



2017 Multinational pooling matrix and poolable coverages

A complete listing of the eight key multinational pooling
networks and their affiliated insurers across 188 countries

2017 Multinational pooling matrix

Country	Allianz Global Benefits	Generali	IGP	AIG Global Network	Insurope	Maxis Global Benefits Network	Swiss Life	Zurich
Total number of countries	89	130	68	114	92	108	65	122
Afghanistan	None	None	None	Oman Insurance Company (PSC) (L,A,D)	None	None	None	None
Albania	None	None	None	None	Sigal Uniqa Group Austria (L,A,D)	None	None	None
Algeria	None	MacirVie (L,A,D)	None	None	None	AXA Assurances Algérie Vie SPA	None	Salama, Globus Network
Angola	None	GA Angola Seguros (L,A,D)	None	None	None	None	None	Mundial Seguros, Globus Network (L,D,A,M, workers compensation)
Anguilla	None	None	None	None	Sagicor Life (L,A,D,M)	None	None	None
Antigua	None	None	None	Pan American Life Insurance Group (L,A,D,M)	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (L,A,D,M,P)	None	Pan American Life Insurance Group (L,A,D,M)
Argentina	Allianz Argentina Compañía de Seguros S.A.	Generali La Caja (L,A,D) (Service only)	SMG LIFE (L,A,D)	Prudential Seguros S.A. (L,A,D)	HSBC Seguros de Vida Argentina (L,A,D)	MetLife Seguros SA	Galicia Vida Compañía de Seguros (L,A,D,M)	Zurich (L,A,D)
Armenia	None	Ingo Armenia (L,A,D)	None	Alfastrakhovanie (L,A,D)	None	None	None	None
Aruba	None	None	None	Pan American Life Insurance Group (L,A,D,M)	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of Aruba V.B.A. (L,A,D,M)	Mapfre Seguros Panama (L,A,D,M)	Pan American Life Insurance Group (L,A,D,M)
Australia	MLC Limited (L,D)	CommInsure The Colonial Mutual Life Assurance Society (L,D) (Service only)	AMP Life Limited (L,D)	None	AMP (L,D)	MetLife Insurance Limited (L,D)	Hannover Life (L,D)	AIA (L,A,D)

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

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Total number of countries	89	130	68	114	92	108	65	122
Austria	Allianz Elementar Lebensversicherungs-AG/Allianz Elementar Versicherungs-AG (L,D,P)	Generali Versicherung AG (L,A,D,M,P)	ERGO Versicherung AG (in association with BONUS Vorsorgekasse AG) (L,D,P)	None	UNIQA (L,A,D,P)	UNIQA Österreich Versicherungen AG (L,A,D,M)	Wiener Städtische/ Vienna Insurance Group (L,A,D,M,P)	Zuerich Versicherungs-Aktiengesellschaft (L,A,D)
Azerbaijan Republic	Interteach Corporation	Ateshgah (L,A,D) (Medical service only)	None	Alfastrakhovanie (L,A,D)	None	None	None	None
Bahamas	None	Generali Worldwide (L,A,D,M,P)	None	None	None	None	None	None
Bahrain	None	Bahrain National Life (L,A,D,M)	None	None	Union Insurance Company (L,A,D,M)	American Life Insurance Company (Bahrain Branch) (L,A,D,M)/AXA GULF BAHRAIN (L,A,D)	None	Zurich Life Insurance Company Ltd (L,A,D)
Bangladesh	None	None	None	None	None	American Life Insurance Company (Bangladesh Branch)	None	None
Barbados	None	None	None	Pan American Life Insurance Group (L,A,D,M)	Sagicor Life (L,A,D,M)	Pan-American International Insurance Corporation (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Belarus	None	Belingosstrakh (L,A,D,M) (Service only)	None	Alfastrakhovanie (L,A,D)	None	None	None	None
Belgium	Allianz Belgium s.a. (L,A,D,M,P)	Generali Belgium (L,A,D,M,P)	AG Insurance (L,A,D,M,P)	Vivium (L,A,D,P)	AG Insurance (L,D,M,P)	AXA Belgium (L,A,D,M,P)	Delta Lloyd (L,A,D)	Vivium (L,A,D)
Belize	None	Atlantic Insurance Company (L,A,D,M)	None	None	Sagicor Life (L,A,D,M)	None	Mapfre Seguros Panama (L,A,D,M)	None

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Total number of countries	89	130	68	114	92	108	65	122
Benin	Allianz Benin Assurances	Saham Assurance (L,A,D) (M service only)	None	NSIA (L,D,M)	None	Sunu Assurances Vie-Bénin (Groupe SUNU) (L,A,D)	None	L'Africaine des Assurances, Globus Network (L,A,M)
Bermuda	None	Argus (L,A,D,M,P)	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	Pan American Life Insurance Group (L,A,D,M)	None	Pan-American Life Insurance Company of Curacao and St. Maarten, N.V. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D)
Bosnia	None	None	None	Zavarovalnica Triglav, d.d. (L,A,D,M)	Uniqa Osiguranje (L,A,D)	None	None	None
Botswana	MMI International (L,D,A)	Hollard Life (L,A,D)	None	None	None	None	None	None
Brazil	Allianz Seguros S.A./ Allianz Saúde S.A. (L,D,A)	Generali Brasil Seguros (L,A,D)	Mapfre Seguros Brazil (L,A,D)	Chubb do Brazil (L,A)	ICATU Seguros (L,A,D)	Metropolitan Life Seguros e Previdência Privada S/A - MetLife (L,A,D)	Icatu Seguros (L,A,D)	Zurich Brazil Seguros (L,A,D)
Brunei	National Insurance Company Berhad	None	None	None	None	None	None	AIA (L,A,D,M)
Bulgaria	Allianz Bulgaria Life (L,A,D,P)	Generali Insurance AD (L,A,D,M)	None	NN Bulgaria (L)	Uniqa Insurance plc (L,A,D)	Alico Bulgaria Zhivotozastrahova Telno Druzhestvo End (L,A,D)	None	Bulstrad Life Vienna Insurance Group (L,A,D,M)
Burkina Faso	Allianz Burkina Assurances/Allianz Burkina Assurances Vie (L,A,D,M,P)	Sonar Vie	None	NSIA (L,D,M)	None	None	None	Sonar Globus Network (L,A,M)
Burundi	None	None	None	None	None	None	None	Bicor Globus Network (L,A,M)

