

Network Member Capabilities

Country/Region	Network Member (Legal name)	Primary Contact	Minimum lives to offer a local group contract	Minimum lives to offer pooling	Accident					Disability			Life	Medical Retirement	Critical illness Dread Disease	Accident					Disability			Life	Medical Retirement	Critical illness Dread Disease	
					Standalone	Rider	STD	LTD	TPD	STD	LTD	TPD				Standalone	Rider	STD	LTD	TPD							
Albania	SIGAL Life UNIQA Group Austria, Sh.A	Merjemaj, Milena	12	12	A	AR	STD		TPD (accident)	L	M	R	CI				A	AR	STD		TPD (accident)	L					
Antigua	Sagcor Life Inc EC	Vanvieldt, Sean	5	5	A	AR	STD		TPD (index)	L	M	R	CI				A	AR			TPD (index)	L	M				CI (index)
Argentina	GGAL Seguros S.A	Igarzabal, Macarena	10	10	A	AR			TPD (index)	L							AR				TPD (index)	L					CI (index)
Argentina	Life Group Compania de Seguros S.A.	Meier, Norberto	3	3	A	AR			TPD (index)	L							AR				TPD (index)	L					CI (index)
Aruba	Sagcor Aruba NV	Vanvieldt, Sean	5	5	A	AR	STD		TPD (index)	L							AR				TPD (index)	L					CI (index)
Australia	Resolution Life Australasia Limited	Smith, Alex	200	200			STD	LTD		L								STD	LTD			L					
Austria	UNIQA Österreich Versicherungen AG	Huger, Robert	10	10 and min. 20k €				LTD		L	M	R								LTD				R			
Barbados	Sagcor Life Inc	Vanvieldt, Sean	5	5	A	AR	STD		TPD (index)	L	M	R	CI				AR				TPD (index)	L	M				CI (index)
Belgium	AG Insurance	Moreau, Michel	10 (review per case)	50	A	AR	STD	LTD		L	M	R	CI				AR		STD	LTD		TPD (index)	L	M	R		CI
Belize	Sagcor Life Inc	Vanvieldt, Sean	5	5	A	AR	STD		TPD (index)	L	M	R	CI				AR				TPD (index)	L	M				CI (index)
Bosnia and Herzegovina	UNIQA Osiguranje, d. d. Sarajevo	Durić, Saša	5	5	A	AR	STD		TPD (accident)	L	M	R	CI				A	AR	STD		TPD (accident)	L					CI
Brazil	CARE PLUS MEDICINA ASSISTENCIAL LTDA.	Gebirim Doria, Rodrigo	10 (min 2 not family related)	200						M																	
Brazil	ICATU SEGUROS S/A	Rodrigues, Cibelle	3	3	A	AR	STD (index)		TPD (index)	L		R	CI				A	AR	STD (index)		TPD (index)	L					CI (index)
Bulgaria	UNIQA Life Insurance Plc.	Peev, Radoslav	5	5 and min. 20k € Medical only cash benefits	A	AR	STD		TPD	L	M	R	CI				A	AR	STD		TPD	L					CI
Canada	Manulife Financial Corporation	Langdale, Chris	2	35	A	AR	STD	LTD		L	M	R	CI							LTD		L					
Chile	Compania de Seguros de Vida Camara, S.A.	Fernandez, Rosell	10	10	A	AR			TPD	L	M						AR				TPD	L	M				
China	Ping An Annuity Insurance Company of China, Ltd.	Ning, Yue	3	3	A	AR	STD		TPD (index)	L	M	R	CI									L	M				CI
China	Ping An Health Insurance Company of China, Ltd.	Yang, Yang	3	3	A	AR	STD		TPD (index)	L	M											L	M				
Colombia	Seguros Bolívar, S.A.	Caballero Barrera, Eduardo	As of 10 (life) or 30 (medical)	As of 10 (life) or 30 (medical)	A	AR			TPD (index)	L	M		CI (index)				A	AR			TPD (index)	L	M				CI (index)
Costa Rica	Internacional de Seguros	Vargas, Nayait	10	10	A	AR			TPD	L	M										TPD	L	M				
Croatia	UNIQA osiguranje d.d.	Knezevic, Dario	10	10	A	AR	STD		TPD	L	M	R	CI				A	AR	STD		TPD	L					CI
