

# 2022 Global benefits financing matrix and poolable coverages

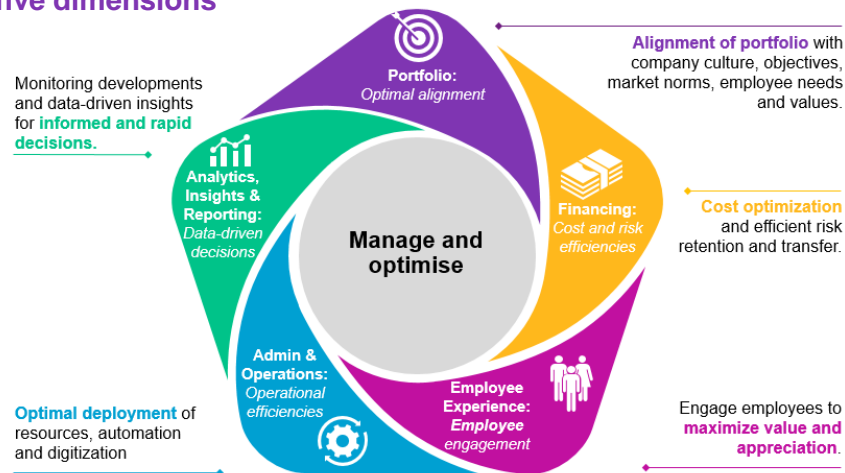
Complete listing of the eight key global benefits networks and their affiliated insurers across 212 countries and territories

# 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 businesses faced since the onset of the pandemic in 2020, we are seeing an increasing number of multinational companies using these approaches to bring as much value as possible to their businesses and employees.

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



Willis Towers Watson's 2022 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 and pension.

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 2021 included the following:

- The number of local insurer partnerships across all networks reduced slightly, although this was driven mainly by the termination of some regional relationships for some networks in the Africa region.
- Most networks continue to look to form new partnerships in countries of strategic interest, where they currently have gaps.
- A number of the networks have continued to experience material growth in global underwriting and captive programs. Use of multinational pooling remains stable.
- There's continued focus on developing solutions that align with the needs of a changing environment such as:
  - Diversity, Equity & Inclusion innovations
  - Digital health services and mental health services
  - Enhanced reporting and improved technology

## 2022 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
<b>Number of country and territory members</b>	<b>19</b>	<b>84</b>	<b>127</b>	<b>72</b>	<b>82</b>	<b>100</b>	<b>86</b>	<b>143</b>
<b>Afghanistan</b>	None	None	None	None	None	None	None	None
<b>Albania</b>	None	None	None	None	SIGAL UNIQA Group AUSTRIA (L,A,D)	None	None	UNIQA Insurance Group (L,A,D,M)
<b>Algeria</b>	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)
<b>Andorra</b>	None	None	None	None	None	None	None	Zurich Spain
<b>Angola</b>	None	None	Saham Angola Seguros (L,A,D)	None	None	None	None	Fidelidades, Globus Network (L,A,D,M)
<b>Antigua and Barbuda</b>	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)
<b>Argentina</b>	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)	Life Seguros	Galicia Vida Compañía de Seguros (L,A,D) / MAPFRE Argentina (L,A,D)	Zurich (L,A,D)
<b>Armenia</b>	None	None	Ingo Armenia (A,M)	None	None	None	None	None
<b>Aruba</b>	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)
<b>Australia</b>	AIA Australia Limited (L,A,D)	Allianz Australia Insurance Ltd / AIA Australia	MLC Limited (L,D)	Resolution Life Australasia Limited (L,D)	Resolution Life (L) / Integrity Life (L,D)	MetLife Insurance Limited (L,D)	Hannover Life (L,D)	AIA (L,A,D) / Zurich Financial Services Australia (L,A,D)

