



2023 Global benefits financing matrix and poolable coverages

Complete listing of the eight key global benefits networks and their affiliated insurers across 214 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.

Key developments seen among the global benefits networks during 2022 included the following:

- The number of local insurer partnerships across all networks remained broadly unchanged over the year.
- Most networks continue to look to form new partnerships in countries of strategic interest, where they currently have gaps.
- All networks ceased pooling capabilities in Russia during 2022 and expect this to continue for 2023.
- The use of multinational pooling remains valuable to many multinational companies, though the networks that offer captive solutions tend to envisage more of their growth coming from new captive arrangements.
- 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

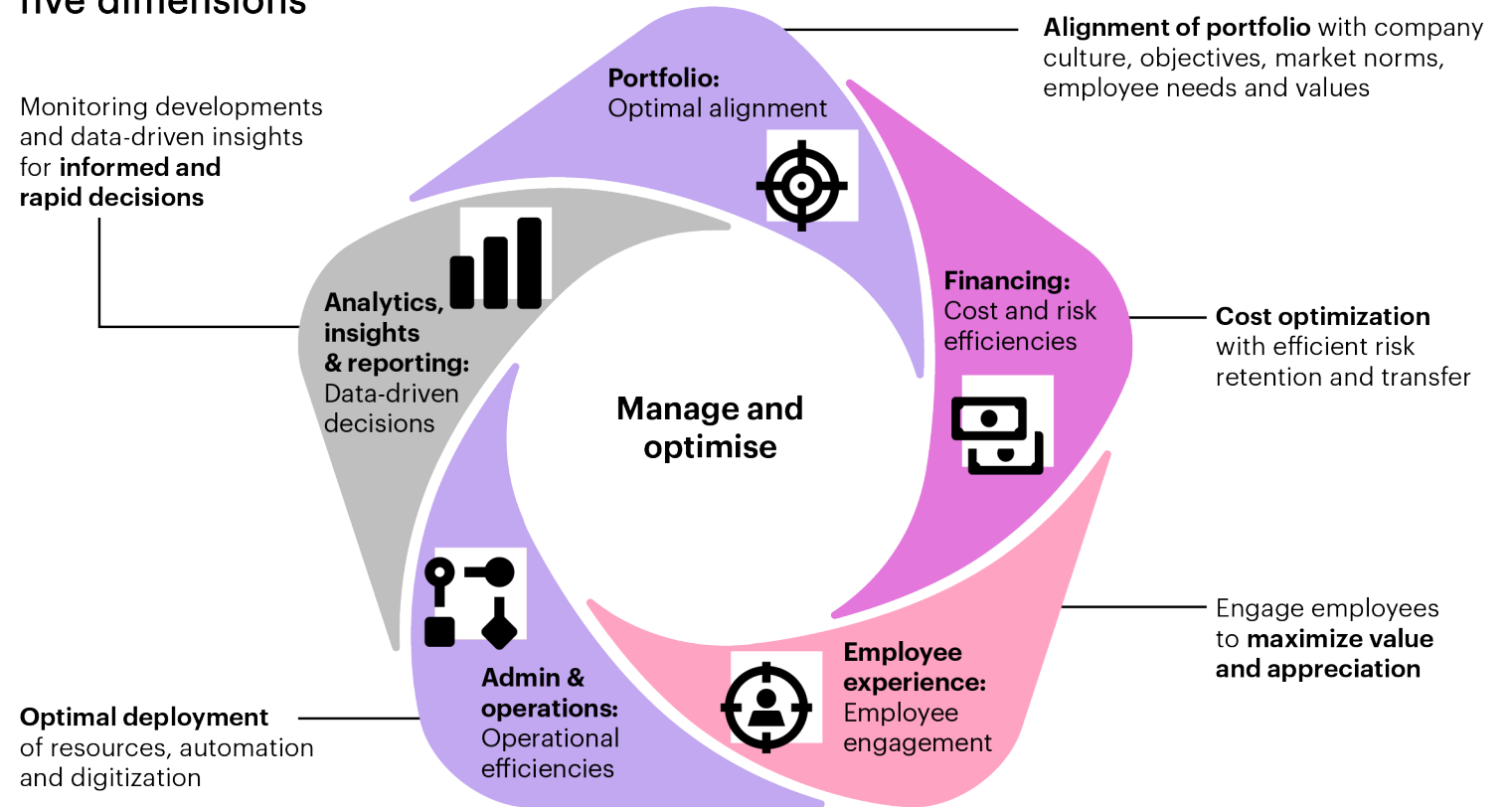


More and more companies are taking a proactive approach to the financing of employee benefits at a global level. (cont.)