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Total number of countries	89	130	68	114	92	108	65	122
Cameroon	Allianz Cameroun Assurances/Allianz Cameroun Assurances Vie	Saham Assurance (L,A,D) (M service only)	None	NSIA (L,D,M)	None	Sunu Assurances Vie-Cameroun (Groupe SUNU) (L)/ AXA Assurances Cameroun (A,M)	None	Activa, Globus Network (L,A,M)
Canada	iA Financial Group (L,A,D,M,P)	Sun Life Financial (L,A,D,M)	Manulife Financial (L,A,D,M)	Manulife Financial (L,A,D,M)	Manulife (L,D)	Desjardins Financial Security Life Assurance Company (L,A,D,M)	Great West Life (L,D,M)	Industrial Alliance Insurance & Financial Services (L,A,D,M)
Cayman Islands	None	Generali Worldwide (L,A,D,M,) (P service only)	None	Pan American Life Insurance Group (L,A,D,M)	Sagicor Life	Pan-American Life International Insurance Company (PAIIC) (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Central African Rep.	Allianz Centrafique Assurances/ Allianz Centrafique Assurances Vie (L,A,D,P)	None	None	NSIA (L,D,M)	None	None	None	None
Chad	None	None	None	NSIA (L,D,M)	None	None	None	SAFAR, Globus Network (L,A,M)
Channel Islands	None	Generali Worldwide (Guernsey) (L,A,D,M,P)	AXA PPP (M)/ Canada Life (L,D)	Aviva (L)	Nordben (L,D)	None	None	None
Chile	None	Compañía de Seguros de Vida SURA (L,A,D,M)	Mapfre Compañía de Seguros de Vida de Chile (L,D)	HDI Seguros (L,A,D,M)	BICE Vida (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	Allianz China Life Insurance Co. Ltd. (L,D,A,M)	Generali China Life Insurance Co. Ltd. (L,A,D,M,P)	Taiping Pension Company, Limited (L,A,D,M)	China Life Insurance Co., Ltd (L,A,D,M)	Ping An (L,A,D,M)	Sino-US United MetLife Insurance Company Limited (L,A,D,M)/ICBC-AXA Life Insurance Co. Ltd (L,A,D,M)	Ping An Life (L,A,D), Ping An Health (M), China Life (L,A,D,M), LZ Assist	AIA (L,A,D,M)

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Colombia	Allianz Seguros de Vida S.A. (L,A,D,M,P)	Generali Colombia Compañía de Seguros (L,A,D,M)	Mapfre Colombia Vida Seguros (L,A,M,D)	Pan American Life Insurance Group (L,A,D,M)	None	MetLife Colombia Seguros de Vida S.A. (L,A,D,M)	Seguros Bolivar (L,A,D,M)	Compania de Seguros Bolivar SA (L,A,D,M)
Congo (Dem. Rep.)	None	None	None	None	None	None	None	None
Congo Brazaville	Allianz Congo Assurances	None	None	NSIA (L,D,M)	None	Assurances Générales du Congo S.A. & Assurances Générales du Congo - Vie. S.A. (L,A,D,M)	None	Assurances Générale du Congo, Globus Network (L,A,M)
Costa Rica	None	Aseguradora del Istmo (ADISA) (L,A,D,M)	MAPFRE Seguros Costa Rica, S.A. (L,A,D)	Pan American Life Insurance Group (L,A,D,M)	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)
Croatia	Allianz Zagreb d.d. (L,D,A)	Generali Osiguranje (L,A,D)	None	Zavarovalnica Triglav, d.d. (L,A,D,M)	Uniqa Osiguranje (L,A,D)	Uniqa Osiguranje d.d.	None	None
Curacao	None	None	None	Pan American Life Insurance Group (L,A,D,M)	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of Curacao and St. Maarten, N.V. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Cyprus	None	Generali Pan Europe (L,A,D)	None	Acibadem, northern region (L,A,D,M)	None	American Life Insurance Company (Cyprus) Limited (L,A,D,M)	None	none
Czech. Rep.	Allianz Pojistovna a.s.(L,D,A)	Generali Pojistovna (L,A,D,P)/Ceska pojistovna (L,A,D,P)	None	NN Životní pojistovna	Uniqa Pojist'ovna a.s. (L,A,D)	MetLife Pojist'ovna A.S. (L,A,D)	Kooperativa (L,A,D)	ING Životní pojistovna N.V. (A)
Denmark	Danica Pension (L,D,P)	AP Pension (L,A,D,P)	PFA Pension (L,D,P)	SEB Pension (L,D,P)	Danica Pension (L,D,P)	Topdanmark Liv (L,D,M)	Danica Pension and PFA Pension (L,D)	Nordea Liv & Pension (L,D)/Topdanmark (L,D,A,M)