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

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<b>Austria</b>	None	Allianz Elementar Lebensversicherungs (L,A,D,P) / Allianz Elementar Versicherungs	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) / Zurich Europe Life Insurance Company Ltd. Luxemburg (Freedom of Service) (L,D)
<b>Azerbaijan</b>	None	None	Ateshgah Life Insurance (L,D) / Ateshgah Insurance (A,M)	None	None	None	None	None
<b>Bahamas</b>	None	None	None	None	None	None	None	None
<b>Bahrain</b>	None	None	Bahrain National Life (L,A,D,M)	None	None	MetLife Bahrain (L,A,D,M)	Arabia Insurance (L,M)	Zurich International Life (L,A,D)
<b>Bangladesh</b>	None	None	None	None	None	MetLife Bangladesh	None	None
<b>Barbados</b>	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)
<b>Belarus</b>	None	None	Ingosstrakh Belarus	None	None	None	None	None
<b>Belgium</b>	None	Allianz Benelux S.A. (L,A,D,M,P)	Vivium (L,D)	AG (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)
<b>Belize</b>	None	None	None	None	Sagicor Life (L,A,D,M)	None	None	None
<b>Benin</b>	None	None	Saham Assurance Vie (L,A,D)	None	None	None	None	L'Africaine des Assurances, Vie, Globus Network (L,A,M)

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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	UNIQA Insurance Group (L,A,D)
Botswana	None	None	Hollard Life (L,A,D)	None	None	None	Metropolitan Life Botswana	None
Brazil	None	Allianz Seguros S.A / Allianz Saúde S.A	Generali Brasil (L,A,D) / Sul America (M)	MAPFRE Vida SA (L,A,D)	Care Plus [Part of Bupa] (M) / ICATU Seguros (L,A,D)	MetLife Brasil (L,D)	Icatu Seguros / Inpao Dental / Mongeral AEGON Brazil / MAPFRE Brazil (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	Singapore Life 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), UNIQA Insurance Group (L,D)
Burkina Faso	None	None	Saham Assurance Vie (L,A,D)	None	None	None	None	Sonar, Globus Network (L,A,M)

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<b>Burundi</b>	None	None	None	None	None	None	None	Bicor, Globus Network (L,A,M)
<b>Cabo Verde</b>	None	None	None	None	None	None	None	Garantia, Globus Network
<b>Cambodia</b>	AIA (Cambodia) Life Insurance Plc (L)	None	Generali Life (L,A,D)	Sovannaphum Life Assurance Plc. (L,D)	None	None	None	AIA (L)
<b>Cameroon</b>	None	Allianz Cameroun Assurances / Allianz Cameroun Assurances Vie Branch	Saham Life Insurance Cameroon (L,A,D)	None	None	AXA Cameroon (M)	None	Activa, Globus Network (L,A,M)
<b>Canada</b>	None	SSQ Insurance Co.	Sun Life (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)
<b>Cayman Islands</b>	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)
<b>Central African Republic (CAR)</b>	None	None	None	None	None	None	None	None
<b>Chad</b>	None	None	None	None	None	None	None	SAAR, Globus Network (L,A,M)
<b>Chile</b>	None	None	Seguros De Vida Suramericana (L,A,D,M)	MAPFRE Compañía de Seguros de Vida de Chile (L,D)	None	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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<b>China</b>	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 / Ping An Health / Ping An Life (L,A,D,M)	AIA (L,A,D,M), Ping An Health Insurance (L,A,D,M)
<b>Colombia</b>	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 (L,A,D,M)	Mapfre Colombia / Seguros Bolivar (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)
<b>Comoros</b>	None	None	None	None	None	None	None	None
<b>Costa Rica</b>	None	Assa Seguros Costa Rica (L,A,D,M)	Assa Compañía De Seguros (L,A,D,M)	MAPFRE Seguros Costa Rica, S.A. (L,A,D)	Aseguradora del Istmo (Adisa), S.A. (L,A,D,M)	Pan-American Life Insurance de Costa Rica (L,A,D,M)	MAPFRE Costa Rica (L,A,D,M)	Pan American Life Insurance Group (L,A,D,M)
<b>Cote d'Ivoire</b>	None	Allianz Côte d'Ivoire Assurances / Allianz Côte d'Ivoire Assurances Vie	Saham Assurance Vie (L,A,D)	None	None	AXA Ivory Coast (M)	None	L'Africaine des Assurances, Atlanta, SAAR VieGlobus Network (L,A,M)
<b>Croatia</b>	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	UNIQA Insurance Group (L,A,D,M)
<b>Cuba</b>	None	None	None	None	None	None	None	None
<b>Curacao</b>	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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Cyprus	None	None	Utmost Paneurope Dac (L,A,D)	None	None	MetLife Cyprus (L,A,D,M)	None	Zurich Europe Life Insurance Company Ltd Luxembourg, Freedom of Service (L,A,D)
Czech Republic	None	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 pojistovna N.V. (A), UNIQA Insurance Group (L,A,D)
Democratic Republic of the Congo	None	Allianz Congo Assurances	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 BHD / Mapfre Salud ARS (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	Mapfre Ecuador (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)	Egyptian Life Takaful Company (L,A,D,M)

