Network Member Capabilities

Country/Region	Network Member (Marketing 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.	Vanvieldt, Sean	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Argentina	Galicia Seguros	Abelenda, Santiago	10	10	A	AR			TPD (rider)	L			CI (rider)		AR			TPD (rider)	L			CI (rider)
Argentina	Life Seguros	Meler, Norberto	3	3	A	AR			TPD (rider)	L			CI (rider)		AR			TPD (rider)	L			CI (rider)
Aruba	Sagicor Life Inc.	Vanvieldt, Sean	5	5	A	AR	STD		TPD (rider)	L			CI (rider)		AR			TPD (rider)	L			CI (rider)
Australia	Resolution Life Australasia	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	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 Bosnia / Herzegovina	Đurić, Saša	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	Vida Cámara	Fernandez, Roselix	10	10	A	AR			TPD	L	M				AR			TPD	L	M		
China	Ping An Property & Casualty	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 Co of China, Ltd.	Yang, Yang	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	Internacional de Seguros (IS)	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	Ruining, 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	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 Ltd	Fianu, Thomas	5	5		AR			TPD	L	M		CI		AR			TPD	L			CI
Greece	Interamerican Hellenic Life Insurance	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	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) Ltd	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	McCaffrey, Matthew	3	5				LTD		L		R					LTD		L			
Isle of Man	Canada Life	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	Jones, Andy	5	20				LTD		L			CI				LTD		L			
Latvia	ERGO Life Insurance SE, Latvia	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	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 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	

Network Member Capabilities

Country/Region	Network Member (Marketing 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				
New Zealand	Resolution Life Australasia	Welsh, Jim	10	10			STD	LTD		L						STD	LTD		L			
Nigeria	Leadway Assurance Company Ltd	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 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	Oliveri, Remo	10	10	A	AR			TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L			CI (rider)
Philippines	Etiqa Life	Norombaba, Miriam	5	25	A	AR			TPD (rider)	L	M		CI	A	AR			TPD (rider)	L	M		CI
Poland	Allianz	Pryciak, Piotr	2	7		AR			TPD (rider)	L		R	CI (rider)		AR			TPD (rider) [1, 2]	L			CI (rider) [1, 3, 4]
Poland	UNIQA	Malinowski, Marcin	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	Generali Seguros (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, 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 poisťovňa, a.s.	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.	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.	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.	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				R	
Switzerland	Helvetia	Germann, Edgar	1	50	A (LVG)		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	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	Star Assurances	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	Saygin Erten, Tuğçe	20	20							M									M		
U.S.A.	Prudential	Ogushwitz , Jesse	100	100	A	AR	STD	LTD		L			CI		AR	STD	LTD		L			
Ukraine	UNIQA Life	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	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	
AR	
CI	
L	
LTD	
M	
R	
STD	
TPD	

27/10/2026