

Network Member Capabilities

Country	Network Member	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	Retirement	Critical Illness Dread Disease			
					Standalone	Rider	STD	LTD	TPD					Standalone	Rider	STD	LTD	TPD						
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	Sagcor Life Inc EC	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)		
Argentina	HSBC Seguros Argentina S.A.	Igarzabal, Macarena	10	10	A	AR			TPD (rider)	L			CI (rider)	TPD (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	Sagcor Aruba NV	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L			CI (rider)		AR			TPD (rider)	L			CI (rider)		
Australia	Resolution Life Australasia Limited	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		A			LTD			L		R		
Barbados	Sagcor Life Inc	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		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	Sagcor Life Inc	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)		
Benin	Saham Assurance Bénin	du Plessis, Danny	10 (review per case)	-	A						M													
Benin	Saham Assurance Vie Bénin	du Plessis, Danny	10 (review per case)	-		AR			TPD	L		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)		AR	STD (rider)		TPD (rider)	L			CI (rider)		
Bulgaria	UNIQA Insurance Plc	Veznev , 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		AR		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)					TPD (rider)	L	M		CI (rider)		
China	Ping An Annuity	Wang, Robin	3	3	A	AR	STD		TPD (rider)	L	M	R	CI	A	AR			TPD (rider)	L	M		CI		
China	Ping An Health Insurance Company of China, Ltd.	Mao, Guangfan	3	3	A				TPD (rider)	L	M		CI	A				TPD (rider)	L	M		CI		
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)		AR			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	Sagcor Life Inc	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)		
Czech Republic	UNIQA pojištovna, a.s.	Blecha, Martin	3	3	A	AR	STD		TPD	L	M		CI	A	AR	STD			L			CI		
Denmark	Danica Pension	Runing, Jens	3	10	A			LTD	TPD	L	M	R	CI				LTD	TPD	L		R			
Dominica	Sagcor Life Inc	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)		
Egypt	Orient Takaful Insurance Company	Elhaddad, Naira	2	NA	A						M													
Finland	Mandatum	Jokelainen , Riitta	1	5	A		STD		TPD	L		R	CI					TPD	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		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		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	HALLESCHKE Krankenversicherung a.G.	Grossmann , Winfried	5	-							M													
Ghana	Enterprise Life Assurance Company Limited	Ofori-Attah, Harry	5	5		AR			TPD	L	M		CI		AR			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		CI		
Grenada/Carricou	Sagcor Life Inc	Collins, Henderson	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M		CI (rider)		
Guadeloupe	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		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)		AR		LTD	TPD	L	M		CI (rider)		
Hungary	UNIQA Biztosító Zrt	Hajdu, Tamás	10	10	A	AR	STD		TPD (accident)	L	M		CI	A	AR	STD		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)		AR			TPD (rider)	L	M		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					CI				LTD		L					
Italy	UnipolSai Assicurazioni S.p.A.	Pochini , Stefano	10	10	A				TPD	L	M	R	CI					TPD	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	Sagcor Life Inc	Collins, Henderson	5	-	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		AR									
Japan	Asahi Mutual	Kaji, Masao	10	10		AR			TPD (rider)	L					AR			TPD (rider)	L					

Minimum lives to offer pooling
20
-
-
12
1
10
1
-
-
50
-
-
10
5
10
10
-
-
-
approximately 65
10
-
10
10
10
10
25
7
3
2 (standard) 100 (tailored)
As of 10 (life) or 50 (medical)
100
7
5
-
-
-
-
50
5
10
5
5
5
10
1
5
-
5
-
-
5
10
10
25
100
-

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

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						
Ukraine	UNIQA Life - Ukraine	Myshonkov, Denys	1	1	A	AR	STD				L	M	R	CI	A	AR	STD				L	M	R	CI
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	50	50								M										M		
United Kingdom	Canada Life	Beighton, Verna	5	20			LTD				L			CI				LTD			L			
Vietnam	Baoviet Insurance Corporation	Giang, Binh Thi Cam	3	3		AR	STD (rider)		TPD (rider)		L	M		CI (rider)		AR	STD (rider)		TPD (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

Global	Global Benefits Group	Slaton, Ken	5	5	A	AR	STD	LTD	TPD	L	M		CI (rider)		AR		LTD	TPD	L			CI
Global	BUPA Global	Carter, Leigh	3	100								M								M		

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)