

2021 Global benefits financing matrix and poolable coverages

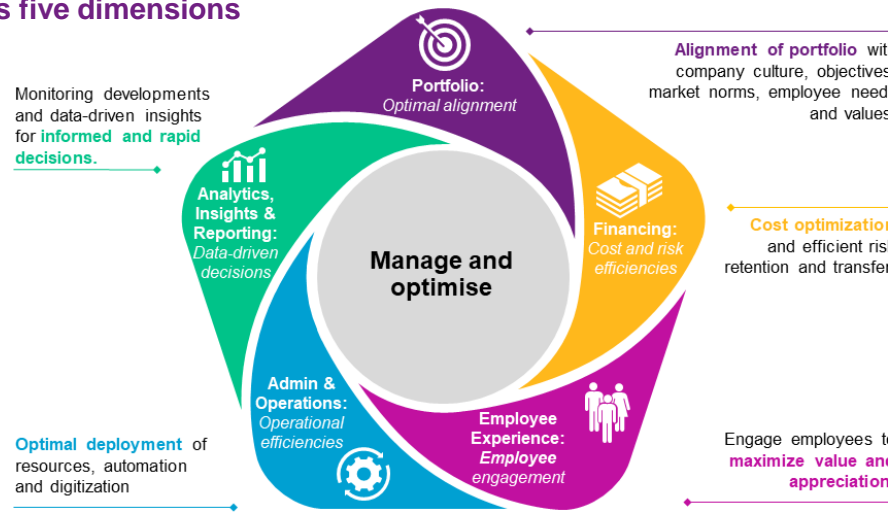
Complete listing of the eight key global benefits networks and their affiliated insurers across 212 countries and territories

More and more companies are taking a proactive approach to the financing of employee benefits at a global level.

Actively managed multinational pooling, global underwriting and captive financing approaches can yield significant financial savings opportunities. They can also support broader HR initiatives and, ultimately, bring more value to employees.

With all the challenges that most businesses faced during 2020, we expect to see more multinational companies using these approaches to bring as much value as possible to their businesses and employees around the world in 2021 and beyond.

A well executed financing strategy can enhance employee benefits across five dimensions



Effective execution of a global financing strategy for employee benefits is critical to its success. A key component of execution hinges on establishing the right multinational insurers to partner with to best meet the needs of your business, at both HQ and local levels. Five dimensions can help ensure these needs are met – see graphic below.

As your business considers its approach to execution, it will also be important to ensure the right framework is in place around the insurers to enable each insurer to best support the delivery of your employee benefits around the world.

Key developments seen among the global benefits networks during 2020 included the following:

- The AIG Global Benefits Network confirmed that it would cease to provide multinational pooling solutions from 1 January 2021.
- There was a net increase in the number of local affiliated insurers reported across all networks from 2020 to 2021, indicating that the market continues to evolve.
- A number of the networks have experienced material growth in global underwriting and captive programs over the last 12 months. There is much less growth, if any, in the volume of multinational pooling arrangements.
- There has been an increased focus on developing particular solutions that support the change in demand as a result of the COVID-19 pandemic (e.g. telemedicine and mental health).

Willis Towers Watson's 2021 multinational insurers matrix provides a complete listing of the eight multinational networks for benefits, their affiliated insurers and their multinational pooling capabilities across 212 countries and territories. For each country, the matrix lists insurers that can provide locally admitted policies and products. And shows coverages that are poolable for each insurer in brackets, e.g. life, accident, disability, medical, pension.

