



2019 Global benefits financing matrix and poolable coverages

Complete listing of the eight global benefits networks and their affiliated insurers across 200 countries

2019 Global benefits financing matrix and poolable coverages

Country	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	105	98	125	67	78	115	78	131
Afghanistan	None	None	None	None	None	None	None	None
Albania	None	None	None	None	SIGAL Life UNIQA Group Austria Life, Albania (L,A,D)	None	None	None
Algeria	None	None	Macir Vie	None	None	AXA Assurances Algérie Vie SPA	None	Salama, Globus Networks
Andorra	None	None	None	None	None	None	None	Zurich Spain
Angola	None	None	GA Angola Seguros (L,A,D)	None	None	None	None	Universal Seguros, Globus Network (L,D,A,M)
Antigua and Barbuda	Pan-American Life Insurance Company of the Eastern Caribbean (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 Company of the Eastern Caribbean (L,A,D,M)
Argentina	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)	MetLife Argentina	Galicia Vida Compañía de Seguros (L,A,D)	Zurich (L,A,D)
Armenia	Alfastrakhovanie (L,A,D)	None	Ingo Armenia (A,M)	None	None	None	None	None
Aruba	Pan-American Life Insurance Company of the Eastern Caribbean (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of Aruba V.B.A. (L,A,D,M)	None	Pan-American Life Insurance Company of the Eastern Caribbean (L,A,D,M)
Australia	None	Allianz Australia Insurance Ltd/AIA (L,A,D)	Comminsure	AMP Life Limited (L,D)	AMP (L,D)	MetLife Insurance Limited (L,D)	Hannover Life (L,D)	AIA (L,A,D)
Austria	Gothaer Lebensversicherung	Allianz Elementar Lebensversicherungs/ Allianz Elementar Versicherungs (L,A,D,P)	Generali Versicherung (L,A,D,M)	ERGO Versicherung (in association with BONUS Pensionskassen) (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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Number of countries and territory members	105	98	125	67	78	115	78	131
Azerbaijan	Alfastrakhovanie (L,A,D)	Interteach Corporation	Ateshgah Life Insurance/Ateshgah Insurance (L,A,D,M)	None	None	None	None	None
Bahamas	None	None	Generali Worldwide (L,A,D,M)	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	Zurich International Life (L,A,D)
Bangladesh	None	None	None	None	None	MetLife Bangladesh	None	None
Barbados	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	None	Ingosstrakh Belarus	None	None	None	None	None
Belgium	Vivium (L,A,D,P)	Allianz Benelux S.A. (L,A,D,M,P)	Generali Belgium (L,A,D,M)	AG Insurance (L,A,D,M,P)	AG Insurance (L,D,M,P)	AXA Belgium (L,A,D,M)	NN Goup	Vivium (L,A,D)
Belize	None	Atlantic Insurance (L,A,D)	Atlantic Insurance (L,A,D,M)	None	Sagicor Life (L,A,D,M)	None	None	None
Benin	NSIA	Allianz Bénin Assurances	Saham Assurance (L,A,D)	None	None	SUNU Assurances Vie Bénin (L,A,D, M)	None	L'Africaine des Assurances, Vie, Globus Network
Bermuda	None	None	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	Pan-American Life Insurance Company of Curacao and St. Maarten, N.V. (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 Company of Curacao and St. Maarten, N.V. (L,A,D,M)
Bosnia and Herzegovina	Zavarovalnica Triglav (L,A,D,M)	None	None	None	Uniqa Osiguranje (L,A,D)	None	None	None

