



Minimum lives to offer a local group contract
5
10
3
5
200
10
5
10 (review per case)
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
3
5
10
5
10
5
1
10
1
3
1
5
1
10
2
10
3
2
10
10
25
2
3
2 (standard) - 100 (tailored)
As of 10 (life) or 50 (medical)
100
7
1
3
5

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

09/01/2026

Network Member Capabilities

Country/Region	Network Member (Legal name)	Primary Contact	Minimum lives to offer a local group contract	Minimum lives to offer pooling	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				
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	Alí Varoucha , Sara	5	5	A	AR		LTD	TPD	L		R			AR		LTD	TPD	L			
St. Kitts	Sagicor Life Inc EC	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 EC	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 EC	Vanvieldt, Sean	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Sweden	SPP Pension & Försäkring AB	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, Jasmine	5	5		AR			TPD (rider)	L	M		CI (rider)		AR			TPD (rider)	L	M		CI (rider)
Thailand	Allianz Ayudhya Assurance Public Company Limited	Sinchairatanakul, Chuenjit	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	Société Tunisienne d'Assurances et de Réassurances (STAR)	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 A.S.	Saygin Erten, Tuğçe	20	20							M									M		
U.S.A.	Prudential Insurance Company of America	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 Insurance Ltd	Scott, Stephen	50	50							M									M		
United Kingdom	Canada Life Limited	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									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)