

Network Member Capabilities

Country/Region	Network Member (Legal 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						
South Africa	Sanlam	Khan, Nadeem	10	10	A	AR	STD	LTD	TPD	L	M	R	CI	A	AR	STD	LTD	TPD	L	M	R	CI		
Spain	España, S.A. Compañía Nacional de Seguros	Alf 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	R	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	R	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	R	CI (rider)		
Sweden	SPP Pension & Försäkring AB	Kvist, Daniel	1	10	A			LTD		L	M						LTD					R		
Switzerland	Helvetia Swiss Life Insurance Company 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	R	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	R	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		R	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				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		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 (annuity/pension)
M	Medical
R	Retirement
STD	Short Term Disability
TPD	Total Permanent Disability (lump sum)