2021 Global benefits financing matrix and poolable coverages

Country	AIA	Allianz Global Benefits	Generali GEB	IGP	Insurope	MAXIS GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of country and territory members	19	85	128	73	105	116	80	132
Afghanistan	None	None	None	None	None	None	None	None
Albania	None	None	None	None	SIGAL UNIQA Group AUSTRIA (L,A,D)	None	None	None
Algeria	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	Zurich Spain
Angola	None	None	Saham Angola Seguros (L,A,D)	None	Saham Angola Seguros	None	None	Fidelidades, Globus Network (L,A,D,M)
Antigua and Barbuda	None	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	Allianz Argentina Compañía de Seguros S.A.	La Caja De Seguros (L,A,D)	SMG LIFE (L,A,D)	HSBC Seguros Argentina (L,A,D) / Prudential Seguros (L,A,D)	MetLife Argentina	Galicia Vida Compañía de Seguros /Mapfre (L,A,D)	Zurich (L,A,D)
Armenia	None	None	Ingo Armenia (A,M)	None	None	None	None	None
Aruba	None	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)	Allianz Australia Insurance Ltd / AIA Australia	MLC Limited (L,D)	AMP Life Limited (L,D)	AMP (L,D) / Integrity Life (L,D)	MetLife Insurance Limited (L,D)	Hannover Life (L,D)	AIA (L,A,D) / One Path (L,A,D)

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

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Number of country and territory members	19	85	128	73	105	116	80	132
Austria	None	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 Österreich Versicherungen (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)
Azerbaijan	None	None	Ateshgah Life Insurance (L,D) / Ateshgah Insurance (A,M)	None	None	None	None	None
Bahamas	None	None	None	None	None	None	None	None
Bahrain	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	MetLife Bangladesh	None	None
Barbados	None	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	None	Ingosstrakh Belarus	None	None	None	None	None
Belgium	None	Allianz Benelux S.A. (L,A,D,M,P)	Athora Belgium (L,A,D)	AG (L,A,D,M,P)	AG (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)	None	Sagicor Life (L,A,D,M)	None	None	None
Benin	None	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)

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Number of country and territory members	19	85	128	73	105	116	80	132
Bermuda	None	BF&M Life Insurance Company	Bermuda Life Insurance (L,A,D,M)	None	None	None	None	None
Bhutan	None	None	None	None	None	None	None	None
Bolivia	None	None	None	None	None	None	None	La Boliviana Ciacruz Seguros (L,A,D)
Bonaire	None	None	None	None	None	None	None	Pan American Life Insurance Group (L,A,D,M)
Bosnia and Herzegovina	None	None	None	None	UNIQA Bosnia & Herzegovina (L,A,D)	None	None	None
Botswana	None	None	Hollard Life (L,A,D)	None	Botswana Life Insurance	None	Metropolitan Life Botswana	None
Brazil	None	Allianz Seguros S.A / Allianz Saúde S.A	Generali Brasil (L,A,D) / Sul America	MAPFRE Vida SA (L,A,D)	Care Plus (BUPA) / ICATU Seguros (L,A,D,M)	MetLife Brasil (L,D)	Icatu Seguros / Inpao Dental / MAG / Mapfre (L,A,D,M)	Zurich Minas Brazil Seguros (L,A,D)
Brunei	AIA Singapore Private Limited (Brunei Branch) (L,A,D,M)	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	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	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)

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Number of country and territory members	19	85	128	73	105	116	80	132
Burundi	None	None	None	None	None	None	None	Bicor, Globus Network (L,A,M)
Cabo Verde	None	None	None	None	None	None	None	Garantia, Globus Network
Cambodia	AIA (Cambodia) Life Insurance Plc (L)	None	Generali Life (L,A,D)	Sovannaphum Life	None	None	None	AIA (L)
Cameroon	None	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	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)	Canada Life (L,D,M)	Industrial Alliance Insurance & Financial Services (L,A,D,M)
Cayman Islands	None	BF&M Life Insurance Company	None	None	None	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	SUNU Assurances IARD Centrafrique (L,A,D,M)	None	None
Chad	None	None	None	None	None	None	None	SAAR, Globus Network (L,A,M)
Chile	None	None	Seguros De Vida Suramericana (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)	Mapfre Chile (L,A)	Chilena Consolidada Seguros de Vida (L,A,D,M)

