

Network Member Capabilities

Country/Region	Network Member	Primary Contact	Minimum lives to offer a local group contract	Minimum lives to offer pooling	INSURABLE										POOLABLE									
					Accident		Disability			Life	Medical	Relevant	Critical illness/Dread Disease	Accident		Disability			Life	Medical	Relevant	Critical illness/Dread Disease		
Standalone	Rider	STD	LTD	TPD	Standalone	Rider	STD	LTD	TPD					Standalone	Rider	STD	LTD	TPD					Standalone	Rider
Albania	SIGAL UNIQA Group AUSTRIA	Merjemaj, Milena	12	12	A	AR	STD		TPD (accident)	L	M	R	CI	A	AR	STD		TPD (accident)	L	M	R	CI		
Antigua	Sagicor Life Inc EC	Ifill, Akil	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)	A	AR			TPD (rider)	L	M		CI (rider)		
Argentina	HSBC Seguros Argentina S.A.	Igarzabal, Macarena	10	10	A	AR			TPD (rider)	L			CI (rider)	A	AR			TPD (rider)	L			CI (rider)		
Argentina	Prudential Seguros S.A.	Canonico, Mariana	3	3	A	AR			TPD (rider)	L			CI (rider)	A	AR			TPD (rider)	L			CI (rider)		
Aruba	Sagicor Aruba NV	Ifill, Akil	5	5	A	AR	STD		TPD (rider)	L			CI (rider)	A	AR	STD		TPD (rider)	L			CI (rider)		
Australia	Integrity Life	Lawrence, Josh	20	50 (20-50 requires special approval)			STD	LTD	TPD	L						STD	LTD	TPD	L					
Australia	Resolution Life Australasia	Gamage, Dilani	200	200						L									L					
Austria	UNIQA Österreich Versicherungen AG	Huger, Robert	10	10 and min. 20k €	A			LTD		L	M	R		A			LTD		L	M	R			
Barbados	Sagicor Life Inc	Ifill, Akil	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		
Belgium	AG	Moreau, Michel	10 (review per case)	50	A	AR	STD	LTD		L	M	R	CI	A	AR	STD	LTD		L	M	R	CI		
Belize	Sagicor Life Inc	Ifill, Akil	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		
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	M	R	CI		
Brazil	Care Plus Part of Bupa	Gebrim Doria, Rodrigo	2 (not family related)	200									M									M		
Brazil	Icatu Seguros	Rodrigues, Cibelle	3	3	A	AR	STD (rider)		TPD (rider)	L	M	R	CI (rider)	A	AR	STD (rider)		TPD (rider)	L	M	R	CI (rider)		
Bulgaria	UNIQA Insurance Plc	Vezev, Martin	5	5 and min. 20k € Medical only cash benefits	A	AR	STD		TPD	L	M	R	CI	A	AR	STD		TPD	L	M	R	CI		
Canada	Manulife	Ramanathan, Kajan	2	3	A	AR	STD	LTD		L	M	R	CI	A	AR	STD	LTD		L	M	R	CI		
China	Ping An Annuity	Liu, Xinyi	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	AR			TPD (rider)	L	M	R	CI	A	AR			TPD (rider)	L	M	R	CI		
Colombia	Seguros Bolívar	Caballero Barrera, Eduardo	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)		
Costa Rica	Aseguradora del Istmo (Adisa), S.A.	Vargas, Nayarit	10	10	A	AR			TPD	L	M	R		A	AR			TPD	L	M	R			
Croatia	UNIQA osiguranje d.d.	Knezevic, Dario	10	10	A	AR	STD		TPD	L	M	R	CI	A	AR	STD		TPD	L	M	R	CI		
Curacao	Sagicor Life Inc	Ifill, Akil	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.	Holcek, Roman	3	3	A	AR	STD		TPD	L	M	R	CI	A	AR	STD		TPD	L	M	R	CI		
Denmark	Danica Pension	Runing, Jens	3	10	A			LTD	TPD	L	M	R	CI	A			LTD	TPD	L	M	R	CI		
Dominica	Sagicor Life Inc	Ifill, Akil	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		
Egypt	Orient Takaful Insurance Company	Ehaddad, Naira	2	NA									M									M		
Finland	Mandatum	Jokelainen, Riitta	1	5	A		STD		TPD	L	M	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	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)		
Germany	Alte Leipziger Lebensversicherung a.G.	Vieweg, Martin	10	10				LTD		L			R					LTD		L		R		
Germany	HALLESCHKE Krankenversicherung a.G.	Gladis, Robert	5	-									M									M		
Ghana	Enterprise Life Assurance Company Limited	Brew-Wartemberg, James	5	5		AR			TPD	L	M	R	CI		AR			TPD	L	M	R	CI		
