

2020 Global benefits financing matrix and poolable coverages

Complete listing of the nine global benefits networks and their affiliated insurers across 212 countries and territories

2020 Global benefits financing matrix and poolable coverages

Country	AIA	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of countries and territory members	19	120	86	125	68	105	116	77	135
Afghanistan	None	None	None	None	None	None	None	None	None
Albania	None	None	None	None	None	SIGAL Life UNIQA Group Austria Life, Albania (L,A,D)	None	None	Partner not disclosed
Algeria	None	None	None	Macir Vie (L,A,D)	None	None	AXA Assurances Algérie Vie SPA (L,A,D,M)	None	Salama, Globus Networks (L,A,M)
Andorra	None	None	None	None	None	None	None	None	Zurich Spain
Angola	None	Sanlam Pan-Africa, Saham Angola Seguros (L,A,D,M)	None	Saham Angola Seguros (L,A,D)	None	Saham Angola Seguros	None	None	Fidelidades, Globus Network (L,A,D,M)
Antigua and Barbuda	None	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of the Eastern Caribbean (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Argentina	None	Prudential Seguros S.A. (L,A,D)	Allianz Argentina Compañía de Seguros S.A.	La Caja De Seguros (L,A,D)	SMG LIFE (L,A,D)	HSBC Seguros de Vida Argentina (L,A,D)/Prudential Seguros (L,A,D)	MetLife Argentina	Galicia Vida Compañía de Seguros (L,A,D)	Zurich (L,A,D)
Armenia	None	Alfastrakhovanie (L,A,D)	None	Ingo Armenia (A,M)	None	None	None	None	None
Aruba	None	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D)	Pan-American Life Insurance Company of Aruba V.B.A. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Australia	AIA Australia Limited (L,A,D)	None	Allianz Australia Insurance Ltd/ AIA Australia	MLC Limited (L,D)	AMP Life Limited (L,D)	AMP (L,D)	MetLife Insurance Limited (L,D)	Hannover Life (L,D)	AIA (L,A,D)/ One Path (L,A,D)
Austria	None	Gothaer Lebensversicherung	Allianz Elementar Lebensversicherungs/ Allianz Elementar Versicherungs (L,A,D,P)	Generali Versicherung (L,A,D,M)	ERGO Versicherung AG (in association with BONUS Pensionskassen AG) (L,D,P)	UNIQA Insurance Group (L,A,D,P)	UNIQA Österreich Versicherungen (L,A,D,M)	Wiener Städtische/ Vienna Insurance Group (L,A,D,M,P)	Zuerich Versicherungs-Aktiengesellschaft (L,A,D)

Poolable coverages: L = Life A = Accident D = Disability M = Medical P = Pension

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Country	AIA	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of countries and territory members	19	120	86	125	68	105	116	77	135
Azerbaijan	None	Alfastrakhovanie (L,A,D)	Interteach Corporation	Ateshgah Life Insurance/Ateshgah Insurance (L,A,D,M)	None	None	None	None	None
Bahamas	None	None	None	Utmost Worldwide Limited (L,A,D)	None	None	None	None	None
Bahrain	None	None	None	Bahrain National Life (L,A,D,M)	None	None	MetLife Bahrain/ AXA Gulf Bahrain (L,A,D,M)	Arabia Insurance (L,M)	Zurich International Life (L,A,D)
Bangladesh	None	None	None	None	None	None	MetLife Bangladesh	None	None
Barbados	None	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan American Life Insurance Group (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Belarus	None	Alfastrakhovanie (L,A,D)	None	Ingosstrakh Belarus	None	None	None	None	None
Belgium	None	Vivium (L,A,D,P)	Allianz Benelux S.A. (L,A,D,M,P)	Athora Belgium (L,A,D)	AG Insurance (L,A,D,M,P)	AG Insurance (L,D,M,P)	AXA Belgium (L,A,D,M)	NN Goup (L,A,D,P)	Vivium (L,A,D)
Belize	None	None	Atlantic Insurance (L,A,D,M)	Atlantic Insurance (L,A,D,M)	None	Sagicor Life (L,A,D,M)	None	None	None
Benin	None	Sanlam Pan-Africa, Saham Assurance Vie Bénin/Saham Assurance Bénin (L,A,D)	None	Saham Assurance Vie (L,A,D)	None	Saham Assurance Bénin/Saham Assurance Vie Bénin	SUNU Assurances Vie Bénin (L,A,D,M)	None	L'Africaine des Assurances, Vie, Globus Network (L,A,M)
Bermuda	None	None	None	Bermuda Life Insurance (L,A,D,M)	None	None	None	None	None
Bhutan	None	None	None	None	None	None	None	None	None
Bolivia	None	None	None	None	None	None	None	None	La Boliviana Ciacruz Seguros (L,A,D)

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Number of countries and territory members	19	120	86	125	68	105	116	77	135
Bonaire	None	Pan American Life Insurance Group (L,A,D,M)	None	None	None	None	Pan-American Life Insurance Company of Curacao and St. Maarten, N.V. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Bosnia and Herzegovina	None	Zavarovalnica Triglav, d.d. (L,A,D,M)	None	None	None	Uniqa Osiguranje (L,A,D)	None	None	Partner not disclosed
Botswana	None	Sanlam Pan-Africa, Botswana Life Insurance (L,A,D)	None	Hollard Life (L,A,D)	None	Botswana Life Insurance Ltd	None	Metropolitan Life Botswana	None
Brazil	None	Chubb do Brazil (L,A)	Allianz Seguros S.A./Allianz Saúde S.A	Generali Brasil (L,A,D)/Sul America	MAPFRE Vida SA (L,A,D)	Care Plus (M)/ICATU Seguros (L,A,D)	MetLife Brasil (L,D)	Icatu Seguros/Inpao Dental/Mongeral AEGON Brazil (L,A,D,M)	Zurich Minas Brazil Seguros (L,A,D)
Brunei	AIA Singapore Private Limited (Brunei Branch) (L,A,D,M)	None	National Insurance Company Berhad/ AIA Brunei	None	Aviva Ltd. (L,D,M)	None	Tokio Marine Life Insurance Singapore Ltd (L,A,D,M)	None	AIA (L,A,D,M)
Bulgaria	None	NN Bulgaria (L)	Allianz Bulgaria Life Insurance Co.	Generali Insurance (L,A,D,M)	None	Uniqa Insurance (L,A,D)	MetLife Bulgaria (L,A,D)	None	Bulstrad Life Vienna Insurance Group (L,A,D,M)
Burkina Faso	None	Sanlam Pan-Africa, Saham Assurance Vie Burkina Faso/ Saham Assurance Burkina Faso (L,A,D)	None	Saham Assurance Vie (L,A,D)	None	Saham Assurance Vie Burkina Faso/Saham Assurance Burkina Faso	SUNU Assurances IARD Burkina Faso (L,A,D,M)	None	Sonar, Globus Network (L,A,M)
Burundi	None	None	None	None	None	None	None	None	Bicor, Globus Network (L,A,M)
Cabo Verde	None	None	None	None	None	None	None	None	Garantia, Globus Network
Cambodia	AIA (Cambodia) Life Insurance Plc (L)	None	AIA Cambodia	Generali Life (L,A,D)	Manulife (Cambodia) Plc	None	None	None	None