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Dominica	None	None	None	Pan American Life Insurance Group (L,A,D,M)	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 Rep.	None	Seguros Universal (L,A,D)/ARS Universal (M)	Mapfre BHD Compañía de Seguros, S.A./ARS Palic Salud, S.A. (L,D,M)	Pan American Life Insurance Group (L,A,D,M)	None	Seguros Universal, C. Por A. (L,A,D)	Mapfre Seguros Panama (L,A,D,M)	None
Ecuador	None	Generali Ecuador Compañía de Seguros S.A. (L,A,D,M) (Service only)	Mapfre Atlas Compañía de Seguros S.A.	Pan American Life Insurance Group (L,A,D,M)	None	Pan-American Life Insurance Company (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Egypt	Allianz Egypt (L,A,D,M,P)	Egyptian Life Takaful Company (L,A,D,M,P)	None	None	Egyptian Life Takaful Company (L,A,D,M)	Pharaonic American Life Insurance Company-MetLife (L,A,D,M)	None	None
El Salvador	None	AGSA (L,A,D,M)	Mapfre La Centro Americana (L,A,D,M)	Pan American Life Insurance Group (L,A,D,M)	None	Pan-American Life Insurance Company (L,A,D,M)	Mapfre Seguros El Salvador (L,A,M)	Pan American Life Insurance Group (L,A,D,M)
Equatorial Guinea	None	None	None	NSIA (L,D,M)	None	None	None	L'Africaine des Assurances, Globus Network (L,A,M)
Estonia	AAS Gjensidige Baltic (A)	Generali Pan Europe (L,A,D)	None	SEB Trygg Liv	ERGO Life Insurance SE (L,A,D)	None	None	Ergo Life Insurance SE Eesti filiaal (L,A,D)
Finland	Via Danica Pension, Denmark	Local Tapiola (L,A,D,M,P)	Mandatum Life (L,D,P)	None	Mandatum Life (L,D,P)	Etera Pension Insurance Co.	Ilmarinen (L,D,P)	Zurich Europe Life Insurance Company Ltd Luxemburg, Freedom of Service (L,A,D)

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France	Allianz France (L,A,D,M)	Generali Vie (L,A,D,M,P)	AXA France Vie/ Malakoff Médéric Courtage (L,D,M)	MalakoffMederic/ MalakoffMederic Courtage (L,A,D,M)	Groupama Gan Vie (L,A,D,M)	AXA France Vie S.A. (L,A,D,M)	Swiss Life (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
French Guiana	None	Generali Vie (L,A,D,M,P)	AXA France Vie/ Malakoff Médéric Courtage (L,D,M)	MalakoffMederic/ MalakoffMederic Courtage (L,A,D,M)	None	AXA Caraïbes (L,A,D,M)	Swiss Life (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
French Polynesia	None	Generali Vie (L,A,D,M,P)	None	MalakoffMederic/ MalakoffMederic Courtage (L,A,D,M)	None	AXA France Vie (Polynésie) (L,A,D,M)	None	AG2R La Mondiale (L,A,D,M)
Gabon	None	Organ Vie (L,A,D)	None	NSIA (L,D,M)	None	Sunu Assurances Vie-Gabon (Groupe SUNU) (L,D)/AXA Assurances Gabon (A,M)	None	ASSINCO, Globus Network/OGARVIE (L,A,M)
Georgia	None	Aldagi (L,A,D,M)	None	Alfastrakhovanie (L,A,D)	None	None	None	None
Germany	Allianz Lebensversicherungs-AG/Allianz Private Krankenversicherungs-AG/Allianz Versicherungs-AG (L,A,D,P)	Generali Lebensversicherung (L,D)/Generali Versicherung (A)/Central Krankenversicherung (M)	Gothaer Lebensversicherung AG (L,D)	Gothaer (L,A,D)	Alte Leipziger (L,D,P)	AXA Krankenversicherung AG & AXA Lebensversicherung AG (L,D)	Swiss Life (L,D)	Zurich Deutscher Herold Lebensversicherungs AG (L,A,D)
Ghana	MMI International (L,D,A,M)	Vanguard Assurance (L,A,D)/Nationwide Mutual Health Ins. (M service only)	None	NSIA (L,D)	None	None	None	Activa, Globus Network (L,A)
Gibraltar	None	Generali Worldwide (L,A,D,M,P)	None	None	None	None	None	None

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Greece	Allianz Greece Insurance Co. S.A. (L,A,D,M,P)	Generali Hellas (L,A,D,M,P)	ETHNIKI Hellenic General (L,A,D,M)	NN Hellas (L,A,D,M)	Interamerican Hellenic Life (L,A,D,M)	MetLife Alico Life Insurance Company S.A.-MetLife (L,A,D,M)	Groupama Phoenix (L,A,D,M)	None
Greenland	None	AP Pension (L,A,D,P)	None	None	None	None	None	None
Grenada	None	None	None	Pan American Life Insurance Group (L,A,D,M)	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)
Guadeloupe	None	Generali Vie (L,A,D,M,P)	AXA France Vie/ Malakoff Médéric Courtage (L,D,M)	MalakoffMederic/ MalakoffMederic Courtage (L,A,D,M)	None	AXA Caraïbes (L,A,D,M)	Swiss Life (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
Guam	The Hartford Life Insurance Company	None	None	None	None	None	None	None
Guatemala	None	Aseguradora General (L,A,D,M)	MAPFRE Seguros Guatemala, S.A. (L,A,D,M)	Pan American Life Insurance Group (L,A,D,M)	None	Pan-American Life Insurance de Guatemala, Compañía de Seguros, Sociedad Anónima (L,A,D,M)	Mapfre Guatemala (L,A,D,M), Seguros de Occidente (L,A,M)	Pan American Life Insurance Group (L,A,D,M)
Guinea Bissau	None	None	None	NSIA (L,D,M)	None	None	None	None
Guinea Conakry	None	Saham Assurance (L,A,D) (M service only)	None	NSIA (L,D,M)	None	None	None	Activa, Globus Network (L,A,M)
Guyana	None	Saham Assurance (L,A,D)	None	None	None	None	None	None
Haiti	None	None	None	None	None	None	Mapfre Seguros Panama (L,A,D,M)	None

