

## Network Member Capabilities

Country	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	STD	LTD	TPD					Standalone	Rider	STD	LTD
Albania	SIGAL UNIQA Group AUSTRIA	Merjemaj, Milena	12	12	A	AR	STD		TPD (accident)	L	M	R		CI	A	AR	STD		TPD (accident)	L						CI
Angola	Saham Angola Seguros	du Plessis, Danny	10 (review per case)	-	A				TPD	L	M	R		CI												
Antigua	Sagicor Life Inc EC	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L	M	R		CI (rider)		AR			TPD (rider)	L	M	R				CI (rider)
Argentina	HSBC Seguros Argentina S.A.	Igarzabal, Macarena	10	10	A	AR			TPD (rider)	L				CI (rider)		AR			TPD (rider)	L						CI (rider)
Argentina	Prudential Seguros S.A.	Canonico, Mariana	3	3	A	AR			TPD (rider)	L				CI (rider)		AR			TPD (rider)	L						CI (rider)
Aruba	Sagicor Aruba NV	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L				CI (rider)		AR			TPD (rider)	L						CI (rider)
Australia	AMP Australia	Gamage, Dilani	200	200						L										L						
Australia	Integrity Life	Lawrence, Josh	20	50 (20-50 requires special approval)			STD	LTD	TPD	L								STD	LTD	TPD	L					
Austria	UNIQA Österreich Versicherungen AG	Huger, Robert	10	10 and min. 20k €	A			LTD		L	M	R						LTD		L		R				
Barbados	Sagicor Life Inc	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L	M	R		CI (rider)		AR			TPD (rider)	L	M	R				CI (rider)
Belgium	AG	Moreau, Michel	10 (review per case)	50		AR	STD	LTD		L	M	R		CI				STD	LTD		L	M	R			CI
Belize	Sagicor Life Inc	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L	M	R		CI (rider)		AR			TPD (rider)	L	M	R				CI (rider)
Benin	Saham Assurance Bénin	du Plessis, Danny	10 (review per case)	-	A				TPD	L	M	R		CI												
Benin	Saham Assurance Vie Bénin	du Plessis, Danny	10 (review per case)	-	A	AR			TPD	L	M	R		CI												
Bosnia and Herzegovina	UNIQA Bosnia / Herzegovina	Fazilbegović, Faris	5	5	A	AR	STD		TPD (accident)	L	M	R		CI		A	AR	STD		TPD (accident)	L					CI
Botswana	Botswana Life Insurance	du Plessis, Danny	10 (review per case)	-					TPD	L				CI												
Brazil	Care Plus Part of Bupa	Abdalla, Caio	3	200							M															M
Brazil	Icatu Seguros	Rodrigues, Cibelle	2	2	A	AR	STD (rider)		TPD (rider)	L	R			CI (rider)		A	AR	STD (rider)		TPD (rider)	L					CI (rider)
Bulgaria	UNIQA Insurance Plc	Vezev, Martin	5	5	A	AR	STD		TPD	L	M	R		CI		A	AR	STD		TPD	L					CI
Burkina Faso	Saham Assurance Burkina Faso	du Plessis, Danny	10 (review per case)	-	A					M																
Burkina Faso	Saham Assurance Vie Burkina Faso	du Plessis, Danny	10 (review per case)	-		AR			TPD	L	R			CI												
Cameroon	Saham Assurance Cameroon	du Plessis, Danny	10 (review per case)	-	A					M																
Cameroon	Saham Life Insurance Cameroon	du Plessis, Danny	10 (review per case)	-		AR			TPD	L	R			CI												
Canada	Manulife	Ramanathan, Kajan	2	35	A	AR	STD	LTD		L	M	R		CI					LTD		L					
Chile	BICE Vida Compania de Seguros	Ramirez, Claudio	As of 10 (life) or 30 (medical)	As of 10 (life) or 30 (medical)	A	AR			TPD (rider)	L	M	R		CI (rider)		A	AR			TPD (rider)	L	M	R			CI (rider)
China	Ping An Annuity	Wang, Robin	3	3	A	AR	STD		TPD (rider)	L	M	R		CI		A	AR	STD		TPD (rider)	L	M	R			CI
China	Ping An Health Insurance Company of China, Ltd.	Mao, Guangfan	3	3	A				TPD (rider)	L	M									TPD (rider)	L	M				
Colombia	Seguros Bolivar	Moreno, Maria Camila	As of 10 (life) or 30 (medical)	As of 10 (life) or 30 (medical)	A	AR			TPD (rider)	L	M			CI (rider)						TPD (rider)	L	M				CI (rider)
Congo, Republic of The	Saham Assurance Congo	du Plessis, Danny	10 (review per case)	-	A					M																
Croatia	UNIQA osiguranje d.d.	Belina, Tomislav	10	10	A	AR	STD		TPD	L	M	R		CI		A	AR	STD		TPD	L					CI
Curacao	Sagicor Life Inc	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L	M	R		CI (rider)		A	AR	STD		TPD (rider)	L	M	R			CI (rider)
Czech Republic	UNIQA pojistovna, a.s.	Blecha, Martin	3	3	A	AR	STD		TPD	L	M			CI		A	AR	STD		TPD	L					CI