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Number of countries and territory members	105	98	125	67	78	115	78	131
Botswana	None	MMI International	Hollard Life (L,A,D)	None	None	None	Metropolitan Life Botswana	None
Brazil	Chubb do Brazil (L,A, D)	Allianz Seguros/ Allianz Saúde	Generali Brasil Seguros (L,A,D)/ Sul America Saúde	MAPFRE Vida SA (L,A,D)	Care Plus (M)/ICATU Seguros (L,A,D)	MetLife Brasil (L,D)	Icatu Seguros (L,A,D)	Zurich Minas Brasil Seguros (L,A,D)
Brunei	None	National Insurance Company Berhad/AIA (L,A,M)	None	None	None	Tokio Marine Life Insurance Singapore Ltd (L,A,D,M)	None	AIA (L,A,D,M)
Bulgaria	NN Bulgaria (L,A,D)	Allianz Bulgaria Life	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	Allianz Burkina Assurances/Allianz Burkina Assurances Vie	Saham Assurance Vie (L,A,D)	None	None	SUNU Assurances IARD Burkina Faso (L,A,D, M)	None	Sonar, Globus Network
Burundi	None	None	None	None	None	None	None	Bicor, Globus Network (L,A,D,M)
Cabo Verde	None	None	None	None	None	None	None	Garantia, Globus Network (L,A,M)
Cambodia	None	None	Generali Life (L,A,D)	Manulife Cambodia	None	None	None	None
Cameroon	NSIA	Allianz Cameroun Assurances/Allianz Cameroun Assurances Vie, Branch	Saham Life Insurance Cameroon (L,A,D)	None	None	AXA Assurances Cameroun (A,M)/SUNU Assurances IARD Cameroun (L,D)	None	Activa, Globus Network
Canada	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)	Manufacturers Life Insurance Company (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	Pan American Life Insurance Group (L,A,D,M)	None	Generali Worldwide (L,A,D,M)	None	Sagicor Life	Pan American Life Insurance Group (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)

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Number of countries and territory members	105	98	125	67	78	115	78	131
Central African Republic (CAR)	None	Allianz Centrafrique Assurances/ Allianz Centrafrique Assurances Vie/	None	None	None	SUNU Assurances IARD Centrafrique (L,A,D,M)	None	None
Chad	None	None	None	None	None	None	None	SAAR, Globus Network
Chile	HDI Seguros	None	Compañía de Seguros de Vida SURA (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	China Life Insurance (L,A,D,M)	Allianz China Life Insurance	Generali China Life Insurance (L,A,D,M)	Taiping Pension Company (L,A,D,M)/ Manulife-Sinochem Life (L,A,D,M)	Ping An Annuity Insurance (L,A,D,M)/ Ping An Health Insurance (L,A,D,M)	ICBC AXA Life Insurance (L,A,D,M)	Ping An Life/Ping An Health/China Life/ China Pacific Life Insurance (L,A,D,M)	AIA (L,A,D,M)
Colombia	Pan American Life Insurance Group (L,A,D,M)	Allianz Seguros de Vida (L,A,D,M)	HDI Seguros de Vida (L,A,D,M)	MAPFRE Seguros de Colombia (L,A,M,D)	None	MetLife Colombia Seguros de Vida (L,A,D)	Seguros Bolivar (L,A,D,M)	Seguros Bolivar (L,A,D,M)
Comoros	None	None	None	None	None	None	None	None
Costa Rica	Pan-American Life Insurance de Costa Rica (L,A,D,M)	ASSA Compañía de Seguros (L,A,D,M)	ASSA Compañía 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 de Costa Rica (L,A,D,M)
Cote d'Ivoire	NSIA	Allianz Côte d'Ivoire Assurances/ Allianz Côte d'Ivoire Assurances Vie/	Saham Assurance Vie (L,A,D)	None	None	Sunu Assurances Vie Côte d'Ivoire (L,A,D)/ AXA Assurances Côte d'Ivoire (M)	None	L'Africaine des Assurances, Atlanta, SAAR VieGlobus Network
Croatia	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	None
Cuba	None	None	None	None	None	None	None	None
Curacao	Pan-American Life Insurance Company of Curacao and St. Maarten, N.V. (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 Company of Curacao and St. Maarten, N.V. (L,A,D,M)