Czech Republic	UNIQA pojistovna, a.s.	Stepkal, Miroslav	3	3	A	AR	STD		TPD	L	M						A	AR	STD		TPD	L					CI
Denmark	Danica	Runing, Jens	3	10				LTD		TPD	L	M	R	CI						LTD		TPD	L		R		
Dominica	Sagcor Life Inc	Vanvieldt, Sean	5	5	A	AR	STD		TPD (index)	L	M	R	CI								TPD (index)	L	M				CI (index)
Estonia	ERGO Life Insurance SE, Estonian Branch	Mitt, Kaisu Madli	5	10					TPD	L							A	AR			TPD (index)	L					CI
Finland	Mandatium Life Insurance Company Ltd.	Jokelainen, Riitta	1	5	A	AR	STD			TPD	L										TPD	L					
France	Groupama Gan Vie	Dellerie, Isabelle	1	50			STD (index)	LTD (index)	TPD (index)	L	M	R	CI				AR	STD (index)		STD (index)		TPD (index)	L	M			CI (index)
French Guiana	Groupama Gan Vie	Dellerie, Isabelle	1	10			STD (index)	LTD (index)	TPD (index)	L	M	R	CI				AR	STD (index)		STD (index)		TPD (index)	L	M			CI (index)
Germany	Alte Leipziger Lebensversicherung a.G.	Vieweg, Martin	10	10				LTD		L							AR	STD (index)		STD (index)		TPD (index)	L	M			CI (index)
Germany	HALLESCHER Krankenversicherung a.G.	Gladis, Robert	5	-						L										LTD		L			R		
Ghana	Enterprise Life Assurance Company Limited	Fianu, Thomas	5	5					TPD	L	M						AR					TPD	L				CI
Greece	Interamerican Hellenic Life Insurance Company SA	Doutsis, Kostas	5	5	A	AR	STD		TPD	L	M	R	CI				A	AR	STD		TPD	L	M				CI
Grenada/Carricou	Sagcor Life Inc	Vanvieldt, Sean	5	5	A	AR	STD		TPD (index)	L	M	R	CI				A	AR			TPD (index)	L	M				CI (index)
Guadeloupe	Groupama Gan Vie	Dellerie, Isabelle	1	10	A	AR	STD (index)	LTD (index)	TPD (index)	L	M	R	CI				A	AR			TPD (index)	L	M				CI (index)
Guatemala	Seguros El Roble, S.A.	Valdes, Raquel	20	20			STD (index)	LTD (index)		L	M	R	CI				AR	STD (index)		LTD (index)		TPD (index)	L	M			CI (index)
Guernsey	Canada Life International Assurance (Ireland) DAC	Jones, Andy	5	20					TPD	L							AR				TPD	L	M				CI (index)
Honduras	Seguros del País, S.A.	Canahuati, Monica	5	15	A	AR	STD		LTD		L	M								LTD		L					
Hong Kong	Manulife (International) Limited	To, Grace	3	3					TPD	L												L					
Hungary	UNIQA Biztosító Zrt	Dobrovski, Tamas	10	10	A	AR	STD		LTD		L	M	R	CI			A	AR	STD		TPD (accident)	L	M				CI
Indonesia	PT Allianz Life Indonesia	Sudarya, Arie	10	10	A	AR			TPD (accident)	L	M										TPD (index)	L	M				CI (index)
Ireland	New Ireland Assurance Company Plc	McCaffrey, Matthew	3	5				LTD		L												L					
Isle of Man	Canada Life International Limited	Jones, Andy	5	20				LTD		L												L					
Italy	UnipolSai Assicurazioni S.p.A.	Pochini, Stefano	10	10	A	AR			TPD	L			CI									L					
Jamaica	Sagcor Life Inc	Vanvieldt, Sean	5	-	A	AR	STD		TPD (index)	L	M	R	CI									L					
Japan	Asahi Mutual Life Insurance Company	Kaji, Masao	10	10					TPD (index)	L												L					
Jersey	Canada Life International Assurance (Ireland) DAC	Jones, Andy	5	20				LTD		L							AR					L					