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<b>El Salvador</b>	None	Aseguradora Agricola Comercial ACSA (L,A,D,M)	Assa Vida Compañia 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)
<b>Equatorial Guinea</b>	None	None	None	None	None	None	None	L'Africaine des Assurances, Vie, Globus Network (L,A,M)
<b>Eritrea</b>	None	None	None	None	None	None	None	None
<b>Estonia</b>	None	None	Utmost Paneurope DAC (L,A,D)	None	None	None	None	Ergo Life Insurance SE Eesti filiaal (L,A,D)
<b>Eswatini (formerly Swaziland)</b>	None	None	Hollard Life (L,A,D)	None	None	None	None	None
<b>Ethiopia</b>	None	None	None	None	None	None	None	Awash Insurance, Globus Network (L,A,D,M)
<b>Fiji</b>	None	None	None	None	None	None	None	None
<b>Finland</b>	None	None	Localtapiola General Mutual (A,M) / Localtapiola Mutual Life (L,D)	Mandatum (L,D,P)	Mandatum Life (L,D)	None	Ilmarinen	Zurich Europe Life Insurance Company Ltd Luxemburg, Freedom of Service (L,A,D)
<b>France</b>	None	Allianz Vie (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)
<b>French Guiana</b>	None	Allianz Vie (L,A,D,M)	Generali France (L,A,D,M)	Malakoff Humanis (L,D,M)	Groupama Gan Vie (L,A,D,M)	None	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)

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<b>French Polynesia</b>	None	Allianz Vie (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)
<b>Gabon</b>	None	None	Saham Assurance Vie (L,A,D)	None	None	AXA Gabon (M)	None	ASSINCO, Globus Network / OGARVIE (L,A,M)
<b>Gambia</b>	None	None	None	None	None	None	None	None
<b>Georgia</b>	None	None	Aldagi (L,A,D)	None	None	None	None	None
<b>Germany</b>	None	Allianz Lebensversicherungs-AG (L,A,D,P) / Allianz Private Krankenversicherungs-AG / Allianz Versicherungs-AG (A)	Dialog Lebensversicherung (L,D) / Dialog Versicherung (A)	Gothaer Lebensversicherung AG (L,D)	Alte Leipziger Lebensversicherung (L,D,P) / HALLESCHE Krankenversicherung	AXA Germany Life, Health & Accident (L,A,D,M)	Swiss Life Germany (L,D,P)	Zurich Deutscher Herold Lebensversicherungs AG (L,A,D) / Zurich Europe Life Insurance Company Ltd. Luxemburg (Freedom of Service) (L,D)
<b>Ghana</b>	None	Allianz Ghana	Nationwide Mutual Health / Vanguard (L,A,D)	None	Enterprise Life (L,A,D)	None	Metropolitan Life Ghana	Activa, Globus Network (L,A,M)
<b>Greece</b>	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
<b>Grenada</b>	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)
<b>Guadeloupe</b>	None	Allianz Vie (L,A,D,M)	Generali France (L,A,D,M)	Malakoff Humanis (L,D,M)	Groupama Gan Vie (L,A,D,M)	None	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 Compañía 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	None	None	None	None	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 Compañía 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 Hong Kong (L,A,D,M)	AIA (L,A,D,M) / Zurich Life Insurance (L,A,D) / Bupa HK (M)
Hungary	None	Allianz Hungaria Biztosító Zrt. (L,A,D,M)	Generali Biztosító (L,A,D)	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 Biztosító (L,A,D,M)	NN Nationale-Nederlanden Insurance (L,A,D), UNIQA Insurance Group (L,A,D,M)
Iceland	None	None	None	None	None	None	None	None