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Number of countries and territory members	19	120	86	125	68	105	116	77	135
Cameroon	None	Sanlam Pan-Africa, Saham Life Insurance Cameroon/ Saham Assurance Cameroon (L,A,D)	Allianz Cameroun Assurances/ Allianz Cameroun Assurances Vie Branch	Saham Life Insurance Cameroon (L,A,D)	None	Saham Life Insurance Cameroon/ Saham Assurance Cameroon	AXA Assurances Cameroun (A,M)/ SUNU Assurances IARD Cameroun (L,D)	None	Activa, Globus Network (L,A,M)
Canada	None	Manulife Financial (L,A,D,M)	SSQ Insurance Co. (L,A,D,M)	Sun Life Financial (L,A,D,M)	Manulife Financial Corporation - Canadian Division (L,A,D,M)	Manulife (L,D)	Desjardins Financial Security Life Assurance Company (L,A,D,M)	Great West Life (L,D,M)	Industrial Alliance Insurance & Financial Services (L,A,D,M)
Cayman Islands	None	Pan American Life Insurance Group (L,A,D,M)	None	Utmost Worldwide Limited (L,A,D)	None	Sagicor Life	Pan American Life Insurance Group (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Central African Republic (CAR)	None	None	None	None	None	None	SUNU Assurances IARD Centrafrique (L,A,D,M)	None	None
Chad	None	None	None	None	None	None	None	None	SAAR, Globus Network (L,A,M)
Chile	None	None	None	Seguros De Vida Suramericana S.A. (L,A,D,M)	MAPFRE Compañía de Seguros de Vida de Chile (L,D)	BICE Vida Compañía de Seguros (L,A,D,M)	MetLife Chile Seguros de Vida S.A. (L,A,D,M)	Vida Security (L,A,D,M)	Chilena Consolidada Seguros de Vida (L,A,D,M)
China	AIA Company Limited, Shanghai Branch on behalf of all branches and sub-branches of AIA Company Limited in Mainland China (L,A,D,M)	China Life Insurance Co., Ltd (L,A,D,M)	Allianz China Life Insurance Co. Ltd	Generali China Life (L,A,D,M)	Taiping Pension Company, Limited/ Manulife-Sinochem Life Insurance Co. (L,A,D,M)	Ping An Annuity Insurance Company (L,A,D,M)/ Ping An Health Insurance Company (L,A,D,M)	ICBC AXA Life Insurance (L,A,D,M)	China Life/ China Pacific Life Insurance/ Ping An Health/ Ping An Life (L,A,D,M)	AIA (L,A,D,M)
Colombia	None	Pan American Life Insurance Group (L,A,D,M)	Allianz Seguros de Vida S.A. (L,A,D,M,P)	Seguros Bolivar (L,A,D,M)	MAPFRE Seguros de Colombia (L,A,D,M)	Seguros Bolivar (L,A,D,M)	MetLife Colombia Seguros de Vida (L,A,D)	Seguros Bolivar (L,A,D,M)	Compania de Seguros Bolivar SA (L,A,D,M)
Comoros	None	None	None	None	None	None	None	None	None

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Country	AIA	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of countries and territory members	19	120	86	125	68	105	116	77	135
Costa Rica	None	Pan American Life Insurance Group (L,A,D,M)	Assa Seguros Costa Rica (L,A,D,M)	ASSA Compania De Seguros (L,A,D,M)	MAPFRE Seguros Costa Rica, S.A. (L,A,D)	None	Pan-American Life Insurance de Costa Rica (L,A,D,M)	MAPFRE Seguros (L,A,D)	Pan American Life Insurance Group (L,A,D,M)
Cote d'Ivoire	None	Sanlam Pan-Africa, Saham Assurance Vie Côte d'Ivoire/ Saham Assurance Côte d'Ivoire (L,A,D)	Allianz Côte d'Ivoire Assurances/ Allianz Côte d'Ivoire Assurances Vie	Saham Assurance Vie (L,A,D)	None	Saham Assurance Vie Côte d'Ivoire/ Saham Assurance Côte d'Ivoire	Sunu Assurances Vie Côte d'Ivoire (L,A,D)/ AXA Assurances Côte d'Ivoire (M)	None	L'Africaine des Assurances, Atlanta, SAAR VieGlobus Network (L,A,M)
Croatia	None	Zavarovalnica Triglav, d.d. (L,A,D,M)	Allianz Zagreb d.d.	Generali Osiguranje (L,A,D,M)	None	Uniqa Osiguranje (L,A,D)	Uniqa Osiguranje d.d.(L,A,D,M)	None	Partner not disclosed
Cuba	None	None	None	None	None	None	None	None	None
Curacao	None	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of Curacao and St. Maarten, N.V. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Cyprus	None	BUPA Acibadem (L,A)	None	None	None	None	MetLife Cyprus (L,A,D,M)	None	Zurich Europe Life Insurance Company Ltd Luxemburg, Freedom of Service (L,A,D)
Czech Republic	None	NN Životní pojišťovna	Allianz pojistovna a.s.	Generali Ceska Pojistovna (L,A,D,M)	None	Uniqa pojistovna a.s. (L,A,D)	MetLife Czech Republic (L,A,D)	Kooperativa CZ (L,A,D)	NN Životní pojišťovna N.V. (A)/Partner not disclosed
Democratic Republic of the Congo	None	Sanlam Pan-Africa, Saham Assurance Congo	None	None	None	None	None	None	None
Denmark	None	Danica Pension (L,D,P)	Danica Pension (L,D,P)	AP Pension (L,A,D)	PFA Pension (L,D,P)	Danica Pension (L,D,P)	Topdanmark Liv (L,D,M)	Danica Pension/PFA Pension (L,D,P)	Velliv Liv & Pension (L,D)/Topdanmark (L,A,D,M)
Djibouti	None	None	None	None	None	None	None	None	None