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Number of countries and territory members	105	98	125	67	78	115	78	131
Cyprus	Acibadem (L, A) – Northern Region	None	None	None	None	MetLife Cyprus (L,A,D,M)	None	Zurich Europe Life Insurance Company Ltd Luxemburg (L,A, D)
Czech Republic	NN Životni pojišťovna	Allianz pojistovna a.s.	Generali Pojistovna/ Ceska Pojistovna (L,A,D,)	None	Uniqa pojistovna a.s. (L,A,D)	MetLife Czech Republic (L,A,D,M)	Kooperativa CZ (L,A,D,)	NN Životni pojišťovna N.V. (A), Undisclosed Partner (L, D, A)
Democratic Republic of the Congo	None	None	None	None	None	None	None	None
Denmark	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/ Topdanmark (L,A,D)
Djibouti	None	None	None	None	None	None	None	None
Dominica	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (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 Company of the Eastern Caribbean, Ltd. (L,A,D,M)
Dominican Republic	Seguros Universal – through PALIG (L,A,D,M)	ARS Universal/ Seguros Universal (L,A,D,M)	ARS Universal/ Seguros Universal (L,A,D,M)	MAPFRE BHD Compañía de Seguros/ ARS Palic Salud (L,D,M)	None	Seguros Universal – through PALIG (L,A,D,M)	None	Seguros Universal/ ARS Universal – through PALIG (L,A,D,M)
Ecuador	Pan American Life Insurance Group	None	Generali Ecuador	MAPFRE Atlas Compañía de Seguros S.A.	None	Pan American Life Insurance Group	None	Pan American Life Insurance Group
Egypt	None	Allianz Egypt	Egyptian Life Takaful Company (L,A,D,M)	None	Egyptian Life Takaful Company	MetLife Egypt/ AXA Egypt (L,A,D,M)	Orient Takaful Insurance Egypt	None
El Salvador	Pan American Life Insurance Group (L,A,D,M)	Aseguradora Agricola Comercial ACSA (L,A,D,M)	Aseguradora Agricola Comercial (L,A,D,M)	MAPFRE La Centro Americana (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
Eritrea	None	None	None	None	None	None	None	None

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Number of countries and territory members	105	98	125	67	78	115	78	131
Estonia	SEB Trygg Liv	None	None	None	None	None	None	ERGO Life Insurance SE Eesti filiaal (L,A,D,M)
Eswatini (formerly Swaziland)	None	None	None	None	None	None	Metropolitan Life Swaziland	None
Ethiopia	None	None	None	None	None	None	None	Awash Insurance, Globus Network (L,D,A,M)
Fiji	None	None	None	None	None	None	None	None
Finland	None	None	Local Tapiola General Mutual/Local Tapiola Life Mutual (L,A,D,M)	Mandatum Life (L,D,P)	Mandatum Life Insurance Company (L,D)	None	Ilmarinen	Zurich Europe Life Insurance Company Ltd Luxemburg (L,A, D)
France	Malakoff Médéric Humanis (L,A,D,M)	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	AXA France Vie/ Malakoff Médéric Courtage (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	Malakoff Médéric Humanis (L,A,D,M)	Allianz France (L,A,D,M)	None	AXA France Vie/ Malakoff Médéric Courtage (L,D,M)	None	AXA Caraïbes (L,A,D,M)	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
French Polynesia	Malakoff Médéric Humanis (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	NSIA	None	Saham Assurance Vie (L,A,D)	None	None	AXA Assurances Gabon (A,M)/Sunu Assurances Vie Gabon (Groupe SUNU) (L,D)	None	ASSINCO, Globus Network/OGARVIE
Gambia	None	None	None	None	None	None	None	None
Georgia	Alfastrakhovanie (L,A,D)	None	Aldagi (L,A,D)	None	None	None	None	None

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Number of countries and territory members	105	98	125	67	78	115	78	131
Germany	Gothaer Lebensversicherung (L,D)	Allianz Lebensversicherungs/ Allianz Private Krankenversicherungs/ Allianz Versicherungs (L,A,D,P)	Generali Lebensversicherung (L,D)/Generali Versicherung (A)/Central Krankenversicherung (M)	Gothaer Lebensversicherung (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 (L,D)
Ghana	None	MMI International	Vanguard Assurance (L,A,D)/Nationwide Mutual Health Ins	None	None	SUNU Ghana (Equity Assurance Limited Ghana), (A,M)	Metropolitan Life Ghana	Activa, Globus Network
Greece	NN Hellas (L,A,D,M)	Allianz Greece Insurance 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	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	Malakoff Médéric Humanis (L, A, D, M)	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	AXA France Vie/ Malakoff Médéric Courtage (L,D,M)	None	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
Guatemala	Pan-American Life Insurance de Guatemala (L,A,D,M)	Aseguradora General (L,A,D,M)	Aseguradora General (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 de Guatemala (L,A,D,M)
Guinea	NSIA	None	Saham Assurance Vie (L,A,D)	None	None	SUNU Assurances Guinée	None	Ugar Activa, LGV, Globus Network (L,A,D,M)
Guinea-Bissau	NSIA	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