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Number of country and territory members	19	85	128	73	105	116	80	132
China	AIA Life Insurance Company Ltd (L,A,D,M)	Allianz China Life Insurance Co. Ltd/AIA China	Generali China Life (L,A,D,M)	Taiping Pension Company, Limited / Manulife-Sinochem Life Insurance Co. (L,A,D,M)	Ping An Annuity (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 Annuity (L,A,D,M)	AIA (L,A,D,M)
Colombia	None	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) / AXA Colpatría Colombia (M)	Seguros Bolivar / Mapfre (L,A,D,M)	Pan American Life Insurance Group (L,A,D,M); Zurich Colombia (L,A,D); Compania de Seguros Bolivar SA (L,A,D,M)
Comoros	None	None	None	None	None	None	None	None
Costa Rica	None	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,M)	Pan American Life Insurance Group (L,A,D,M)
Cote d'Ivoire	None	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	Allianz Hrvatska d.d.	Generali Osiguranje (L,A,D,M)	None	Uniqa Osiguranje (L,A,D)	Uniqa Osiguranje d.d.(L,A,D,M)	None	None
Cuba	None	None	None	None	None	None	None	None
Curacao	None	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)

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Number of country and territory members	19	85	128	73	105	116	80	132
Cyprus	None	None	Utmost PanEurope DAC (L,A,D)	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	Allianz pojistovna a.s.	Generali Ceska Pojistovna (L,A,D,M)	None	UNIQA pojistovna (L,A,D)	MetLife Czech Republic (L,A,D)	Kooperativa CZ (L,A,D)	NN Životní pojistovna N.V. (A)
Democratic Republic of the Congo	None	None	None	None	None	None	None	None
Denmark	None	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
Dominica	None	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	Grupo Universal (Seguros y ARS) (L.A.D.M)	Seguros Universal (L,A,D,M)	MAPFRE BHD Compañía de Seguros, S.A. / MAPFRE Salud ARS, S.A. (L,D,M)	None	Seguros Universal - through PALIG (L,A,D,M)	Mapfre (L,D,M)	Seguros Universales ARS through PALIG (L,A,D,M)
Ecuador	None	None	Generali Ecuador (L,A,D,M)	MAPFRE Atlas Compañía de Seguros, S.A.	None	Pan American Life Insurance Group (L,A,D,M)	Mapfre (L, A, D)	Pan American Life Insurance Group (L,A,D,M)
Egypt	None	Allianz Egypt (L,A,D,M,P)	Egyptian Life Takaful (L,A,D,M)	None	Orient Takaful Insurance Egypt	MetLife Egypt / AXA Egypt (L,A,D,M)	Orient Takaful Insurance Egypt (L,M)	None

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El Salvador	None	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	L'Africaine des Assurances, Vie, Globus Network (L,A,M)
Eritrea	None	None	None	None	None	None	None	None
Estonia	None	None	Utmost PanEurope DAC (L,A,D)	None	None	None	None	Ergo Life Insurance SE Eesti filiaal (L,A,D)
Eswatini (formerly Swaziland)	None	None	Hollard Life (L,A,D)	None	None	None	None	None
Ethiopia	None	None	None	None	None	None	None	Awash Insurance, Globus Network (L,A,D,M)
Fiji	None	None	None	None	None	None	None	None
Finland	None	None	Localtapiola General Mutual (A,M) / Localtapiola Mutual Life (L,D)	Mandatum Life (L,D,P)	Mandatum Life (L,D)	None	Ilmarinen	Zurich Europe Life Insurance Company Ltd Luxemburg, Freedom of Service (L,A,D)
France	None	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	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	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	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)