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Number of countries and territory members	19	120	86	125	68	105	116	77	135
Dominica	None	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Dominican Republic	None	Pan American Life Insurance Group (L,A,D,M)	Grupo Universal (Seguros y ARS) (L,A,D,M)	ARS Universal (M)/ Seguros Universal (L,A,D,M)	MAPFRE BHD Compañía de Seguros, S.A./ARS Palic Salud, S.A. (L,D,M)	None	Seguros Universal - through PALIG (L,A,D,M)	None	Seguros Universales ARS through PALIG (L,A,D,M)
Ecuador	None	Pan American Life Insurance Group	None	Generali Ecuador (L,A,D,M)	MAPFRE Atlas Compañía de Seguros S.A.	None	Pan American Life Insurance Group (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Egypt	None	None	Allianz Egypt (L,A,D,M,P)	Egyptian Life Takaful (L,A,D,M)	None	Egyptian Life Takaful Company	MetLife Egypt/AXA Egypt (L,A,D,M)	Orient Takaful Insurance Egypt	None
El Salvador	None	Pan American Life Insurance Group (L,A,D,M)	Aseguradora Agricola Comercial ACSA (L,A,D,M)	ASSA Vida Compania De Seguros (L,A,D,M)	MAPFRE Seguros El Salvador S.A. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)	MAPFRE La Centro Americana (L,A,M)	Pan American Life Insurance Group (L,A,D,M)
Equatorial Guinea	None	None	None	None	None	None	None	None	L'Africaine des Assurances, Vie, Globus Network (L,A,M)
Eritrea	None	None	None	None	None	None	None	None	None
Estonia	None	SEB Trygg Liv	None	None	None	None	None	None	Ergo Life Insurance SE Eesti filiaal (L,A,D)
Eswatini (formerly Swaziland)	None	None	None	Hollard Life (L,A,D)	None	None	None	None	None
Ethiopia	None	None	None	None	None	None	None	None	Awash Insurance, Globus Network (L,A,D,M)

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Number of countries and territory members	19	120	86	125	68	105	116	77	135
Fiji	None	None	None	None	None	None	None	None	None
Finland	None	None	None	Localtapiola General Mutual (A,M)/ Localtapiola Mutual Life (L,D,M)	Mandatum Life (L,D,P)	Mandatum Life Insurance Company (L,D)	None	Ilmarinen	Zurich Europe Life Insurance Company Ltd Luxembourg, Freedom of Service (L,A,D)
France	None	Malakoff Humanis/ Malakoff Humanis Courtage (L,A,D,M)	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	AXA France Vie/ Malakoff Humanis (L,D,M)	Groupama Gan Vie (L,A,D,M)	AXA France Vie (L,A,D,M)	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
French Guiana	None	Malakoff Humanis/ Malakoff Humanis Courtage (L,A,D,M)	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	AXA France Vie/ Malakoff Humanis (L,D,M)	Groupama Gan Vie (L,A,D,M)	AXA Caraïbes (L,A,D,M)	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
French Polynesia	None	Malakoff Humanis/ Malakoff Humanis Courtage (L,A,D,M)	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	None	None	AXA France Vie (Polynésie) (L,A,D,M)	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
Gabon	None	Sanlam Pan-Africa, Saham Assurance Vie Gabon/Saham Assurance Gabon (L,A,D)	None	Saham Assurance Vie (L,A,D)	None	Saham Assurance Vie Gabon/Saham Assurance Gabon	AXA Assurances Gabon (A,M)/Sunu Assurances Vie Gabon (Groupe SUNU) (L,A,D,M)	None	ASSINCO, Globus Network/OGARVIE (L,A,M)
Gambia	None	None	None	None	None	None	None	None	None
Georgia	None	Alfastrakhovanie (L,A,D)	None	Aldagi (L,A,D)	None	None	None	None	None
Germany	None	Gothaer (L,A,D)	Allianz Lebensversicherungs-AG/Allianz Private Krankenversicherungs-AG/Allianz Versicherungs-AG (L,A,D,P)	Dialog Versicherung (A)/Central Krankenversicherung (M)/Dialog Lebensversicherung (L,D)	Gothaer Lebensversicherung AG (L,D)	Alte Leipziger Lebensversicherung (L,D,P)/HALLESCHE Krankenversicherung	AXA Health Germany and AXA Life Germany (L,A,D,M)	Swiss Life Germany (L)	Zurich Deutscher Herold Lebensversicherungs AG (L,A,D)
Ghana	None	Sanlam Pan-Africa, Saham Life Insurance Ghana (L,A,D)	Allianz Ghana	Nationwide Mutual Health/Vanguard (L,A,D)	None	Saham Life Insurance Ghana	SUNU Ghana (Equity Assurance Limited Ghana) (A,M)	Metropolitan Life Ghana	Activa, Globus Network (L,A,M)

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Number of countries and territory members	19	120	86	125	68	105	116	77	135
Greece	None	NN Hellas (L,A,D,M)	Allianz Hellas Insurance Co. S.A. (L,A,D,M,P)	Generali Hellas (L,A,D,M)	ETHNIKI Hellenic General (L,A,D,M)	Interamerican Hellenic Life Insurance Company (L,A,D,M)	MetLife Greece (L,A,D,M)	Groupama Phoenix (L,A,D,M)	None
Grenada	None	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan American Life Insurance Group (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Guadeloupe	None	Malakoff Humanis/ Malakoff Humanis Courtage (L,A,D,M)	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	AXA France Vie/ Malakoff Humanis (L,D,M)	Groupama Gan Vie (L,A,D,M)	AXA Caraïbes (L,A,D,M)	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
Guam	None	None	None	None	None	None	None	None	None
Guatemala	None	Pan American Life Insurance Group (L,A,D,M)	Aseguradora General S.A. (L,A,D,M)	Assa Compania De Seguros (L,A,D,M)	MAPFRE Seguros Guatemala, S.A. (L,A,D,M)	None	Pan-American Life Insurance de Guatemala (L,A,D,M)	MAPFRE Guatemala/EI Roble Seguros (L,A,D,M)	Pan American Life Insurance Group (L,A,D,M)
Guinea	None	Sanlam Pan-Africa, Saham Assurance Guinée (L,A,D,M)	None	Saham Assurance (L,A,D)	None	Saham Assurance Guinée	SUNU Assurances Guinée (L,A,D,M)	None	Ugar Activa, LGV, Globus Network (L,A,M)
Guinea-Bissau	None	None	None	None	None	None	None	None	None
Guyana	None	None	None	None	None	None	None	None	None
Haiti	None	None	None	None	None	None	None	None	None
Honduras	None	Pan American Life Insurance Group (L,A,D,M)	Seguros Davivienda (L,A,D,M)	Assa Compania De Seguros (L,A,D,M)	MAPFRE Seguros Honduras, S.A. (L,A,D,M)	None	Pan American Life Insurance Company (L,A,D,M)	MAPFRE Seguros Honduras (L,A,D,M)	Pan American Life Insurance Group (L,A,D,M)
Hong Kong	AIA International Limited, Hong Kong Branch (L,A,D,M)	FWD General Insurance Company Limited (L,A,D,M)	AIA International Limited	Generali Hong Kong Branch (L,A,D,M)	AXA China Region/ Manulife Hong Kong (L,A,D,M)	Manulife International (L,A,D,M)	AXA Hong Kong (L,A,D,M)	Sun Life Hong Kong /FWD Group Office Singapore (L,A,D,M)	AIA (L,A,D,M)/ Zurich Life Insurance (L,A,D)

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2020 Global benefits financing matrix and poolable coverages