Kosovo	SIGAL Life UNIQA Group AUSTRIA Sh.a	Merjemaj, Milena	12	12	A	AR	STD		TPD (accident)	L	M						A	AR	STD		TPD (accident)	L					CI
Latvia	ERGO Life Insurance SE, Latvian Branch	Adamoviča, Laura	1	1	A	AR			TPD	L	M	R	CI									TPD	L				CI
Lithuania	ERGO Life Insurance SE	Kušinskienė, Jūratė	10	10	A	AR			TPD	L	M	R	CI				A	AR			TPD	L					CI
Luxembourg	LA LUXEMBOURGEOISE Société Anonyme d'Assurances (LALUX)	Wlwinusi, Jerome	1	1				LTD		L										LTD		L					
Malaysia	Allianz Life Insurance Malaysia Berhad	Phang, Lai Peng	3	50					TPD (index)	L	M		CI (index)				AR				TPD (index)	L	M				CI (index)
Malta	Groupama Gan Vie	Dellerie, Isabelle	1	10	A	AR	STD (index)	LTD (index)	TPD (index)	L	M	R	CI				AR	STD (index)		LTD (index)		TPD (index)	L	M			CI (index)
Mexico	Grupo Nacional Provincial, S.A.B.	Rosas, Rafael	5	5	A	AR			TPD (index)	L	M		CI (index)				AR				TPD (index)	L	M				CI (index)
Monaco	Groupama Gan Vie	Dellerie, Isabelle	1	10	A	AR	STD (index)	LTD (index)	TPD (index)	L	M	R	CI				AR	STD (index)		LTD (index)		TPD (index)	L	M			CI (index)
Montenegro	UNIQA životno osiguranje A.D., Podgorica	Bočević, Lidija	10	10	A	AR	STD		TPD (accident)	L	M	R	CI				A	AR	STD		TPD (accident)	L					CI
Netherlands	Nationale-Nederlanden Levensverzekering Maatschappij N.V.	Bijsterbosch, Margit	2	approximately 65				LTD		L	M	R								LTD		L		R			
New Zealand	Resolution Life Australasia Limited	Smith, Alex	10	10	A	AR	STD	LTD		L										STD		LTD	L				
Nigeria	Leadway Assurance Company Limited	Oduwobi, Omojadesola	3	3	A	AR			LTD		L	M	R	CI						LTD		L	M				CI
North Macedonia	UNIQA Life, ad-Skopje	Merjemaj, Milena	10	10 and min. 20k € Medical cash benefits only	A	AR	STD		TPD (accident)	L	M		CI				A	AR	STD		TPD (accident)	L					CI
Norway	Storebrand Livsforsikring AS	Haug, Vigdis	2	10	A	AR	STD	LTD		TPD	L	M	R	CI						LTD		L		R			
Panama	Sagcor Panamá, S.A.	Amoretti, Maximo	10	10					TPD (index)	L	M	R	CI				AR				TPD (index)	L					CI (index)
Peru	Pacifico Compania de Seguros y Reaseguros	Zelaya, Jorge	10	10	A	AR			TPD (index)	L							AR				TPD (index)	L					CI (index)
Philippines	Etiga Life and General Assurance Philippines, Inc.	Norombaba, Miriam	25	25	A	AR			TPD (index)	L	M						A	AR			TPD (index)	L	M				CI
Poland	Towarzystwo Ubezpieczeń Allianz Życie Polska Spółka Akcyjna	Przycki, Piotr	2	7	A	AR			TPD (index)	L	M		CI (index)								TPD (index) ^{1, 2}	L				CI (index) ^{1, 1}	
Poland	UNIQA TU na Życie S.A.	Bednarski, Michal	3	3	A	AR	STD		TPD (accident)	L			CI				A	AR	STD		TPD (accident)	L					CI
Portugal	Fidelidade - Companhia de Seguros, S.A.	Louro, Maria João	2 (standard) - 100 (tailored)	2 (standard) - 100 (tailored)				LTD		L	M	R								LTD		L					
Portugal	Generali Seguros SA (Tranquilidade)	Gil Nunes, João	As of 10 (life) or 50 (medical)	As of 10 (life) or 50 (medical)	A	AR			TPD (index)	L	M	R					AR				TPD (index)	L	M				
Puerto Rico	Prudential Insurance Company of America	Ogushwitz, Jesse	10																								

Network Member Capabilities