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French Polynesia	None	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	Malakoff Humanis (L,D,M)	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	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
Georgia	None	None	Aldagi (L,A,D)	None	None	None	None	None
Germany	None	Allianz Lebensversicherungs-AG / Allianz Private Krankenversicherungs-AG / Allianz Versicherungs-AG (L,A,D,P)	Dialog Lebensversicherung (L,D) / Dialog Versicherung (A)	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,D,P)	Zurich Deutscher Herold Lebensversicherungs AG (L,A,D)
Ghana	None	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)
Greece	None	Allianz Hellas Insurance Co. S.A. (L,A,D,M,P)	Generali Hellas (L,A,D,M)	The ETHNIKI Hellenic General Insurance Company (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	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	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	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)

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Guam	None	None	None	None	None	None	None	None
Guatemala	None	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 / El Roble Seguros (L,A,D,M)	Pan American Life Insurance Group (L,A,D,M)
Guinea	None	None	Saham Assurance (L,A,D)	None	None	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
Guyana	None	None	None	None	None	None	None	None
Haiti	None	None	None	None	None	None	None	None
Honduras	None	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)	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)
Hungary	None	Allianz Hungaria Biztosito Zrt. (L,A,D,M)	Generali Biztosito (L,A,D,M)	Aegon Hungary Composite Insurance Company (L,A,D,M)	Uniqa Biztosító (L,A,D)	Union Hungary (L,A,D,M)/ MetLife Hungary (L,A,D)	UNION Biztosito (L,A,D,M)	NN Nationale-Nederlanden Insurance (L,A,D)
Iceland	None	None	None	None	None	None	None	None

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Country	AIA	Allianz Global Benefits	Generali GEB	IGP	Insurope	MAXIS GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of country and territory members	19	85	128	73	105	116	80	132
India	TATA AIA Life Insurance Company Limited (L,A)	Bajaj Allianz Life Insurance Co. Ltd. / Bajaj Allianz General Insurance Co. Ltd.	Future Generali India (A,M) / Future Generali India Life (L,D)	Max Life Insurance	HDFC Life Insurance Company	PNB MetLife India Insurance Company Limited (L,A)	Apollo and Kotak	ICICI Prudential Life Insurance Company (L) / ICICI Lombard (A,M)
Indonesia	PT. AIA Financial (L,A,D,M)	Allianz Life Indonesia (L,A,D,M,P)	Generali Indonesia (L,A,D,M)	PT. Asuransi Jiwa Manulife Indonesia (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
Iraq	None	None	None	None	None	None	None	None
Ireland	None	None	Utmost Paneurope DAC (L,A,D)	Irish Life Assurance (L,D)	New Ireland Assurance Company (L,D)	AVIVA. (L,A,D)	Irish Life (L)	Zurich Life Assurance plc (L,D)
Israel	None	None	Migdal	None	None	None	None	Harel Insurance Company (L,A,D,M)
Italy	None	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	Sagcor Life	Sagcor Life Jamaica Limited (L,A,D,M)	None	None
Japan	Nippon Life Insurance Company (L,A,D)	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 (L,D)	MetLife Alico Japan (L,A,D,M) / AXA Life Insurance Japan (L,M)	Meiji Yasuda Life (L,A)	None

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

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Number of country and territory members	19	85	128	73	105	116	80	132
Jordan	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	Interteach Corporation	European Insurance Life (L,A,D)	None	None	Nomad Insurance (L,A,D,M)	None	None
Kenya	None	Allianz Kenya	Jubilee (L,A,D)	UAP Old Mutual (L,D)	Sanlam Life Insurance Company / Sanlam General Insurance	None	None	Jubilee, Globus Network (L,A,D,M)
Kiribati	None	None	None	None	None	None	None	None
Kosovo	None	None	None	None	SIGAL UNIQA Group AUSTRIA (Kosovo) (L,A,D)	None	None	None
Kuwait	None	None	Warba Insurance (L,A,D,M)	None	None	MetLife Kuwait (L,A,D,M)	Arabia Insurance (L,M)	Zurich Life Insurance Company Ltd (L,A, D)
Kyrgyzstan	None	None	Kyrgyzinstrakh (L,A,D)	None	None	None	None	None
Laos	None	Allianz General Laos	Generali Life (L,A,D)	None	None	None	None	None
Latvia	None	None	Utmost Paneurope DAC (L,A,D)	None	ERGO Life Insurance SE, Latvian Branch (L,A,D)	None	None	Ergo Life Insurance SE Latvijas filiale (L,A,D)
Lebanon	None	Allianz SNA	None	None	None	MetLife Lebanon (L,A,D,M) / AXA Middle East SAL (L,A,D,M)	Arabia Insurance (L,M)	None
Lesotho	None	None	Lesotho National Insurance (L,A,D)	None	None	None	Metropolitan Life Lesotho	None