Country	AIA	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of countries and territory members	19	120	86	125	68	105	116	77	135
Hungary	None	NN Insurance Co.Ltd (L,A,D,M)	Allianz Hungaria Biztosito Zrt. (L,A,D,M)	Generali Biztosito (L,A,D,M)	Aegon Hungary (L,A,D,M)	Uniqa Biztosító (L,A,D)	MetLife Hungary (L,A,D)/Vienna Life Hungary (L,A,D,M)	UNION Biztosito (L,A,D,M)	NN Nationale-Nederlanden Insurance (L,A,D)/ Partner not disclosed
Iceland	None	None	None	None	None	None	None	None	None
India	TATA AIA Life Insurance Company Limited (L,A)	Reliance Nippon Life Insurance Company Limited	Bajaj Allianz Life Insurance Co. Ltd./ Bajaj Allianz General Insurance Co. Ltd.	Future Generali India (A,M)/Future Generali India Life (L,A,D)	Max Life Insurance	HDFC Standard Life	PNB MetLife India Insurance Company Limited (L,A,D)	Kotak Mahindra	ICICI Prudential Life Insurance Company (L)/ICICI Lombard (A,M)
Indonesia	PT. AIA Finansial (L,A,D,M)	FWD Life Indonesia (L,A,M)	Allianz Life Indonesia (L,A,D,M,P)	Generali Indonesia (L,A,D,M)	PT. Asuransi Jiwa Manulife (L,A,D,M)	Allianz Life Indonesia (L,A,D,M)	Astra Life (L,A,D,M)	FWD Group Office Singapore/ PT Avrist Assurance (L,A,D,M)	AIA (L,A,D,M)
Iran	None	None	None	None	None	None	None	None	None
Iraq	None	None	None	None	None	None	None	None	None
Ireland	None	New Ireland (L,A,D)/ Laya (M)	None	Utmost Paneurope DAC (L,A,D)	Irish Life Assurance (L,D)	New Ireland Assurance Company (L,D)	Friends First Life Assurance Co. Ltd (AVIVA). (L,A,D)	Irish Life (L)	Zurich Life Assurance plc (L,D)
Israel	None	None	None	Migdal	None	None	None	None	Harel Insurance Company (L,A,D,M)
Italy	None	Società Reale Mutua di Assicurazioni (L,A,D,M)	Allianz S.p.A.(L,A,D,M,P)	Generali Italia (L,A,D,M)	UnipolSai Assicurazioni S.p.A. (L,D,P)/ UniSalute S.p.A. (M)	UnipolSai Assicurazioni (L,D)	AXA Assicurazioni (L,A,D,M)	Nobis Vita (L,D)	Zurich Investment Life Spa (L,D)/Zurich Insurance plc (A,M)
Jamaica	None	None	None	None	None	Sagicor Life	Sagicor Life Jamaica Limited (L,A,D,M)	None	None
Japan	Nippon Life Insurance Company (L,A,D)	Fuji Life Insurance Company Ltd (L,A)	Meiji Yasuda Life Insurance Co./Meiji Yasuda General Insurance Co. Ltd. (L,A,P)	Taiju Life Insurance Company (L,A,D,M)	The Dai-ichi Life Insurance Company Limited (L,D,M)	Asahi Mutual Life Insurance (L,D)	MetLife Alico Japan (L,A,D,M)/AXA Life Insurance Japan (L,M)	Meiji Yasuda Life (L,A)	None

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Country	AIA	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of countries and territory members	19	120	86	125	68	105	116	77	135
Jordan	None	None	Al Nisr Al-Arabi Insurance Co. Ltd.	Middle East Insurance (L,A,D,M)	None	None	MetLife Jordan (L,A,D,M)	Arabia Insurance (L,M)	Jordan Insurance Company (L,A,D)
Kazakhstan	None	Alfastrakhovanie (L,A,D)	Inter teach Corporation	European Insurance Life (L,A,D)	None	None	None	None	None
Kenya	None	Sanlam Pan-Africa, Sanlam Life Insurance/Sanlam General Insurance (L,A,D,M)	Allianz Kenya	Jubilee (L,A,D)	None	Sanlam Life Insurance Ltd/ Sanlam General Insurance Ltd	None	Metropolitan Kenya	Jubilee, Globus Network (L,A,D,M)
Kiribati	None	None	None	None	None	None	None	None	None
Kosovo	None	None	None	None	None	SIGAL Life UNIQA Group Austria, Kosovo (L,A,D)	None	None	Partner not disclosed
Kuwait	None	Gulf Insurance & Reinsurance Company (L,A,D,M)	None	Warba Insurance (L,A,D,M)	None	None	MetLife Kuwait (L,A,D,M)	Arabia Insurance	Cigna (M)
Kyrgyzstan	None	Alfastrakhovanie (L,A,D)	None	Kyrgyzinstrakh (L,A,D)	None	None	None	None	None
Laos	None	None	Allianz General Laos	Generali Life (L,A,D)	None	None	None	None	None
Latvia	None	SEB Trygg Liv	None	Utmost Paneurope DAC (L,A,D)	None	ERGO Life Insurance SE (L,A,D)	None	None	Ergo Life Insurance SE Latvijas filiāle (L,A,D)
Lebanon	None	None	Allianz SNA	None	None	None	MetLife Lebanon (L,A,D,M)/AXA Middle East SAL (L,A,D,M)	Arabia Insurance	None
Lesotho	None	None	None	None	None	None	None	Metropolitan Life Lesotho	None

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Number of countries and territory members	19	120	86	125	68	105	116	77	135
Liberia	None	None	None	None	None	None	SUNU Liberia - Equity Assurance Company Limited Libéria (A)	None	Activa International, Globus Network (L,A,M)
Libya	None	None	None	None	None	None	None	None	None
Liechtenstein	None	Swiss Mobiliar Life (L,D)	None	None	AXA Liechtenstein (L,D,P)	None	AXA Switzerland (L,A,D)	None	Zurich Life Insurance Company Ltd (L,A,D)
Lithuania	None	SEB Trygg Liv	None	None	None	ERGO Life Insurance SE (L,A,D)	None	None	Ergo Life Insurance SE (L,A,D)
Luxembourg	None	La Luxembourgeoise (L,A,D,P)	Allianz Life Luxembourg S.A.	Foyer Vie (L,A,D)	Cardif Lux Vie S.A. (L,A,D,P)	Cardif Lux Vie (L,A,D,P)	AXA Luxembourg (L,A,D,M)	Swiss Life Luxembourg (L,A,D)	La Baloise (L,D)
Macau	AIA International Limited, Macau Branch (L,A,D,M)	None	AIA Macau	None	AXA China Region Insurance Company Limited	None	AXA Hong Kong (L,A,D,M)	FWD Group Office Singapore/ Ping An Life (L,A,D,M)	AIA (L,A,D,M)
Macedonia (FYROM)	None	None	None	Eurolink Insurance Skopje (L,A,D,M)	None	Uniqa Life ad Skopje (L,A,D)	None	None	Partner not disclosed
Madagascar	None	Sanlam Pan-Africa, Saham Assurance Madagascar (L,A,D,M)	Allianz Madagascar Assurances	Saham Assurance (L,A,D)	None	Saham Assurance Madagascar	None	None	ARO, Globus Network (L,A,M)
Malawi	None	Sanlam Pan-Africa, NICO Life Insurance (L,A,D)	None	None	None	NICO Life Insurance Company Ltd	None	None	None
Malaysia	AIA Bhd. (L,A,D,M)	None	Allianz Life Insurance Malaysia Berhad	Great Eastern Life (L,A,D,M)	AIA Bhd. (L,A,D,M)	Allianz Malaysia (L,A,D,M)	AXA AFFIN General Insurance Berhad & AXA Affin (L,A,D,M)/ AmMetLife (L,A,D,M)	Hong Leong (L,A,D,M)	AIA (L,A,D,M)
Maldives	None	None	None	None	None	None	None	None	None