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Number of countries and territory members	105	98	125	67	78	115	78	131
Honduras	Pan American Life Insurance Group (L,A,D,M)	Seguros Davivienda (L,A,D,M)	Davivienda 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	FWD General Insurance Company (L,A,D,M)	AIA (L,A,D,M)	Assicurazioni Generali SpA (L,A,D,M)	AXA China Region (L,A,D,M)	Manulife International (L,A,D,M)	AXA Hong Kong (L,A,D,M)	Sun Life Hong Kong (L,A,D)	AIA (L,A,D,M)/ Zurich Life Insurance (L,A,D,M)
Hungary	NN Insurance (L,A,D,M)	Allianz Hungaria Biztosito Zrt. (L,A,D,M)	Generali-Providencia 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)
Iceland	None	None	None	None	None	None	None	None
India	Reliance Nippon Life Insurance Company	Bajaj Allianz Life Insurance Co. Ltd./ Bajaj Allianz General Insurance Co. Ltd.	Future Generali India Life (L,A,D,M)/Future Generali India (A,M)	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	FWD Life Indonesia (L,A,M)	Allianz Life Indonesia (L,A,D,M)	Generali Indonesia (L,A,D,M)	PT. Asuransi Jiwa Manulife (L,A,D,M)	Allianz Life Indonesia (L,A,D,M)	Astra Life	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	New Ireland (L,D)	None	Utmost PanEurope (L,A,D)	Irish Life Assurance (L,D)	New Ireland Assurance Company (L,D)	Friends First Life Assurance Co. Ltd. (L,A,D)	Irish Life (L)	Zurich Life Assurance plc (L,A,D)
Israel	None	None	Migdal	None	None	None	None	Harel Insurance Company (L,A,D,M)
Italy	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 (L,D,P) Unisalute (M)	UnipolSai Assicurazioni (L,D)	AXA Assicurazioni (L,A,D,M)	Apulia Previdenza (L,D)	Zurich Investment Life Spa (L,D)/Zurich Insurance plc (A,M)
Jamaica	None	None	None	None	Sagicor Life	Sagicor Life Jamaica Limited (L,A,D,M)	None	None

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2019 Global benefits financing matrix and poolable coverages

Country	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	105	98	125	67	78	115	78	131
Japan	Fuji Life Insurance Company Ltd (L,A)	Meiji Yasuda Life Insurance Co./Meiji Yasuda General Insurance Co. Ltd. (L,A,P)	Mitsui Life Insurance (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
Jordan	None	Al Nisr Al-Arabi Insurance Co. Ltd.	Middle East Insurance Co. (L,A,D,M)	None	None	MetLife Jordan (L,A,D,M)	None	Jordan Insurance Company (L,A,D)
Kazakhstan	Alfastrakhovanie (L,A,D)	Interteach Corporation	European Insurance Life (L,A,D,M)	None	None	None	None	None
Kenya	None	MMI International	Jubilee Insurance (L,A,D)	None	None	None	Metropolitan Kenya	Jubilee, Globus Network (L,A,D,M)
Kiribati	None	None	None	None	None	None	None	None
Kosovo	None	None	None	None	SIGAL Life UNIQA Group Austria, Kosovo (L,A,D)	None	None	None
Kuwait	None	None	Warba Insurance Company (L,A,D,M)	None	None	MetLife Kuwait (L,A,D,M)	Arabia Insurance	Cigna (M)
Kyrgyzstan	Alfastrakhovanie (L,A,D)	Interteach Corporation	Kyrgyzinstrakh (L,A,D,M)	None	None	None	None	None
Laos	None	Allianz General Laos	Generali Life (L,A,D)	None	None	None	None	None
Latvia	SEB Trygg Liv	None	Utmost PanEurope (L,A,D)	None	ERGO Life Insurance SE (L,A,D)	None	None	ERGO Life Insurance SE Latvijas filiale (L,A,D,M)
Lebanon	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	MMI International	Hollard Life	None	None	None	Metropolitan Life Lesotho	None

