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	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.	Mao, Guangfan	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	Brew-Wartemberg, James	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) [1, 2]	L		R	CI (rider) [1, 3, 4]		AR			TPD (rider) [1, 2]	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.	Rajic , Lidija	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	Hofmeijer-Wierbos, Ingemarie	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	Pakdee, Nathaphat	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)