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2020 Global benefits financing matrix and poolable coverages

Country	AIA	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of countries and territory members	19	120	86	125	68	105	116	77	135
Mali	None	Sanlam Pan-Africa, Saham Assurance Vie Mali/Saham Assurance Mali (L,A,D)	None	Saham Assurance Vie (L,A,D)	None	Saham Assurance Vie Mali/Saham Assurance Mali	SUNU Assurances IARD Mali (L,A,M)	None	Lafia, Sonavie, Globus Network (L,A,M)
Malta	None	None	Citadel Insurance plc.	Utmost Paneurope DAC (L,A,D)	None	None	AXA Global Healthcare (L,A,D,M)	None	None
Marshall Islands	None	None	None	None	None	None	None	None	None
Martinique	None	Malakoff Humanis/ Malakoff Humanis Courtage (L,A,D,M)	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	AXA France Vie/ Malakoff Humanis (L,D,M)	Groupama Gan Vie (L,A,D,M)	AXA Caraïbes (L,A,D,M)	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
Mauritania	None	None	None	None	None	None	None	None	NASR, Globus Network (L,A,M)
Mauritius	None	Sanlam Pan-Africa	None	International Assurance Life (L,A,D)	SWAN Life Limited (L,D)	None	None	None	Mauritius Union Assurance, La Prudence Life, Globus Network (L,A,D,M)
Mayotte	None	Malakoff Humanis/ Malakoff Humanis Courtage (L,A,D,M)	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	AXA France Vie/ Malakoff Humanis (L,D,M)	None	AXA France (L,A,D,M)	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
Mexico	None	Grupo Nacional Provincial (L,A,D,M)	Allianz México S.A. Compañía de Seguros (L,A,D,M,P)	Seguros Monterrey New York Life (L,A,D,M)	Seguros Monterrey New York Life (L,A,D,M)	Grupo Nacional Provincial (L,A,D,M)	Metlife México S.A. (L,A,D,M)/AXA Seguros, S.A. de C.V (L,A,D,M)	Seguros Inbursa (M)	Zurich Vida Compania de Seguros S.A. (L,A,D,M)
Micronesia	None	None	None	None	None	None	None	None	None
Moldova	None	Alfastrakhovanie	None	European Insurance Life (L,A,D)	None	None	None	None	None

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2020 Global benefits financing matrix and poolable coverages

Country	AIA	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of countries and territory members	19	120	86	125	68	105	116	77	135
Monaco	None	Malakoff Humanis/ Malakoff Humanis Courtage (L,A,D,M)	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	AXA France Vie/ Malakoff Humanis (L,D,M)	Groupama Gan Vie (L,A,D,M)	AXA France, Monaco (L,A,D,M)	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
Mongolia	None	None	None	None	None	None	None	None	None
Montenegro	None	Zavarovalnica Triglav, d.d. (L,A,D,M)	None	Generali Montenegro (L,A,D,M)	None	UNIQA nezivotno osiguranje (L,A,D)	None	None	Partner not disclosed
Morocco	None	Sanlam Pan-Africa, Saham Assurance Maroc (L,A,D,M)	Allianz Maroc	Saham Assurance (L,A,D,M)	None	RMA Watanya/ Saham Assurance Maroc	AXA Assurance Maroc SA (L,A,D,M)	La Compagnie d'assurances et de Reassurance Atlanta	SAHAM Assurance (L,A,D,M)
Mozambique	None	Sanlam Pan-Africa, Sanlam Seguro de Vida (L,A,D)	None	Hollard Life (L,A,D)	None	Sanlam Mocambique Vida Companhia de Seguros, SA	None	None	Global Alliance Seguros, Globus Network (L,A)
Myanmar	AIA Myanmar (L)	None	None	Generali Life (L,A,D)	None	None	None	None	None
Namibia	None	Sanlam Pan-Africa, Sanlam Life Insurance (L,A,D)	None	Hollard Life (L,A,D)	Old Mutual Life (L,A,D,P)	Sanlam Life Namibia Limited	None	MMI Holdings Namibia	None
Nauru	None	None	None	None	None	None	None	None	None
Nepal	None	None	None	None	None	None	MetLife Nepal	None	None
Netherlands	None	Nationale- Nederlanden (L,D,P)/ elipsLife (L,D)	Allianz Netherlands (A,D,P)	Utmost Paneurope DAC (L,D)/Utmost Paneurope DAC through Hienfeld Assuradeuren (A)	a.s.r./ De Amersfoortse Insurance (L,D,P)	Nationale- Nederlanden Leven (L,D,P)/Nationale- Nederlanden Schade (D)	Achmea (L,A,D,M)	Zwitserleven (L,D,P)	AEGON Schadeverzekering NV (D)/AEGON Levensverzekering NV (L)
New Zealand	AIA New Zealand Limited (L,A,D)	None	AIA New Zealand	AIA New Zealand (L,D)	Fidelity Life Assurance Company Limited (L,D)	AMP New Zealand (L,D)	AMP New Zealand (L,D)	Hannover Life (L,A)	AIA (L,A,D)
New-Caledonia	None	None	Allianz France (L,A,D,M)	Generali France (L,A,D)	None	None	AXA France, Nouvelle-Calédonie (L,A,D,M)	None	AG2R La Mondiale (L,A,D,M)