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Number of countries and territory members	105	98	125	67	78	115	78	131
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	Swiss Mobiliar Life (L,D)	None	None	AXA Switzerland (L,D,P)	None	AXA Winterthur (L,A,D)	None	Zurich Life Insurance Company Ltd (L,A,D)
Lithuania	SEB Trygg Liv	None	None	None	ERGO Life Insurance SE (L,A,D)	None	None	ERGO Life Insurance SE (L,A,D,M)
Luxembourg	La Luxembourgeoise (L,A,D)	Allianz Life Luxembourg S.A.	Foyer Vie	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,A,D)
Macau	None	AIA (L,A,D,M,P)	None	AXA China Region Insurance Company Limited	None	AXA Hong Kong (L,A,D,M)	Ping An Life (L,A,D,M)	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	None	None	None	ARO, Globus Network (L,A,D,M)
Malawi	None	MMI International	None	None	None	None	None	None
Malaysia	None	Allianz Life Insurance Malaysia Berhad	Great Eastern Life (L,A,D,M)	AIA (L,A,D,M)	Allianz Malaysia (L,A,D,M)	AXA AFFIN General Insurance Berhad & AXA Affin (L,A,D,M)/ AmMetLife	Hong Leong (L,A,D,M)	AIA (L,A,D,M)
Maldives	None	None	None	None	None	None	None	None
Mali	NSIA	Allianz Mali Assurances	Saham Assurance (L,A,D)	None	None	SUNU Assurances IARD Mali (L,A,M)	None	Lafia, Globus Network
Malta	None	Citadel Insurance	Utmost PanEurope (L,A,D)	None	None	AXA Global Healthcare (L,A,D,M)	None	None
Marshall Islands	None	None	None	None	None	None	None	None

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Number of countries and territory members	105	98	125	67	78	115	78	131
Martinique	Malakoff Médéric Humanis (L,A,D,M)	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	AXA France/Malakoff Médéric Courtage (L,D,M)	None	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	NASR, Globus Network (L,A,D,M)
Mauritius	None	None	International Assurance Limited (L,A,D)	SWAN Life Limited (L,D)	None	None	Eagle Mauritius	Mauritius Union Assurance, La Prudence Life, Globus Network (L,A,D,M)
Mayotte	Malakoff Médéric Humanis (L,A,D,M)	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	AXA France/Malakoff Médéric Courtage (L,D,M)	None	AXA France (A,M)	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
Mexico	Grupo Nacional Provincial (L,A,D,M)	Allianz México S.A. Compañía de Seguros (L,A,D,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
Moldova	Alfastrakhovanie (L,A,D)	None	European Insurance Life (L,A,D)	None	None	None	None	None
Monaco	Malakoff Médéric Humanis (L,A,D,M)	Allianz France (L,A,D,M)	Generali France (L,A,D,M)	AXA France/Malakoff Médéric Courtage (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	Zavarovalnica Triglav, d.d. (L,A,D,M)	None	Generali Montenegro (L,A,D,M)	None	UNIQA nezivotno osiguranje (L,A,D)	None	None	None
Morocco	Wafa Assurance Maroc	Allianz Maroc	Saham Assurance	None	RMA Watanya	AXA Assurance Maroc SA	None	SAHAM Assurance (L,D,M)
Mozambique	None	None	Hollard Life (L,A,D)	None	None	None	None	Global Alliance Seguros, Globus Network (L,A,D,M)
Myanmar	None	None	Generali Life (L,A,D)	None	None	None	None	None

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2019 Global benefits financing matrix and poolable coverages

