



Allianz Global Benefits Group Business Lines

ALLIANZ GLOBAL BENEFITS GMBH

LOCAL SOLUTIONS

Best in class global and local employee benefits (EB) solutions for multinational corporations around the world – based on
capabilities of more than 110 network insurers in over 90 countries.

April 2024

Country	Local Partner	Stand Alone											Captive Coverage					Pooling Coverage						Global Underwriting									
		Life	Accident			Disability			Pension	Endowment	Medical	Travel	Critical Illness	Life	Accident	Disability	Medical	Critical Illness	Life	Accident	Disability	Medical	Critical Illness	Life	Accident	Disability	Medical	Critical Illness					
Argentina	Allianz Argentina Compañía de Seguros S.A.	L	AR	A	STD	TPD	LTD	P	E	M	T	CI	L	A	D	M	CI	L	A	D	P	M	CI	L	A	D	M	CI	L	A	D	M	CI
Australia	Allianz Australia Insurance Ltd. AIA Australia**	L	AR	A	Workers Compensation								CI	L	A	D	M	CI							L	A	D	M	CI				
Austria	Allianz Elementar Lebensversicherungs-AG Allianz Elementar Versicherungs-AG	L	AR	A		LTD	P ¹	E		M			L	A	D	M	CI							L	A	D	M	CI					
Bahrain	Orient Insurance Company*	L	AR	A		TPD	LTD			M			L	A	D	M	CI							L	A	D	M	CI					
Belgium	Allianz Benelux S.A.	L	AR	A		LTD	P ¹			M		CI _(R)	L	A	D	M	CI	L	AR	LTD	P ¹	M	CI	L	A	D	M	CI					
Bermuda	BF&M Life Insurance Company*	L	AR	A	STD	TPD	LTD			M			L	A	D	M	CI																
Brazil	Allianz Seguros S.A. Care Plus*	L	AR	A		TPD _(R)				M			L	A	D	M	CI																
Brunei	National Insurance Company Berhad* AIA Brunei**	L	AR	A						M			L	A	D	M	CI							L	A	D	M	CI					
Bulgaria	Allianz Bulgaria Life Insurance Co. Allianz Bulgaria Insurance Co.	L	AR	A	STD _(R)	TPD _(R)	LTD _(R)	P		M		CI _(R)	L	A	D	M	CI	L	A	D			CI	L	A	D	M	CI					
Cameroon	Allianz Cameroun Assurances Allianz Cameroun Assurances Vie (Branch)	L	AR	A						M	T		L	A	D	M	CI																
Canada	Beneva Inc.*	L	AR	A	STD	LTD				M	T	CI	L	A	D	M	CI							L	A	D	M	CI					
Cayman Island	BF&M Life Insurance Company*	L	AR	A	STD	TPD	LTD			M			L	A	D	M	CI																
Chile	Vida Security	L	AR	A					E	M			L	A	D	M	CI																
China	Allianz China Life Insurance Co. Ltd. AIA Life Insurance Company, Shanghai Branch**	L	AR	A		TPD		P		M		CI	L	A	D	M	CI							L	A	D	M	CI					
Colombia	Allianz Seguros de Vida S.A.	L	AR	A		TPD _(R)		P ¹		M		CI/DD	L	A	D	M	CI	L	A	D	P ¹	M	CI	L	A	D	M	CI					
Costa Rica	Aseguradora del Istmo S.A. (ADISO)***	L	AR	A	STD	TPD	LTD			M			L	A	D	M	CI	L	A	D			M		L	A	D	M	CI				
Croatia	Allianz Hrvatska d.d.	L	AR	A		TPD			E	M		CI	L	A	D	M	CI																
Czech Republic	Allianz pojistovna a.s.	L	AR	A	STD	TPD	LTD	P		M		CI	L	A	D	M	CI	L	A	D			CI	L	A	D	M	CI					
Denmark	Danica Pension*	L	AR	A		TPD	LTD	P ¹		M		CI	L	A	D	M	CI	L	A	D	P ¹	M	CI	L	A	D	M	CI					
Dominican Republic	Grupo Universal (Seguros y ARS)***	L	AR	A	STD	TPD	LTD			M			L	A	D	M	CI	L	A	D			M		L	A	D	M	CI				
Egypt	Allianz Egypt	L	AR	A		TPD		P ¹		M _(R)	T	CI	L	A	D	M	CI							L	A	D	M	CI					
El Salvador	Aseguradora Agricola Comercial (ACSA)***	L	AR	A	STD	TPD	LTD			M			L	A	D	M	CI	L	A	D			M		L	A	D	M	CI				
France	Allianz Vie	L	AR	A	STD	TPD	LTD	P		M			L	A	D	M	CI	L	AR	D			M		L	A	D	M	CI				
French Guiana	Allianz Vie	L	AR	A	STD	TPD	LTD	P		M			L	A	D	M	CI	L	AR	D			M		L	A	D	M	CI				
French Polynesia	Allianz Vie	L	AR	A	STD	TPD	LTD	P		M			L	A	D	M	CI	L	AR	D			M		L	A	D	M	CI				
Germany	Allianz Lebensversicherungs-AG Allianz Private Krankenversicherungs-AG Allianz Versicherungs-AG	L	AR	A		LTD	P ¹	E		M			L	A	D	M	CI																
Ghana	Allianz Ghana Allianz Ghana Life	L	AR	A	STD	TPD	LTD	P	E		T		L	A	D	M	CI																
Greece	Allianz European Reliance Single Member Insurance Company S.A.	L	AR	A	STD	TPD	LTD	P ¹		M			L	A	D	M	CI	L	AR	D	P ¹	M	CI	L	A	D	M	CI					
Guadeloupe	Allianz Vie	L	AR	A	STD	TPD	LTD	P		M			L	A	D	M	CI	L	AR	D			M		L	A	D	M	CI				
Guatemala	Aseguradora General S.A.*	L	AR	A	STD	TPD	LTD			M			L	A	D	M	CI	L	A	D			M		L	A	D	M	CI				
Honduras	Seguros Davivienda***	L	AR	A	STD	TPD	LTD			M			L	A	D	M	CI	L	A	D			M		L	A	D	M	CI				
Hong Kong	AIA International Limited**	L	AR	A		LTD	P			M		CI	L	A	D	M	CI																
Hungary	Allianz Hungaria Biztosito Zrt.	L	AR	A	STD	TPD	LTD	P		M		CI	L	A	D	M	CI	L	A	D			M	CI	L	A	D	M	CI				
India	Bajaj Allianz Life Insurance Co. Ltd. Bajaj Allianz General Insurance Co. Ltd.	L	AR	A		TPD _(R)		P		M		CI _(R)	L	A _(R)	D _(R)	M	CI _(R)	L	A _(R)	D _(R)			CI _(R)	L	A _(R)	D _(R)	M	CI _(R)					