Country/Region	Network Member (Legal name)	Primary Contact	Minimum lives to offer a local group contract	Minimum lives to offer pooling	INSURABLE										POOLABLE									
					Accident		Disability			Life	Medical	Retirement	Critical illness Dread Disease	Accident		Disability			Life	Medical	Retirement	Critical illness Dread Disease		
					Standalone	Rider	STD	LTD	TPD					Standalone	Rider	STD	LTD	TPD						
South Africa	Sanlam	Khan, Nadeem	10	10	A	AR	STD	LTD	TPD	L	M	R	CI	A	AR	STD	LTD	TPD	L				CI	
Spain	España, S.A. Compañía Nacional de Seguros	All Varoucha , Sara	5	5	A	AR		LTD	TPD	L		R		AR			LTD	TPD	L					
St. Kitts	Sagicor Life Inc EC	Vanvieldt, Sean	5	5	A	AR	STD		TPD (order)	L	M	R	CI (order)	AR			TPD (order)	L	M			CI (order)		
St. Lucia	Sagicor Life Inc EC	Vanvieldt, Sean	5	5	A	AR	STD		TPD (order)	L	M	R	CI (order)	AR			TPD (order)	L	M			CI (order)		
St. Vincent	Sagicor Life Inc EC	Vanvieldt, Sean	5	5	A	AR	STD		TPD (order)	L	M	R	CI (order)	AR			TPD (order)	L	M			CI (order)		
Sweden	SPP Pension & Försäkring AB	Kvist, Daniel	1	10	A			LTD		L	M	R					LTD				R			
Switzerland	Baloise Life Ltd	Germann, Edgar	1	1	A (over)		STD (KTC)	LTD		L		R					LTD			L	R			
Taiwan	KGI Life Insurance Co., Ltd.	Chang, Jimmy	5	5	AR				TPD (order)	L	M		CI (order)	AR			TPD (order)	L	M			CI (order)		
Thailand	Allianz Ayudhya Assurance Public Company Limited	Sinchairatanakul, Chuenjit	11	11 (if < review per case)		AR			TPD (order)	L	M		CI (order)	AR			TPD (order)	L	M			CI (order)		
Trinidad & Tobago	Sagicor Life Inc	Vanvieldt, Sean	5	5	A	AR	STD		TPD (order)	L	M	R	CI (order)	AR			TPD (order)	L	M			CI (order)		
Tunisia	Société Tunisienne d'Assurances et de Réassurances (STAR)	Loukil, Mohamed	10	10	A	AR	STD	LTD		L	M	R	CI	A	AR	STD	LTD		L	M			CI	
Turkey	AXA Hayat A.S.	Saygin Erten, Tuğçe	10	10	A	AR	STD	LTD	TPD	L		R	CI	A	AR	STD	LTD	TPD	L				CI	
Turkey	AXA Sigorta A.S.	Saygin Erten, Tuğçe	25	25																				
U.S.A.	Prudential Insurance Company of America	Ogushwitz , Jesse	100	100	A	AR					M									M				
Ukraine	UNIQA Life - Ukraine	Myshonkov, Denys	1	1	A	AR	STD			L	M	R	CI		AR	STD			L		R		CI	
United Kingdom	BUPA Insurance Ltd	Scott, Stephen	50	50																	M			
United Kingdom	Canada Life Limited	Jones, Andy	5	20						L			CI				LTD		L					
Vietnam	Baoviet Insurance Corporation	Thao, Pham Phuong	3	3				LTD		L	M		CI (order)		AR	STD (order)		TPD (order)	L	M				
Expatriates and TCN Solutions																								
Global	BUPA Global	Bradley, Mathew	3	100							M									M				

Expatriates and TCN Solutions

Global	BUPA Global	Bradley, Mathew	3	100							M												
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ABBREVIATIONS	
A	Personal accidents only policy/standalone accident
AR	Accident as a rider to Group Life
CI	Critical illness / Dread Disease
L	Life
LTD	Long Term Disability (annuity/pension)
M	Medical
R	Retirement
STD	Short Term Disability
TPD	Total Permanent Disability (lump sum)