

Country/Region	Network Member (Marketing name)	Primary Contact
Antigua	Sagicor Life Inc.	Vanvliedt, Sean
Argentina	Galicia Seguros	Abelenda, Santiago
Argentina	Life Seguros	Meler, Norberto
Aruba	Sagicor Life Inc.	Vanvliedt, Sean
Australia	Resolution Life Australasia	Weish, Jim
Austria	UNIQA Österreich Versicherungen AG	Huger, Robert
Barbados	Sagicor Life Inc.	Vanvliedt, Sean
Belgium	AG	Moreau, Michel
Belize	Sagicor Life Inc.	Vanvliedt, Sean
Bosnia and Herzegovina	UNIQA Bosnia / Herzegovina	Durić, Saša
Brazil	Care Plus Part of Bupa	Gebrim Doria, Rodrigo
Brazil	Icatu Seguros	Rodrigues, Cibelle
Bulgaria	UNIQA Insurance Plc.	Peev, Radoslav
Canada	Manulife	Langdale, Chris
Chile	Vida Cámara	Fernandez, Roselixa
China	Ping An Property & Casualty	Ji, Riley
China	Ping An Health Insurance Co of China, Ltd.	Yang, Yang
Colombia	Seguros Bolívar	Caballero Barrera, Eduardo
Costa Rica	Internacional de Seguros (IS)	Vargas, Nayarith
Croatia	UNIQA osiguranje d.d.	Knezevic, Dario
Czech Republic	UNIQA pojistovna, a.s.	Stejskal, Miroslav
Denmark	Danica	Runing, Jens
Dominica	Sagicor Life Inc.	Vanvliedt, Sean
Estonia	ERGO Life Insurance SE, Estonian Branch	Mitt, Kaisa Madli
Finland	Mandatum	Jokelainen, Riitta
France	Groupama Gan Vie	Mercier, Anne-Sophie
French Guiana	Groupama Gan Vie	Mercier, Anne-Sophie
Germany	Alte Leipziger Lebensversicherung a.G.	Vieweg, Martin
Germany	HALLESCHE Krankenversicherung a.G.	Gladis, Robert
Ghana	Enterprise Life Assurance Company Ltd	Fianu, Thomas
Greece	Interamerican Hellenic Life Insurance	Doutsis, Kostas
Grenada/Carricou	Sagicor Life Inc.	Vanvliedt, Sean
Guadeloupe	Groupama Gan Vie	Mercier, Anne-Sophie
Guatemala	Seguros El Roble, S.A.	Valdes, Raquel
Guernsey	Canada Life	Jones, Andy
Honduras	Seguros del Pais, S.A.	Canahuati, Monica
Hong Kong	Manulife (International) Ltd	To, Grace
Hungary	UNIQA Biztosító Zrt.	Dobrowski, Tamas
Indonesia	Allianz Life Indonesia	Sudarya, Arie
Ireland	New Ireland Assurance Company plc	McCaffrey, Matthew
Isle of Man	Canada Life	Jones, Andy
Italy	UnipolSai Assicurazioni S.p.A.	Pochini, Stefano
Jamaica	Sagicor Life Inc.	Vanvliedt, Sean
Japan	Asahi Mutual Life Insurance Company	Umeda, Hikaru
Jersey	Canada Life	Jones, Andy
Latvia	ERGO Life Insurance SE, Latvia	Adamoviča, Laura
Lithuania	ERGO Life Insurance SE	Kučinskienė, Jūratė
Luxembourg	LALLUX	Wiwinius, Jerome
Malaysia	Allianz Life Insurance Malaysia Berhad	Phang, Lai Peng
Martinique	Groupama Gan Vie	Mercier, Anne-Sophie
Mexico	Grupo Nacional Provincial, S.A.B.	Rosas, Rafael
Monaco	Groupama Gan Vie	Mercier, Anne-Sophie
Montenegro	UNIQA osiguranje a.d.	Božović, Lidija
Netherlands	Nationale-Nederlanden Leven	Bijsterbosch, Margit

Minimum lives to offer a local group contract
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
1
10
1
3
1
5
1
10
2

Minimum lives to offer pooling
5
10
3
5
200
10 and min. 20k €
5
50
5
5
200
3
5 and min. 20k € Medical only cash benefits
35
10
3
3
As of 10 (life) or 30 (medical)
10
10
3
10
5
10
5
50
10
10
-
5
5
10
20
20
15
3
10
10
5
20
10
-
10
20
1
10
1
50
10
5
10
10
approximately 65

