Network Member Capabilities

Country	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
Angola	Saham Angola Seguros	du Plessis, Danny	10 (review per case)	-	A				TPD	L	M	R	CI									
Antigua	Sagicor Life Inc EC	Collins, Henderson	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	Prudential Seguros S.A.	Canonico, Mariana	3	3	A	AR			TPD (rider)	L			CI (rider)		AR			TPD (rider)	L			CI (rider)
Aruba	Sagicor Aruba NV	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L			CI (rider)		AR			TPD (rider)	L			CI (rider)
Australia	AMP Australia	Gamage, Dilani	200	200						L									L			
Australia	Integrity Life	Lawrence , Josh	20	50 (20-50 requires special approval)			STD	LTD	TPD	L						STD	LTD	TPD	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	Collins, Henderson	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	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Benin	Saham Assurance Bénin	du Plessis, Danny	10 (review per case)	-	A						M											
Benin	Saham Assurance Vie Bénin	du Plessis, Danny	10 (review per case)	-		AR			TPD	L		R	CI									
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
Botswana	Botswana Life Insurance	du Plessis, Danny	10 (review per case)	-					TPD	L			CI									
Brazil	Care Plus Part of Bupa	Abdalla, Caio	3	200							M									M		
Brazil	Icatu Seguros	Rodrigues, Cibelle	2	2	A	AR	STD (rider)		TPD (rider)	L		R	CI (rider)		AR	STD (rider)		TPD (rider)	L			CI (rider)
Bulgaria	UNIQA Insurance Plc	Vezev , Martin	5	5	A	AR	STD		TPD	L	M	R	CI	A	AR	STD		TPD	L			CI
Burkina Faso	Saham Assurance Burkina Faso	du Plessis, Danny	10 (review per case)	-	A						M											
Burkina Faso	Saham Assurance Vie Burkina Faso	du Plessis, Danny	10 (review per case)	-		AR			TPD	L		R	CI									
Cameroon	Saham Assurance Cameroon	du Plessis, Danny	10 (review per case)	-	A						M											
Cameroon	Saham Life Insurance Cameroon	du Plessis, Danny	10 (review per case)	-		AR			TPD	L		R	CI									
Canada	Manulife	Ramanathan, Kajan	2	35	A	AR	STD	LTD		L	M	R	CI		AR		LTD		L			
Chile	BICE Vida Compania de Seguros	Ramirez, Claudio	As of 10 (life) or 30 (medical)	As of 10 (life) or 30 (medical)	A	AR			TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)
China	Ping An Annuity	Liu, Ye	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.	Mao, Guangfan	3	3	A				TPD (rider)	L	M		CI	A				TPD (rider)	L	M		CI
Colombia	Seguros Bolivar	Moreno, Maria Camila	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)
Congo, Republic of The	Saham Assurance Congo	du Plessis, Danny	10 (review per case)	-	A						M											
Croatia	UNIQA osiguranje d.d.	Belina , Tomislav	10	10	A	AR	STD		TPD	L	M	R	CI	A	AR	STD		TPD	L			CI
Curacao	Sagicor Life Inc	Collins, Henderson	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.	Blecha, Martin	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	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Egypt	Orient Takaful Insurance Company	Elhadad, Naira	2	NA	A						M											
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)		AR	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)
Gabon	Saham Assurance Gabon	du Plessis, Danny	10 (review per case)	-	A						M											
Gabon	Saham Assurance Vie Gabon	du Plessis, Danny	10 (review per case)	-		AR			TPD	L		R	CI									
Germany	Alte Leipziger Lebensversicherung a.G.	Vieweg, Martin	10	10				LTD		L		R					LTD		L		R	
Germany	HALLESCHE Krankenversicherung a.G.	Grossmann , Winfried	5	-							M											