Country	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	105	98	125	67	78	115	78	131
Namibia	None	MMI International	Hollard Life (L,A,D)	Old Mutual Life (L,A,D,P)	None	None	MMI Holdings Namibia	None
Nauru	None	None	None	None	None	None	None	None
Nepal	None	None	None	None	None	MetLife Nepal	None	None
Netherlands	Nationale-Nederlanden (L,D,P)	Allianz Netherlands (L,A,D,P)	Utmost PanEurope – through Heinfeld Assuradeuren (A)	a.s.r./De Amersfoortse Insurance (L,D,P)	Nationale-Nederlanden (L,D,P)	Achmea (L,A,D,M)	VIVAT Verzekeringen (L,D,P)	AEGON Schadeverzekering NV (D)/AEGON Levensverzekering NV (L)
New Zealand	None	AIA (L,A,D)	Sovereign Assurance Company (L,D)	Fidelity Life Assurance Company Limited (L,D)	AMP New Zealand (L,D)	AMP New Zealand (L,A,D)	Hannover Life (L,D)	AIA (L,A,D)
New-Caledonia	None	Allianz France (L,A,D,M)	Generali France (L,D)	None	None	AXA France, Nouvelle-Calédonie (L,A,D,M)	None	AG2R La Mondiale (L,A,D,M)
Nicaragua	Seguros America – through PALIG (L,D,A,M)	Seguros America (L,A,D,M)	Seguros America (L,A,D,M)	MAPFRE Seguros Nicaragua, S.A. (L,A,D,M)	None	Seguros America	MAPFRE Nicaragua (L,A,D)	Seguros America – through PALIG (L,D,A,M)
Niger	None	None	Saham Assurance Niger (L,A,D)	None	None	Sunu Assurances IARD Niger (L,A,D,M)	None	NIA, Globus Network
Nigeria	NSIA	MMI International	AXA Mansard Insurance	None	AXA Mansard Insurance (L,A,D)	AXA Mansard Insurance	UBA Metropolitan Life Insurance	Leadway, Globus Network
North Korea	None	None	None	None	None	None	None	None
Norway	Nordea Liv Norge AS, Tryg Forsikring (L,A,D)	Danica Pension/DNB Livsforsikring ASA (L,A,D,P)	DNB Livsforsikring (L,A,D)	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,D,A)
Oman	Oman Insurance Company (L,A,D,M)	Orient Insurance Company	Oman Insurance Company (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	Allianz EFU Health Insurance/ EFU Life Assurance	Jubilee Insurance (L,A,D,M)	None	None	IGI Life Insurance (L,A,D,M)	None	None
Palau	None	None	None	None	None	None	None	None

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Country	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	105	98	125	67	78	115	78	131
Palestine	None	None	None	None	None	None	None	None
Panama	Pan American Life Insurance de Panamá, S.A. (L,A,D,M)	ASSA Compañía de Seguros (L,A,D,M)	ASSA Compañía 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 de Panamá, S.A. (L,A,D,M)
Papua New Guinea	None	None	None	None	None	None	None	None
Paraguay	None	None	Seguridad Seguros (L,A,D)	MAPFRE Paraguay (L,A,D)	None	None	None	Seguridad Seguros (L,A,D,M)
Peru	RIMAC Seguros y Reaseguros	RIMAC Seguros y Reaseguros	RIMAC Seguros y Reaseguros (L,A,D,M)	MAPFRE Perú (L,A,D,M)	Pacífico Compañía de Seguros y Reaseguros (L,A,D)	Pacífico Compañía de Seguros y Reaseguros (L,A,D)	None	RIMAC Seguros y Reaseguros (L,A,D,M)
Philippines	United Coconut Planters Life Assurance (L,A)	Pioneer Life/Philam Life	Generali Life Assurance Philippines (L,A,D,M)	Insular Life (L,A,D,M)	Asian Life and General Assurance Corporation (L,A,D)	Philippines AXA Life Insurance (L,A,D)	First Life (L,A,D,M)	Philam Life (L,A,D,M)
Poland	NN Group Poland (L,A,D)	TU Allianz Życie Polska/ TUiR Allianz Polska (L,A,D,M,P)	Generali Życie/ Generali (L,A,D,M)	Unum Życie TUiR (L,A,D,M)	Aviva Towarzystwo Ubezpieczen na Zycie (L,A,D)	AXA Życie Towarzystwo Ubezpieczen (L,A,D,M)	Compensa Group (L,A,D,M)	ERGO Hestia (L,D), Uniqa (L,D,A,M)
Portugal	Ocidental Seguros (L,A)	Companhia de Seguros Allianz Portugal S.A.(L,A,D,M,P)	Generali Vida, Companhia de Seguros/Generali Companhia de Seguros (L,A,D,M)	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	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	Oman Insurance Company (L,A,D,M)	Allianz Worldwide Partners	Oman Insurance Company (L,A,D,M)	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	NSIA	Allianz Congo Assurances	None	None	None	AGC Congo (L,A,D,M)	None	Assurances Générale du Congo, Globus Network (L,A,M)