LOCAL SOLUTIONS

Country	Local Partner	Stand Alone											Captive Coverage					Pooling Coverage						Global Underwriting				
		Life	Accident			Disability			Pension	Endowment	Medical	Travel	Critical Illness	Life	Accident	Disability	Medical	Critical Illness	Life	Accident	Disability	Pension	Medical	Critical Illness	Life	Accident	Disability	Medical
Indonesia	Perusahaan Asuransi Allianz Indonesia	L	AR	A	STD	TPD	LTD	P	E	M	T	CI	L	A	D	M	CI	L	A	D	P	M	CI	L	A	D	M	CI
Ireland	Irish Life Assurance plc	L		A		TPD		P ¹		M			L	A	D	M		L	A	D	P ¹	M		L	A	D	M	
Italy	Allianz S.p.A.	L		A		TPD		P ¹		M	T	CI	L		IP		CI							L		IP		CI
Ivory Coast	Allianz Côte d'Ivoire Assurances	L		A						M	T		L	A	D	M		L	A	D	P ¹	M	CI	L	A	D	M	
	Allianz Côte d'Ivoire Assurances Vie	L			STD	TPD	LTD	P																				
Japan	Meiji Yasuda Life Insurance Co.*	L	AR					P ¹		M			L	A		M		L	A		P ¹	M						
	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	Interteach Corporation*			A						M	T																	
Kenya	Jubilee Allianz General Insurance (K) Ltd			A							T																	
Laos	Allianz General Laos	L	AR	A						M	T																	
Lebanon	SNA S.A.L.	L	AR	A	STD	TPD	LTD	P	E	M		DD	L	A	D	M	CI							L	A	D	M	CI
Luxemburg	Foyer Vie S.A.*	L	AR			TPD	LTD	P		M			L	A	D			L	A	D				L	A	D		
Macao	AIA Macao**	L		A			LTD	P		M		CI	L	A	D	M								L	A	D	M	
Madagascar	Allianz Madagascar Assurances	L		A	STD	TPD	LTD	P		M	T																	
Malaysia	Allianz Life Insurance Malaysia Berhad	L	AR			TPD				M		CI	L	A	D	M	CI	L	A	D	CI	M	CI					
Malta	Citadel Insurance plc.*	L		A		TPD				M	T		L	A	D	M												
Martinique	Allianz Vie	L	AR	A	STD	TPD	LTD	P		M			L	A	D	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		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	P ¹	M		L	A	D	M	
Monaco	Allianz Vie	L	AR	A	STD	TPD	LTD	P		M			L	A	D	M		L	A	D		M		L	A	D	M	
Morocco	Allianz Maroc	L		A	STD	TPD	LTD	P		M	T																	
Netherlands	Allianz Nederland Groep N.V.			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		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		L	A	D	M	
Nigeria	Allianz Nigeria	L		A	STD	TPD	LTD	P	E	M	T																	
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		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												
	AIA Philippines**	L		A				P	E	M		CI/DD	L	A		M	CI							L	A		M	CI
Poland	TU Allianz Zycie Polska S.A.	L	AR	A		TPD		P ¹		M	T	CI	L	A	D	M	CI	L	AR	D	P ¹	M	CI	L	A	D	M	CI
	TUIR Allianz Polska S.A.																											
Portugal	Companhia de Seguros Allianz Portugal S.A.	L	AR	A		TPD	LTD	P ¹		M			L	A	D	M		L	A	D	P ¹	M		L	A	D	M	
Reunion	Allianz Vie	L	AR	A	STD	TPD	LTD	P		M			L	A	D	M		L	AR	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
Saudi Arabia	Allianz Saudi Fransi Cooperative Insurance Company	L		A						M			L	A		M								L	A		M	
Senegal	Allianz Sénégal Assurances			A						M	T																	
	Allianz Sénégal Assurances Vie	L			STD	TPD	LTD	P																				
Singapore	HSBC Life (Singapore) Pte. Ltd.*	L	AR			TPD	LTD			M		CI	L	A	D	M	CI	L	AR	D		M		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											
South Africa	Sanlam Life Insurance Ltd.*	L	AR	A	STD	TPD	LTD	P ¹				CI/DD	L	A	D		CI	L	AR	D	P ¹		CI	L	A	D		CI
South Korea	AIA Korea**	L		A			LTD					CI(R)	L	A	D		CI(R)							L	A	D		CI(R)

