

# Network Member Capabilities

Country/Region	Network Member	Primary Contact	Minimum lives to offer a local group contract	Minimum lives to offer pooling	INSURABLE										POOLABLE										
					Accident		Disability			Life	Medical	Relevant	Critical Illness	Dread Disease	Accident		Disability			Life	Medical	Relevant	Critical Illness	Dread Disease	
Standalone	Rider	STD	LTD	TPD	Standalone	Rider	STD	LTD	TPD						Standalone	Rider	STD	LTD	TPD						Standalone
Albania	SIGAL UNIQA Group AUSTRIA	Merjemaj, Milena	12	12	A	AR	STD		TPD (accident)	L	M	R	CI		A	AR	STD		TPD (accident)	L	M	R	CI		
Antigua	Sagicor Life Inc EC	Ifill, Akil	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		A	AR			TPD (rider)	L	M		CI (rider)		
Argentina	HSBC Seguros Argentina S.A.	Igarzabal, Macarena	10	10	A	AR			TPD (rider)	L			CI (rider)		A	AR			TPD (rider)	L			CI (rider)		
Argentina	Prudential Seguros S.A.	Canonico, Mariana	3	3	A	AR			TPD (rider)	L			CI (rider)		A	AR			TPD (rider)	L			CI (rider)		
Aruba	Sagicor Aruba NV	Ifill, Akil	5	5	A	AR	STD		TPD (rider)	L			CI (rider)		A	AR			TPD (rider)	L			CI (rider)		
Australia	Resolution Life Australasia	Smith, Alex	200	200					L										L						
Austria	UNIQA Österreich Versicherungen AG	Huger, Robert	10	10 and min. 20k €	A	AR		LTD		L	M	R			A	AR		LTD		L	M	R			
Barbados	Sagicor Life Inc	Ifill, Akil	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		A	AR	STD		TPD (rider)	L	M	R	CI (rider)		
Belgium	AG	Moreau, Michel	10 (review per case)	50		AR	STD	LTD		L	M	R	CI			AR	STD	LTD		L	M	R	CI		
Belize	Sagicor Life Inc	Ifill, Akil	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		A	AR	STD		TPD (rider)	L	M	R	CI (rider)		
Bosnia and Herzegovina	UNIQA Bosnia / Herzegovina	Fazlibegović, Faris	5	5	A	AR	STD		TPD (accident)	L	M	R	CI		A	AR	STD		TPD (accident)	L	M	R	CI		
Brazil	Care Plus Part of Bupa	Gebirim Doria, Rodrigo	2 (not family related)	200							M										M				
Brazil	Icatu Seguros	Rodrigues, Cibelle	3	3	A	AR	STD (rider)		TPD (rider)	L	M	R	CI (rider)		A	AR	STD (rider)		TPD (rider)	L	M	R	CI (rider)		
Bulgaria	UNIQA 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	M	R	CI		
Canada	Manulife	Langdale, Chris	2	35	A	AR	STD	LTD		L	M	R	CI		A	AR	STD	LTD		L	M	R	CI		
Chile	Compania de Seguros de Vida Camara SA	Rojas, Juan Pablo	10	10	A	AR			TPD	L	M	R			A	AR			TPD	L	M	R			
China	Ping An Annuity	Shi, Qing	3	3	A	AR	STD		TPD (rider)	L	M	R	CI		A	AR	STD		TPD (rider)	L	M	R	CI		
China	Ping An Health Insurance Company of China, Ltd.	Mao, Guangfan	3	3	A	AR			TPD (rider)	L	M	R	CI		A	AR			TPD (rider)	L	M	R	CI		
Colombia	Seguros Bolivar	Caballero Barrera, Eduardo	As of 10 (life) or 30 (medical)	As of 10 (life) or 30 (medical)	A	AR			TPD (rider)	L	M	R	CI (rider)		A	AR			TPD (rider)	L	M	R	CI (rider)		
Costa Rica	Aseguradora del Istmo (Adisa), S.A.	Vargas, Nayarit	10	10	A	AR			TPD	L	M	R			A	AR			TPD	L	M	R			
Croatia	UNIQA osiguranje d.d.	Knezevic, Dario	10	10	A	AR	STD		TPD	L	M	R	CI		A	AR	STD		TPD	L	M	R	CI		
Curacao	Sagicor Life Inc	Ifill, Akil	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		A	AR	STD		TPD (rider)	L	M	R	CI (rider)		
Czech Republic	UNIQA pojistovna, a.s.	Holcek, Roman	3	3	A	AR	STD		TPD	L	M	R	CI		A	AR	STD		TPD	L	M	R	CI		
Denmark	Danica Pension	Runing, Jens	3	10	A	AR		LTD	TPD	L	M	R	CI		A	AR		LTD	TPD	L	M	R	CI		
Dominica	Sagicor Life Inc	Ifill, Akil	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		A	AR	STD		TPD (rider)	L	M	R	CI (rider)		
Finland	Mandatum	Jokelainen, Riitta	1	5			STD		TPD	L			CI				STD		TPD	L			CI		
France	Groupama Gan Vie	Dellerie, Isabelle	1	10		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)			AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)		
French Guiana	Groupama Gan Vie	Dellerie, Isabelle	1	10		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)			AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)		
Germany	Alte Leipziger Lebensversicherung a.G.	Vieweg, Martin	10	10				LTD		L	M	R	CI					LTD		L	M	R	CI		
Germany	HALLESCHKE Krankenversicherung a.G.	Gladis, Robert	5	-		AR			TPD	L	M	R	CI			AR			TPD	L	M	R	CI		