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.

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.

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



WTW's 2023 multinational insurers matrix provides a complete listing of the eight multinational networks for benefits, their affiliated insurers and their multinational pooling capabilities across 214 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.

2023 Global benefits financing matrix and poolable coverages

Country	AIA	Allianz Global Benefits	Generali GEB	IGP	Insurope	MAXIS GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of Country and Territory Members	20	82	125	77	82	101	87	146
Afghanistan	None	None	None	None	None	None	None	None
Albania	None	None	None	None	Sigal Uniqa Group Austria (L,A,D)	None	None	UNIQA Insurance Group (L,A,D,M)
Algeria	None	None	Macir Vie (l,a,d)	None	None	AXA Assurances Algérie Vie SPA (L,A,D,M)	None	Salama, Globus Networks (L,A,M)
Andorra	None	None	None	None	None	None	None	Zurich Spain
Angola	None	None	SAHAM ANGOLA SEGUROS (L,A,D)	None	None	None	None	Fidelidades, Globus Network (L,A,D,M)
Antigua and Barbuda	None	None	None	None	Sagicor Life Inc EC (L,A,D,M)	Pan-American Life Insurance Company of the Eastern Caribbean (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Argentina	None	Allianz Argentina Compañía de Seguros S.A.	La Caja De Seguros (L,A,D)	SMG LIFE (L,A,D)	HSBC Seguros Argentina (L,A,D)/Prudential Seguros S.A. (L,A,D)	Life Seguros	Galicia Vida Compañía de Seguros (L,A,D)/MAPFRE Argentina (L,A,D)	Zurich (L,A,D)
Armenia	None	None	Ingo Armenia (A,M)	None	None	None	None	None
Aruba	None	None	None	None	Sagicor Aruba NV (L,A,D)	Pan-American Life Insurance Company of Aruba V.B.A. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Australia	AIA Australia Limited (L,A,D)	Allianz Australia Insurance Ltd/AIA Australia	MLC Limited (L,D)	Resolution Life Australasia Limited (L,D)	Integrity Life (L,D)/Resolution Life Australasia Limited (L)	MetLife Insurance Limited (L,D)	AIA Australia (L,D,M)	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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Number of Country and Territory Members	20	82	125	77	82	101	87	146
Austria	None	Allianz Elementar Lebensversicherungs/Allianz Elementar Versicherungs	GENERALI VERSICHERUNG (L,A,D,M)	ERGO Versicherung AG (in association with BONUS Pensionskassen AG) (L,D,P)	UNIQA Österreich Versicherungen AG (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)
Azerbaijan	None	None	Ateshgah Life Insurance (L,D)/Ateshgah Insurance (A,M)	None	None	None	None	None
Bahamas	None	None	None	None	None	None	None	None
Bahrain	None	None	Bahrain National Life (L,A,D,M)	None	None	MetLife Bahrain (L,A,D,M)	Arabia Insurance (L,M)	Zurich International Life Ltd (L,A,D)/Gulf Insurance Group (Gulf) B.S.C. (M)
Bangladesh	None	None	None	None	None	MetLife Bangladesh	None	None
Barbados	None	None	None	None	Sagicor Life Inc (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	None	None	None	None	None	None
Belgium	None	Allianz Benelux S.A. (L,A,D,M,P)	Vivium (L,D)	AG (L,D,M,P)	AG Insurance (L,D,M,P)	AXA Belgium (L,A,D,M)	NN Goup (L,A,D,P)	Vivium (L,A,D)
Belize	None	None	None	None	Sagicor Life Inc (L,A,D,M)	None	None	None
Benin	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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Number of Country and Territory Members	20	82	125	77	82	101	87	146
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/CarePlus	Generali Brasil (L,A,D)/Sul America	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./Allianz Bulgaria Insurance Co.	Generali Insurance (L,A,D,M)	None	Uniqa Insurance plc (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)
Burundi	None	None	None	None	None	None	None	Bicor, Globus Network (L,A,M)

