			M			L	A	D	M		L	A	D	M		
Nigeria	Allianz Nigeria	L		A				P															
Norway	Danica Pensjon*	L					LTD	P		M			L		D								
	DNB Livsforsikring ASA*	L	AR				LTD	p ¹	E	M			L	A	D	M		L	A	D	M		
Oman	Orient Insurance Company*	L	AR	A		TPD	LTD			M			L	A	D	M		L	A	D	M		
Pakistan	Allianz EFU Health Insurance Ltd.									M													
	EFU Life Assurance Ltd.*	L	AR			TPD	LTD	P	E			CI											
Panama	Assa Seguros Panama***	L		A	STD	TPD	LTD			M			L	A	D	M		L	A	D	M		
Peru	Rimac Seguros y Reaseguros S.A.*	L	AR	A	STD	TPD	LTD	P		M		CI	L	A	D	M							
Philippines	Pioneer Life Inc.*	L	AR	A		TPD _(R)				M			L	A	D	M		L	A	D	M		
	AIA Philam Life**	L		A				P	E	M		CI/DD	L	A		M	CI	L	A		M	CI	
Poland	TU Allianz Zycie Polska S.A.	L	AR			TPD		p ¹		M	T	CI	L	A	D	M	CI	L	A	D	M	CI	
	TUIR Allianz Polska S.A.			A										A					A				
Portugal	Companhia de Seguros Allianz Portugal S.A.	L	AR	A		TPD	LTD	p ¹		M			L	A	D	M		L	A	D	M		
Réunion	Allianz Vie	L	AR	A	STD	TPD	LTD	P		M			L	A	D	M		L	A	D	M		
Romania	Allianz-Tiriac Asigurari S.A.	L	AR			TPD	LTD	P		M		CI	L	A	D	M	CI	L	A	D	M	CI	
Russia	OJSC IC Allianz		AR	A	STD	TPD	LTD			M				A	D	M			A	D	M		
	Allianz Russia Life	L	AR			TPD	LTD		E			CI	L	A	D		CI	L	A	D		CI	
Saudi Arabia	Allianz Saudi Fransi Cooperative Insurance Company	L		A						M			L	A		M		L	A		M		
Senegal	Allianz Sénégal Assurances			A						M													
	Allianz Sénégal Assurances Vie	L						P															
Singapore	AXA Insurance Pte Ltd*	L	AR			TPD	LTD			M		CI	L	A	D	M	CI	L	A	D	M	CI	
	AIA Singapore Private Limited**	L		A			LTD			M		CI	L	A	D	M	CI	L	A	D	M	CI	
Slovakia	Allianz - Slovenská poisťovňa a.s.	L	AR	A	STD	TPD	LTD			M		CI	L	A	D	M	CI	L	A	D	M	CI	
South Africa	Sanlam Life Insurance Ltd.*	L	AR	A	STD	TPD	LTD	p ¹				CI/DD	L	A	D		CI	L	A	D		CI	
South Korea	AIA Korea**	L		A								CI _(R)	L	A	D		CI _(R)	L	A	D		CI _(R)	
Spain	Allianz Compañía de Seguros y Reaseguros S.A.	L	AR			TPD _(R)		p ¹	E	M			L	A	D	M		L	A	D	M		
	Allianz Seguros			A		TPD								A	D				A	D			
Sri Lanka	Allianz Insurance Lanka Ltd.	L	AR	A				P		M			L	A		M		L	A		M		
Sweden	Futur Pension*	L	AR			TPD		P		M													
Switzerland	Allianz Suisse Lebensversicherung-Gesellschaft AG	L	AR			TPD	LTD	P					L	A	D			L	A	D			
	Allianz Suisse Versicherungs-Gesellschaft AG			A	STD									A	D				A	D			
Taiwan	Mercuries Life Insurance Co. Ltd.*	L	AR	A	STD	TPD				M			L	A	D	M		L	A	D	M		
	AIA International Ltd.Taiwan Branch**	L		A						M		CI	L	A		M	CI	L	A		M	CI	
Thailand	Allianz Ayudha Assurance Pcl.	L	AR	A		TPD				M			L	A	D	M		L	A	D	M		
	AIA Thailand**	L		A				P	E	M		CI/DD	L	A		M	CI	L	A		M	CI	

Internal

LOCAL SOLUTIONS

Country	Local Partner
Turkey	Allianz Hayat ve Emeklilik A.S. Allianz Sigorta A.S.
UAE	Orient Insurance Company*
UK	Legal & General Assurance Society Ltd.* Bupa Insurance Ltd.*
Vietnam	AIA (Vietnam) Life Insurance Co. Ltd.**

* Network Insurer external to the Allianz Group
 ** Partnership collaboration with the AIA Asia Benefits Network
 *** Partnership collaboration with the Aseguradora General Benefits Network (AGEB)

Stand Alone and Pooling Coverage											
Life	Accident		Disability			Pension	Endowment	Medical	Travel	Critical Illness Dread Disease	
	L	AR	A	STD	TPD						LTD
L	AR	A		TPD	LTD	P ¹					
		A	STD	TPD	LTD			M			
L	AR	A		TPD	LTD			M			
L					IP	P ¹				CI	
								M			
L		A				P				CI	

Captive Coverage				
Life	Accident	Disability	Medical	Critical Illness
L	A	D	M	CI
L	A	D		
	A	D	M	
L	A	D	M	
L		D		CI
			M	
L	A			CI

Global Underwriting				
Life	Accident	Disability	Medical	Critical Illness
L	A	D	M	CI
L	A	D		
	A	D	M	
L	A	D	M	
L		D		CI
			M	
L	A			CI

REGIONAL SOLUTIONS

Geographic Region	Partner / Provider
Middle East	NEXICARE
Worldwide	Allianz Care*
Worldwide	Allianz Global Assistance International
Worldwide	Allianz Global Investors
Worldwide	PIMCO (Pacific Investment Management Company)

* Global and Regional Solutions (incl. Middle East)

Stand Alone and Pooling Coverage										
Life	Accident Rider	Accident	Disability			Pension	Unit Linked	Medical	Travel	Critical Illness Dread Disease
	L	AR	A	STD	TPD					
								M		
L	AR				LTD			M		
									T	
								UL		
								UL		

Captive Coverage				
Life	Accident	Disability	Medical	Critical Illness
L	A	D	M	CI
L	A	D	M	
L	A	D	M	

Global Underwriting				
Life	Accident	Disability	Medical	Critical Illness
L	A	D	M	CI
L	A	D	M	
L	A	D	M	

CONTACTS

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EXPLANATORY NOTES

Stand Alone
 Global Program

ABBREVIATIONS

- A Accident
- AR Accident rider
- CI Critical Illness
- DD Dread disease
- IP Income protection
- L Life
- LTD Long term disability
- M Medical
- P Pension
- P¹ Just risk parts are poolable
- R Rider
- STD Short term disability
- T Travel
- TPD Total permanent disability
- UL Unit linked

Disclaimer: The contents provided do not constitute legal advice; will be for informational purposes only; and will not be relied upon by Allianz Global Benefits GmbH or any of Allianz Global Benefits GmbH's customers or insurers for any purpose other than informational. Errors and omissions excepted.