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Honduras	None	Davivienda Seguros (L,A,D,M)	MAPFRE Seguros Honduras, S.A. (L,A,D,M)	Pan American Life Insurance Group (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	None	Assicurazioni Generali SpA Hong Kong Branch (L,A,D,M)	AXA China Region (L,A,D,M)	FWD General Insurance Company Limited (L,A,D,M)	Manulife (L,A,D,M)	AXA China Region Insurance Company Limited (L,A,D,M)	Sun Life Hong Kong (L,A,D,M)	AIA, Zurich Life Insurance (L,A,D,M)
Hungary	Allianz Hungária Biztosító Zrt. (L,A,D,M)	Generali Biztosító Zrt. (L,A,D) (M,P service only)	Aegon Hungary (L,A,D,M)	NN Insurance Co. Ltd. (L,A,D,M)	Uniqa Biztosító (L,A,D)	MetLife Biztosító Zrt. (L,A,D)	UNION Biztosító (L,A,D,M)	NN Nationale-Nederlanden Insurance (L,A,D)
India	Bajaj Allianz Life Insurance Co. Ltd./ Bajaj Allianz General Insurance Co. Ltd.	Future Generali India Life (L)/Future Generali India (A,M)	Max Life Insurance	Reliance Nippon Life Insurance Company Limited	HDFC Standard Life	PNB MetLife India Insurance Company Limited (L,D)	Kotak Mahindra	ICICI Prudential Life Insurance Company (L), ICICI Lombard (A,M)
Indonesia	Allianz Life Indonesia (L,A,D,M,P)	Generali Indonesia (L,A,D,M)	PT. Asuransi Jiwa Manulife (L,A,D,M)	None	Allianz Life Indonesia (L,A,D,M)	PT. Asuransi Astra Aviva Indonesia (L,A,D,M)	PT Avrist Assurance (L,A,D,M)	AIA (L,A,D,M)
Iraq	None	None	None	Oman Insurance Company (PSC) (L,A,D)	None	None	None	None
Ireland	None	Generali Pan Europe Limited (L,A,D)	Irish Life Assurance (L,D)	New Ireland (L,D)	New Ireland (L,D)	Friends First Life Assurance Co. Ltd. (L,A,D)	Irish Life (L)	Zurich Life Assurance plc (L,D)
Israel	None	Migdal (L,A,D service only)	None	None	None	None	None	Harel Insurance Company (L,A,D,M)
Italy	Allianz S.p.A (L,A,D,M,P)	Generali Italia (L,A,D,M,P)	UnipolSai Assicurazioni S.p.A. (L,D,P)	Società Reale Mutua di Assicurazioni (L,A,D,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)
Ivory Coast	Allianz Côte d'Ivoire Assurances/ Allianz Côte d'Ivoire Assurances Vie (L,A,D,M,P)	Saham Assurance (L,A,D) (M service only)	None	NSIA (L,D,M)	None	Sunu Assurances Vie-Côte d'Ivoire (L,A,D)/AXA Assurances Côte d'Ivoire (M)	None	La Loyale, Globus Network (L)

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

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2017 Multinational pooling matrix

Country	Allianz Global Benefits	Generali	IGP	AIG Global Network	Insurope	Maxis Global Benefits Network	Swiss Life	Zurich
Total number of countries	89	130	68	114	92	108	65	122
Jamaica	None	None	None	None	Sagicor Life	Sagicor Life Jamaica Limited (L,A,D,M)	Mapfre Seguros Panama (L)	None
Japan	Meiji Yasuda Life Insurance Company/ Meiji Yasuda General Insurance Co. Ltd (L,A,P)	Mitsui Life Insurance (L,A,D,M,P)	The Dai-ichi Life Insurance Company, Limited (L,D)	Nippon Life (L,A)/AIG Fuji Life Insurance Company Ltd (L,A)	Asahi Mutual (L,D)/AXA (L,D)	MetLife Alico Japan (L,A,D)/AXA Life Insurance Japan (L)	Meiji Yasuda Life (L,A)	Nippon Life (L)
Jordan	Al Nisr Al-Arabi Insurance Co. Ltd. (L,A,D,M,P)	Middle East Insurance Co. (L,A,D,M)	None	None	Union Insurance Company (L,A,D,M)	American Life Insurance Company (Jordan Branch)-MetLife (L,A,D,M)	None	Jordan Insurance Company (L,A,D)
Kazakhstan	Interteach Corporation (A,M)	EUROPEAN INSURANCE COMPANY JSC (L,A,D)	None	Alfastrakhovanie (L,A,D)	None	None	None	None
Kenya	MMI International	Jubilee Insurance (L,A,D) (M,P service only)	None	None	None	None	None	Jubilee, Globus Network (L,A,D,M)
Kosovo	None	None	None	None	Sigal Uniqa Group Austria (L,A,D)	None	None	None
Kuwait	None	Warba Insurance Company (L,A,D,M)	None	None	Union Insurance Company (L,A,D,M)	American Life Insurance Company (Kuwait Branch) (L,A,D,M)	None	None
Kyrgyzstan	Interteach Corporation	Kyrgyzinstrakh (L,A,D service only)	None	Alfastrakhovanie (L,A,D)	None	None	None	None
Laos	Allianz General Laos	None	None	None	None	None	None	None
Latvia	AAS Gjensidige Baltic (A)	Generali Pan Europe (L,A,D)	None	SEB Trygg Liv	ERGO Life Insurance SE, Latvian Branch (L,A,D)	None	None	Ergo Life Insurance SE Latvijas filiale (L,A,D)