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Cabo Verde	None	None	None	None	None	None	None	Garantia, Globus Network
Cambodia	AIA (Cambodia) Life Insurance Plc (L,A,M)	None	Generali Life (L,A,D)	Sovannaphum Life Assurance Plc. (L,A,D)	None	None	None	AIA (L,A,M)
Cameroon	None	Allianz Cameroun Assurances/ Allianz Cameroun Assurances Vie Branch	Saham Life Insurance Cameroon (L,A,D)	None	None	AXA Assurances Cameroon (A,M)	None	Activa, Globus Network (L,A,M)
Canada	None	Beneva Inc.	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)	Canada Life (L,D,M)	Industrial Alliance Insurance & Financial Services (L,A,D,M)
Cayman Islands	None	BF&M Life Insurance Company	None	None	None	Pan American Life Insurance Group (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Central African Republic (CAR)	None	None	None	None	None	None	None	None
Chad	None	None	None	None	None	None	None	SAAR, Globus Network (L,A,M)
Channel Islands (Isle of Man, Guernsey, Jersey)	None	None	Utmost Worldwide Limited (L,A,D)/BUPA (M)	AXA Health (M)/Canada Life (L,D)	Canada Life (L,D)	None	Unum (L,D)	Zurich International Life Ltd (L,A,D)
Chile	None	Vida Security	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)	Zurich Chile Seguros de Vida S.A. (L,A,D,M)
China	AIA Life Insurance Company Ltd (L,A,D,M)	Allianz China Life Insurance Co. Ltd/AIA China	Generali China Life (L,A,D,M)	Taiping Pension Company, Limited/Manulife-Sinochem Life Insurance Co. (L,A,D,M)	Ping An Annuity (L,A,D,M)/Ping An Health Insurance Company of China, Ltd. (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 (L,A,D,M)

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Colombia	None	Allianz Seguros de Vida S.A. (L,A,D,M,P)	Seguros Bolivar (L,A,D,M)	MAPFRE Seguros de Colombia (L,A,D)	Seguros Bolivar (L,A,D,M)	MetLife Colombia Seguros de Vida (L,A,D)/AXA Colpatría Colombia (L,A,D,M)	Seguros Bolivar/Mapfre (L,A,D,M)	Pan American Life Insurance Group (L,A,D,M); Zurich Colombia (L,A,D); Compania de Seguros Bolivar SA (L,A,D,M)
Comoros	None	None	None	None	None	None	None	None
Costa Rica	None	Assa Seguros Costa Rica (L,A,D,M)	Assa Compañía De Seguros (L,A,D,M)	MAPFRE Seguros Costa Rica, S.A. (L,A,D,M)	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)
Cote d'Ivoire	None	Allianz Côte d'Ivoire Assurances/Allianz Côte d'Ivoire Assurances Vie	Saham Assurance Vie (L,A,D)	None	None	AXA Assurances Côte d'Ivoire (M)	None	L'Africaine des Assurances, Atlanta, SAAR VieGlobus Network (L,A,M)
Croatia	None	Allianz Hrvatska d.d.	Generali Osiguranje (L,A,D)	None	Uniqa Osiguranje (L,A,D)	Uniqa Osiguranje d.d.(L,A,D,M)	None	UNIQA Insurance Group (L,A,D,M)
Cuba	None	None	None	None	None	None	None	None
Curacao	None	None	None	None	Sagicor Life Inc (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	None	Utmost Paneurope Dac (L,A,D)	None	None	MetLife Cyprus (L,A,D,M)	None	Zurich Europe Life Insurance Company Ltd Luxemburg, Freedom of Service (L,A,D)
Czech Republic	None	Allianz pojistovna a.s.	Generali Ceska Pojistovna (L,A,D,M)	None	UNIQA pojistovna, 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)

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Number of Country and Territory Members	20	82	125	77	82	101	87	146
Democratic Republic of the Congo	None	None	None	None	None	None	None	None
Denmark	None	Danica Pension (L,D,P)	AP PENSION (L,A,D)	PFA Pension (L,D,P)/Velliv, Pension & Livsforsikring A/S	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 Inc (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,A,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 (L,A,D,M)	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)
El Salvador	None	Aseguradora Agricola Comercial ACSA (L,A,D,M)	Assa Vida Compañía De Seguros (L,A,D,M)	MAPFRE Seguros El Salvador S.A. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)	MAPFRE La Centro Americana (L,A,M)	Pan American Life Insurance Group (L,A,D,M)
Equatorial Guinea	None	None	None	None	None	None	None	L'Africaine des Assurances, Vie, Globus Network (L,A,M)
Eritrea	None	None	None	None	None	None	None	None

