

Insurance solutions for multinational employers



Working together, Minnesota/Securian Life and Zurich offer a streamlined approach to meet the changing benefits needs of the global workforce.

A coordinated group life solution for domestic and global employees

U.S. employers consider international employees critical to their business¹, yet some companies have not revisited their arrangements for insuring international employees for many years. Using a coordinated approach, Minnesota/Securian Life (Minnesota Life)² and Zurich Insurance Group (Zurich) offer a streamlined approach to meet the changing benefits needs of the global workforce.

A changing landscape

Because of international business expansion, the number of expatriates and foreign nationals working for U.S. employers has grown significantly and become increasingly mobile. As benefit programs for globally mobile employees have become more complex, employers have seen the need for greater consistency among plans across the globe and are looking for providers that can coordinate group life insurance coverage for both domestic and globally mobile employees. A key driver is the changing regulatory environment. Employment law and insurance regulation, to name just two of many factors, are changing the regulatory landscape for multinational employers and the insurance companies that serve them.

A streamlined solution

Against this backdrop, Minnesota Life and Zurich have developed a streamlined approach for managing international risk. Minnesota Life writes the group life insurance coverage for U.S. employees and Zurich writes the coverage for employees in other countries. Together, we provide a single point of contact for online enrollment, administration and claims.

With a shared service philosophy and fully integrated servicing model, Minnesota Life and Zurich address many of the concerns multinational employers face in covering their domestic and international employees.

- Consistency and coordination of domestic and international plans
- Timely and complete resolution of international service issues
- Maximizing automation and connectivity
- Controlling domestic and international benefits costs

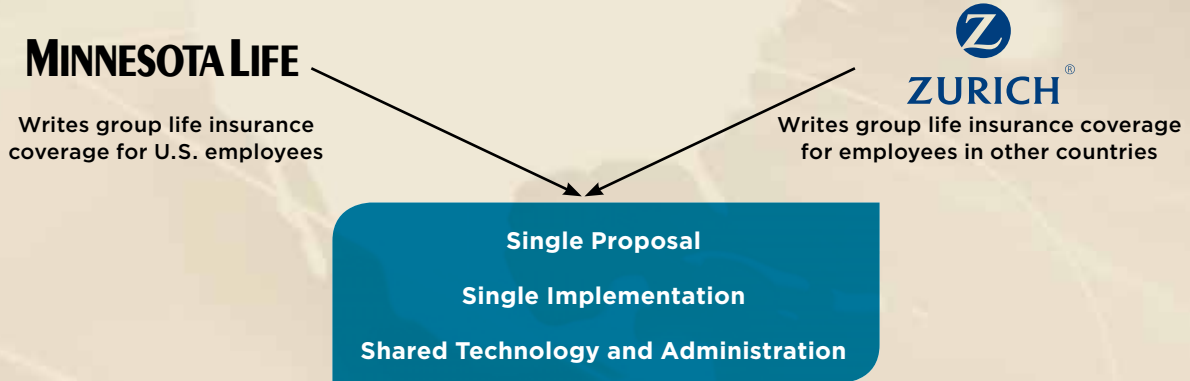
Two quality companies. One smart choice.

U.S. domestic expertise 	International expertise 
<p>Group life insurance is a primary focus and has been for nearly a century. We have the expertise, the systems and the people to design and administer the most complex plans, yet make it easy for clients to do business with us.</p> <ul style="list-style-type: none"> • We are experienced in understanding and responding to the needs of the large employer market • 100% of the resources in our Group Division are dedicated to group life and accident coverage • We are consistently first to introduce innovative technologies for the benefit of clients and their employees • We have established strategic alliances with other strong companies to add value • We have a strong, well-known client base in the large employer market 	<p>Zurich was founded in Switzerland in 1872. With over 60,000 employees serving customers in more than 170 countries, we are one of the world's largest insurance groups and one of the few to operate on a truly global basis.</p> <ul style="list-style-type: none"> • Our mission is to help our customers understand and protect themselves from risk • We count among our strengths our extensive customer knowledge and risk insights, our global network and local expertise and our determination to make it easy for customers to do business with us • We offer a comprehensive range of life insurance products and services for large corporations and multinational companies

A single point of contact for online enrollment, administration and claims

How it works

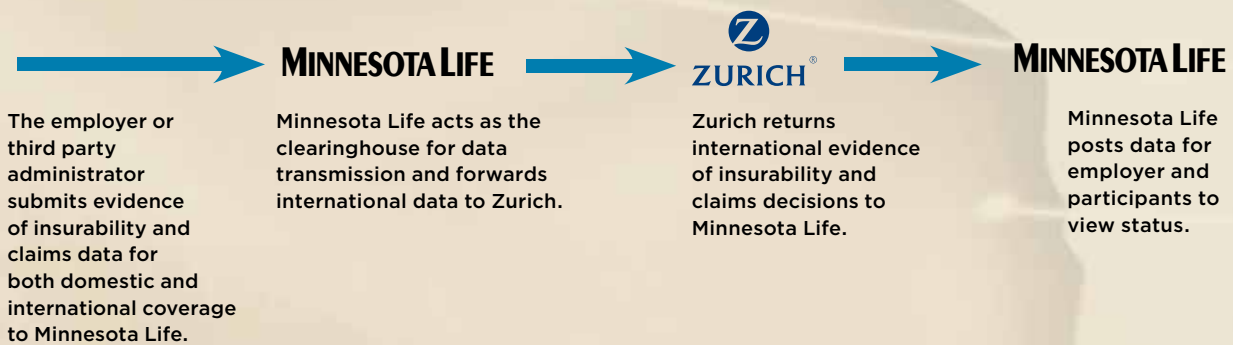
We prepare one proposal, conduct one implementation, and share responsibility for account management.



Technology connectivity

We have established technology connectivity to simplify and coordinate administrative and claims processes.

Online status information is available 24/7 for both domestic and international employees.



Simple. Efficient. Expert.

Important information

Zurich International Life is a business name of Zurich International Life Limited and Zurich Life Insurance Company Ltd.

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Government Insurance and Pensions Authority which ensures that the company has sound and professional management and provision has been made to protect planholders.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its planholders, up to 90% of the liability to the protected planholder will be met. Zurich Life Insurance Company Ltd is not covered under the scheme.

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Zurich International Life Limited is registered in Bahrain under Commercial Registration No. 17444.

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Zurich Life Insurance Company Ltd is registered (Registration No. F-1435) in Hong Kong on 31 August 1984 as a non-Hong Kong incorporated company with its branch in Hong Kong.

Zurich International Life Limited (Singapore branch) is registered by the Monetary Authority of Singapore to conduct life insurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Financial Dispute Resolution Scheme.

Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training and quality purposes.

Issued by Zurich International Life Limited which provides life assurance, investment and protection products and is authorised by the Isle of Man Government Insurance and Pensions Authority.

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¹Minnesota Life International Employee Benefits Study, March 2012.

²Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York admitted insurer. Both companies are headquartered in Saint Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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