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				
Antigua	Sagicor Life Inc EC	Vanvieldt, Sean	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Argentina	GGAL Seguros S.A.	Abelenda, Santiago	10	10	A	AR			TPD (rider)	L			CI (rider)		AR			TPD (rider)	L			CI (rider)
Argentina	Life Group Compañía de Seguros S.A.	Meler, Norberto	3	3	A	AR			TPD (rider)	L			CI (rider)		AR			TPD (rider)	L			CI (rider)
Aruba	Sagicor Aruba NV	Vanvieldt, Sean	5	5	A	AR	STD		TPD (rider)	L			CI (rider)		AR			TPD (rider)	L			CI (rider)
Australia	Resolution Life Australasia Limited	Welsh, Jim	200	200			STD	LTD		L						STD	LTD		L			
Austria	UNIQA Österreich Versicherungen AG	Huger , Robert	10	10 and min. 20k €	A			LTD		L	M	R		A			LTD		L		R	
Barbados	Sagicor Life Inc	Vanvieldt, Sean	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Belgium	AG Insurance	Moreau, Michel	10 (review per case)	50		AR	STD	LTD		L	M	R	CI			STD	LTD		L	M	R	CI
Belize	Sagicor Life Inc	Vanvieldt, Sean	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Bosnia and Herzegovina	UNIQA Osiguranje, d. d. Sarajevo	Đurić, 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.	Gebrim Doria, Rodrigo	10 (min 2 not family related)	200							M									M		
Brazil	ICATU SEGUROS S/A	Rodrigues, Cibelle	3	3	A	AR	STD (rider)		TPD (rider)	L		R	CI (rider)	A	AR	STD (rider)		TPD (rider)	L			CI (rider)
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		AR		LTD		L			
Chile	Compania de Seguros de Vida Camara, S.A.	Fernandez, Roselix	10	10	A	AR			TPD	L	M				AR			TPD	L	M		
China	Ping An Property & Casualty Insurance Company of China, Ltd.	Ji, Riley	3	3	A	AR	STD		TPD (rider)	L	M	R	CI	A	AR			TPD (rider)	L	M		CI
China	Ping An Health Insurance Company of China, Ltd.	Yang, Yang	3	3	A				TPD (rider)	L	M		CI	A				TPD (rider)	L	M		CI
Colombia	Seguros Bolívar, S.A.	Camargo, Irma	As of 10 (life) or 30 (medical)	As of 10 (life) or 30 (medical)	A	AR			TPD (rider)	L	M		CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Costa Rica	Compañía Internacional de Seguros Filial IS-CR S.A.	Vargas, Nayarit	10	10	A	AR			TPD	L	M			A	AR			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 pojišťovna, a.s.	Stejskal, Miroslav	3	3	A	AR	STD		TPD	L	M		CI	A	AR	STD			L			CI
Denmark	Danica	Runing, Jens	3	10	A			LTD	TPD	L	M	R	CI				LTD	TPD	L		R	
Dominica	Sagicor Life Inc	Vanvieldt, Sean	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Estonia	ERGO Life Insurance SE, Estonian Branch	Mitt, Kaisa Madli	5	10	A	AR			TPD	L			CI	A	AR			TPD	L			CI
Finland	Mandatum Life Insurance Company Ltd.	Jokelainen , Riitta	1	5	A		STD		TPD	L		R	CI					TPD	L			
France	Groupama Gan Vie	Mercier, Anne-Sophie	1	50		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M		CI (rider)
French Guiana	Groupama Gan Vie	Mercier, Anne-Sophie	1	10		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M		CI (rider)
Germany	Alte Leipziger Lebensversicherung a.G.	Vieweg, Martin	10	10				LTD		L		R					LTD		L		R	
Germany	HALLESCHE Krankenversicherung a.G.	Gladis, Robert	5	-							M											