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Number of countries and territory members	105	98	125	67	78	115	78	131
Romania	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,M)	Groupama Asigurari (L,A,D,M,P)	None
Russia	Alfastrakhovanie (L,A,D,M)	OJSC IC Allianz/Allianz Russia Life (L,A,D,M)	Ingo Life (L,A,D)/ Ingosstrakh Insurance Company	Welbi (L,A,D)	ERGO Life (L,A,D)	Reso Garantia (L,A,D,M)/MetLife Russia (L,A,D,M)	ERGO Life/Kapital Life Insurance Rosgsstrakh (L,A,D)	ERGO Life (L,A,D)
Rwanda	None	None	None	None	None	None	None	Radiant (A,M), Globus Network,/Sonar (L,A,M)
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,D,A)
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	MetLife Saudi Arabia (L,A,D,M)	United Cooperative Assurance Company	Arabian Shields (L,A,D) SAICO (M)
Senegal	NSIA	Allianz Sénégal Assurances/Allianz Sénégal Assurances Vie	Saham Assurance Vie (L,A,D)	None	None	Sunu Assurances IARD Sénégal/AXA Assurances Sénégal (M)	None	Salama, Globus Network/La Senegalaise Vie, Globus Network
Serbia	Zavarovalnica Triglav, d.d. (L,A)	None	Generali Osiguranje Srbija (L,A,D)	None	Uniqa Osiguranje	None	None	None
Seychelles	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	Activa International, Globus Network (L,A,M)
Singapore	AXA Insurance (L,A,D,M)	AXA Insurance/AIA (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)	FWD/Prudential/ Aetna Singapore (M) (L,A,D,M)	AIA (L,A,D,M)

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Number of countries and territory members	105	98	125	67	78	115	78	131
Slovakia	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	Zavarovalnica Triglav (L,A,D,M)	None	Generali Zavarovalnica (L,A,D)	ERGO Življenjska zavarovalnica	Uniqa Osiguranje Croatia (freedom of service) (L,A)	Zavarovalnica Maribor (A)	None	Zavarovalnica Sava (L,A,D)
Solomon Islands	None	None	None	None	None	None	None	None
Somalia	None	None	None	None	None	None	None	None
South Africa	Sanlam (L,A,D)	Sanlam (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	None	AIA (L,A,M)	Kyobo Life (L,A,D,M)	Samsung Life (L,A,D,M)	None	None	Hanwha Life (L,A,D)	AIA (L,A,D)
South Sudan	None	None	None	None	None	None	None	None
Spain	Nationale-Nederlanden Sapin (L,A,D)	Allianz Compañía de Seguros y Reaseguros S.A./Allianz Seguros (L,A,D,P)	Generali Seguros España (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,D,A)/ Cigna (M)
Sri Lanka	None	Allianz Insurance Lanka	None	None	None	None	None	AIA (L,A,D)
St. Kitts	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (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 Company of the Eastern Caribbean, Ltd. (L,A,D,M)
St. Lucia	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (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 Company of the Eastern Caribbean, Ltd. (L,A,D,M)
St. Maarten/St Martin	Pan-American Life Insurance Company of Curacao and St. Maarten (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of Curacao and St. Maarten (L,A,D,M)	None	Pan-American Life Insurance Company of Curacao and St. Maarten (L,A,D,M)

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Number of countries and territory members	105	98	125	67	78	115	78	131
St. Vincent	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (L,A,D,M)	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
Sudan	None	None	None	None	None	None	None	None
Suriname	None	None	None	None	None	None	None	None
Sweden	SEB Trygg Liv	Danica Pension (D)	Utmost PanEurope (L,A,D)	SPP (L,D)	SPP (D,P)	None	Danica Pension (L,A,D)	None
Switzerland	Swiss Mobiliar Life (L,D)	Allianz Suisse Lebensversicherung-Gesellschaft AG/Allianz Suisse Versicherungs-Gesellschaft AG (L,A,D,P)	Generali Assurances Generales/Helvetia (L,A,D)	AXA Switzerland (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	Nan Shan Life Insurance(L,A,D,M)	Mercuries Life Insurance/AIA (L,A,M)	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	Alfastrakhovanie (L,A,D)	none	None	none	none	None	none	None
Tanzania	None	none	Jubilee (L,A,D)	none	none	None	Metropolitan Tanzania Life Assurance Company	Jubilee, Globus Network (L,A,D,M)
Thailand	FWD Life Insurance (L,A,D,M)	Allianz Ayudha Assurance (L,A,D,M)	Generali Life (L,A,D,M)	Muang Thai Life Assurance (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	NSIA	Allianz Togo Assurances	Saham Assurance Vie (L,A,D)	none	none	SUNU Assurances Vie Togo (L,A,D,M)	none	Fidelia Assurances, Globus Network
Tonga	None	none	None	none	none	None	none	None