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

## 2022 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
<b>Number of country and territory members</b>	<b>19</b>	<b>84</b>	<b>127</b>	<b>72</b>	<b>82</b>	<b>100</b>	<b>86</b>	<b>143</b>
<b>India</b>	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) / Aditya Birla Sun Life Insurance Company Limited (L,A,D)	Max Life Insurance	HDFC Life Insurance Company	PNB MetLife India Insurance Company Limited (L,A)	HEHI and Kotak	ICICI Prudential Life Insurance Company (L) / ICICI Lombard (A,M)
<b>Indonesia</b>	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)	PT Avrist Assurance (L,A,D,M) / FWD Indonesia (L,A,D,M)	AIA (L,A,D,M)
<b>Iran</b>	None	None	None	None	None	None	None	None
<b>Iraq</b>	None	None	None	None	None	None	None	None
<b>Ireland</b>	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)
<b>Israel</b>	None	None	Migdal	None	None	None	None	Harel Insurance Company (L,A,D,M)
<b>Italy</b>	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)
<b>Jamaica</b>	None	None	None	None	Sagicor Life	Sagicor Life Jamaica Limited (L,A,D,M)	None	None
<b>Japan</b>	Nippon Life Insurance Company (L,A,D)	Meiji Yasuda Life Insurance Co. (L,A,P) / Meiji Yasuda General Insurance Co. Ltd.	Taiju Life Insurance Company (L,A,D,M)	The Dai-ichi Life Insurance Company Limited (L,D,M)	Asahi Mutual (L,A,D)	MetLife Alico Japan (L,A,D,M) / AXA Life Insurance Japan (L,M)	Meiji Yasuda Life (L,A)	None

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<b>Jordan</b>	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)
<b>Kazakhstan</b>	None	Interteach Corporation	European Insurance Life (L,A,D)	None	None	None	None	None
<b>Kenya</b>	None	Allianz Kenya	Jubilee (L,A,D)	UAP Old Mutual (L,D)	None	None	Coordinator Momentum	Jubilee, Globus Network (L,A,D,M)
<b>Kiribati</b>	None	None	None	None	None	None	None	None
<b>Kosovo</b>	None	None	None	None	SIGAL UNIQA Group AUSTRIA (Kosovo) (L,A,D)	None	None	UNIQA Insurance Group (L,A,D,M)
<b>Kuwait</b>	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)
<b>Kyrgyzstan</b>	None	None	Kyrgyzinstrakh (L,A,D)	None	None	None	None	None
<b>Laos</b>	None	Allianz General Laos	Generali Life (L,A,D)	None	None	None	None	None
<b>Latvia</b>	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 filiāle (L,A,D)
<b>Lebanon</b>	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
<b>Lesotho</b>	None	None	Lesotho National Insurance (L,A,D)	None	None	None	Metropolitan Life Lesotho	None