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Country	AIA	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of countries and territory members	19	120	86	125	68	105	116	77	135
Nicaragua	None	Pan American Life Insurance Group (L,A,D,M)	Seguros America (L,A,D,M)	Assa Vida Compania De Seguros (L,A,D,M)	MAPFRE Seguros Nicaragua, S.A. (L,A,D,M)	None	Seguros America (PALIG) (L,A,D,M)	MAPFRE Nicaragua (L,A,D)	Seguros America -through PALIG) (L,A,D,M)
Niger	None	Sanlam Pan-Africa, Saham Assurance Niger	None	Saham Assurance (L,A,D)	None	None	Sunu Assurances IARD Niger (L,A,D,M)	None	NIA, Globus Network (L,A,M)
Nigeria	None	Sanlam Pan-Africa/ FBN Insurance (L,A,D)	Allianz Nigeria	AXA Mansard (L,A,D)	None	AXA Mansard Insurance (L,A,D)/ FBN Insurance Limited	AXA Mansard Insurance	None	Leadway, Globus Network (L,A,D)
North Korea	None	None	None	None	None	None	None	None	None
Norway	None	Nordea Liv Norge AS/Trygg Forsikring (L,D)	Danica Pensjon/DNB Livsforsikring ASA	DNB Livsforsikring (L,A,D,M)	Storebrand (L,D,P)	Storebrand (L,D,P)	Gjensidige (L,A,D,M)	DNB Livsforsikring ASA, Danica (L,D)	Nordea Liv Norge, Tryg Forsikring A.S. (L,A,D)
Oman	None	None	Orient Insurance Company	Oman Insurance (L,A,D,M)	None	None	MetLife Oman (L,A,D,M)/AXA Gulf Oman (L,A,D,M)	Arabia Insurance	Arabian Falcon Insurance (L,A,D)/ Cigna (M)
Pakistan	None	None	Allianz EFU Health Insurance LTD./EFU Life Assurance LTD.	Jubilee (L,A,D,M)	None	None	IGI Life Insurance (L,A,D,M)	None	None
Palau	None	None	None	None	None	None	None	None	None
Palestine	None	None	None	None	None	None	None	None	None
Panama	None	Pan American Life Insurance Group (L,A,D,M)	Assa Seguros Panama (L,A,D,M)	Assa Compania De Seguros (L,A,D,M)	MAPFRE Panama, S.A. (L,A,D,M)	Sagicor Life (L,A,D,M)	Pan American Life Insurance de Panamá, S.A. (L,A,D,M)	MAPFRE Panama, S.A. (L,A,D,M)	Pan American Life Insurance Group (L,A,D,M)
Papua New Guinea	None	None	None	None	None	None	None	None	None
Paraguay	None	None	None	Seguridad Seguros (L,A,D,M)	MAPFRE Paraguay (L,A,D)	None	None	None	Seguridad Seguros (L,A,D,M)

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Number of countries and territory members	19	120	86	125	68	105	116	77	135
Peru	None	None	RIMAC Seguros y Reaseguros S.A.	Rimac Seguros (L,A,D,M)	MAPFRE Perú (L,A,D,M)	Pacifico Compañía de Seguros y Reaseguros (L,A,D)	RIMAC Seguros (L,A,D,M)	None	Rimac Internacional Seguros (L,A,D,M)
Philippines	The Philippines American Life and General Insurance Company (L,A,D,M)	United Coconut Planters Life Assurance Corp. (L,A)	Pioneer Life Inc.	Generali Philippines (L,A,D,M)	Insular Life (L,A,D,M)	Etiqa Life and General Assurance Philippines, Inc. (L,A,D,M)	Philippines AXA Life Insurance (L,A,D)	First Life/FWD Group Office Singapore (L,A,D,M)	Philam Life (L,A,D,M)
Poland	None	NN Group Poland (L,A,D)	TU Allianz Życie Polska S.A./TUIR Allianz Polska S.A.(L,A,D,M,P)	Generali Zycie T.U.S.A. (L,A,D,M)/Generali T.U.S.A. (A,M)	Unum Życie TUIR S.A. (L,A,D,M)	Aviva Towarzystwo Ubezpieczen na Zycie (L,A,D)/UNIQA Towarzystwo Ubezpieczen na Zycie S.A. (L,A,D)	AXA Życie Towarzystwo Ubezpieczen (L,A,D,M)	Compensa Group (L,A,D,M)	ERGO Hestia S.A. (L,D)/Uniqa (L,A,D,M)
Portugal	None	Grupo AGEAS Portugal/Médis & Occidental Seguros (L,A)	Companhia de Seguros Allianz Portugal S.A. (L,A,D,M,P)	Generali Companhia De Seguros (A,M)/Generali Vida Companhia De Seguros (L,A,D)	Victoria Seguros (L,A,D,M)	Tranquilidade (L,A,D,M)	MetLife Portugal (L,A,D)	Una Seguros (L,A,D,M)	Zurich Companhia de Seguros Vida (L,A,D)
Puerto Rico	None	Pan American Life Insurance Group (L,A,D,M)	None	Mapfre Life Insurance (L,A,D,M)	None	Prudential Insurance Company of America (L,D)	MetLife US	None	Pan American Life Insurance Group (L,A,D,M)
Qatar	None	None	Allianz Worldwide Partners	None	None	None	MetLife Qatar (L,A,D,M)/AXA Gulf Qatar (L,A,D,M)	Arabia Insurance	Arabian Insurance Company (L,A,D)/Cigna (M)
Republic of the Congo	None	Sanlam Pan-Africa (L,A,D)	Allianz Congo Assurances	None	None	Saham Assurance Congo	AGC Congo (L,A,D,M)	None	Assurances Générale du Congo, Globus Network (L,A,M)
Romania	None	NN Asigurari de Viata (L,A,D)	Allianz-Tiriac Asigurari S.A.	Generali Romania (L,A,D,M)	None	Uniqa Asigurari/Uniqa Asigurari de Viata (L,A,D,M)	MetLife Romania (L,A,D)	Groupama Asigurari (L,A,D,M,P)	None

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Number of countries and territory members	19	120	86	125	68	105	116	77	135
Russia	None	Alfastrakhovanie (L,A,D,M)	OJSC IC Allianz/Allianz Russia Life	Ingosstrakh Insurance (M)/Ingo Life (L,A,D)	Welbi (L,A,D,M)	Rosgosstrakh Life (L,A,D,M)	Reso Garantia (L,A,D,M)/MetLife Russia (L,A,D,M)	Kapital Life Insurance Rosgosstrakh LLC Rosgosstrakh Life (L,A,D,P)	Rosgosstrakh Life IC Ltd. (L,A,D)
Rwanda	None	Sanlam Pan-Africa, Sanlam Life Insurance/Sanlam General Insurance (L,A,D)	None	None	None	Soras Vie Ltd/Soras Assurance General	None	None	Radiant (A,M)/Globus Network, Sonar (L,A,M)
Samoa	None	None	None	None	None	None	None	None	None
San Marino	None	None	None	Generali Italia (L,A,D,M)	None	None	None	None	Zurich Italy (L,A,D)
São Tomé and Príncipe	None	None	None	None	None	None	SUNU Gabon (L,A,D,M)	None	SAAR, Globus Network (L,A,M)
Saudi Arabia	None	Walaa Cooperative Insurance Co (M)	Allianz Saudi Fransi Cooperative Insurance Company	None	None	None	MetLife Saudi Arabia (L,A,D)/AXA Cooperative (L,A,D,M)	United Cooperative Assurance Company	Arabian Shield (L,A,D)/SAICO (M)
Senegal	None	Sanlam Pan-Africa, Saham Assurance Vie Senegal/Saham Assurance Sénégal (L,A,D)	Allianz Sénégal Assurances/Allianz Sénégal Assurances Vie	Saham Assurance Vie (L,A,D)	None	Saham Assurance Vie Senegal/Saham Assurance Sénégal	Sunu Assurances IARD Sénégal (L,A,D,M)/AXA Assurances Sénégal (M)	None	Salama, Globus Network (A,M)/La Senegalaise Vie, Globus Network (L,A)
Serbia	None	Zavarovalnica Triglav, d.d. (L,A)	None	Generali Osiguranje Srbija (L,A,D,M)	None	Uniqa Osiguranje	None	None	None
Seychelles	None	None	None	None	None	None	None	None	Mauritius Union Assurance, La Prudence Life, Globus Network (L,A,D,M)
Sierra Leone	None	None	None	None	None	None	None	None	Activa International, Globus Network (L,A,M)