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Number of Country and Territory Members	20	82	125	77	82	101	87	146
Estonia	None	None	Utmost Paneurope Dac (L,A,D)	None	None	None	None	Ergo Life Insurance SE Eesti filiaal (L,A,D)
Eswatini (formerly Swaziland)	None	None	Hollard Life (L,A,D)	None	None	None	None	None
Ethiopia	None	None	None	None	None	None	None	Awash Insurance, Globus Network (L,A,D,M)
Fiji	None	None	None	None	None	None	None	None
Finland	None	None	Localtapiola General Mutual (A,M)/Localtapiola Mutual Life (L,D)	Mandatum (L,D)	Mandatum Life (L,D)	None	Ilmarinen	Zurich Europe Life Insurance Company Ltd Luxemburg, Freedom of Service (L,A,D)
France	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)
French Guiana	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)
French Polynesia	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)
Gabon	None	None	SAHAM ASSURANCE VIE (L,A,D)	None	None	AXA Assurances Gabon (A,M)	None	ASSINCO, Globus Network/OGARVIE (L,A,M)
Gambia	None	None	None	None	None	None	Enterprise Life (L,A,D)	None
Georgia	None	None	ALDAGI (L,A,D)	None	None	None	None	None

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Germany	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)
Ghana	None	Allianz Ghana	NATIONWIDE MUTUAL HEALTH/VANGUARD (L,A,D)	Old Mutual Life Assurance Company (Ghana) Limited	Enterprise Life (L,A,D)	None	Enterprise Life (L,A,D)	Activa, Globus Network (L,A,M)
Greece	None	Allianz Hellas Insurance Co. S.A. (L,A,D,M,P)	Generali Hellas (L,A,D,M)	The Ethniki Hellenic General Insurance Company (L,A,D,M)	Interamerican Hellenic Life Insurance Company SA (L,A,D,M)	NN Hellas (L,A,D,M)	Groupama Phoenix (L,A,D,M)	None
Grenada	None	None	None	None	Sagicor Life Inc (L,A,D,M)	Pan American Life Insurance Group (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
Guadeloupe	None	Allianz 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)
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)	Seguros El Roble, SA (L,A,D,M)	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

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Honduras	None	Seguros Davivienda (L,A,D,M)	Assa Compañia 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	Bupa Asia Limited (M)/Generali Hong Kong Branch (L,A,D,M)	AXA China Region / Manulife Hong Kong (L,A,D,M)	Manulife International (L,A,D,M)	AXA Hong Kong (L,A,D,M)	Sun Life Hong Kong/FWD Group Office Singapore (L,A,D,M)	AIA (L,A,D,M)/Zurich Life Insurance (L,A,D)/Bupa HK (M)
Hungary	None	Allianz Hungaria Biztosito Zrt. (L,A,D,M)	GENERALI BIZTOSITO (L,A,D)	Aegon Hungary Composite Insurance Company (L,A,D,M)	Uniqqa Biztosító Zrt (L,A,D)	Union Hungary (L,A,D,M)/ MetLife Hungary (L,A,D)	UNION Biztosito (L,A,D,M)	NN Nationale-Nederlanden Insurance (L,A,D), UNIQA Insurance Group (L,A,D,M)
Iceland	None	None	None	None	None	None	None	None
India	TATA AIA Life Insurance Company Limited (L,A)	Bajaj Allianz Life Insurance Co. Ltd. (L,A,D)/Bajaj Allianz General Insurance Co. Ltd. (A,D,M)	Aditya Birla Sun Life (L,A,D)/Future Generali India (A,M)/Future Generali India Life/Icici Lombard (M)	Max Life Insurance	None	PNB MetLife India Insurance Company Limited (L,A)	HEHI/Kotak Mahindra Old Mutual Life (L,A,D,M)	ICICI Prudential Life Insurance Company (L)/ICICI Lombard (A,M)
Indonesia	PT. AIA Financial (L,A,D,M)	Allianz Life Indonesia (L,A,D,M,P)	Generali Indonesia (L,A,D,M)	PT. Asuransi Jiwa Manulife Indonesia (L,A,D,M)	Allianz Life Indonesia (L,A,D,M)	Astra Life (L,A,D,M)	PT Avrist Assurance (L,A,D,M)/FWD Indonesia (L,A,D,M)	AIA (L,A,D,M)
Iran	None	None	None	None	None	None	None	None
Iraq	None	None	None	None	None	None	None	None
Ireland	None	Irish Life Assurance Plc	Utmost Paneurope Dac (L,A,D)	Irish Life Assurance (L,D)	New Ireland Assurance Company plc (L,D)	AVIVA. (L,A,D)	Irish Life (L)	Zurich Life Assurance plc (L,D)
Israel	None	None	None	None	None	None	None	Harel Insurance Company (L,A,D,M)