Ghana	Enterprise Life Assurance Company Limited	Brew-Wartenberg, James	5	5		AR			TPD	L	M	R	CI			AR			TPD	L	M	R	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	R	CI		
Grenada/Carricou	Sagicor Life Inc	Ifill, Akil	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		A	AR	STD		TPD (rider)	L	M	R	CI (rider)		
Guadeloupe	Groupama Gan Vie	Dellerie, Isabelle	1	10	A	AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)		A	AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)		
Guatemala	Seguros El Roble, SA	Valdes, Raquel	20	20		AR			TPD	L	M	R				AR			TPD	L	M	R			
Guernsey	Canada Life	Beighton, Verna	5	20				LTD		L			CI					LTD		L			CI		
Honduras	Seguros del País, S.A.	Canahuati, Monica	5	15	A	AR	STD		TPD	L	M	R			A	AR	STD		TPD	L	M	R			
Hong Kong	Manulife (International) Limited	To, Grace	3	3		AR		LTD	TPD (rider)	L	M	R	CI (rider)			AR		LTD	TPD (rider)	L	M	R	CI (rider)		
Hungary	UNIQA Biztosító Zrt	Dobrovskí, Tamas	10	10	A	AR	STD		TPD (accident)	L	M	R	CI		A	AR	STD		TPD (accident)	L	M	R	CI		
Indonesia	Allianz Life Indonesia	Sudarya, Arie	10	10	A	AR			TPD (rider)	L	M	R	CI (rider)		A	AR			TPD (rider)	L	M	R	CI (rider)		
Ireland	New Ireland Assurance Company plc	Hawkshaw, Noelle	3	5				LTD		L		R						LTD		L		R			
Isle of Man	Canada Life	Beighton, Verna	5	20				LTD		L			CI					LTD		L			CI		
Italy	UnipolSai Assicurazioni S.p.A.	Pochini, Stefano	10	10	A	AR			TPD	L		R	CI			AR			TPD	L		R	CI		
Jamaica	Sagicor Life Inc	Ifill, Akil	5	-	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		A	AR	STD		TPD (rider)	L	M	R	CI (rider)		
Japan	Asahi Mutual Life Insurance Company	Kaji, Masao	10	10		AR			TPD (rider)	L						AR			TPD (rider)	L					
Jersey	Canada Life	Beighton, Verna	5	20				LTD		L			CI					LTD		L			CI		
Kosovo	SIGAL UNIQA Group AUSTRIA (Kosovo)	Merjemaj, Milena	12	12	A	AR	STD		TPD (accident)	L	M	R	CI		A	AR	STD		TPD (accident)	L	M	R	CI		
Latvia	ERGO Life Insurance SE, Latvian Branch	Adamoviča, Laura	1	1	A	AR			TPD	L	M	R	CI		A	AR			TPD	L	M	R	CI		
Lithuania	ERGO Life Insurance SE	Cvetkovas, Valerijus	10	10	A	AR			TPD	L	M	R	CI		A	AR			TPD	L	M	R	CI		
Luxembourg	Lalux	Wiximius, Jerome	1	1		AR		LTD		L						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	Dellerie, Isabelle	1	10		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)			AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)		
Mexico	Grupo Nacional Provincial, S.A.B.	Rosas, Rafael	5	5		AR			TPD (rider)	L	M		CI (rider)			AR			TPD (rider)	L	M		CI (rider)		
Monaco	Groupama Gan Vie	Dellerie, Isabelle	1	10		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)			AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)		
Montenegro	UNIQA osiguranje a.d.	Bočović, Lidija	10	10	A	AR	STD		TPD (accident)	L	M	R	CI		A	AR	STD		TPD (accident)	L	M	R	CI		
Netherlands	Nationale-Nederlanden Leven	Bijsterbosch, Margit	2	approximately 65				LTD		L	M	R						LTD		L	M	R			
New Zealand	Resolution Life Australasia	Smith, Alex	10	10					L										L						
Nigeria	Leadway Assurance Company Limited	Oduwobi, Omojadesola	3	10 and min. 20k € Medical cash benefits only	A	AR		LTD		L	M	R	CI		A	AR		LTD		L	M	R	CI		
North Macedonia	UNIQA Life ad Skopje	Merjemaj, Milena	10	10	A	AR	STD		TPD (accident)	L	M	R	CI		A	AR	STD		TPD (accident)	L	M	R	CI		
Norway	Storebrand Livsforsikring AS	Haug, Vigdis	2	10	A	AR	STD	LTD		TPD	L	M	R	CI		A	AR	STD	LTD		TPD	L	M	R	CI
Panama	Sagicor Life Panama	Amorètti, Maximo	10	10	A	AR			TPD (rider)	L	M	R	CI (rider)		A	AR			TPD (rider)	L	M	R	CI (rider)		
Peru	Pacifico Compania de Seguros y Reaseguros	Zelaya, Jorge	10	10	A	AR			TPD (rider)	L	M	R	CI (rider)		A	AR			TPD (rider)	L	M	R	CI (rider)		
Philippines	Etiqa Life and General Assurance Philippines, Inc.	Sotelo, Jing M.	25	25	A	AR			TPD (rider)	L	M	R	CI		A	AR			TPD (rider)	L	M	R	CI		
Poland	Towarzystwo Ubezpieczeń Allianz Zycie Polska Spółka	Geratowska-Sitnik, Dominika	2	7					TPD (rider) <sup>1,2</sup>	L	M	R	CI (rider) <sup>1,2,4</sup>						TPD (rider) <sup>1,2</sup>	L	M	R	CI (rider) <sup>1,2,4</sup>		
Poland	UNIQA Towarzystwo Ubezpieczeń na Zycie S.A.	Bednarski, Michal	3	10	A	AR	STD		TPD (accident)	L	M	R	CI		A	AR	STD		TPD (accident)	L	M	R	CI		