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Number of country and territory members	19	85	128	73	105	116	80	132
Liberia	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
Liechtenstein	None	None	None	AXA Life Ltd. (L,D,P)	None	AXA Switzerland (L,A,D)	None	Zurich Life Insurance Company Ltd (L,A,D)
Lithuania	None	None	Utmost PanEurope DAC (L,A,D)	None	ERGO Life Insurance SE (L,A,D)	None	None	Ergo Life Insurance SE (L,A,D)
Luxembourg	None	None	Foyer Vie (L,A,D)	LA LUXEMBOURGEOISE - Vie - Société Anonyme d'Assurances (LALUX-Vie) (L,A,D,P)	La Luxembourgeoise-Vie (L,A,D)	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)	AIA Macau	None	AXA China Region / Manulife Hong Kong (L,A,D,M)	None	AXA Hong Kong (L,A,D,M)	None	AIA (L,A,D,M)
Macedonia (FYROM)	None	None	Eurolink Insurance Skopje (L,A,D,M)	None	Uniqa Life ad Skopje (L,A,D)	None	None	None
Madagascar	None	Allianz Madagascar Assurances	Saham Assurance (L,A,D)	None	Saham Assurance Madagascar	None	None	ARO, Globus Network (L,A,M)
Malawi	None	None	None	None	NICO Life Insurance	None	None	None

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Number of country and territory members	19	85	128	73	105	116	80	132
Malaysia	AIA Bhd. (L,A,D,M)	Allianz Life Insurance Malaysia Berhad	Great Eastern Life (L,A,D,M)	AIA Bhd. (L,A,D,M)	Allianz Life Insurance Malaysia Berhad (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
Mali	None	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	Citadel Insurance plc.	Utmost Paneurope DAC (L,A,D)	None	None	AXA Global Healthcare (M), AXA Luxembourg (L,D)	Mapfre (L,A,D,M)	None
Marshall Islands	None	None	None	None	None	None	None	None
Martinique	None	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	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	NASR, Globus Network (L,A,M)
Mauritius	None	None	International Assurance Life (L,A,D)	SWAN Life Limited (L,D)	None	None	None	Mauritius Union Assurances / MUA Life , Globus Network (L,A,D,M)
Mayotte	None	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	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	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 / Mapfre (L,A,D,M)	Zurich Vida Compania de Seguros S.A. (L,A,D,M)

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

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2021 Global benefits financing matrix and poolable coverages

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Number of country and territory members	19	85	128	73	105	116	80	132
Micronesia	None	None	None	None	None	None	None	None
Moldova	None	None	European Insurance Life (L,A,D)	None	None	None	None	None
Monaco	None	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	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
Montenegro	None	None	Generali Montenegro (L,A,D,M)	None	UNIQA osiguranje a.d. (L,A,D)	None	None	None
Morocco	None	Allianz Maroc	Saham Assurance (L,A,D,M)	None	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	None	Hollard Life (L,A,D)	None	Sanlam Seguro de Vida	None	None	Global Alliance Seguros, Globus Network (L,A)
Myanmar	AIA Myanmar (L,D)	None	Generali Life (L,A,D)	None	None	None	None	AIA (L,D)
Namibia	None	None	Hollard Life (L,A,D)	Old Mutual Life (L,A,D,P)	Sanlam Life Insurance	None	MMI Holdings Namibia	None
Nauru	None	None	None	None	None	None	None	None
Nepal	None	None	None	None	None	MetLife Nepal	None	None