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Country	AIA	Allianz Global Benefits	Generali GEB	IGP	Insurope	MAXIS GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of Country and Territory Members	20	82	125	77	82	101	87	146
Italy	None	Allianz S.p.A.(L,A,D,M,P)	Generali Italia (L,A,D,M)	UnipolSai Assicurazioni S.p.A. (L,D,P) / UniSalute S.p.A. (M)	UnipolSai Assicurazioni (L,D)	AXA Assicurazioni (L,A,D,M)	Nobis Vita (L,D)	Zurich Investment Life Spa (L,D)/Zurich Insurance plc (A,M)
Jamaica	None	None	None	None	Sagicor Life	Sagicor Life Jamaica Limited (L,A,D,M)	None	None
Japan	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)	Sompo Himawari Life (SHL) (L,D)
Jordan	None	Al Nisr Al-Arabi Insurance Co. Ltd.	Middle East Insurance (L,A,D,M)	None	None	MetLife Jordan (L,A,D,M)	Arabia Insurance (L,M)	Jordan Insurance Company (L,A,D)
Kazakhstan	None	Interteach Corporation	European Insurance Life (L,A,D)	None	None	None	None	None
Kenya	None	Allianz Kenya	JUBILEE (L,A,D)	Old Mutual Kenya (L,D)	None	None	Coordinator Momentum	Jubilee, Globus Network (L,A,D,M)
Kiribati	None	None	None	None	None	None	None	None
Kosovo	None	None	None	None	Sigal Uniqa Group Austria (Kosovo) (L,A,D)	None	None	UNIQA Insurance Group (L,A,D,M)
Kuwait	None	None	Warba Insurance (L,A,D,M)	None	None	MetLife Kuwait (L,A,D,M)	Arabia Insurance (L,M)	Zurich International Life Ltd (L,A,D)/Gulf Insurance Group Kuwait B.S.C. (L,A,D,M)
Kyrgyzstan	None	None	Kyrgyzinstrakh (L,A,D)	None	None	None	None	None
Laos	None	Allianz General Laos	Generali Life (L,A,D)	None	None	None	None	None
Latvia	None	None	Utmost Paneurope Dac (L,A,D)	None	Ergo Life Insurance SE, Latvian Branch (L,A,D)	None	None	Ergo Life Insurance SE Latvijas filiale (L,A,D)

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

2023 Global benefits financing matrix and poolable coverages

Country	AIA	Allianz Global Benefits	Generali GEB	IGP	Insurope	MAXIS GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of Country and Territory Members	20	82	125	77	82	101	87	146
Lebanon	None	Allianz SNA	None	None	None	MetLife Lebanon (L,A,D,M)/ AXA Middle East SAL (L,A,D,M)	Arabia Insurance (L,M)	None
Lesotho	None	None	Lesotho National Insurance (L,A,D)	None	None	None	Metropolitan Life Lesotho	None
Liberia	None	None	None	None	None	None	None	Activa International, Globus Network (L,A,M)
Libya	None	None	None	None	None	None	None	None
Liechtenstein	None	None	None	AXA Life Ltd. (L,D,P)	None	AXA Switzerland (L,A,D)	Swiss Life/Helsana (L,A,D)	Zurich Life Insurance Company Ltd (L,A,D)
Lithuania	None	None	Utmost Paneurope Dac (L,A,D)	None	Ergo Life Insurance SE (L,A,D)	None	None	Ergo Life Insurance SE (L,A,D)
Luxembourg	None	None	Foyer Vie (L,A,D)	La Luxembourgeoise - Vie - Société Anonyme d'Assurances (LALUX-Vie) (L,D)	La Luxembourgeoise-Vie (L,A,D)	AXA Luxembourg (L,A,D,M)	Swiss Life Luxembourg (L,A,D)	La Baloise (L,D)/Zurich Europe Life Ltd. (Freedom of Service) (L,D)
Macau	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)
Macedonia (FYROM)	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)
Madagascar	None	Allianz Madagascar Assurances	SAHAM ASSURANCE (L,A,D)	None	None	None	None	ARO, Globus Network (L,A,M)
Malawi	None	None	None	Old Mutual Life Assurance Company (Malawi) Limited	None	None	None	None