Ghana	Enterprise Life Assurance Company Limited	Fianu, Thomas	5	5		AR			TPD	L	M		CI		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	Sagicor Life Inc	Vanvieldt, Sean	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Guadeloupe	Groupama Gan Vie	Mercier, Anne-Sophie	1	10		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M		CI (rider)
Guatemala	Seguros El Roble, S.A.	Valdes, Raquel	20	20		AR			TPD	L	M				AR			TPD	L	M		
Guernsey	Canada Life International Assurance (Ireland) DAC	Jones, Andy	5	20				LTD		L			CI				LTD		L			
Honduras	Seguros del País, S.A.	Canahuati, Monica	5	15	A	AR	STD		TPD	L	M			A	AR	STD		TPD	L	M		
Hong Kong	Manulife (International) Limited	To, Grace	3	3		AR		LTD	TPD (rider)	L	M	R	CI (rider)		AR		LTD	TPD	L	M		CI (rider)
Hungary	UNIQA Biztosító Zrt	Dobrovszki, Tamas	10	10	A	AR	STD		TPD (accident)	L	M		CI	A	AR	STD		TPD (accident)	L			CI
Indonesia	PT Allianz Life Indonesia	Sudarya, Arie	10	10	A	AR			TPD (rider)	L	M	R	CI (rider)	A	AR			TPD (rider)	L	M		CI (rider)
Ireland	New Ireland Assurance Company Plc	McCaffrey, Matthew	3	5				LTD		L		R					LTD		L			
Isle of Man	Canada Life International Limited	Jones, Andy	5	20				LTD		L			CI				LTD		L			
Italy	UnipolSai Assicurazioni S.p.A.	Pochini , Stefano	10	10	A				TPD	L		R	CI					TPD	L			
Jamaica	Sagicor Life Inc	Vanvieldt, Sean	5	-	A	AR	STD		TPD (rider)	L	M	R	CI (rider)									
Japan	Asahi Mutual Life Insurance Company	Umeda, Hikaru	10	10		AR			TPD (rider)	L					AR			TPD (rider)	L			
Jersey	Canada Life International Assurance (Ireland) DAC	Jones, Andy	5	20				LTD		L			CI				LTD		L			
Latvia	ERGO Life Insurance SE, Latvian Branch	Adamoviča, Laura	1	1	A	AR			TPD	L	M	R	CI	A	AR			TPD	L			CI
Lithuania	ERGO Life Insurance SE	Kučinskienė, Jūratė	10	10	A	AR			TPD	L	M	R	CI	A	AR			TPD	L			CI
Luxembourg	LA LUXEMBOURGEOISE Société Anonyme d'Assurances (LALUX)	Wiwinius, Jerome	1	1		AR		LTD		L		R			AR		LTD		L			
Malaysia	Allianz Life Insurance Malaysia Berhad	Phang, Lai Peng	3	50		AR			TPD (rider)	L	M		CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Martinique	Groupama Gan Vie	Mercier, Anne-Sophie	1	10		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M		CI (rider)
Mexico	Grupo Nacional Provincial, S.A.B.	Rosas, Rafael	5	5	A	AR			TPD (rider)	L	M		CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Monaco	Groupama Gan Vie	Mercier, Anne-Sophie	1	10		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M		CI (rider)
Montenegro	UNIQA životno osiguranje A.D., Podgorica	Božović, Lidija	10	10	A	AR	STD		TPD (accident)	L	M		CI	A	AR	STD		TPD (accident)	L			CI
Netherlands	Nationale-Nederlanden Levensverzekering Maatschappij N.V.	Bijsterbosch, Margit	2	approximatively 65				LTD		L	M	R					LTD		L		R	
New Zealand	Resolution Life Australasia Limited	Welsh, Jim	10	10			STD	LTD		L						STD	LTD		L			
Nigeria	Leadway Assurance Company Limited	Oduwobi, Omojadesola	3	3	A	AR		LTD		L	M	R	CI	A	AR		LTD		L	M		CI
Norway	Storebrand Livsforsikring AS	Haug, Vigdis	2	50	A	AR	STD	LTD	TPD	L	M	R	CI				LTD		L		R	
Panama	Sagicor Panamá, S.A.	Amoretti, Maximo	10	10	A	AR			TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Peru	Pacifico Compañia de Seguros y Reaseguros	Oliveri, Remo	10	10	A	AR			TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L			CI (rider)
