# 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 | | | | | Standalone | Rider | STD | LTD | TPD | | | | |
| Albania | SIGAL UNIQA Group AUSTRIA | Merjemaj , Milena | 12 | 12 | A | AR | STD | | TPD (accident) | L | M | R | CI | A | AR | STD | | TPD (accident) | L | | | CI |
| Antigua | Sagicor Life Inc EC | Hart, Dirk | 5 | 5 | A | AR | STD | | TPD (rider) | L | M | R | CI (rider) | | AR | | | TPD (rider) | L | M | | CI (rider) |
| Argentina | HSBC Seguros Argentina S.A. | Igarzabal, Macarena | 10 | 10 | A | AR | | | TPD (rider) | L | | | CI (rider) | | AR | | | TPD (rider) | L | | | CI (rider) |
| Argentina | Life Group Compañía de Seguros S.A. | Canonico, Mariana | 3 | 3 | A | AR | | | TPD (rider) | L | | | CI (rider) | | AR | | | TPD (rider) | L | | | CI (rider) |
| Aruba | Sagicor Aruba NV | Hart, Dirk | 5 | 5 | A | AR | STD | | TPD (rider) | L | | | CI (rider) | | AR | | | TPD (rider) | L | | | CI (rider) |
| Australia | Integrity Life | Life, Integrity | 20 | 50 (20-50 requires special approval) | | | STD | LTD | TPD | L | | | | | | STD | LTD | TPD | L | | | |
| Australia | Resolution Life Australasia | Smith, Alex | 200 | 200 | | | | | | L | | | | | | | | | 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 | Hart, Dirk | 5 | 5 | A | AR | STD | | TPD (rider) | L | M | R | CI (rider) | | AR | | | TPD (rider) | L | M | | CI (rider) |
| Belgium | AG | Moreau, Michel | 10 (review per case) | 50 | | AR | STD | LTD | | L | M | R | CI | | | STD | LTD | | L | M | R | CI |
| Belize | Sagicor Life Inc | Hart, Dirk | 5 | 5 | A | AR | STD | | TPD (rider) | L | M | R | CI (rider) | | AR | | | TPD (rider) | L | M | | 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 | | | CI |
| Brazil | Care Plus Part of Bupa | Gebrim Doria, Rodrigo | 10 (min 2 not family related) | 200 | | | | | | | M | | | | | | | | | M | | |
| Brazil | Icatu Seguros | 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 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 | Langdale, Chris | 2 | 35 | A | AR | STD | LTD | | L | M | R | CI | | AR | | LTD | | L | | | |
| Chile | Compania de Seguros de Vida Camara SA | Rojas, Juan Pablo | 10 | 10 | A | AR | | | TPD | L | M | | | | AR | | | TPD | L | M | | |
| China | Ping An Annuity | Shi, Qing | 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. | Pan, Jiaqi | 3 | 3 | A | | | | TPD (rider) | L | M | | CI | A | | | | TPD (rider) | L | M | | CI |
| Colombia | Seguros Bolívar | Caballero Barrera, Eduardo | 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 | Aseguradora del Istmo (Adisa), 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 |
| Curacao | Sagicor Life Inc | Hart, Dirk | 5 | 5 | A | AR | STD | | TPD (rider) | L | M | R | CI (rider) | | AR | | | TPD (rider) | L | M | | CI (rider) |
| Czech Republic | UNIQA pojišťovna, a.s. | Stejskal, Miroslav | 3 | 3 | A | AR | STD | | TPD | L | M | | CI | A | AR | STD | | | L | | | CI |
| Denmark | Danica Pension | Runing, Jens | 3 | 10 | A | | | LTD | TPD | L | M | R | CI | | | | LTD | TPD | L | | R | |
| Dominica | Sagicor Life Inc | Hart, Dirk | 5 | 5 | A | AR | STD | | TPD (rider) | L | M | R | CI (rider) | | AR | | | TPD (rider) | L | M | | CI (rider) |
| Finland | Mandatum | Jokelainen , Riitta | 1 | 5 | A | | STD | | TPD | L | | R | CI | | | | | TPD | L | | | |
| France | Groupama Gan Vie | Dellerie , Isabelle | 1 | 10 | | AR | STD (rider) | LTD (rider) | TPD (rider) | L | M | R | CI (rider) | | | STD (rider) | LTD (rider) | TPD (rider) | L | M | | 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 | | 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 | Hart, Dirk | 5 | 5 | A | AR | STD | | TPD (rider) | L | M | R | CI (rider) | | AR | | | TPD (rider) | L | M | | CI (rider) |
| Guadeloupe | 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 | | CI (rider) |
| Guatemala | Seguros El Roble, SA | Valdes, Raquel | 20 | 20 | | AR | | | TPD | L | M | | | | AR | | | TPD | L | M | | |
| Guernsey | Canada Life | Beighton, Verna | 5 | 20 | | | | LTD | | L | | | CI | | | | LTD | | L | | | |
| Honduras | Seguros del Páis, 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 | 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 | Hawkshaw, Noelle | 3 | 5 | | | | LTD | | L | | R | | | | | LTD | | L | | | |
| Isle of Man | Canada Life | Beighton, Verna | 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 | Hart, Dirk | 5 | - | 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 | | | |
| Kosovo | SIGAL UNIQA Group AUSTRIA (Kosovo) | Merjemaj , Milena | 12 | 12 | A | AR | STD | | TPD (accident) | L | M | | CI | A | AR | STD | | TPD (accident) | L | | | CI |