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

2023 Global benefits financing matrix and poolable coverages

Country	AIA	Allianz Global Benefits	Generali GEB	IGP	Insurope	MAXIS GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of Country and Territory Members	20	82	125	77	82	101	87	146
Malaysia	AIA Bhd. (L,A,D,M)	Allianz Life Insurance Malaysia Berhad (L,A,D,M)	Great Eastern Life (L,A,D,M)	AIA Bhd. (L,A,D,M)	Allianz Life Insurance Malaysia Berhad (L,A,D,M)	AmMetLife (L,A,D,M)	Hong Leong/MCIS (L,A,D,M)	AIA (L,A,D,M)
Maldives	None	None	None	None	None	None	None	None
Mali	None	None	Saham Assurance Vie (L,A,D)	None	None	None	None	Lafia, Sonavie, Globus Network (L,A,M)
Malta	None	Citadel Insurance plc.	Utmost Paneurope Dac (L,A,D)	None	None	AXA Global Healthcare (M), AXA Luxembourg (L,D)	Mapfre (L,A,D,M)	Zurich Europe Life Insurance Company Ltd. Luxemburg (Freedom of Service)
Marshall Islands	None	None	None	None	None	None	None	None
Martinique	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)
Mauritania	None	None	None	None	None	None	None	NASR, Globus Network (L,A,M)
Mauritius	None	None	International Assurance Life (L,A,D)	SWAN Life Limited (L,D)	None	None	None	Mauritius Union Assurances/MUA Life , Globus Network (L,A,D,M)
Mayotte	None	Allianz 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)
Mexico	None	Allianz México S.A. Compañía de Seguros (L,A,D,M,P)	Seguros Monterrey New York Life (L,A,D,M)	Seguros Monterrey New York Life (L,A,D,M)	Grupo Nacional Provincial, S.A.B. (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)
Micronesia	None	None	None	None	None	None	None	None

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

2023 Global benefits financing matrix and poolable coverages

Country	AIA	Allianz Global Benefits	Generali GEB	IGP	Insurope	MAXIS GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of Country and Territory Members	20	82	125	77	82	101	87	146
Moldova	None	None	European Insurance Life (L,A,D)	None	None	None	None	None
Monaco	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)
Mongolia	None	None	None	None	None	None	None	None
Montenegro	None	None	Generali Montenegro (L,A,D,M)	None	UNIQA osiguranje a.d. (L,A,D)	None	None	UNIQA Insurance Group (L,A,D,M)
Morocco	None	Allianz Maroc	Saham Assurance (L,A,D,M)	None	None	AXA Assurance Maroc SA (L,A,D,M)	Atlanta Sanad Assurance (L,A,D,M)	SAHAM Assurance (L,A,D,M)
Mozambique	None	None	Hollard Life (L,A,D)	None	None	None	None	Global Alliance Seguros, Globus Network (L,A)
Myanmar	AIA Myanmar	None	Generali Life (L,A,D)	None	None	None	None	AIA
Namibia	None	None	Hollard Life (L,A,D)	Old Mutual (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	None	Allianz Netherlands	Utmost Paneurope Dac (L,D)/Utmost Paneurope Dac (A)	a.s.r. (L,D)	Nationale-Nederlanden Leven (L,D,P)	Achmea (D)	Zwitzerleven (L,D,P)	elipsLife AG (L,D)
New Zealand	AIA New Zealand Limited (L,A,D)	AIA New Zealand	AIA New Zealand (L,D)	None	Resolution Life Australasia Limited (L)	MetLife Insurance Limited (L,D)	None	AIA (L,A,D)
New-Caledonia	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)
Nicaragua	None	Seguros America (L,A,D,M)	Assa Compañía De Seguros (L,A,D,M)	MAPFRE Nicaragua, S.A. (L,A,D,M)	None	Seguros America (PALIG) (L,A,D,M)	MAPFRE Nicaragua (L,A,D)	Seguros America - through PALIG) (L,A,D,M)
Niger	None	None	Saham Assurance (L,A,D)	None	None	None	None	NIA, Globus Network (L,A,M)

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2023 Global benefits financing matrix and poolable coverages

