



Minimum lives to offer a local group contract
12
5
10
3
5
200
10
5
10 (review per case)
5
5
10 (min 2 not family related)
3
5
2
10
3
3
As of 10 (life) or 30 (medical)
10
10
3
3
5
5
1
1
1
10
5
5
5
5
1
20
5
5
3
10
10
3
5
10
5
10
5
12
1
10
1
3
1
5
1
10
2
10
3
10
2
10
10

INSURABLE								
Accident		Disability			Life	Medical	Retirement	Critical Illness Dread Disease
Standalone	Rider	STD	LTD	TPD				
A	AR	STD		TPD (accident)	L	M	R	CI
A	AR	STD		TPD (rider)	L	M	R	CI (rider)
A	AR			TPD (rider)	L			CI (rider)
A	AR			TPD (rider)	L			CI (rider)
A	AR	STD		TPD (rider)	L			CI (rider)
		STD	LTD		L			
A			LTD		L	M	R	
A	AR	STD		TPD (rider)	L	M	R	CI (rider)
	AR	STD	LTD		L	M	R	CI
A	AR	STD		TPD (rider)	L	M	R	CI (rider)
A	AR	STD		TPD (accident)	L	M	R	CI
						M		
A	AR	STD (rider)		TPD (rider)	L		R	CI (rider)
A	AR	STD		TPD	L	M	R	CI
A	AR	STD	LTD		L	M	R	CI
A	AR			TPD	L	M		
A	AR	STD		TPD (rider)	L	M	R	CI
A				TPD (rider)	L	M		CI
A	AR			TPD (rider)	L	M		CI (rider)
	AR			TPD	L	M		
A	AR			TPD	L	M		
A	AR	STD		TPD	L	M	R	CI
A	AR	STD		TPD	L	M		CI
A			LTD	TPD	L	M	R	CI
A	AR	STD		TPD (rider)	L	M	R	CI (rider)
A	AR			TPD	L			CI
A		STD		TPD	L		R	CI
	AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)
	AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)
			LTD		L		R	
						M		
	AR			TPD	L	M		CI
A	AR	STD		TPD	L	M	R	CI
A	AR	STD		TPD (rider)	L	M	R	CI (rider)
	AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)
	AR			TPD	L	M		
			LTD		L			CI
A	AR	STD		TPD	L	M		CI
A	AR	STD		TPD (rider)	L	M	R	CI (rider)
	AR			TPD (rider)	L			
			LTD		L			CI
A	AR	STD		TPD (accident)	L	M		CI
A	AR			TPD (rider)	L	M	R	CI (rider)
			LTD		L		R	
			LTD		L			CI
A				TPD	L		R	CI
A	AR	STD		TPD (rider)	L	M	R	CI (rider)
	AR			TPD (rider)	L			
			LTD		L			CI
A	AR	STD		TPD (accident)	L	M		CI
A	AR			TPD	L	M	R	CI
A	AR			TPD	L	M	R	CI
	AR		LTD		L		R	
	AR			TPD (rider)	L	M		CI (rider)
	AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)
A	AR			TPD (rider)	L	M		CI (rider)
A	AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)
		STD		TPD (accident)	L	M		CI
			LTD		L	M	R	
		STD	LTD		L			
A	AR		LTD		L	M	R	CI
A	AR	STD		TPD (accident)	L	M		CI
A	AR	STD	LTD	TPD	L	M	R	CI
A	AR			TPD (rider)	L	M	R	CI (rider)
A	AR			TPD (rider)	L	M	R	CI (rider)

25/06/2025



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													
Philippines	Etiga Life	Sotelo , Jing M.	25	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	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	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	3		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	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.	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	Baloise Life Ltd	Germann, Edgar	1	1	A (UVG)		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	Allianz Ayudhya	Satienmonkong, Phornchai	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	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	Myshonkov, Denys	1	1	A	AR	STD			L	M	R	CI		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	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										
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ABBREVIATIONS

A
AR
CI
L
LTD
M
R
STD
TPD