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Number of country and territory members	19	85	128	73	105	116	80	132
Netherlands	None	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)	Achmea (A,D,M)	Zwitserleven (L,D,P)	AEGON Schadeverzekering NV (D) / AEGON Levensverzekering NV (L)
New Zealand	AIA New Zealand Limited (L,A,D,M)	AIA New Zealand	AIA New Zealand (L,D)	Fidelity Life Assurance Company Limited (L,D)	AMP Life Services NZ Limited (L,D)	MetLife Insurance Limited (L,D)	Hannover Life (L,A)	AIA (L,A,D,M)
New-Caledonia	None	Allianz France (L,A,D,M)	Generali France (L,A,D)	Malakoff Humanis (L,D,M)	None	AXA France, Nouvelle-Calédonie (L,A,D,M)	None	AG2R La Mondiale (L,A,D,M)
Nicaragua	None	Seguros America (L,A,D,M)	Assa 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	None	Saham Assurance (L,A,D)	None	Saham Assurance Niger	Sunu Assurances IARD Niger (L,A,D,M)	None	NIA, Globus Network (L,A,M)
Nigeria	None	Allianz Nigeria	AXA Mansard (L,A,D)	None	AXA Mansard Insurance (L,D) / FBN Insurance	AXA Mansard Insurance (L,A,D,M)	None	Leadway, Globus Network (L,A,D)
North Korea	None	None	None	None	None	None	None	None
Norway	None	Danica Pensjon / DNB Livsforsikring ASA	DNB Livsforsikring (L,A,D,M)	Storebrand Livsforsikring AS (L,D,P)	Storebrand Livsforsikring AS (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	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 (L,M)	Zurich Life Insurance Company Ltd (L,A,D)
Pakistan	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

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Number of country and territory members	19	85	128	73	105	116	80	132
Palau	None	None	None	None	None	None	None	None
Palestine	None	None	None	None	None	None	None	None
Panama	None	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 Panama (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
Paraguay	None	None	Seguridad Seguros (L,A,D,M)	MAPFRE Paraguay (L,D)	None	None	Mapfre (L, A,D)	Seguridad Seguros (L,A,D,M)
Peru	None	RIMAC Seguros y Reaseguros S.A.	Rimac Seguros (L,A,D,M)	MAPFRE Perú (L,A,D)	Pacífico Compañía de Seguros y Reaseguros (L,A,D)	RIMAC Seguros (L,A,D,M)	Mapfre (L,A,M)	Rimac Internacional Seguros (L,A,D,M)
Philippines	The Philippines American Life and General Insurance Company (L,A,D,M)	Pioneer Life Inc./ AIA Philam Life	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 (L,A,D,M)	Philam Life (L,A,D,M)
Poland	None	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 Poland (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)
Portugal	None	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	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)

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Number of country and territory members	19	85	128	73	105	116	80	132
Qatar	None	Allianz Worldwide Partners	None	None	None	MetLife Qatar (L,A,D,M) / AXA Gulf Qatar (L,A,D,M)	Arabia Insurance (L,M)	Zurich Life Insurance Company Ltd (L,A,D)
Republic of the Congo	None	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	Allianz-Tiriac Asigurari S.A.	Generali Romania (L,A,D)	None	UNIQA Asigurari de Viata (L,A,D,M)	MetLife Romania (L,A,D)	Groupama Asigurari (L,A,D,M,P)	None
Russia	None	OJSC IC Allianz / Allianz Russia Life	Ingosstrakh Insurance (M) / Ingo Life (L,A,D)	Welbi (L,A,D)	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,M)
Rwanda	None	None	None	None	Sanlam Life Insurance / Sanlam General Insurance	None	None	Radiant (A, M), Globus Network
Samoa	None	None	None	None	None	None	None	None
San Marino	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	SUNU Gabon (L,A,D,M)	None	SAAR, Globus Network (L,A,M)
Saudi Arabia	None	Allianz Saudi Fransi Cooperative Insurance Company	None	None	None	AXA Cooperative (L,A,D,M)	United Cooperative Assurance Company (L,M)	Arabian Shield (L,A,D) / SAICO (M)
Senegal	None	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)