Country	AIA	Allianz Global Benefits	Generali GEB	IGP	Insurope	MAXIS GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of Country and Territory Members	20	82	125	77	82	101	87	146
Nigeria	None	Allianz Nigeria	AXA Mansard (L,A,D)	Old Mutual Nigeria Life Assurance Company Limited	Leadway (L,A,D,M)	AXA Mansard Insurance (L,A,D,M)	Coordinator Momentum	Leadway, Globus Network (L,A,D)
North Korea	None	None	None	None	None	None	None	None
Norway	None	None	DNB Livsforsikring (L,A,D,M)	Storebrand Livsforsikring AS (L,D)	Storebrand Livsforsikring AS (L,D,P)	Gjensidige (L,A,D,M)	DNB Livsforsikring ASA/Danica NO (L,D)	Nordea Liv Norge, Tryg Forsikring A.S. (L,A,D)
Oman	None	Orient Insurance Company	OMAN INSURANCE (L,A,D,M)	None	None	MetLife Oman (L,A,D,M)	Arabia Insurance (L,M)	Zurich International Life Ltd (L,A,D)/Gulf Insurance Group (Gulf) B.S.C. (M)
Pakistan	None	Allianz EFU Health Insurance LTD./EFU Life Assurance LTD.	JUBILEE (L,A,D,M)	None	None	IGI Life Insurance (L,A,D,M)	None	IGI Life Insurance
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,A,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 Philippines	Generali Philippines (L,A,D,M)	Insular Life (L,A,D,M)	Etiqa Life and General Assurance Philippines, Inc. (L,A,D,M)	Philippines AXA Life Insurance (L,A,D)	First Life (L,A,D,M)	Philam Life (L,A,D,M)

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

2023 Global benefits financing matrix and poolable coverages

Country	AIA	Allianz Global Benefits	Generali GEB	IGP	Insurope	MAXIS GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of Country and Territory Members	20	82	125	77	82	101	87	146
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)	Towarzystwo Ubezpieczeń Allianz Życie Polska Spółka Akcyjna (L,A,D)/UNIQA Towarzystwo Ubezpieczeń na Życie S.A. (L,A,D)	UNIQA Towarzystwo Ubezpieczeń na Życie S.A. (L,A,D,M)	Compensa Group (L,A,D,M)	ERGO Hestia S.A. (L,D)
Portugal	None	Companhia de Seguros Allianz Portugal S.A. (L,A,D,M,P)	Generali 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)
Qatar	None	None	None	None	None	MetLife Qatar (L,A,D,M)	Arabia Insurance (L,M)	Zurich International Life Ltd (L,A,D)/Gulf Insurance Group (Gulf) B.S.C. (M)
Republic of the Congo	None	None	None	None	None	AGC Congo (L,M)	None	Assurances Générale du Congo, Globus Network (L,A,M)
Romania	None	Allianz-Tiriac Asigurari S.A.	Generali Romania (L,A,D)	Asirom Vienna Insurance (L,A,D)	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)
Russia	None	None	None	None	None	None	None	None
Rwanda	None	None	None	None	None	None	None	Radiant (A, M), Globus Network
Samoa	None	None	None	None	None	None	None	None
San Marino	None	None	Generali Italia (L,A,D,M)	None	None	None	None	Zurich Italy (L,A,D)

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2023 Global benefits financing matrix and poolable coverages

Country	AIA	Allianz Global Benefits	Generali GEB	IGP	Insurope	MAXIS GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of Country and Territory Members	20	82	125	77	82	101	87	146
São Tomé and Príncipe	None	None	None	None	None	None	None	SAAR, Globus Network (L,A,M)
Saudi Arabia	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)	Zurich International Life Ltd (L,A,D)/Gulf Insurance Group (Gulf) B.S.C. (L,A,D,M)
Senegal	None	Allianz Sénégal Assurances/Allianz Sénégal Assurances Vie	Saham Assurance Vie (L,A,D)	None	None	AXA Assurances Sénégal (M)	None	Salama, Globus Network (A,M)/La Senegalaise Vie, Globus Network (L,A)
Serbia	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)
Seychelles	None	None	None	None	None	None	None	Mauritius Union Assurances/MUA Life , Globus Network (L,A,D,M)
Sierra Leone	None	None	None	None	None	None	None	Activa International, Globus Network (L,A,M)
Singapore	AIA Singapore Private Limited (L,A,D,M)	HSBC Life (Singapore) Pte Ltd (L,A,D,M) /AIA Singapore Private Limited	Great Eastern Life (L,A,D,M)	Singapore Life Ltd. (L,A,D,M)	HSBC Life (Singapore) Pte. Ltd. (L,D,M)	Tokio Marine Life Insurance Singapore (L,A,D,M)	Prudential/Aetna Singapore (L,A,D,M)/Great Eastern Singapore (L,A,D,M)	AIA (L,A,D,M)
Slovakia	None	Allianz - Slovenská poisťovňa a.s.	Generali Slovensko Poistovna (L,A,D,M)	None	UNIQA pojišťovna, a.s., pobočka poisťovne z iného členského štátu (L,A,D)	MetLife Slovakia (L,A,D)	Kooperativa SK (L,A,D)	UNIQA Insurance Group (L,A,D)
Slovenia	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)