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<b>Number of country and territory members</b>	<b>19</b>	<b>84</b>	<b>127</b>	<b>72</b>	<b>82</b>	<b>100</b>	<b>86</b>	<b>143</b>
<b>Liberia</b>	None	None	None	None	None	None	None	Activa International, Globus Network (L,A,M)
<b>Libya</b>	None	None	None	None	None	None	None	None
<b>Liechtenstein</b>	None	None	None	AXA Life Ltd. (L,D,P)	None	AXA Switzerland (L,A,D)	Swiss Life / Helsana (L,A,D)	Zurich Life Insurance Company Ltd (L,A,D)
<b>Lithuania</b>	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)
<b>Luxembourg</b>	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)
<b>Macau</b>	AIA International Limited, Macau Branch (L,A,D,M)	AIA Macau	Generali Hong Kong Branch (L,A,D,M)	AXA China Region / Manulife Hong Kong (L,A,D,M)	None	AXA Hong Kong (L,A,D,M)	None	AIA (L,A,D,M)
<b>Macedonia (FYROM)</b>	None	None	Eurolink Insurance Skopje (L,A,D,M)	None	Uniqa Life ad Skopje (L,A,D)	None	None	UNIQA Insurance Group (L,A,D,M)
<b>Madagascar</b>	None	Allianz Madagascar Assurances	Saham Assurance (L,A,D)	None	None	None	None	ARO, Globus Network (L,A,M)
<b>Malawi</b>	None	None	None	None	None	None	None	None

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<b>Malaysia</b>	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 / MCIS (L,A,D,M)	AIA (L,A,D,M)
<b>Maldives</b>	None	None	None	None	None	None	None	None
<b>Mali</b>	None	None	Saham Assurance Vie (L,A,D)	None	None	None	None	Lafia, Sonavie, Globus Network (L,A,M)
<b>Malta</b>	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
<b>Marshall Islands</b>	None	None	None	None	None	None	None	None
<b>Martinique</b>	None	Allianz Vie (L,A,D,M)	Generali France (L,A,D,M)	Malakoff Humanis (L,D,M)	Groupama Gan Vie (L,A,D,M)	None	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
<b>Mauritania</b>	None	None	None	None	None	None	None	NASR, Globus Network (L,A,M)
<b>Mauritius</b>	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)
<b>Mayotte</b>	None	Allianz Vie (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)
<b>Mexico</b>	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) / GNP Seguros (L,A,D,M)

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## 2022 Global benefits financing matrix and poolable coverages

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<b>Number of country and territory members</b>	<b>19</b>	<b>84</b>	<b>127</b>	<b>72</b>	<b>82</b>	<b>100</b>	<b>86</b>	<b>143</b>
<b>Micronesia</b>	None	None	None	None	None	None	None	None
<b>Moldova</b>	None	None	European Insurance Life (L,A,D)	None	None	None	None	None
<b>Monaco</b>	None	Allianz Vie (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)
<b>Mongolia</b>	None	None	None	None	None	None	None	None
<b>Montenegro</b>	None	None	Generali Montenegro (L,A,D,M)	None	UNIQA osiguranje a.d. (L,A,D)	None	None	UNIQA Insurance Group (L,A,D,M)
<b>Morocco</b>	None	Allianz Maroc	Saham Assurance (L,A,D,M)	None	None	AXA Assurance Maroc SA (L,A,D,M)	La Compagnie d'assurances et de Reassurance Atlanta	SAHAM Assurance (L,A,D,M)
<b>Mozambique</b>	None	None	Hollard Life (L,A,D)	None	None	None	None	Global Alliance Seguros, Globus Network (L,A)
<b>Myanmar</b>	AIA Myanmar (L,D)	None	Generali Life (L,A,D)	None	None	None	None	AIA (L,D)
<b>Namibia</b>	None	None	Hollard Life (L,A,D)	Old Mutual Life (L,A,D,P)	None	None	MMI Holdings Namibia	None
<b>Nauru</b>	None	None	None	None	None	None	None	None
<b>Nepal</b>	None	None	None	None	None	MetLife Nepal	None	None

