

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					Standalone	Rider
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 (rider)	L	M	R	CI				LTD		L		R			
Panama	Sagico 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	Etiqua 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	TU Allianz Zycie Polska SA.	Geratowska-Sitnik, Dominika	2	7		AR			TPD (rider) 1-1	L		R	CI (rider) 1-1,1		AR			TPD (rider) 1-1	L				CI (rider) 1-1,1	
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		A			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		A	AR			TPD (rider)	L	M	R			
Puerto Rico	Prudential	Ogushwitz , Jesse	100	100	A	AR	STD	LTD		L			CI	A	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	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	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		A	AR		LTD	TPD	L					
St. Kitts	Sagico Life Inc EC	Ifill, Akil	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M			CI (rider)	
St. Lucia	Sagico Life Inc EC	Ifill, Akil	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M			CI (rider)	
St. Vincent	Sagico Life Inc EC	Ifill, Akil	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	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)	
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	Sagico Life Inc	Ifill, Akil	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M			CI (rider)	
Tunisia	STAR Assurances	Loukl, Mohamed	10	10	A	AR	STD	LTD	TPD	L	M	R	CI											
Turkey	Groupama Hayat A.S.	Sahin, Kadri	10	10	A	AR	STD	LTD	TPD	L	M	R	CI											
Turkey	Groupama Sigorta	Sahin, Kadri	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		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																				
United Kingdom	Canada Life	Beighton, Verna	5	20				LTD					CI					LTD						
Vietnam	BaoViet Insurance Corporation	Nguyen, Nam Khanh	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 (amuity/pension)
M	Medical
R	Retirement
STD	Short Term Disability
TPD	Total Permanent Disability (lump sum)