Greece	Interamerican Hellenic Life Insurance Company SA	Doubtis, Kostas	5	5	A	AR	STD		TPD	L	M	R	CI	A	AR	STD		TPD	L	M	R	CI		
Grenada/Carricou	Sagicor Life Inc	Ifill, Akil	5	5	A	AR	STD		TPD (rider)	L	M	R	CI (rider)	A	AR	STD		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)		AR	STD (rider)	LTD (rider)	TPD (rider)	L	M	R	CI (rider)		
Guatemala	Seguros El Roble, SA	Valdes, Raquel	20	20		AR			TPD	L	M	R	CI		AR			TPD	L	M	R	CI		
Guernsey	Canada Life	Beighton, Verna	5	20				LTD		L			CI				LTD		L			CI		
Honduras	Seguros del País, S.A.	Canahuati, Monica	5	15					TPD	L	M	R						TPD	L	M	R			
Hong Kong	Manulife (International) Limited	To, Grace	3	3				LTD	TPD	L	M	R	CI				LTD	TPD	L	M	R	CI		
Hungary	UNIQA Biztosító Zrt	Dobrovolski, Tamas	10	10	A	AR	STD		TPD (accident)	L	M	R	CI	A	AR	STD		TPD (accident)	L	M	R	CI		
Indonesia	Allianz Life Indonesia	Sudarya, Arje	10	10	A	AR			TPD (rider)	L	M	R	CI (rider)	A	AR			TPD (rider)	L	M	R	CI (rider)		
Ireland	New Ireland Assurance Company plc	Hawkshaw, Noelle	3	5			LTD			L			R				LTD		L			R		
Isle of Man	Canada Life	Beighton, Verna	5	20				LTD		L			CI				LTD		L			CI		
Italy	UnipoSai Assicurazioni S.p.A.	Pochini, Stefano	10	10					TPD	L	M	R	CI					TPD	L			CI		
Jamaica	Sagicor Life Inc	Ifill, Akil	5	-	A	AR	STD		TPD (rider)	L	M	R	CI (rider)	A	AR	STD		TPD (rider)	L	M	R	CI (rider)		
Japan	Asahi Mutual	Kaji, Masao	10	10				LTD	TPD (rider)	L					AR			LTD	TPD (rider)	L				
Jersey	Canada Life	Beighton, Verna	5	20				LTD		L			CI				LTD		L			CI		
Kosovo	SIGAL UNIQA Group AUSTRIA (Kosovo)	Merjemaj, Milena	12	12	A	AR	STD		TPD (accident)	L	M	R	CI	A	AR	STD		TPD (accident)	L	M	R	CI		
Latvia	ERGO Life Insurance SE, Latvian Branch	Volgina, Natalja	1	1	A	AR			TPD	L	M	R	CI	A	AR			TPD	L	M	R	CI		
Lithuania	ERGO Life Insurance SE	Cvetkovas, Valerijus	10	10	A	AR			TPD	L	M	R	CI	A	AR			TPD	L	M	R	CI		
Luxembourg	Lalux	Wiwinius, Jerome	1	1				LTD		L							LTD		L					
Malaysia	Allianz Life Insurance Malaysia Berhad	Phang, Lai Peng	3	50		AR			TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M	R	CI (rider)		
Martinique	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)		
Mexico	Grupo Nacional Provincial, S.A.B.	Rosas, Rafael	5	5	A	AR			TPD (rider)	L	M	R	CI (rider)		AR			TPD (rider)	L	M	R	CI (rider)		
Monaco	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)		
Montenegro	UNIQA osiguranje a.d.	Božović, Lidija	10	10	A	AR	STD		TPD (accident)	L	M	R	CI	A	AR	STD		TPD (accident)	L	M	R	CI		
Netherlands	Nationale-Nederlanden Leven	Bijsterbosch, Margit	2	approximately 65				LTD		L	M	R					LTD		L		R			
New Zealand	Resolution Life Australasia	Gamage, Dilani	10	10						L									L					
Nigeria	Leadway Assurance Company Limited	Williams, Adetutu	3	3	A	AR		LTD		L	M	R	CI	A	AR		LTD		L	M	R	CI		
North Macedonia	UNIQA Life ad Skopje	Merjemaj, Milena	10 and min. 20k €	10 and min. 20k € Medical cash benefits only	A	AR	STD		TPD (accident)	L	M	R	CI	A	AR	STD		TPD (accident)	L	M	R	CI		
Norway	Storebrand Livsforsikring AS	Haug, Vigdis	2	10	A	AR	STD		LTD	L	M	R	CI	A	AR	STD		LTD	L	M	R	CI		
Panama	Sagicor Life Panama	Amoretti, Massimo	10	10					TPD (rider)	L	M	R	CI (rider)					TPD (rider)	L	M	R	CI (rider)		
Peru	Pacifico Compañía de Seguros y Reaseguros	Zelaya, Jorge	10	10	A	AR			TPD (rider)	L	M	R	CI (rider)	A	AR			TPD (rider)	L	M	R	CI (rider)		
Philippines	Etiqua Life and General Assurance Philippines, Inc.	Sotelo, Jing M.	25	25		AR			TPD (rider)	L	M	R	CI	A	AR			TPD (rider)	L	M	R	CI		
Poland	TU Allianz Zycie Polska SA.	Geratowska-Sitnik, Dominika	2	7		AR			TPD (rider) ¹⁻⁴	L	M	R	CI (rider) ¹⁻⁴		AR			TPD (rider) ¹⁻⁴	L	M	R	CI (rider) ¹⁻⁴		