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<b>Netherlands</b>	None	Allianz Netherlands	Utmost Paneurope Dac (L,A,D)	a.s.r. (L,D,P)	Nationale-Nederlanden Leven (L,D,P)	Achmea (D)	Zwitserleven (L,D,P)	elipsLife AG (L,D)
<b>New Zealand</b>	AIA New Zealand Limited (L,A,D)	AIA New Zealand	AIA New Zealand (L,D)	None	Resolution Life Limited (L,D)	MetLife Insurance Limited (L,D)	None	AIA (L,A,D)
<b>New-Caledonia</b>	None	Allianz Vie (L,A,D,M)	Generali France (L,A,D,M)	Malakoff Humanis (L,D,M)	None	AXA France, Nouvelle-Calédonie (L,A,D,M)	None	AG2R La Mondiale (L,A,D,M)
<b>Nicaragua</b>	None	Seguros America (L,A,D,M)	Assa Compañía 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)
<b>Niger</b>	None	None	Saham Assurance (L,A,D)	None	None	None	None	NIA, Globus Network (L,A,M)
<b>Nigeria</b>	None	Allianz Nigeria	AXA Mansard (L,A,D)	None	Leadway (L,A,D,M)	None	Coordinator Momentum	Leadway, Globus Network (L,A,D)
<b>North Korea</b>	None	None	None	None	None	None	None	None
<b>Norway</b>	None	Danica Pensjon	DNB Livsforsikring (L,A,D,M)	Storebrand Livsforsikring AS (L,D,P)	Storebrand Livsforsikring AS (L,D,P)	Gjensidige (L,A,D)	DNB Livsforsikring ASA, Danica (L,D)	Nordea Liv Norge, Tryg Forsikring A.S. (L,A,D)
<b>Oman</b>	None	Orient Insurance Company	Oman Insurance (L,A,D,M)	None	None	MetLife Oman (L,A,D,M)	Arabia Insurance (L,M)	Zurich Life Insurance Company Ltd (L,A,D)
<b>Pakistan</b>	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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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 Compañía 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)	Etiga 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. (L,A,D,M,P) / TUiR Allianz Polska S.A.(A)	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)	UNIQA (L,A,D)	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 Seguros (L,A,D,M)	Victoria Seguros (L,A,D,M)	Tranquilidade (L,A,D,M) / Fidelidade (L,D)	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 (L,A,D)	MetLife US (L,A,D)	Mapfre Puerto Rico	Pan American Life Insurance Group (L,A,D,M)

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<b>Qatar</b>	None	None	None	None	None	MetLife Qatar (L,A,D,M)	Arabia Insurance (L,M)	Zurich Life Insurance Company Ltd (L,A,D)
<b>Republic of the Congo</b>	None	Allianz Congo Assurances	None	None	None	None	None	Assurances Générale du Congo, Globus Network (L,A,M)
<b>Romania</b>	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)	UNIQA Insurance Group (L,A,D,M)
<b>Russia</b>	None	OJSC IC Allianz (A,D,M) / Allianz Russia Life (L,A,D)	Ingosstrakh Insurance (M) / Ingo Life (L,A,D)	JSC Renaissance Insurance Group (L,A,D,M)	Rosgosstrakh Life (L,A,D,M)	Reso Garantia (L,A,D,M) / Sovcombank Life (L,A,D,M)	Kapital Life Insurance Rosgosstrakh LLC Rosgosstrakh Life (L,A,D,P)	Rosgosstrakh Life IC Ltd. (L,A,D,M) / Raiffeisen Life (Uniqa) (L,A,D,M)
<b>Rwanda</b>	None	None	None	None	None	None	None	Radiant (A, M), Globus Network
<b>Samoa</b>	None	None	None	None	None	None	None	None
<b>San Marino</b>	None	None	Generali Italia (L,A,D,M)	None	None	None	None	Zurich Italy (L,A,D)
<b>São Tomé and Príncipe</b>	None	None	None	None	None	None	None	SAAR, Globus Network (L,A,M)
<b>Saudi Arabia</b>	None	Allianz Saudi Fransi Cooperative Insurance Company	None	None	None	AXA Cooperative / Gulf Insurance Group (GIG) (L,A,D,M)	United Cooperative Assurance Company (L,M)	Arabian Shield (L,A,D) / SAICO (M)
<b>Senegal</b>	None	Allianz Sénégal Assurances / Allianz Sénégal Assurances Vie	Saham Assurance Vie (L,A,D)	None	None	AXA Senegal (M)	None	Salama, Globus Network (A,M) / La Senegalaise Vie, Globus Network (L,A)