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Serbia	None	None	Generali Osiguranje Srbija (L,A,D,M)	None	UNIQA životno osiguranje Beograd a.d.o.	None	None	None
Seychelles	None	None	None	None	None	None	None	Mauritius Union Assurances / MUA Life , Globus Network (L,A,D,M)
Sierra Leone	None	None	None	None	None	None	None	Activa International, Globus Network (L,A,M)
Singapore	AIA Singapore Private Limited (L,A,D,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	Allianz - Slovenská poisťovňa a.s.	Generali Slovensko Poistovna (L,A,D,M)	None	UNIQA poisťovňa (L,A,D)	MetLife Slovakia (L,A,D)	Kooperativa SK (L,A,D)	None
Slovenia	None	None	Generali Zavarovalnica (L,A,D)	ERGO Slovenia	Uniqa Osiguranje Croatia (freedom of service) (L,A)	None	None	Zavarovalnica Sava d.d. (L,A)
Solomon Islands	None	None	None	None	None	None	None	None
Somalia	None	None	None	None	None	None	None	None
South Africa	None	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)	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)

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Number of country and territory members	19	85	128	73	105	116	80	132
South Sudan	None	None	None	None	None	None	None	None
Spain	None	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)	Allianz Insurance Lanka Ltd.	None	None	None	None	None	AIA (L,A,D)
St. Kitts	None	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. Lucia	None	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	None	None	Malakoff Humanis (L,D,M)	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	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
Suriname	None	None	None	None	None	None	None	None

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

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2021 Global benefits financing matrix and poolable coverages

Country	AIA	Allianz Global Benefits	Generali GEB	IGP	Insurope	MAXIS GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of country and territory members	19	85	128	73	105	116	80	132
Sweden	None	Futur Pension	Utmost Paneurope Dac (L,A,D)	SPP (L,D)	SPP (D,P)	None	Futur Pension (L,A,D,P)	None
Switzerland	None	Allianz Suisse Lebensversicherung-Gesellschaft AG / Allianz Suisse Versicherungs-Gesellschaft AG (L,A,D)	Generali Assurances Generales (A,D) / Helvetia (L,D)	AXA Life Ltd. (L,D,P)	Bâloise (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
Taiwan	AIA International Limited, Taiwan Branch (L,A,D,M)	Mercuries Life Insurance Co. Ltd. / AIA International Ltd. Taiwan Branch	Fubon Life (L,A,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	None	None	None	None	None	None	None
Tanzania	None	None	Jubilee (L,A,D)	None	Sanlam Life Insurance	None	None	Jubilee, Globus Network (L,A,D,M)
Thailand	AIA Company Limited, Thailand Branch (L,A,D,M)	Allianz Ayudha Assurance Pcl. (L,A,D,M)/ AIA Thailand	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 (L,A,D,M)	AIA (L,A,D,M)
Timor-Leste	None	None	None	None	None	None	None	None
Togo	None	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