Poolable coverages: L = Life A = Accident D = Disability M = Medical P = Pension

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2020 Global benefits financing matrix and poolable coverages

Country	AIA	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of countries and territory members	19	120	86	125	68	105	116	77	135
Singapore	AIA Singapore Private Limited (L,A,D,M)	AXA Life (L,A,M)	AXA Insurance Pte Ltd/AIA Singapore Private Limited (L,A,D,M)	Great Eastern Life (L,A,D,M)	Aviva Ltd. (L,D,M)	AXA Insurance (L,D,M)	Tokio Marine Life Insurance Singapore (L,A,D,M)	Prudential/Aetna Singapore (L,A,D,M)	AIA (L,A,D,M)
Slovakia	None	None	Allianz - Slovenská poisťovňa a.s.	Generali Slovensko Poistovna (L,A,D,M)	None	Uniqa Poistovna (L,A,D)	MetLife Slovakia (L,A,D)	Kooperativa SK (L,A,D)	None
Slovenia	None	Zavarovalnica Triglav, d.d. (L,A,D,M)	None	Generali Zavarovalnica (L,A,D)	ERGO Slovenia	Uniqa Osiguranje Croatia (freedom of service) (L,A)	Zavarovalnica Maribor (A)	None	Zavarovalnica Sava d.d. (L,A)
Solomon Islands	None	None	None	None	None	None	None	None	None
Somalia	None	None	None	None	None	None	None	None	None
South Africa	None	Sanlam Employee Benefits (L,A,D)	Sanlam Life Insurance Ltd. (L,A,D,P)	Hollard Life (L,A,D)	Old Mutual Life (L,A,D,P)	Sanlam (L,A,D)	Capital Alliance Liberty Group (L,A,D)	Momentum Life (L,A,D)	Alexander Forbes Life (L,A,D)
South Korea	AIA Life Insurance Company Limited (L,A,D,M)	None	AIA Korea	Kyobo Life (L,A,D,M)	Samsung Life (L,A,D,M)	None	None	Hanwha Life (L,A,D,M)	AIA (L,A,D)
South Sudan	None	None	None	None	None	None	None	None	None
Spain	None	Nationale-Nederlanden Spain (L,A,D)	Allianz Compañía de Seguros y Reaseguros S.A./Allianz Seguros (L,A,D,P)	Generali Seguros Espana (L,A,D,M)	Caja de Seguros Reunidos (CASER) (L,A,D)	España S.A. (L,A,D)	AXA Spain (L,A,D,M)/MetLife Spain (L,A,D)	Vida Caixa/SegurCaixa Adeslas (L,A,D,M)	Zurich Vida (L,A,D)/Cigna (M)
Sri Lanka	AIA Insurance Lanka PLC (L,A,D)	None	Allianz Insurance Lanka Ltd.	None	None	None	None	None	AIA (L,A,D)
St. Kitts	None	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)

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2020 Global benefits financing matrix and poolable coverages

Country	AIA	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of countries and territory members	19	120	86	125	68	105	116	77	135
St. Lucia	None	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
St. Maarten/ St Martin	None	Pan American Life Insurance Group (L,A,D,M)	None	None	None	None	Pan-American Life Insurance Company of Curacao and St. Maarten (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
St. Vincent	None	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Sudan	None	None	None	None	None	None	None	None	None
Suriname	None	None	None	None	None	None	None	None	None
Sweden	None	SEB Trygg Liv	Danica Pension	Utmost Paneurope Dac (L,A,D)	SPP (L,D)	SPP (D,P)	None	Danica Pension (L,A,D)	None
Switzerland	None	Swiss Mobiliar Life (L,D)	Allianz Suisse Lebensversicherung-Gesellschaft AG/ Allianz Suisse Versicherungs-Gesellschaft AG (L,A,D)	Generali Assurances Generales (A,D)/ Helvetia (L,D)	AXA Switzerland (L,D,P)	Baloise (L,D,P)	AXA Winterthur (L,A,D)	Swiss Life/Helsana (L,A,D)	Zurich Lebensversicherungs-Gesellschaft (L,A,D)/Zurich Versicherungs-Gesellschaft (A,D)
Syria	None	None	None	None	None	None	None	None	None
Taiwan	AIA International Limited, Taiwan Branch (L,A,D,M)	Nan Shan Life Insurance Co. Ltd. (L,A,D,M)	Mercuries Life Insurance Co. Ltd./ AIA International Ltd. Taiwan Branch	Fubon Life (L,A,D,M)	Shin Kong Life (L,A,D,M)	China Life Insurance (L,A,D,M)	Nan Shan Life Insurance (L,A,D,M)	TransGlobe Life (L,A,D,M)	AIA (L,A,D,M)
Tajikistan	None	Alfastrakhovanie (L,A,D)	None	None	None	None	None	None	None

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Number of countries and territory members	19	120	86	125	68	105	116	77	135
Tanzania	None	Sanlam Pan-Africa, Sanlam Life Insurance (L,A,D)	None	Jubilee (L,A,D)	None	Sanlam Life Insurance (Tanzania) Ltd	None	Metropolitan Tanzania	Jubilee, Globus Network (L,A,D,M)
Thailand	AIA Company Limited, Thailand Branch (L,A,D,M)	FWD Thailand (L,A,M)	Allianz Ayudha Assurance Pcl. (L,A,D,M)	Generali Life (L,A,D,M)	Muang Thai Life Assurance Public Company, Ltd. (L,A,D,M)	FWD Life Insurance (L,A,D,M)	Tokio Marine Life Thailand (L,A,D,M)	Bangkok Life Assurance/FWD Group Office Singapore (L,A,D,M)	AIA (L,A,D,M)
Timor-Leste	None	None	None	None	None	None	None	None	None
Togo	None	Sanlam Pan-Africa, Saham Assurance Vie Togo/Saham Assurance Togo (L,A,D)	None	Saham Assurance Vie (L,A,D)	None	Saham Assurance Vie Togo/Saham Assurance Togo	SUNU Assurances Vie Togo (L,A,D,M)	None	Fidelia Assurances, Globus Network (L,A,M)
Tonga	None	None	None	None	None	None	None	None	None
Trinidad and Tobago	None	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Tunisia	None	None	None	Maghreb Vie (L,A,D,M)	None	STAR Assurances (L,D,M)	Comar (L,A,D,M)	STAR Assurances	La Carte (L,A,D,M)/ Comar, Hayett Globus Network (L,A,M)
Turkey	None	BUPA Acibadem Sigorta (L,A,D,M)	Allianz Hayat ve Emeklilik A.S./ Allianz Sigorta A.S. (L,A,D,M,P)	Anadolu Hayat (L,A,D)/Anadolu Sigorta (M)	Allianz Yaşam ve Emeklilik (L,D,A)/ Allianz Sigorta A.Ş. (M)	Groupama Hayat (L,A,D)/Groupama Sigorta (M)	AXA Hayat ve Emeklilik A.S & AXA Sigorta A.S (L,A,D,M)/MetLife Turkey (L,A,D)	None	Anadolu Hayat Emeklilik (L,A,D)
Turkmenistan	None	Alfastrakhovanie (L,A,D)	None	None	None	None	None	None	None
Tuvalu	None	None	None	None	None	None	None	None	None