Ghana	Enterprise Life Assurance Company Limited	Ofori-Attah, Harry	5	5		AR			TPD	L	M		CI		AR			TPD	L			CI
Ghana	Saham Life Insurance Ghana	du Plessis, Danny	10 (review per case)	-		AR			TPD	L		R	CI									
Greece	Interamerican Hellenic Life Insurance Company SA	Dimou, Stella	5	5	A	AR	STD		TPD	L	M	R	CI	A	AR	STD		TPD	L	M		CI
Grenada/Carricou	Sagicor Life Inc	Collins, Henderson	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)
Guernsey	Canada Life	Beighton, Verna	5	20				LTD		L			CI				LTD		L			
Hong Kong	Manulife (International) Limited	To, Grace	10	10		AR		LTD	TPD (rider)	L	M	R	CI (rider)		AR		LTD	TPD	L	M		CI (rider)
Hungary	UNIQA Biztosító Zrt	Pappné Gyimesi, Orsolya	10	10	A	AR	STD		TPD (accident)	L	M		CI	A	AR	STD		TPD (accident)	L			CI
India	HDFC Life Insurance company Limited	Mishra, Aditya	10	-	A	AR			TPD (rider)	L	M		CI (rider)									
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	M	R	CI					TPD	L			
Ivory Coast	Saham Assurance Côte d'Ivoire	du Plessis, Danny	10 (review per case)	-	A						M											
Ivory Coast	Saham Assurance Vie Côte d'Ivoire	du Plessis, Danny	10 (review per case)	-		AR			TPD	L		R	CI									
Jamaica	Sagicor Life Inc	Collins, Henderson	5	-	A	AR	STD		TPD (rider)	L	M	R	CI (rider)									
Japan	Asahi Mutual	Kaji, Masao	10	10		AR			TPD (rider)	L					AR			TPD (rider)	L			

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Country	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				
Jersey	Canada Life	Beighton, Verna	5	20				LTD		L			CI				LTD		L			
Kenya	Sanlam General Insurance	du Plessis, Danny	10 (review per case)	-	A						M											
Kenya	Sanlam Life Insurance Company	du Plessis, Danny	10 (review per case)	-		AR			TPD	L		R	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			CI
Latvia	ERGO Life Insurance SE, Latvian Branch	Volgina, Natalja	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			
Madagascar	Saham Assurance Madagascar	du Plessis, Danny	10 (review per case)	-	A	AR			TPD	L	M		CI									
Malawi	NICO Life Insurance	du Plessis, Danny	10 (review per case)	-					TPD	L		R										
Malaysia	Allianz Life Insurance Malaysia Berhad	Tham Ming Jie	3	50		AR			TPD (rider)	L	M		CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Mali	Saham Assurance Mali	du Plessis, Danny	10 (review per case)	-	A						M											
Mali	Saham Assurance Vie Mali	du Plessis, Danny	10 (review per case)	-		AR			TPD	L		R	CI									
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.	Chávez, Maria José	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
Morocco	Saham Assurance Maroc	du Plessis, Danny	10 (review per case)	-	A	AR			TPD	L	M	R	CI									
Mozambique	Sanlam Seguro de Vida	du Plessis, Danny	10 (review per case)	-	A	AR			TPD	L		R	CI									
Namibia	Sanlam Life Insurance	du Plessis, Danny	10 (review per case)	-		AR			TPD	L			CI									
Netherlands	Nationale-Nederlanden Leven	Bijsterbosch, Margit	2	approximatively 65				LTD		L	M	R					LTD		L		R	
New Zealand	AMP Life Services NZ Limited	Gamage, Dilani	10	10						L									L			
Niger	Saham Assurance Niger	du Plessis, Danny	10 (review per case)	-	A						M											
Nigeria	AXA Mansard Insurance plc	Lawson, Ademola	3	3			STD		TPD	L	M	R						TPD	L			
Nigeria	FBN Insurance	du Plessis, Danny	10 (review per case)	-		AR			TPD	L			CI									
North Macedonia	UNIQA Life ad Skopje	Merjemaj , Milena	10	10	A	AR	STD		TPD (accident)	L	M		CI	A	AR	STD		TPD (accident)	L			CI