| Latvia | ERGO Life Insurance SE, Latvian Branch | Adamovića, Laura | 1 | 1 | A | AR | | | TPD | L | M | R | CI | A | AR | | | TPD | L | | | CI |
| Lithuania | ERGO Life Insurance SE | Cvetkovas, Valerijus | 10 | 10 | A | AR | | | TPD | L | M | R | CI | A | AR | | | TPD | L | | | CI |
| Luxembourg | 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 | 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 | | 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 | 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 | | CI (rider) |
| Montenegro | UNIQA osiguranje a.d. | Božović, Lidija | 10 | 10 | A | AR | STD | | TPD (accident) | L | M | | CI | A | AR | STD | | TPD (accident) | L | | | CI |
| Netherlands | Nationale-Nederlanden Leven | Bijsterbosch, Margit | 2 | approximatively 65 | | | | LTD | | L | M | R | | | | | LTD | | L | | R | |
| New Zealand | Resolution Life Australasia | Smith, Alex | 10 | 10 | | | | | | L | | | | | | | | | L | | | |
| Nigeria | Leadway Assurance Company Limited | Oduwobi, Omojadesola | 3 | 3 | A | AR | | LTD | | L | M | R | CI | A | AR | | 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 | Sagicor Life Panama | 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 | Zelaya, Jorge | 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. | Sotelo , Jing M. | 25 | 25 | A | AR | | | TPD (rider) | L | M | | CI | A | AR | | | TPD (rider) | L | M | | CI |
| Poland | Towarzystwo Ubezpieczeń Allianz Życie Polska Spółka | Geratowska-Sitnik, Dominika | 2 | 7 | | AR | | | TPD (rider) | L | | R | CI (rider) | | AR | | | TPD (rider) [1, 2, 3] | L | | | CI (rider) [1, 3, 4] |

# 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 | | | | | Standalone | Rider | STD | LTD | TPD | | | | |
| Poland | UNIQA Towarzystwo Ubezpieczen na Zycie S.A. | Bednarski, Michał | 3 | 3 | A | AR | STD | | TPD (accident) | L | | | CI | A | AR | STD | | TPD (accident) | L | | | CI |
| Portugal | Fidelidade | Louro, Maria João | 2 (standard) - 100 (tailored) | 2 (standard) - 100 (tailored) | A | | | LTD | | L | M | R | | | | | LTD | | L | | | |
| Portugal | 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 | | |
| Puerto Rico | Prudential | Ogushwitz , Jesse | 100 | 100 | A | AR | STD | LTD | | L | | | CI | | AR | STD | LTD | | L | | | |
| Romania | UNIQA Asigurari de Viata S.A. | Toma, Madalina | 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 | 3 | | AR | | LTD | TPD (rider) | L | M | | CI (rider) | | | | LTD | TPD (rider) | L | M | | CI (rider) |
| Slovakia | UNIQA pojišťovna, a.s., pobočka poisťovne z iného | 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 | 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 | Ali Varoucha , Sara | 5 | 5 | A | AR | | LTD | TPD | L | | R | | | AR | | LTD | TPD | L | | | |
| St. Kitts | Sagicor Life Inc EC | Hart, Dirk | 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 | Hart, Dirk | 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 | Hart, Dirk | 5 | 5 | A | AR | STD | | TPD (rider) | L | M | R | CI (rider) | | AR | | | TPD (rider) | L | M | | CI (rider) |
| Sweden | SPP | Kvist, Daniel | 1 | 10 | A | | | LTD | | L | M | R | | | | | LTD | | | | R | |
| Switzerland | Baloise | Germann, Edgar | 1 | 1 | A (LVG) | | STD (KTG) | LTD | | L | | R | | | | | LTD | | L | | R | |
| Taiwan | KGI Life Insurance Co., Ltd. | Chang, Jimmy | 5 | 5 | | AR | | | TPD (rider) | L | M | | CI (rider) | | AR | | | TPD (rider) | L | M | | CI (rider) |
| Thailand | FWD Life Insurance Public Company Limited | Seehsurakrai, Nicha | 5 | 5 | | AR | | | TPD (rider) | L | M | | CI | | AR | | | TPD (rider) | L | M | | CI |
| Trinidad & Tobago | Sagicor Life Inc | Hart, Dirk | 5 | 5 | A | AR | STD | | TPD (rider) | L | M | R | CI (rider) | | AR | | | TPD (rider) | L | M | | CI (rider) |
| Tunisia | STAR Assurances | Loukil, Mohamed | 10 | 10 | A | AR | STD | LTD | | L | M | R | CI | A | AR | STD | LTD | | L | M | | CI |
| Turkey | Groupama Hayat A.S. | Erban, Hülya | 10 | 10 | A | AR | STD | LTD | TPD | L | | R | CI | A | AR | STD | LTD | TPD | L | | | CI |
| Turkey | Groupama Sigorta | Erban, Hülya | 25 | 25 | | | | | | | M | | | | | | | | | M | | |
| U.S.A. | Prudential | 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 UK | Scott, Stephen | 50 | 50 | | | | | | | M | | | | | | | | | M | | |
| United Kingdom | Canada Life | Beighton, Verna | 5 | 20 | | | | LTD | | L | | | CI | | | | LTD | | L | | | |
| Vietnam | Baoviet Insurance Corporation | Thao, Pham Phuong | 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) |