

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	L	M	R	CI	Standalone	Rider	STD	LTD	TPD	L	M	R	CI	Standalone	Rider	STD	LTD	TPD	L	M	R	CI
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	Sagcor Life Inc EC	Vanvieldt, Sean	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)	A	AR	STD		TPD (rider)	L	M	R	CI (rider)				
Argentina	Galicía Más	Igarzabal, Macarena	10	10	A	AR			TPD (rider)	L			CI (rider)	A	AR			TPD (rider)	L			CI (rider)				
Argentina	Life Group Compañía de Seguros S.A.	Canonic, Mariana	3	3	A	AR			TPD (rider)	L			CI (rider)	A	AR			TPD (rider)	L			CI (rider)				
Aruba	Sagcor Aruba NV	Vanvieldt, Sean	5	5	A	AR	STD		TPD (rider)	L			CI (rider)	A	AR	STD		TPD (rider)	L			CI (rider)				
Australia	Resolution Life Australasia	Smith, Alex	200	200			STD	LTD		L																
Austria	UNIQA Österreich Versicherungen AG	Huger, Robert	10	10 and min. 20k €	A			LTD		L	M	R		A			LTD		L	M	R					
Barbados	Sagcor Life Inc	Vanvieldt, Sean	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	A	AR	STD	LTD		L	M	R	CI	A	AR	STD	LTD		L	M	R	CI				
Belize	Sagcor Life Inc	Vanvieldt, Sean	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	Kasumović, Miralem	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	10 (min 2 not family related)	200						L				A	AR							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	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	Compañía de Seguros de Vida Camara SA	Rojas, Juan Pablo	10	10	A	AR			TPD	L	M			A	AR			TPD	L	M						
China	Ping An Annuity	Ning, Yue	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.	Pan, Jiaqi	3	3	A	AR			TPD (rider)	L	M		CI	A	AR			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)	A	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.	Knežević, Dario	10	10	A	AR	STD		TPD	L	M	R	CI	A	AR	STD		TPD	L	M	R	CI				
Curacao	Sagcor Life Inc	Vanvieldt, Sean	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 pojišťovna, a.s.	Stejskal, Miroslav	3	3	A	AR	STD		TPD	L	M		CI	A	AR	STD		TPD	L	M		CI				
Denmark	Danica Pension	Runing, Jens	3	10	A			LTD		L	M	R	CI	A			LTD		L	M	R	CI				
Dominica	Sagcor Life Inc	Vanvieldt, Sean	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	A		STD		TPD	L	R		CI	A		STD		TPD	L	R		CI				
France	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)				
French Guiana	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)				
Germany	Alte Leipziger Lebensversicherung a.G.	Vieweg, Martin	10	10				LTD		L	R			A			LTD		L	R						
Germany	HALLISCHE Krankenversicherung a.G.	Gladis, Robert	5	-																						
Ghana	Enterprise Life Assurance Company Limited	Fianu, Thomas	5	5		AR			TPD	L	M		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	Sagcor Life Inc	Vanvieldt, Sean	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															
Guernsey	Canada Life	Jones, Andy	5	20				LTD		L			CI													
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)													
Hungary	UNIQA Biztosító Zrt	Dobrovski, Tamas	10	10	A	AR	STD		TPD (accident)	L	M		CI	A	AR	STD		TPD (accident)	L	M		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															
Isle of Man	Canada Life	Jones, Andy	5	20				LTD		L			CI													
Italy	UnipolSai Assicurazioni S.p.A.	Pochini, Stefano	10	10	A				TPD	L	R		CI													
Jamaica	Sagcor Life Inc	Vanvieldt, Sean	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			CI													
Jersey	Canada Life	Jones, Andy	5	20				LTD		L			CI													
Kosovo	SIGAL UNIQA Group AUSTRIA (Kosovo)	Merjemaj, Milena	12	12	A	AR	STD		TPD (accident)	L	M		CI	A	AR	STD		TPD (accident)	L	M		CI				
Latvia	ERGO Life Insurance SE, Latvian Branch	Adamoviča, Laura	1	1	A	AR			TPD	L	M	R	CI													
Lithuania	ERGO Life Insurance SE	Cvetkovas, Valerijus	10	10	A	AR			TPD	L	M	R	CI													
Luxembourg	Lalux	Wiwinius, Jerome	1	1		AR		LTD		L	R															
Malaysia	Allianz Life Insurance Malaysia Berhad	Phang, Lai Peng	3	50		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)													
Mexico	Grupo Nacional Provincial, S.A.B.	Rosas, Rafael	5	5	A	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)													
Montenegro	UNIQA osiguranje a.d.	Božović, Lidija	10	10	A	AR	STD		TPD (accident)	L	M		CI													
Netherlands	Nationale-Nederlanden Leven	Bijsterbosch, Margit	2	approximately 65				LTD		L	M	R														
New Zealand	Resolution Life Australasia	Smith, Alex	10	10				LTD		L																
Nigeria	Leadway Assurance Company Limited	Oduwobi, Omojadesola	3	3	A	AR			LTD	L	M	R	CI													

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					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						
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	TPD (rider)	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 Compañía de Seguros y Reaseguros	Zelaya, Jorge	10	10	A	AR			TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		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 Akcyjna	Pryciak, Piotr	2	7		AR			TPD (rider)	L		R	CI (rider)		AR			TPD (rider) 1-4	L			CI (rider) 1-4		
Poland	UNIQA Towarzystwo Ubezpieczeń na Życie S.A.	Bednarski, Michal	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.	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, Tihomir	1	-	A	AR	STD		TPD (accident)		M		CI											
Singapore	HSBC Life (Singapore) Pte. Ltd.	Wee, Lee Lian	3	3	A	AR		LTD	TPD (rider)	L	M		CI (rider)				LTD	TPD (rider)	L	M		CI (rider)		
Slovakia	UNIQA poisťovňa, 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		L		R			AR		LTD		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	Kvist, Daniel	1	10	A			LTD		L	M	R					LTD		L			R		
Switzerland	Baloise	Germann, Edgar	1	1	A (UVG)		STD (KTE)	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	Allianz Ayudhya Assurance Public Company Limited	Sattienmonkong, Phornchai	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	STAR Assurances	Loukil, Mohamed	10	10	A	AR	STD	LTD		L	M	R	CI											
Turkey	Groupama Hayat A.S.	Saygin Erten, Tuğçe	10	10	A	AR	STD	LTD	TPD	L	R		CI											
Turkey	Groupama Sigorta	Saygin Erten, Tuğçe	25	25																				
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											
United Kingdom	BUPA UK	Scott, Stephen	50	50																				
United Kingdom	Canada Life	Jones, Andy	5	20				LTD		L			CI											
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		CI (rider)		

Expatriates and TCN Solutions

Global	BUPA Global	Bradley, Mathew	3	100									M										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)