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2023 Global benefits financing matrix and poolable coverages

Country	AIA	Allianz Global Benefits	Generali GEB	IGP	Insurope	MAXIS GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of Country and Territory Members	20	82	125	77	82	101	87	146
Solomon Islands	None	None	None	None	None	None	None	None
Somalia	None	None	None	None	None	None	None	None
South Africa	None	Sanlam Life Insurance Ltd. (L,A,D,P)	Hollard Life (L,A,D)	Old Mutual Life (L,A,D,P)	Sanlam (L,A,D)	Capital Alliance Liberty Group (L,A,D)	Momentum Life (L,A,D)	Sanlam Life Insurance Ltd. (L,A,D)
South Korea	AIA Life Insurance Company Limited (L,A,D)	AIA Korea	KYOBO LIFE (L,A,D,M)	Samsung Life (L,A,D,M)	None	None	Hanwha Life (L,A,D,M)	AIA (L,A,D)
South Sudan	None	None	None	None	None	None	None	None
Spain	None	Allianz Compañía de Seguros y Reaseguros S.A. (L,A,D,P)/ Sanitas S.A. Seguros	Generali Seguros España (L,A,D,M)	Caser (L,A,D,M)	España, S.A. Compañía Nacional de Seguros (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)/Fairfirst Insurance Limited (M)	Allianz Insurance Lanka Ltd.	None	None	None	None	None	AIA (L,A,D)
St. Kitts	None	None	None	None	Sagicor Life Inc (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 Inc (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)

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2023 Global benefits financing matrix and poolable coverages

Country	AIA	Allianz Global Benefits	Generali GEB	IGP	Insurope	MAXIS GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of Country and Territory Members	20	82	125	77	82	101	87	146
St. Vincent	None	None	None	None	Sagicor Life Inc (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
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 (A,D)	Generali Assurances Generales (A,D)/Helvetia (L,D)	AXA Life Ltd. (L,D)	Baloise (L,D,P)	AXA Switzerland (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	None	None	Coordinator Momentum	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 Public Company Limited (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

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2023 Global benefits financing matrix and poolable coverages

Country	AIA	Allianz Global Benefits	Generali GEB	IGP	Insurope	MAXIS GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of Country and Territory Members	20	82	125	77	82	101	87	146
Togo	None	None	Saham Assurance Vie (L,A,D)	None	None	None	None	Fidelia Assurances, Globus Network (L,A,M)
Tonga	None	None	None	None	None	None	None	None
Trinidad and Tobago	None	None	None	None	Sagicor Life Inc (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)/Bupa Turkey (M)
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)	UAP Old Mutual Uganda	None	None	None	Jubilee, Globus Network (L,A,D,M)
Ukraine	None	None	Pjsic Ingo Ukraine Life (L,A,D)/Jsic Ingo (M)	TAS Life (L,A,D,M)	Uniq 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 International Life Ltd (L,A,D)/Gulf Insurance Group (Gulf) B.S.C. (M)
United Kingdom (UK)	None	Legal & General Assurance Society Ltd (L,D,P)/Bupa Insurance Ltd.	Bupa (M)/Generali UK Branch (L,A,D)	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)

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

2023 Global benefits financing matrix and poolable coverages

Country	AIA	Allianz Global Benefits	Generali GEB	IGP	Insurope	MAXIS GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
Number of Country and Territory Members	20	82	125	77	82	101	87	146
United States of America (USA)	None	None	Sun Life (L,A,D)/United Healthcare	Prudential (L,A,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)
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 (L,A,D,M)	Mapfre/Atrio Seguros (L,A,M)	None
Vietnam	AIA (Vietnam) Life Insurance Company Limited (L,A,D)/Bao Minh Insurance Corporation (M)	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
Offshore Programs (TCN/Expat)	AIA Singapore Private Limited (M)	NEXtCARE/ Allianz Care (L,A,D,M) /Allianz Global Assistance International/Allianz Global Investors/PIMCO	Utmost Worldwide Limited (L,A,D)/United Healthcare Global (L,A,D)/BUPA Global (M)	AXA - Global Healthcare (M)/ AXA Luxembourg (L,D,P)/Further (International Medical Insurance)	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,M,P)/Swiss Life France (M)	Zurich Life Insurance Company Ltd (L,A,D)/Cigna (M)

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

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