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

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

Network Member Capabilities

Country/Region	Network Member (Marketing name)	Primary Contact
New Zealand	Resolution Life Australasia	Welsh, Jim
Nigeria	Leadway Assurance Company Ltd	Oduwobi, Omojadesola
Norway	Storebrand Livsforsikring AS	Haug, Vigdis
Panama	Sagcor Life Panama	Amoretti, Maximo
Peru	Pacifico Compañía de Seguros	Oliveri, Remo
Philippines	Etiga Life	Norombaba, Miriam
Poland	Allianz	Pryciak, Piotr
Poland	UNIQA	Malinowski, Marcin
Portugal	Fidelidade	Louro, Maria João
Portugal	Generali Seguros (Tranquilidade)	Gil Nunes, João
Puerto Rico	Prudential	Ogushwitz , Jesse
Romania	UNIQA Asigurari de Viata S.A.	Sop, Stefan Cristian
Serbia	UNIQA životno osiguranje Beograd a.d.o	Milosevic, Tihomir
Singapore	HSBC Life (Singapore) Pte Ltd	Wee, Lee Lian
Slovakia	UNIQA poisťovňa, a.s.	Katarina Slávičková
South Africa	Sanlam	Khan, Nadeem
Spain	España, S.A. Compañía Nacional de Seguros	Ali Varoucha , Sara
St. Kitts	Sagcor Life Inc.	Vanvieldt, Sean
St. Lucia	Sagcor Life Inc.	Vanvieldt, Sean
St. Vincent	Sagcor Life Inc.	Vanvieldt, Sean
Sweden	SPP	Kvist, Daniel
Switzerland	Helvetia	Germann, Edgar
Taiwan	KGI Life Insurance Co., Ltd.	Chang, Jasmine
Thailand	Allianz Ayudhya	Chuensamansri, Sirikul
Trinidad & Tobago	Sagcor Life Inc.	Vanvieldt, Sean
Tunisia	Star Assurances	Loukil, Mohamed
Turkey	AXA Hayat A.S.	Saygin Erten, Tuğçe
Turkey	AXA Sigorta	Saygin Erten, Tuğçe
U.S.A.	Prudential	Ogushwitz , Jesse
Ukraine	UNIQA Life	Myshonkov, Denys
United Kingdom	BUPA UK	Scott, Stephen
United Kingdom	Canada Life	Jones, Andy
Vietnam	Baoviet Insurance Corporation	Pham Nguyen Hong, Hanh

Expatriates and TCN Solutions

Global	BUPA Global	Bradley, Mathew
--------	-------------	-----------------

Minimum lives to offer a local group contract
10
3
2
10
10
10
5
2
3
2 (standard) - 100 (tailored)
As of 10 (life) or 50 (medical)
100
7
1
3
5
10
5
5
5
1
1
5
11
5
10
10
20
100
1
50
5
3

Minimum lives to offer pooling
10
3
10
10
10
25
7
3
2 (standard) - 100 (tailored)
As of 10 (life) or 50 (medical)
100
7
-
25
5
20
5
5
5
10
50
5
11 (if < review per case)
5
10
10
20
100
1
50
20
3

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

POOLABLE									
Accident		Disability			Life	Medical	Retirement	Critical Illness	Dread Disease
Standalone	Rider	STD	LTD	TPD					
		STD	LTD		L				
A	AR		LTD		L	M		CI	
			LTD		L		R		
	AR			TPD (rider)	L	M		CI (rider)	
	AR			TPD (rider)	L			CI (rider)	
A	AR			TPD (rider)	L	M		CI	
	AR			TPD (rider) ^{1, 2}	L			CI (rider) ^{3, 4, 5}	
A	AR	STD		TPD (accident)	L			CI	
			LTD		L				
	AR			TPD (rider)	L	M			
	AR	STD	LTD		L				
A	AR	STD		TPD (accident)	L	M		CI	
					L				
			LTD	TPD (rider)	L	M		CI (rider)	
A	AR	STD		TPD (accident)	L			CI	
A	AR	STD	LTD	TPD	L			CI	
	AR		LTD	TPD	L				
	AR			TPD (rider)	L	M		CI (rider)	
	AR			TPD (accident)	L			CI (rider)	
	AR			TPD (rider)	L	M		CI (rider)	
	AR			TPD (rider)	L	M		CI (rider)	
	AR			TPD (rider)	L	M		CI (rider)	
A	AR	STD	LTD		L	M		CI	
A	AR	STD	LTD	TPD	L			CI	
						M			
	AR	STD	LTD		L				
A	AR	STD			L		R	CI	
						M			
			LTD		L				
	AR	STD (rider)		TPD (rider)	L	M			

ABBREVIATIONS
A
AR
CI
L
LTD
M
R
STD
TPD