

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						
Nigeria	Leadway Assurance Company Limited	Oduwobi, Omojadesola	3	3	A	AR		LTD			L	M	R	CI	A	AR		LTD			L	M	R	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	Etiga 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 Zycie Polska Spółka	Geratowska-Sitnik, Dominika	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			AR			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, Tijimor	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 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. Compañia 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			L		R	
Switzerland	Baloise	Germann, Edgar	1	1	A (LVG)		STD (KVG)	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	Loukli, Mohamed	10	10	A	AR	STD	LTD			L	M	R	CI	A	AR	STD	LTD			L	M		CI
Turkey	Groupama Hayat A.S.	Erbani, Hülya	10	10	A	AR	STD	LTD	TPD		L	R		CI	A	AR	STD	LTD	TPD		L			CI
Turkey	Groupama Sigorta	Erbani, 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						CI					LTD					
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	
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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)