Norway	Storebrand Livsforsikring AS	Andresen , Pal	2	10	A	AR	STD	LTD	TPD	L		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	Pacífico Compañía de Seguros y Reaseguros	Castaneda, Thalia	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	Aviva Poland	Geratowska-Sitnik, Dominika	2	7		AR			TPD (rider) [1,2]	L		R	CI (rider) [1,3,4]		AR			TPD (rider) [1,2]	L			CI (rider) [1,3,4]
Poland	UNIQA Towarzystwo Ubezpieczen na Zycie S.A.	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	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
Russia	Rosgosstrakh Life	Kirillov, Mikhail	5	5	A	AR	STD	LTD	TPD	L	M		CI	A	AR	STD	LTD	TPD	L	M		CI
Rwanda	Sanlam Life Insurance	du Plessis, Danny	10 (review per case)	-		AR			TPD	L	M	R	CI									
Senegal	Saham Assurance Sénégal	du Plessis, Danny	10 (review per case)	-	A						M											
Senegal	Saham Assurance Vie Sénégal	du Plessis, Danny	10 (review per case)	-		AR			TPD	L		R	CI									
Serbia	UNIQA životno osiguranje Beograd a.d.o.	Rajic , Lidija	1	-	A	AR	STD		TPD (accident)		M		CI									
Singapore	AXA Insurance Pte Ltd	Wee, Lee Lian	3	50		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	Mennigke, Gunthe	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	Collins, Henderson	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	Collins, Henderson	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	Collins, Henderson	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	Hofmeijer-Wierbos, Ingemarie	1	1	A (UVG)		STD (KTG)	LTD		L		R					LTD		L		R	
Taiwan	China Life Insurance Company Ltd	Tsou, Carrie	5	5		AR			TPD (rider)	L	M		CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Tanzania	Sanlam Life Insurance	du Plessis, Danny	10 (review per case)	-		AR			TPD	L			CI									
Thailand	FWD Life Insurance Public Company Limited	Pakdee, Nathaphat	5	5		AR			TPD (rider)	L	M		CI		AR			TPD (rider)	L	M		CI
Togo	Saham Assurance Togo	du Plessis, Danny	10 (review per case)	-	A						M											
Togo	Saham Assurance Vie Togo	du Plessis, Danny	10 (review per case)	-		AR			TPD	L		R	CI									
Trinidad & Tobago	Sagicor Life Inc	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Tunisia	STAR Assurances	Ben Jabeur, Wajdi	10	10	A	AR	STD	LTD		L	M	R	CI	A	AR	STD	LTD		L	M		CI
Turkey	Groupama Hayat A.S.	Sahin, Kadri	10	10	A	AR	STD	LTD	TPD	L		R	CI	A	AR	STD	LTD	TPD	L			CI
Turkey	Groupama Sigorta	Sahin, Kadri	25	25							M										M	
U.S.A.	Prudential	Ogushwitz , Jesse	100	100	A	AR	STD	LTD		L			CI		AR	STD	LTD		L			

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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				
Uganda	Sanlam Life Insurance	du Plessis, Danny	10 (review per case)	-		AR			TPD	L	M	R	CI									
Ukraine	UNIQA Life - Ukraine	Myshonkov, Denys	1	1	A	AR	STD			L	M	R	CI	A	AR	STD			L		R	CI
United Arab Emirates	Union Insurance Company P.J.S.C.	Kampani, Jayant	11	11	A	AR			TPD	L	M		CI					TPD	L	M		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	Giang, Banh Thi Cam	3	3		AR	STD (rider)		TPD (rider)	L	M		CI (rider)		AR	STD (rider)		TPD (rider)	L	M		
Zambia	Sanlam Life Insurance	du Plessis, Danny	10 (review per case)	-					TPD	L	M		CI									
Zimbabwe	Zimnat Life Assurance	du Plessis, Danny	10 (review per case)	-					TPD	L		R	CI									
Expatriates and TCN Solutions																						
Global	Global Benefits Group	Slaton, Ken	5	5	A	AR	STD	LTD	TPD	L	M		CI (rider)		AR		LTD	TPD	L			CI
Global	BUPA Global	Carter, Leigh	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)