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Total number of countries	89	130	68	114	92	108	65	122
Lebanon	Allianz SNA (L,A,D,M,P)	LIA Insurance (L,A,D,M) (Service only)	None	None	Union Insurance Company (L,A,D,M)	American Life Insurance Company (Lebanon Branch)- MetLife (L,A,D,M)/ AXA Middle East SAL (L,A,D)	None	None
Lesotho	MMI International	None	None	None	None	None	None	None
Libya	None	None	None	None	None	None	None	None
Liechtenstein	None	Generali Assurances Generales (L,A,D)	AXA Winterthur (L,D,P)	Swiss Mobiliar Life (L,D)	None	AXA Leben AG (via AXA Leben AG Switzerland) (L,D)	None	Zurich Life Insurance Company Ltd. (L,A,D)
Lithuania	AAS Gjensidige Baltic Lietuvos Filialas	Generali Pan Europe (L,A,D)	None	SEB Trygg Liv	ERGO Life Insurance SE (L,A,D)	None	None	Ergo Life Insurance SE (L,A,D)
Luxembourg	Allianz Life Luxembourg S.A. (L,D,A)	Foyer Vie (L,A,D) (M,P service only)	Cardif Lux Vie S.A. (L,A,D,P)	La Luxembourgeoise (L,A,D,M,P)	Cardif Lux Vie (L,D,P)	AXA Assurances Vie Luxembourg S.A. (L,A,D,M)	Swiss Life (L,A,D)	La Baloise (L,D)
Macau	None	None	AXA China Region Insurance Company Limited	None	Manulife (L,A,D,M)	AXA China Region Insurance Company Limited (L,A,D,M)	Ping An Life (L,A,D,M)	AIA (L,A,D,M)
Macedonia	None	Eurolink (L,A,D)	None	None	Sigal Uniqa Group Austria (L,A,D)	None	None	None
Madagascar	Allianz Madagascar Assurances	Saham Assurance (L,A,D) (M service only)	None	None	None	None	None	ARO, Globus Network (L,A,M)
Malawi	MMI International	None	None	None	None	None	None	None
Malaysia	Allianz Life Insurance Malaysia Berhad (L,A,D,M,CI)	Great Eastern Life (L,A,D,M)	AIA Bhd. (L,A,D,M)	Tokio Marine Life Insurance Malaysia Berhad (L,A,D,M)	Allianz Malaysia (L,A,D,M)	AXA AFFIN General Insurance Berhad & AXA AFFIN Life Insurance Berhad (L,A,D,M)/AmMetLife (L,A,D,M)	Hong Leong (L,A,D,M)	AIA (L,A,D,M)

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Total number of countries	89	130	68	114	92	108	65	122
Mali	Allianz Mali Assurances (A,M)	Saham Assurance (L,A,D) (M service only)	None	NSIA (L,D,M)	None	None	None	Lafia, Globus Network (L,A,M)
Malta	Citadel Insurance plc.	Generali Pan Europe (L,A,D)	None	None	None	None	None	None
Martinique	None	Generali Vie (L,A,D,M,P)	AXA France Vie/ Malakoff Médéric Courtage (L,D,M)	MalakoffMederic/ MalakoffMederic Courtage (L,A,D,M)	None	AXA Caraïbes (L,A,D,M)	Swiss Life (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	MMI International (L,D,A,M)	International Assurance Limited (L,A,D) (M service only)	SWAN Life Limited (L,D)	None	None	None	None	Mauritius Union Assurance, Globus Network (L,A,D,M)
Mayotte	None	None	AXA France Vie/ Malakoff Médéric Courtage (L,D,M)	MalakoffMederic/ MalakoffMederic Courtage (L,A,D,M)	None	None	Swiss Life (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
Mexico	Allianz México S.A. Compañía de Seguros (L,A,D,P)	Seguros Atlas (L,A,D,M)	"Seguros Monterrey New York Life (L,A,D,M)"	Grupo Nacional Provincial (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 Compañía de Seguros S.A. (L,A,D,M)
Moldova	None	None	None	Alfastrakhovanie (L,A,D)	None	None	None	None
Monaco	Allianz France (L,A,D,M)	Generali Vie (L,A,D,M,P)	AXA France Vie/ Malakoff Médéric Courtage (L,D,M)	MalakoffMederic/ MalakoffMederic Courtage (L,A,D,M)	GAN (L,A,D,M)	AXA France Vie (Monaco) (L,A,D,M)	Swiss Life (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
Montenegro	None	Delta Generali Osiguranje AD Podgorica (L,A,D)	None	Zavarovalnica Triglav, d.d. (L,A,D,M)	Uniqa (L,A,D)	None	None	None

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Total number of countries	89	130	68	114	92	108	65	122
Montserrat	None	None	None	None	Sagicor Life (L,A,D,M)	None	None	None
Morocco	None	Saham Assurance (L,A,D) (M service only)	None	Wafa ASSURANCE	RMA Watanya	AXA Assurance Maroc SA (L,A,D,M)	None	SAHAM
Mozambique	MMI International	Hollard Mozambique (L,A,D) (M service only)	None	None	None	None	None	Global Alliance Seguros, Globus Network (L,A)
Namibia	MMI International	Hollard Life (L,A,D)	Old Mutual Life (L,A,D,P)	None	None	None	None	None
Nepal	None	None	None	None	None	American Life Insurance Company (Nepal Branch) (L,A,D,M)	None	None
Netherlands	Allianz Netherlands (L,A,D,P)	Generali Levensverzekering (L,D,P)/Generali Schadeverzekering (A)	a.s.r./De Amersfoortse Insurance (L,D,P)	Nationale-Nederlanden (L,A,D,P)	Delta Lloyd (L,D,P)	Achmea Pensioen En Levensverzekeringen NV & Achmea Schadeverzekeringen NV. & Achmea Zorgverzekeringen NV. (L,A,D,M)	VIVAT (Zwitserleven) (L,D)	AEGON Schadeverzekering NV (D) & AEGON Levensverzekering NV (L) Levensverzekering NV
New Caledonia	None	Generali Vie (L,A,D,M,P)	None	MalakoffMederic/MalakoffMederic Courtage (L,A,D,M)	None	AXA Nouvelle-Calédonie (L,A,D,M)	None	AG2R La Mondiale (L,A,D,M)
New Zealand	MLC Limited (in connection to Australia) (L,D,P)	Sovereign Assurance Company (L,D)	Fidelity Life Assurance Company Limited (L,D)	None	AMP (L,D)	The National Mutual Life Association of Australasia Limited (L,A,D)	Hannover Life (L,D)	AIA (L,A,D)
Nicaragua	None	Seguros America (L,A,D,M)	MAPFRE Seguros Nicaragua, S.A. (L,A,D,M)	Pan American Life Insurance Group (L,A,D,M)	None	Seguros America (L,A,M)	Mapfre Nicaragua (L,A,D,M)	Seguros America (through PALIG) (L,D,A,M)
Niger	None	Saham Assurance Niger (L,A,D)	None	NSIA (L,D,M)	None	Sunu Assurances Vie-Niger (L,A,D)	None	NIA, Globus Network (L,A,M)

