



Minimum lives to offer a local group contract
5
10
3
5
200
10
5
10 (review per case)
5
10 (min 2 not family related)
3
5
2
10
3
3
As of 10 (life) or 30 (medical)
10
10
3
3
5
5
1
1
1
10
5
5
5
5
1
20
5
5
3
10
3
5
10
5
10
5
1
10
1
3
1
5
1
10
2
10
3
2
10
10
25
2
3
2 (standard) - 100 (tailored)
As of 10 (life) or 50 (medical)
100
7
1
3
5

INSURABLE								
Accident		Disability			Life	Medical	Retirement	Critical Illness Dread Disease
Standalone	Rider	STD	LTD	TPD				
A	AR	STD		TPD (rider)	L	M	R	CI (rider)
A	AR			TPD (rider)	L			CI (rider)
A	AR			TPD (rider)	L			CI (rider)
A	AR	STD		TPD (rider)	L			CI (rider)
		STD	LTD		L			
A			LTD		L	M	R	
A	AR	STD		TPD (rider)	L	M	R	CI (rider)
	AR	STD	LTD		L	M	R	CI
A	AR	STD		TPD (rider)	L	M	R	CI (rider)
A	AR	STD		TPD (accident)	L	M	R	CI
						M		
A	AR	STD (rider)		TPD (rider)	L		R	CI (rider)
A	AR	STD		TPD	L	M	R	CI
A	AR	STD	LTD		L	M	R	CI
A	AR			TPD	L	M		
A	AR			TPD (rider)	L	M		CI
A	AR			TPD (rider)	L	M		CI (rider)
A	AR			TPD	L	M		
A	AR	STD		TPD	L	M	R	CI
A	AR	STD		TPD	L	M		CI
A			LTD	TPD	L	M	R	CI
A	AR	STD		TPD (rider)	L	M	R	CI (rider)
A	AR			TPD	L			CI
A		STD		TPD	L		R	CI
	AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)
	AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)
			LTD		L		R	
	AR				M			
				TPD	L	M		CI
A	AR	STD		TPD	L	M	R	CI
A	AR	STD		TPD (rider)	L	M	R	CI (rider)
	AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)
	AR			TPD	L	M		
			LTD		L			CI
A	AR			TPD	L		R	CI
A	AR	STD		TPD (rider)	L	M	R	CI (rider)
	AR			TPD (rider)	L			
			LTD		L		R	CI
A	AR			TPD	L		R	CI
A	AR	STD		TPD (rider)	L	M	R	CI (rider)
	AR			TPD (rider)	L	M		
A	AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)
A	AR			TPD (rider)	L	M		
	AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)
	AR			TPD (accident)	L	M		CI
			LTD		L	M	R	
		STD	LTD		L			
A	AR		LTD		L	M	R	CI
A	AR	STD	LTD	TPD	L	M	R	CI
A	AR			TPD (rider)	L	M	R	CI (rider)
A	AR			TPD (rider)	L	M	R	CI (rider)
A	AR			TPD (rider)	L	M		CI
	AR			TPD (rider)	L		R	CI (rider)
A	AR	STD		TPD (accident)	L			CI
A			LTD		L	M	R	
A	AR	STD		TPD (accident)	L	M		CI
A	AR	STD		TPD (accident)	M			CI
A	AR		LTD	TPD (rider)	L	M		CI (rider)
A	AR	STD		TPD (accident)	L		R	CI

04/12/2025



Network Member Capabilities

Country/Region	Network Member (Legal name)	Primary Contact
South Africa	Sanlam	Khan, Nadeem
Spain	España, S.A. Compañía Nacional de Seguros	Alí Varoucha , Sara
St. Kitts	Sagicor Life Inc EC	Vanvieldt, Sean
St. Lucia	Sagicor Life Inc EC	Vanvieldt, Sean
St. Vincent	Sagicor Life Inc EC	Vanvieldt, Sean
Sweden	SPP Pension & Försäkring AB	Kvist, Daniel
Switzerland	Baloise Life Ltd	Germann, Edgar
Taiwan	KGI Life Insurance Co., Ltd.	Chang, Jasmine
Thailand	Allianz Ayudhya Assurance Public Company Limited	Sinchairatanakul, Chuenjit
Trinidad & Tobago	Sagicor Life Inc	Vanvieldt, Sean
Tunisia	Société Tunisienne d'Assurances et de Réassurances (STAR)	Loukil, Mohamed
Turkey	AXA Hayat A.S.	Saygin Erten, Tuğçe
Turkey	AXA Sigorta A.S.	Saygin Erten, Tuğçe
U.S.A.	Prudential Insurance Company of America	Ogushwitz , Jesse
Ukraine	UNIQA Life - Ukraine	Myshonkov, Denys
United Kingdom	BUPA Insurance Ltd	Scott, Stephen
United Kingdom	Canada Life Limited	Jones, Andy
Vietnam	Baoviet Insurance Corporation	Thao, Pham Phuong

Minimum lives to offer a local group contract
10
5
5
5
5
5
1
1
5
11
5
10
10
20
100
1
50
5
3

Minimum lives to offer pooling
10
5
5
5
5
10
1
5
11 (if < review per case)
5
10
10
20
100
1
50
20
3

INSURABLE									
Accident		Disability			Life	Medical	Retirement	Critical illness Dread Disease	
Standalone	Rider	STD	LTD	TPD					
A	AR	STD	LTD	TPD	L	M	R	CI	
A	AR		LTD	TPD	L		R		
A	AR	STD		TPD (rider)	L	M	R	CI (rider)	
A	AR	STD		TPD (rider)	L	M	R	CI (rider)	
A	AR	STD		TPD (rider)	L	M	R	CI (rider)	
A			LTD		L	M	R		
A (UVG)		STD (KTG)	LTD		L		R		
	AR			TPD (rider)	L	M		CI (rider)	
	AR			TPD (rider)	L	M		CI (rider)	
A	AR	STD		TPD (rider)	L	M	R	CI (rider)	
A	AR	STD	LTD		L	M	R	CI	
A	AR	STD	LTD	TPD	L		R	CI	
						M			
A	AR	STD	LTD		L			CI	
A	AR	STD			L	M	R	CI	
						M			
			LTD		L			CI	
	AR	STD (rider)		TPD (rider)	L	M		CI (rider)	

POOLABLE									
Accident		Disability			Life	Medical	Retirement	Critical illness Dread Disease	
Standalone	Rider	STD	LTD	TPD					
A	AR	STD	LTD	TPD	L			CI	
	AR		LTD	TPD	L				
	AR			TPD (rider)	L	M		CI (rider)	
	AR			TPD (rider)	L	M		CI (rider)	
	AR			TPD (rider)	L	M		CI (rider)	
			LTD				R		
			LTD		L		R		
	AR			TPD (rider)	L	M		CI (rider)	
	AR			TPD (rider)	L	M		CI (rider)	
A	AR	STD	LTD		L	M		CI	
A	AR	STD	LTD	TPD	L			CI	
						M			
	AR	STD	LTD		L				
A	AR	STD			L		R	CI	
						M			
			LTD		L				
	AR	STD (rider)		TPD (rider)	L	M			

Expatriates and TCN Solutions

Global	BUPA Global	Bradley, Mathew
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3

100

						M		
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						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)