Philippines	Etiqa Life and General Assurance Philippines, Inc.	Norombaba, Miriam	5	25	A	AR			TPD (rider)	L	M		CI	A	AR			TPD (rider)	L	M		CI
Poland	Towarzystwo Ubezpieczeń Allianz Życie Polska Spółka Akcyjna	Pryciak, Piotr	2	7		AR			TPD (rider)	L		R	CI (rider)		AR			TPD (rider) [1, 2]	L			CI (rider) [1, 3, 4]
Poland	UNIQA TU na Życie S.A.	Malinowski, Marcin	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)	A			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 (rider)	L	M	R			AR			TPD (rider)	L	M		

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				
Puerto Rico	Prudential Insurance Company of America	Ogushwitz , Jesse	100	100	A	AR	STD	LTD		L			CI		AR	STD	LTD		L			
Romania	UNIQA Asigurari de Viata, S.A.	Sop, Stefan Cristian	7	7	A	AR	STD		TPD (accident)	L	M		CI	A	AR	STD		TPD (accident)	L	M		CI
Serbia	UNIQA životno osiguranje Beograd a.d.o.	Milosevic, Tihimor	1	-	A	AR	STD		TPD (accident)		M		CI									
Singapore	HSBC Life (Singapore) Pte. Ltd.	Wee, Lee Lian	3	25		AR		LTD	TPD (rider)	L	M		CI (rider)				LTD	TPD (rider)	L	M		CI (rider)
Slovakia	UNIQA pojišťovna, a.s., pobočka poisťovne z iného členského štátu	Katarína Slávičková	5	5	A	AR	STD		TPD (accident)	L		R	CI	A	AR	STD		TPD (accident)	L			CI
South Africa	Sanlam	Khan, Nadeem	10	20	A	AR	STD	LTD	TPD	L	M	R	CI	A	AR	STD	LTD	TPD	L			CI
Spain	España, S.A. Compañía Nacional de Seguros	Alí 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 (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)
St. Lucia	Sagicor Life Inc EC	Vanvieldt, Sean	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)
St. Vincent	Sagicor Life Inc EC	Vanvieldt, Sean	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Sweden	SPP Pension & Försäkring AB	Kvist, Daniel	1	10	A			LTD		L	M	R					LTD				R	
Switzerland	Helvetia Swiss Life Insurance Company Ltd	Germann, Edgar	1	50	A (UVG)		STD (KTG)	LTD		L		R					LTD		L		R	
Taiwan	KGI Life Insurance Co., Ltd.	Chang, Jasmine	5	5		AR			TPD (rider)	L	M		CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Thailand	Allianz Ayudhya Assurance Public Company Limited	Chuensamansri, Sirikul	11	11 (if < review per case)		AR			TPD (rider)	L	M		CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Trinidad & Tobago	Sagicor Life Inc	Vanvieldt, Sean	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)
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	20	20							M									M		
U.S.A.	Prudential Insurance Company of America	Ogushwitz , Jesse	100	100	A	AR	STD	LTD		L			CI		AR	STD	LTD		L			
Ukraine	UNIQA Life - Ukraine	Myshonkov, Denys	1	1	A	AR	STD			L	M	R	CI	A	AR	STD			L		R	CI
United Kingdom	BUPA Insurance Ltd	Scott, Stephen	50	50							M									M		
United Kingdom	Canada Life Limited	Jones, Andy	5	20				LTD		L			CI				LTD		L			
Vietnam	Baoviet Insurance Corporation	Pham Nguyen Hong, Hanh	3	3		AR	STD (rider)		TPD (rider)	L	M		CI (rider)		AR	STD (rider)		TPD (rider)	L	M		

Expatriates and TCN Solutions

Global	BUPA Global	Bradley, Mathew	3	100							M									M		

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)