LOCAL SOLUTIONS

Country	Local Partner	Stand Alone											Captive Coverage					Pooling Coverage						Global Underwriting				
		Life	Accident		Disability			Pension	Endowment	Medical	Travel	Critical Illness	Life	Accident	Disability	Medical	Critical Illness	Life	Accident	Disability	Pension	Medical	Critical Illness	Life	Accident	Disability	Medical	Critical Illness
Spain	Allianz Compañía de Seguros y Reaseguros S.A. Sanitas S.A. Seguros*	L	AR	A	STD	TPD	LTD	P	E	M	T	CI	L	A	D	M	CI	L	A	D	P ¹	M	CI	L	A	D	M	CI
Sri Lanka	Allianz Insurance Lanka Ltd.	L	AR	A				P	E	M			L	A		M		L	A									
Switzerland	Allianz Suisse Lebensversicherung-Gesellschaft AG Allianz Suisse Versicherungs-Gesellschaft AG	L	AR			TPD	LTD	P					L	A		M		L	A									
Taiwan	Mercuries Life Insurance Co. Ltd.* AIA International Ltd.Taiwan Branch**	L	AR	A	STD	TPD				M			L	A	D	M	CI	L	A									
Thailand	Allianz Ayudha Assurance Pcl. AIA Thailand**	L	AR	A		TPD				M			L	A	D	M	CI	L	A	D		M		L	A	D	M	CI
Turkey	Allianz Hayat ve Emeklilik A.S. Allianz Sigorta A.S.	L	AR	A		TPD	LTD	P ¹	E	M			L	A	D	M	CI	L	A	D	P ¹			L	A	D	M	CI
UAE	Orient Insurance Company*	L	AR	A		TPD	LTD			M			L	A	D	M		L	A	D		M		L	A	D	M	
UK	Legal & General Assurance Society Ltd.* Bupa Insurance Ltd.*	L					IP	P ¹				CI	L		D		CI	L		D	P ¹		CI	L		D		CI
Vietnam	AIA (Vietnam) Life Insurance Co. Ltd.**	L		A				P		M		CI	L	A		M	CI	L	A					L	A		M	CI

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

REGIONAL SOLUTIONS

Geographic Region	Partner / Provider	Stand Alone and Pooling Coverage											Captive Coverage					Pooling Coverage						Global Underwriting				
		Life	Accident Rider	Accident	Disability			Pension	Unit Linked	Medical	Travel	Critical Illness Dread Disease	Life	Accident	Disability	Medical	Critical Illness	Life	Accident	Disability	Pension	Medical	Critical Illness Dread Disease	Life	Accident	Disability	Medical	Critical Illness
Middle East	NEXICARE	L	AR	A	STD	TPD	LTD	P	UL	M	T	CI/DD	L	A	D	M	CI	L	A	D	P	M	CI/DD	L	A	D	M	CI
Worldwide	AWP Health & Life S.A.*	L	AR				LTD			M			L	A	D	M		L	AR	D		M		L	A	D	M	
Worldwide	Allianz Global Assistance International										T																	
Worldwide	Allianz Global Investors								UL																			
Worldwide	PIMCO (Pacific Investment Management Company)								UL																			

* Global and Regional Solutions (incl. Middle East)

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

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