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2017 Multinational pooling matrix

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Total number of countries	89	130	68	114	92	108	65	122
Nigeria	MMI International	Mansard Insurance (L,A,D) (Medical service only)	None	NSIA (L,D,M)	AXA Mansard Insurance plc (L,A,D)	AXA Mansard Insurance PLC (L)	None	Leadway, Globus Network (L,A,M)
Norway	Gjensidige Forsikring (L,D,P)/DNB Livsforsikring ASA (L,A,D,P)/Danica Pensjon	DNB Livsforsikring (L,A,D,P)	Storebrand (L,D,P)	Nordea Liv Norge AS (L,D,P)/Trygg Forsikring (L,D)	Storebrand (L,D,P)	Gjensidige (L,A,D,M)	DNB Livsforsikring ASA (L,D)/ Danica (L,D)	Nordea Liv Norge, Tryg Forsikring A.S. (L,D,A)
Oman	Orient Insurance Company (L,D,A,M)	Oman Insurance Company (L,A,D,M)	None	Oman Insurance Company (PSC) (L,A,D)	Union Insurance Company (L,A,D,M)	American Life Insurance Company (Oman Branch)- MetLife (L,A,D,M)/ AXA GULF OMAN (L,A,D,M)	None	None
Pakistan	Allianz EFU Health Insurance Ltd./EFU Life Assurance Ltd.	Jubilee Insurance (L,A,D,M)	None	None	None	American Life Insurance Company (Pakistan) Limited- MetLife (L,A,D,M)	None	None
Palestine Territories	None	None	None	None	None	None	None	None
Panama	None	Assicurazioni Generali SpA Sucursal de Panama (L,A,D,M)	MAPFRE Panama, S.A. (L,A,D,M)	Pan American Life Insurance Group (L,A,D,M)	Sagicor Life (L,A,D,M)	Pan-American Life Insurance de Panamá, S.A. (L,A,D,M)	Mapfre Panama (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	Seguridad Seguros (L,A,D)	Mapfre Paraguay (L,A,D)	None	None	None	None	Seguridad Seguros (L,A,D,M)
Peru	Rimac Seguros y Reaseguros S.A.	Rimac Seguros (L,A,D,M)	Mapfre Perú (L,A,D, M)	None	Pacifico Vida (L,A,D)	El Pacifico Vida (L,A,D)	None	Rimac Internacional Seguros (L,A,D,M)

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Philippines	Pioneer Life Inc (L,D,A,M)	Generali Life Assurance Philippines, Inc (L,A,D,M)	Insular Life (L,A,D,M)	None	AsianLife (L,A,D)	Philippines AXA Life Insurance Corp. (L,A,D)	First Life (L,A,D)	Philam Life (L,A,D,M)
Poland	TUIR Allianz Polska S.A./TU Allianz Zycie Polska S.A. (L,A,D,M,P)	Generali Zycie (L,D)/ Generali T.U.S.A. (A)	Pramerica Życie (L,A,D,M)	NN Group Poland (L,A,D)	Aviva Life (L,A,D)	AXA Zycie Towarzystwo Ubezpieczen S.A. (L,A,D,M)	Compensa Group (L,A,D,M)	ERGO Hestia S.A. (L,D)
Portugal	Companhia de Seguros Allianz Portugal S.A. (L,A,D,M,P)	Generali Vida (L,D)/ Generali Companhia de Seguros SpA (A,M)	Victoria-Seguros (L,A,D,M)	Ocidental Seguros (L,A)	T-Vida (L,A,D)/ Tranquilidade (M)	MetLife Europe Limited (Portugal Branch) (L,A,D)	Groupama Seguros (L,A,D,M)	Zurich Companhia de Seguros Vida (L,A,D)
Puerto Rico	The Hartford Life Insurance Company	Mapfre Puerto Rico PRAICO (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)	Prudential Financial (L,D)	via Metropolitan Life Insurance Company USA (L,A,D)	Aetna (L,D,M)	Pan American Life Insurance Group (L,A,D,M)
Qatar	None	Oman Insurance Company (L,A,D,M)	None	Oman Insurance Company (PSC) (L,A,D)	Union Insurance Company (L,A,D,M)	American Life Insurance Company (Qatar Branch)- MetLife (L,A,D,M)/ AXA GULF QATAR (L,A,D,M)	None	None
Reunion Island	None	Generali Vie (L,A,D,M,P)	AXA France Vie/ Malakoff Médéric Courtage (L,D,M)	MalakoffMederic/ MalakoffMederic Courtage (L,A,D,M)	None	AXA Réunion (L,A,D,M)	Swiss Life (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
Romania	Allianz-Tiriac Asigurari S.A. (L,D,A,M)	Generali Romania (L,A,D,M,P)	None	NN Asigurari de Viata (L,A,D)	Uniqa Asigurari (L,A,D,M)	MetLife Asigurari Romania (L,A,D)	Groupama Asigurari	None
Russia	Allianz Russia Life (L,A,D,P)/OJSC IC Allianz (A,D,M)	Ingosstrakh Insurance Company (L,A,D,P)/ INGOSSTRAKH Insurance Company (M)	Welbi (L,A,D,M), Medical is daily cash allowance	Alfastrakhovanie (L,A,D)	ERGO Life Ltd. (L,A,D)	ZAO ALICO Insurance Company (L,A,D,M)/Reso Garantia (L,A,D,M)	Rosogsstrakh (L,A,D,M)	Ergo Life Ltd. (L,A,D)