Denmark	Danica Pension	Runing, Jens	3	10	A			LTD		TPD	L	M	R		CI				LTD		TPD	L		R		
Dominica	Sagicor Life Inc	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L	M	R		CI (rider)						TPD (rider)	L	M	R			CI (rider)
Egypt	Orient Takaful Insurance Company	Elhadad, Naira	2	NA						M																
Finland	Mandatum	Jokelainen, Riitta	1	5	A		STD		TPD	L		R		CI							L					
France	Groupama Gan Vie	Dellerie, Isabelle	1	10		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R		CI (rider)		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R				CI (rider)
French Guiana	Groupama Gan Vie	Dellerie, Isabelle	1	10		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R		CI (rider)		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R				CI (rider)
Gabon	Saham Assurance Gabon	du Plessis, Danny	10 (review per case)	-	A					M																
Gabon	Saham Assurance Vie Gabon	du Plessis, Danny	10 (review per case)	-		AR			TPD	L	R			CI												
Germany	Alte Leipziger Lebensversicherung a.G.	Vieweg, Martin	10	10				LTD		L	R								LTD		L	R				
Germany	HALLESCHE Krankenversicherung a.G.	Grossmann, Winfried	5	-						M																
Ghana	Enterprise Life Assurance Company Limited	Ofori-Attah, Harry	5	5		AR			TPD	L	M			CI						TPD	L					CI
Ghana	Saham Life Insurance Ghana	du Plessis, Danny	10 (review per case)	-		AR			TPD	L	R			CI												
Greece	Interamerican Hellenic Life Insurance Company SA	Dimou, Stella	5	5	A	AR	STD		TPD	L	M	R		CI		A	AR	STD		TPD	L	M	R			CI
Grenada/Carricou	Sagicor Life Inc	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L	M	R		CI (rider)						TPD (rider)	L	M	R			CI (rider)
Guadeloupe	Groupama Gan Vie	Dellerie, Isabelle	1	10		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R		CI (rider)						TPD (rider)	L	M	R			CI (rider)
Guernsey	Canada Life	Beighton, Verna	5	20				LTD		L									LTD		L					
Hong Kong	Manulife (International) Limited	To, Grace	10	10		AR		LTD		TPD (rider)	L	M	R		CI (rider)				LTD		TPD	L	M	R		CI (rider)
Hungary	UNIQA Biztosító Zrt	Pappné Gyimesi, Orsolya	10	10	A	AR	STD		TPD (accident)	L	M			CI						TPD (accident)	L					CI
India	HDFC Life Insurance Company Limited	Mishra, Aditya	10	-	A	AR			TPD (rider)	L	M			CI (rider)												
Indonesia	Allianz Life Indonesia	Sudarya, Arie	10	10	A	AR			TPD (rider)	L	M	R		CI (rider)												
Ireland	New Ireland Assurance Company plc	Hawkshaw, Noelle	3	5				LTD		L	R								LTD		L					
Isle of Man	Canada Life	Beighton, Verna	5	20				LTD		L				CI					LTD		L					
Italy	UnipolSal Assicurazioni S.p.A.	Pochini, Stefano	10	10	A				TPD	L	M	R		CI							L					
Ivory Coast	Saham Assurance Côte d'Ivoire	du Plessis, Danny	10 (review per case)	-	A					M																
Ivory Coast	Saham Assurance Vie Côte d'Ivoire	du Plessis, Danny	10 (review per case)	-		AR			TPD	L	R			CI												
Jamaica	Sagicor Life Inc	Collins, Henderson	5	-	A	AR	STD		TPD (rider)	L	M	R		CI (rider)												
Japan	Asahi Mutual	Kaji, Masao	10	10		AR			TPD (rider)	L											L					



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					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					
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	90	50							M									M			
United Kingdom	Canada Life	Beighton, Verma	5	20				LTD		L			CI						L				
Vietnam	Baoviet Insurance Corporation	Giang, Binh Thi Cam	3	3		AR	STD (rider)		TPD (rider)	L	M		CI (rider)							L	M		
Zambia	Sanlam Life Insurance	du Plessis, Danny	10 (review per case)	-					TPD	L	M		CI										
Zimbabwe	Zimnat Life Assurance	du Plessis, Danny	10 (review per case)	-					TPD	L		R	CI										

**Expatriates and TCN Solutions**

Country	Network Member	Primary Contact	Minimum lives to offer a local group contract	Minimum lives to offer pooling	INSURABLE	POOLABLE
Global	Global Benefits Group	Slaton, Ken	5	5	A AR STD LTD TPD L M CI (rider)	AR LTD TPD L M CI
Global	BUPA Global	Carter, Leigh	3	100		

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)