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2020 Global benefits financing matrix and poolable coverages

Country	AIA	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of countries and territory members	19	120	86	125	68	105	116	77	135
Uganda	None	Sanlam Pan-Africa, Sanlam Life Insurance (L,A,D,M)	None	Jubilee (L,A,D)	None	Sanlam Life Insurance (Uganda) Ltd	None	None	Jubilee, Globus Network (L,A,D,M)
Ukraine	None	Alfastrakhovanie (L,A,D)	None	PJSIC Ingo Ukraine Life (L,A,D)/PJSIC Ingo Ukraine (M)	TAS Life (L,A,D,M)	Uniqa Life (L,A,D,P)	AXA Ukraine (L,A,D,M)/MetLife Ukraine (L,A,D)	None	None
United Arab Emirates (UAE)	None	Takaful (L,A,D,M)	Orient Insurance Company	Oman Insurance (L,A,D,M)	Abu Dhabi National Insurance Company (ADNIC) (L,A,D)	Union Insurance Company (L,D,M)	AXA Gulf (L,A,D,M)/MetLife UAE (L,A,D,M)	Dubai Insurance Company (L,A,D,M)	Zurich International Life (L,A,D)/Cigna (M)
United Kingdom (UK)	None	AIG Life (L,D), Aviva (L,D,M)	Legal & General Assurance Society Ltd (L,D,P)/Bupa Insurance Ltd.	Generali UK Branch (L,D)/BUPA (M)	AXA PPP (M)/Canada Life (L,D)	BUPA UK (M)/Canada Life Assurance Company (L,D)	MetLife UK (L,A,D)/AXA PPP Healthcare (M)	Unum (L,D)	Zurich Corporate Risk (L,A,D)/BUPA (M)
United States of America (USA)	None	Tokio Marine HCC	The Hartford Life Insurance Company	Sun Life Financial (L,A,D)/United Healthcare	Prudential (L,D)	Prudential Insurance Company of America (L,D)	MetLife US (L,A,D)	Aetna	UNUM (L,D)/USA Zurich US Accident & Health (A)/Zurich American Life Insurance Company (L,A,D)
Uruguay	None	None	None	Mapfre La Uruguayana	MAPFRE Uruguay (L,A,D)	None	MetLife Uruguay (L,A,D)	None	HDI Seguros (L,A,D)
Uzbekistan	None	Alfastrakhovanie (L,A,D)	None	None	None	None	None	None	None
Vanuatu	None	None	None	None	None	None	None	None	None
Venezuela	None	None	None	Mercantil Seguros	MAPFRE La Seguridad	None	Seguros Venezuela (L,A,D,M)	Atrio Seguros	None
Vietnam	AIA (Vietnam) Life Insurance Company Limited (L,A,D)	Bao Viet Insurance (L,A,D,M)	AIA (Vietnam) Life Insurance Co. Ltd.	Generali Vietnam (L,A,D,M)	None	BaoViet Insurance (L,A,D,M)	BaoViet Insurance (L,A,D,M)	PVI Insurance	AIA (L,A,D)
Yemen	None	None	None	None	None	None	None	None	None

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Number of countries and territory members	19	120	86	125	68	105	116	77	135
Zambia	None	Sanlam Pan-Africa, Sanlam Life Insurance (L,A,D,M)	None	Hollard Life (L,A,D)	None	Sanlam Life Insurance Zambia Ltd	None	Metropolitan Life Zambia	Phoenix, Globus Network (A)/ Professional Life (L,M)
Zimbabwe	None	Sanlam Pan-Africa, Zimnat Life Assurance (L,A,D)	None	Zimnat (L,A,D)	None	Zimnat Life Assurance Company Ltd	None	None	None
Offshore Programs (TCN/Expat)	None	BUPA Global (M)	Allianz Care/ NEXtCARE/Allianz Global Assistance International/Allianz Global Investors/ PIMCO	United Healthcare Global (L,A,D)/ Generali Global Health for Expats (M)/Utmost Worldwide Limited (L,A,D)	AXA - Global Healthcare (M)/ AXA Luxembourg (L,D,P)/ Global Benefits Group (L,D,A)	BUPA International (M)/Global Benefits Group (L,A,D)	AXA Global Healthcare (M)/AXA Luxembourg, Life International (L,A,D)/ MetLife Worldwide Benefits (L,A,D,M)	None	Zurich Life Insurance Company Ltd (L,A,D)/Cigna (M)

General notes:

- Listed companies are locally-admitted insurer members or locally-admitted correspondents of members of the global network. (Not applicable to offshore programs providers.)
- Poolable lines of business: Life (L), Accident (A), Disability (D), Healthcare (M), Pension (P). (Each may include a related coverage).
- Networks' local lines of business' pooling capabilities are indicated in parentheses; we recommend verifying poolable conditions on a case by case basis as:
 - There might be applicable restrictions or conditions, including product design requirements and differences in conditions applicable to new and existent business.
 - Poolable percentages may differ from 100% in any given country and from network to network.
- If no parentheses, the local insurer may provide no or low pooling capability (below 50%).
- Regulatory changes in a country may impact networks ability to pool business as indicated above.
- Captive capabilities must be verified separately; however, Insurope and Swiss Life do not provide captive capabilities.

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Further information

For further information, please contact your Willis Towers Watson consultant or:

Americas – Paul McNiff

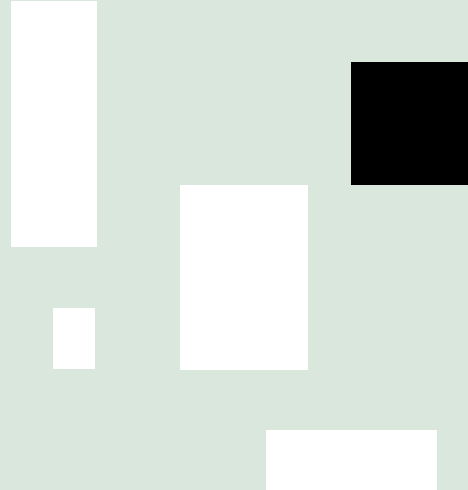
paul.mcniff@willistowerswatson.com

Asia Pacific – Rajesh Daswani

rajesh.daswani@willistowerswatson.com

Europe – Mark Cook

mark.cook@willistowerswatson.com



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