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Rwanda	None	None	None	None	None	None	None	Sonar, Globus Network (L,A,M)
Sao Tome & Principe	None	None	None	None	None	None	None	SAT, Globus Network (L,A,M)
Saudi Arabia	Allianz Saudi Faransi Cooperative Insurance Company (L,A,M)	None	None	None	Union Insurance Company (L,A,D)	AXA Cooperative Insurance Company (L,A,D,M)/MetLife-AIG-ANB Co-Operative Insurance Company (L,A,D,M)	None	Arabian Shield (Zurich Product Fronter) (L,A,D)
Senegal	Allianz Senegal Assurances, Allianz Senegal Assurances Vie	Saar Vie (L,A,D,)	None	NSIA (L,D,M)	None	Sunu Assurances Vie (Groupe SUNU) (L,A,D)/AXA Assurances Sénégal (A,M)	None	Salama, Globus Network (A,M), La Senegalaise Vie, Globus Network (L,A)
Serbia	None	Delta Generali Osiguranje (L,A,D) (M,P service only)	None	None	Uniq a.d.o.	None	None	None
Sierra Leone	None	None	None	None	None	None	None	Activa, Globus Network (A,M)
Singapore	AXA Life Insurance Singapore Private Ltd. (L,A,D,M,CI)	Great Eastern Life (L,A,D,M)	Aviva Ltd. (L,D,M)	AXA Life (L,D,M)	AXA Life (L,A,D,M)	Tokio Marine Life Insurance Singapore Ltd (L,A,D,M)	Prudential (L,A,D,M) Aetna Singapore (M Expat)	AIA, Zurich Singapore (L,A,D,M)
Slovak Republic	Allianz - Slovenská pois'ovna a.s. (L,D,A,M)	Generali Slovensko Poistovna (L,A,D)	None	NN Life Insurance (L,A,D)	Uniqa Poistovna (L,A,D)	MetLife Amslico Poist'ovna, A.S. (L,A,D)/AXA zivotni pois'ovna a.s., pobočka pois'ovne z iného členského satu (L,A,D)	Kooperativa (L,A,D,P)	NN Životná poisťovna, a.s. (L,A)

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Slovenia	None	Generali Zavarovalnica (L,A,D)	ERGO Življenjska zavarovalnica	Zavarovalnica Triglav, d.d. (L,A,D,M)	Uniqa Osiguranje in Croatia (L,A,D)	Zavarovalnica Maribor d.d	None	Zavarovalnica Tilia d.d. (L,A)
South Africa	Sanlam Life Insurance Ltd. (L,A,D,P)	Hollard Life (L,D)	Old Mutual Life (L,A,D,P)	Sanlam Employee Benefits (L,A,D)	Sanlam (L,A,D)	Capital Alliance Life (L,A,D)	Momentum Life (L,A,D,M)	Alexander Forbes Life (L,A,D)
South Korea	Allianz Life Insurance Co. Ltd. (L,D,A,M)	Kyobo Life (L,A,D,M,P)	Samsung Life (L,A,D,M)	None	None	None	Hanwha Life (L,A,D,M)	AIA (L,A,D)
Spain	Allianz Compañía de Seguros y Reaseguros S.A./Allianz Seguros (L,A,D,P)	Generali Espana (L,A,D,M,P)	Caja de Seguros Reunidos (CASER) (L,A,D)	Nationale-Nederlanden Sapin (L,A,D)	España S.A. (L,A,D)	MetLife Europe Limited (Spain Branch) (L,A,D)/ AXA Aurora Vida, S.A. De Seguros Y Reaseguros & AXA Seguros Generales (L,A,D,M)	Vida Caixa (L,A,D) Adeslas (M)	Zurich Insurance Ireland Ltd (branch Spain) (A), Zurich Vida Compana y Reaseguros (L,D,A), Cigna (M)
Sri Lanka	Allianz Insurance Lanka Ltd. (L,A,M)	None	None	None	None	None	None	AIA (L,D,A)
St. Kitts	None	None	None	Pan American Life Insurance Group (L,A,D,M)	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	Pan American Life Insurance Group (L,A,D,M)	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	Generali Vie (L,A,D,M,P)	None	Pan American Life Insurance Group (L,A,D,M)	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)

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2017 Multinational pooling matrix

Country	Allianz Global Benefits	Generali	IGP	AIG Global Network	Insurope	Maxis Global Benefits Network	Swiss Life	Zurich
Total number of countries	89	130	68	114	92	108	65	122
St. Vincent	None	None	None	Pan American Life Insurance Group (L,A,D,M)	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
Swaziland	MMI International	None	None	None	None	None	None	None
Sweden	Danica Pension (L,D,P)	Generali Pan Europe (L,A,D,M)	SPP (L,D)	SEB Trygg Liv (L,D)	SPP Liv (L,D)	None	Danica Pension (L,D)	None
Switzerland	Allianz Suisse Lebensversicherung-Gesellschaft AG/ Allianz Suisse Versicherungs-Gesellschaft AG (L,A,D,P)	Generali Assurances Generales (A,D)/ Helvetia (L,D,P)	AXA Winterthur (L,D,P)	Swiss Mobiliar Life (L,D)	Bâloise (L,D,P)	AXA Leben AG (L,D)	Swiss Life (L,A,D) Helsana (A,D)	Zurich Lebensversicherungs-Gesellschaft (L,A,D)/Zurich Versicherungs-Gesellschaft (A,D)
Taiwan	Mercuries Life Insurance Co. Ltd. (L,D,A,M)	Fubon Life (L,A,D,M)	Shin Kong Life (L,A,D,M)	Nan Shan Life Insurance Co. Ltd. (L,A,D,M)	China Life (L,A,D,M)	Nan Shan Life Insurance Company, Ltd. (L,A,D,M)	TransGlobe Life (L,A,D,M)	AIA (L,A,D,M)
Tajikistan	None	None	None	Alfastrakhovanie (L,A,D)	None	None	None	None
Tanzania	MMI International	Jubilee (L,A,D,P) (M service only)	None	None	None	None	None	Jubilee, Globus Network (L,A,M)
Thailand	Allianz Ayudhya Assurance Pcl, Allianz C.P. General Insurance Co., Ltd. (L,A,D,M)	Generali Life (L,A,D,M)	Muang Thai Life Assurance Public Company, Ltd. (L,A,D,M)	None	FWD Life Insurance Public Company Ltd (L,A,D,M)	Tokio Marine Life Insurance (Thailand) Public Company Limited (L,A,D,M)	Bangkok Life Assurance (L,A,D,M)	AIA (L,A,D,M)