### Network Member Capabilities

Country/Region	Network Member	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																							
Portugal	Fidelidade	Louro, Maria Joao	2 (standard) - 100 (tailored)	2 (standard) - 100 (tailored)				LTD				L	M	R							LTD				L		
Portugal	Tranquilidade	Gil Nunes, Joao	As of 10 (life) or 50 (medical)	As of 10 (life) or 50 (medical)					TPD (rider)			L	M	R										L	M		
Puerto Rico	Prudential	Ogushwitz, Jesse	100	100						STD	LTD																
Romania	UNIQA Asigurari de Viata S.A.	Toma, Madalina	7	7						STD																	
Serbia	UNIQA životno osiguranje Beograd a.d.o.	Rajic, Lidija	1	-						STD																	
Singapore	HSBC Life (Singapore) Pte. Ltd.	Wee, Lee Lian	3	3							LTD																
Slovakia	UNIQA pojištovna, a.s., pobočka poisťovne z iného	Katarína Slávičková	5	5						STD																	
South Africa	Sanlam	Khan, Nadeem	10	10						STD	LTD																
Spain	España, S.A. Compañía Nacional de Seguros	Ali Varoucha, Sara	5	5																							
St. Kitts	Sagicor Life Inc EC	Ifill, Akil	5	5																							
St. Lucia	Sagicor Life Inc EC	Ifill, Akil	5	5						STD																	
St. Vincent	Sagicor Life Inc EC	Ifill, Akil	5	5						STD																	
Sweden	SPP	Kvist, Daniel	1	10							LTD																
Switzerland	Baloise	Hofmeijer-Wierbos, IngeMarie	1	1																							
Taiwan	KGI Life Insurance Co., Ltd.	Chang, Jimmy	5	5																							
Thailand	FWD Life Insurance Public Company Limited	Pakdee, Nathaphat	5	5																							
Trinidad & Tobago	Sagicor Life Inc	Ifill, Akil	5	5																							
Tunisia	STAR Assurances	Loukil, Mohamed	10	10						STD	LTD																
Turkey	Groupama Hayat A.S.	Erban, Hülya	10	10						STD	LTD																
Turkey	Groupama Sigorta	Erban, Hülya	25	25																							
U.S.A.	Prudential	Ogushwitz, Jesse	100	100																							
Ukraine	UNIQA Life - Ukraine	Myshonkov, Demys	1	1						STD																	
United Kingdom	BUPA UK	Scott, Stephen	50	50																							
United Kingdom	Canada Life	Beighton, Verna	5	20							LTD																
Vietnam	Baoviet Insurance Corporation	Thao, Pham Phuong	3	3																							

#### Expatriates and TCN Solutions

Global	BUPA Global	Bradley, Mathew	3	100																							
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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)