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

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2019 Global benefits financing matrix and poolable coverages

Country	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	105	98	125	67	78	115	78	131
Trinidad and Tobago	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	Maghreb Vie (L,A,D,M)	none	none	None	none	La Carte (L,A,D,M)/ Comar/Hayett, Globus Network (L,A,M)
Turkey	Acibadem Sigorta (L,A,D,M)	Allianz Hayat ve Emeklilik A.S./Allianz Sigorta A.S. (L,M,P)	Anadolu Hayat (L,A,D)/Anadolu Sigorta (M)	Allianz Yaşam ve Emeklilik (L,P) Allianz Sigorta A.Ş. (Health) (L,A,D,M)	Groupama Emeklilik (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)	Groupama Emeklilik et Sigorta (L,A,D,M)	Anadolu Hayat Emeklilik (L,A,D)
Turkmenistan	Alfastrakhovanie (L,A,D)	Interteach Corporation	None	none	none	None	none	None
Tuvalu	None	none	None	none	none	None	none	None
Uganda	None	none	Jubilee (L,A,D)	none	none	None	none	Jubilee, Globus Network (L,A,D,M)
Ukraine	Alfastrakhovanie (L,A,D)	none	PJSIC Ingo Ukraine (L,A,D,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	Undisclosed Partner (L,D,A,M)
United Arab Emirates (UAE)	Oman Insurance Company (L,A,D,M)	Orient Insurance Company	Oman Insurance Company (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)	Aviva (L)	Legal & General Assurance Society (L,D,P)	Assicurazioni Generali Spa (L,D)/ BUPA (M)	AXA PPP (M) Canada Life (L,D)	Canada Life Assurance (L,D) BUPA UK (M)	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)	Tokio Marine HCC (M Stop Loss)	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,D,A)
Uruguay	None	none	MAPFRE Uruguay	MAPFRE Uruguay (L,A,D)	none	MetLife Uruguay (L,A,D)	none	HDI Seguros (L,A,D)

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

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2019 Global benefits financing matrix and poolable coverages

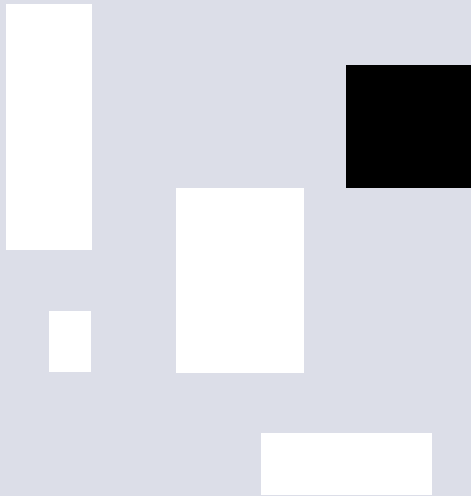
Country	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of countries and territory members	105	98	125	67	78	115	78	131
Uzbekistan	Alfastrakhovanie (L,A,D)	Interteach Corporation	None	none	none	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)	Atrio Seguros	Zurich Seguros
Vietnam	Bao Viet Insurance (L,A,D,M)	AIA (L,A,M,P)	Generali Vietnam (L,A,D,M)	none	BaoViet Insurance (L,A,D,M)	BaoViet Insurance (L,A,D,M)	FWD (L,A,D,M)	AIA (L,A,D,M)
Yemen	None	none	None	none	none	None	none	None
Zambia	None	none	Hollard Life (L,A,D)	none	none	None	Metropolitan Life Zambia	Phoenix, Globus Network (A)/ Professional Life (L,M)
Zimbabwe	None	none	Zimnat (L,A,D)	none	none	None	none	None
Offshore Programs (TCN/Expat)	BUPA Global (M)	Allianz Worldwide Care (L,A,D,M)/NEXtCARE – TPA/Allianz Global Assistance International/Allianz Global Investors/ PIMCO	Generali Global Health (M)/United Healthcare Global (L,A,D)	AXA Global Healthcare (M) AXA Luxembourg, Life International (L,A,D)/Global Benefits Group (L,D)	Global Benefits Group (L,A,D) BUPA International (M)	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). (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 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.

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

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