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

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Togo	Allianz Togo Assurances	None	None	NSIA (L,D,M)	None	Union des Assurances du Togo IARD & Union des Assurances du Togo Vie (Groupe SUNU) (L,A,D,M)	None	Fidelia Assurances, Globus Network (L,A,M)
Tonga	None	None	None	None	None	None	None	None
Trinidad/Tobago	None	None	None	Pan American Life Insurance Group (L,A,D,M)	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (L,A,D,M)	Mapfre Seguros Panama (L,A,D,M)	Pan American Life Insurance Group (L,A,D,M)
Tunisia	None	Maghreb Vie (L,A,D,M)	None	None	None	Astrée S.A.	None	Comar, Globus Network (L,A,M)
Turkey	Allianz Hayat ve Emeklilik A.S./Allianz Sigorta A.S. (L,M,P)	Anadolu Hayat (L,A,D,P)/Anadolu Sigorta (M)	Allianz Yaşam ve Emeklilik (L,P) Allianz Sigorta A.Ş. (Health) (L,A,D,M)	Acibadem Sigorta (L,A,D,M)	Basak Groupama Emeklilik (L,A,D)/Basak Groupama Sigorta (M)	MetLife TUnŽIR S.A. (L,A,D)/AXA Hayat ve Emeklilik A.S. & AXA Sigorta A.S. (L,A,D,M)	None	Anadolu Hayat Emeklilik (L,D)
Turkmenistan	Interteach Corporation	None	None	Alfastrakhovanie (L,A,D)	None	None	None	None
Turks and Caicos	None	None	None	None	None	None	None	None
U.A.E.	Orient Insurance Company (L,D,A,M)	Oman Insurance Company (L,A,D,M)	Abu Dhabi National Insurance Company (ADNIC) (L,A,D)	Oman Insurance Company (PSC) (L,A,D)	Union Insurance Company (L,A,D,M)	American Life Insurance Company (UAE Branch)- MetLife (L,A,D,M)/ AXA GULF UAE (L,A,D,M)	Dubai Insurance Company (L,A,D,M)	Zurich Life Insurance Company Ltd. (L,A,D)
Uganda	None	Jubilee Insurance (L,A,D) (M service only)	None	None	None	None	None	Jubilee, Globus Network (L,A,M)

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Ukraine	None	JSIC Ingo Ukraine (M), PJSIC Ingo Ukraine (L,A,D)	AEGON Life Ukraine (L,A,D,M) - Medical is daily cash allowance	Alfastrakhovanie (L,A,D)	Uniqa Ukraine (L,A,D,M)	PJSC Alico Ukraine (L,A,D)	None	None
United Kingdom	Legal & General Assurance Society Ltd. (L,D,P)	Assicurazioni Generali Spa (L,D)/ BUPA (M)	AXA PPP (M) Canada Life (L,D)	Aviva (L)	Canada Life (L,D)/BUPA UK (M)	MetLife Europe Limited (UK Branch) (L,A)/AXA PPP Healthcare (M)	Unum (L,D)	Zurich Corpoarte Risk (L,A,D,M)
United States	The Hartford Life Insurance Company	Sun Life Financial (L,A,D)/United Healthcare (M service only)	Prudential (L,D)	AIG (M)	Prudential (L,D)	Metropolitan Life Insurance Company (L,A,D)	Aetna (L,A,D,M) , Dearborn National (L,A,D,M)	UNUM (L,D), USA Zurich US (Accident & Health) (A), Zurich American Life Insurance Company (L,D,A), Securian (L,A)
Uruguay	None	Mapfre La Urugaya (L,A,D)	Mapfre Uruguay (L,A,D)	None	None	Metropolitan Life Seguros De Vida S.A. (L,A,D)	None	HDI Seguros (L,A,D)
Uzbekistan	Interteach Corporation	European Insurance Company (L,A,D) (Service only)	None	Alfastrakhovanie (L,A,D)	None	None	None	None
Venezuela	None	Mercantil Seguros (L,A,D,M) (Service only)	Mapfre La Seguridad	None	None	Seguros Venezuela C.A.	None	Zurich Seguros S.A. (L,A,D)
Vietnam	None	Generali Vietnam (L,A,D,M)	None	Bao Viet Insurance (L,D,M)	BaoViet (L,A,D,M)	Bao Viet (L,A,D,M)	None	AIA (L,A,D,M)
Virgin Islands (U.K., U.S.)	None	None	None	None	Sagicor Life (L,A,D,M)	None	None	None
Yemen	None	None	None	MalakoffMederic/ MalakoffMederic Courtage (L,A,D,M)	Union Insurance Company (L,A,D)	None	None	None

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Zambia	MMI International	Hollard Life (L,A,D)	None	None	None	None	None	Phoenix, Globus Network (A), Professional Life (L,M)
Zimbabwe	None	Zimnat (L,A,D)	None	None	None	None	None	None
Offshore (TCN/ Expat)	NEXtCARE, Allianz Global Life Ltd., Allianz Worldwide C+B98are (AWC), Allianz Global Assistance International, Allianz Global Investors, PIMCO (Pacific Investment Company) AGCS	Generali Worldwide (Guernsey) (L,A,D,P)/ Generali Global Health (M)/United Healthcare for U.S. citizens (L,D)	AXA France (through AXA Global Protect) AXA PPP International (through AXA Global Protect) CIGNA Global Health Benefits	BUPA Global (M)	Global Benefits Group (L,A,D)/BUPA International (M)	AXA Global Protect and MetLife Expatriate Benefits	Europe: Swiss Life Switzerland, Swiss Life France, Swiss Life Luxembourg, Aetna Ireland U.S.: Aetna Singapore: Aetna Singapore	Zurich Life Insurance Company Ltd (L,A,D)/ Cigna (M)

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