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Number of country and territory members	19	85	128	73	105	116	80	132
Trinidad and Tobago	None	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	Maghreb Vie (L,A,D,M)	None	STAR Assurances (L,A,D,M)	Comar (L,A,D,M)	STAR Assurances	La Carte (L,A,D,M); Globus Network
Turkey	None	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,A,D) / Allianz Sigorta A.Ş. (M)	Groupama Hayat A.S. (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)	Mapfre (L,A,D,M)	Anadolu Hayat Emeklilik (L,A,D)
Turkmenistan	None	None	None	None	None	None	None	None
Tuvalu	None	None	None	None	None	None	None	None
Uganda	None	None	Jubilee (L,A,D)	None	Sanlam Life Insurance	None	None	Jubilee, Globus Network (L,A,D,M)
Ukraine	None	None	PJSIC Ingo Ukraine Life (L,A,D) / PJSIC Ingo (M)	TAS Life (L,A,D,M)	Uniqa Life - Ukraine (L,A,D,P)	ARX Ukraine (L,D,M) / MetLife Ukraine (L,A,D)	None	None
United Arab Emirates (UAE)	None	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 Life Insurance Company Ltd (L,A, D)
United Kingdom (UK)	None	Legal & General Assurance Society Ltd (L,D,P) / Bupa Insurance Ltd.	Generali UK Branch (L,D) / BUPA (M)	AXA Health (M) / Canada Life (L,D)	BUPA UK (M) / Canada Life (L,D)	MetLife UK (L,A,D) / AXA Health (M)	Unum (L,D)	Zurich Corporate Risk (L,A,D) / BUPA (M)

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2021 Global benefits financing matrix and poolable coverages

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Number of country and territory members	19	85	128	73	105	116	80	132
United States of America (USA)	None	The Hartford Life Insurance Company	Sun Life Financial (L,A,D) / United Healthcare	Prudential (L,D)	Prudential (L,D)	MetLife US (L,A,D)	Lincoln Financial Group	UNUM (L,D) / USA Zurich US Accident & Health (A) / Aflac Inc. (Aflac to Zurich) (L,A,D)
Uruguay	None	None	Mapfre La Uruguayaya	MAPFRE Uruguay (L,A,D)	None	MetLife Uruguay (L,A,D)	Mapfre (L,A,D)	HDI Seguros (L,A,D)
Uzbekistan	None	None	None	None	None	None	None	None
Vanuatu	None	None	None	None	None	None	None	None
Venezuela	None	None	Mercantil Seguros	MAPFRE La Seguridad	None	Seguros Venezuela (L,A,D,M)	Mapfre (LA,M)	None
Vietnam	AIA (Vietnam) Life Insurance Company Limited (L,A,D)	AIA (Vietnam) Life Insurance Co. Ltd.	Generali Vietnam (L,A,D,M)	None	BaoViet (L,A,D,M)	BaoViet Insurance (L,A,D,M)	PVI Insurance	AIA (L,A,D) / PVI Insurance Corp (L,A,D,M)
Yemen	None	None	None	None	None	None	None	None
Zambia	None	None	Hollard Life (L,A,D)	None	Sanlam Life Insurance	None	None	Phoenix, Globus Network (A) / Professional Life (L,M)
Zimbabwe	None	None	Zimnat (L,A,D)	None	Zimnat Life Assurance	None	None	None
Offshore Programs (TCN / Expat)	None	Allianz Care / NEXtCARE / Allianz Global Assistance International / Allianz Global Investors / PIMCO	Utmost Worldwide Limited (L,A,D) / United Healthcare Global (L,A,D) / Generali Global Health (M)	AXA - Global Healthcare (M) / AXA Luxembourg (L,D,P)	BUPA Global (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)

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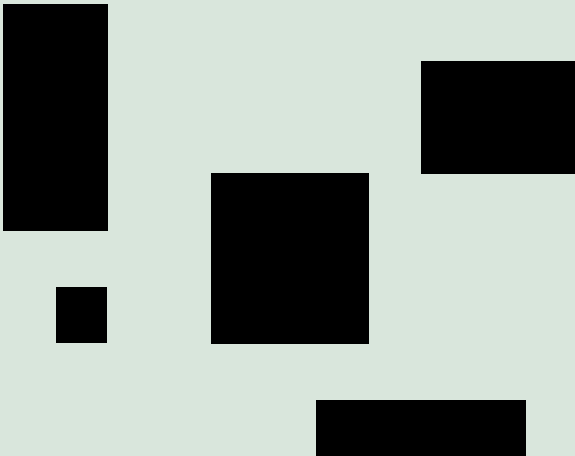
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