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<b>Serbia</b>	None	None	Generali Osiguranje Srbija (L,A,D,M)	None	UNIQA životno osiguranje Beograd a.d.o.	None	None	UNIQA Insurance Group (L,A,D)
<b>Seychelles</b>	None	None	None	None	None	None	None	Mauritius Union Assurances / MUA Life , Globus Network (L,A,D,M)
<b>Sierra Leone</b>	None	None	None	None	None	None	None	Activa International, Globus Network (L,A,M)
<b>Singapore</b>	AIA Singapore Private Limited (L,A,D,M)	AXA Insurance Pte Ltd (L,A,D,M) / AIA Singapore Private Limited	Great Eastern Life (L,A,D,M)	Singapore Life 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)
<b>Slovakia</b>	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)	UNIQA Insurance Group (L,A,D)
<b>Slovenia</b>	None	None	Generali Zavarovalnica (L,A,D)	ERGO Slovenia	Uniqa Osiguranje Croatia (freedom of service) (L,A)	None	None	UNIQA Insurance Group (L,A,D)
<b>Solomon Islands</b>	None	None	None	None	None	None	None	None
<b>Somalia</b>	None	None	None	None	None	None	None	None
<b>South Africa</b>	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)
<b>South Korea</b>	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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## 2022 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
<b>Number of country and territory members</b>	<b>19</b>	<b>84</b>	<b>127</b>	<b>72</b>	<b>82</b>	<b>100</b>	<b>86</b>	<b>143</b>
South Sudan	None	None	None	None	None	None	None	None
Spain	None	Allianz Compañía de Seguros y Reaseguros S.A (L,A,D,P) / Allianz Seguros (A) / Sanitas S.A. Seguros	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,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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Country	AIA	Allianz Global Benefits	Generali GEB	IGP	Insurope	MAXIS GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
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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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Trinidad and Tobago	None	None	None	None	Sagikor 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)	Carte Assurances Life	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. (L,A,D,P) / Allianz Sigorta A.S. (A,D,M)	Anadolu Hayat (L,A,D) / Anadolu Sigorta (M)	Allianz Yaşam ve Emeklilik (L,A,D) / Allianz Sigorta A.Ş. (M)	Groupama Sigorta (M) / Groupama Hayat A.S. (L,A,D)	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	None	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	UNIQA Insurance Group (L,A,D,M)
United Arab Emirates (UAE)	None	Orient Insurance Company	Oman Insurance (L,A,D,M)	None	Union Insurance Company (L,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,A,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)
United States of America (USA)	None	None	Sun Life (L,A,D) / United Healthcare	Prudential (L,D)	Prudential (L,A,D)	MetLife US (L,A,D)	Lincoln Financial Group / Aetna International	UNUM (L,D) / USA Zurich US Accident & Health (A) / Aflac Inc. (Aflac to Zurich) (L,A,D)

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Uruguay	None	None	Mapfre La Uruguaya	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	Mapfre / Atrio Seguros (L,A,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 Insurance Corporation (L,A,D,M)	BaoViet Insurance (L,A,D,M)	PVI Insurance (L,A,D,M)	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	None	None	Coordinator Momentum	Phoenix, Globus Network (A) / Professional Life (L,M)
Zimbabwe	None	None	Zimnat (L,A,D)	None	None	None	None	None
<b>Offshore Programs (TCN / Expat)</b>	None	Allianz Care (L,A,D,M) / NEXtCARE / Allianz Global Assistance International / Allianz Global Investors / PIMCO	Utmost Worldwide Limited (L,A,D) / United Healthcare Global (L,A,D) / BUPA (M) / BUPA Global (M) / ICICI Lombard General Insurance Company Limited, India (M)	AXA - Global Healthcare (M) / AXA Luxembourg (L,D,P)	BUPA Global (M)	AXA Global Healthcare (M) / AXA Luxembourg, Life International (L,A,D) / MetLife Worldwide Benefits (L,A,D,M)	Swiss Life Luxembourg (L,A,D) / Swiss Life France (M)	Zurich Life Insurance Company Ltd (L,A,D) / Cigna (M)

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## Further information

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