



## 2018 Multinational pooling matrix and poolable coverages

**A complete listing of the eight key multinational pooling  
networks and their affiliated insurers across 187 countries**

## 2018 Multinational pooling matrix

Country	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
<b>Number of countries and territory members</b>	<b>108</b>	<b>82</b>	<b>127</b>	<b>68</b>	<b>82</b>	<b>121</b>	<b>79</b>	<b>122</b>
<b>Afghanistan</b>	None	None	None	None	None	None	None	None
<b>Albania</b>	None	None	None	None	SIGAL Life UNIQA Group AUSTRIA (Life, Albania), (L,A,D)	None	None	None
<b>Algeria</b>	None	None	Macir Vie (L,A,D,M)	None	None	AXA Assurances Algérie Vie SPA (L,A,D,M)	None	Salama, through Globus Network
<b>Angola</b>	None	None	GA Angola Seguros (L,A,D)	None	None	None	None	Universal Seguros, through Globus Network (L,A,D,M)
<b>Anguilla</b>	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	None
<b>Antigua</b>	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
<b>Argentina</b>	Prudential Seguros S.A. (L,A,D)	Allianz Argentina Compañía de Seguros S.A.	Generali La Caja (L,A,D)	SMG Life (L,A,D)	HSBC Seguros de Vida Argentina (L,A,D)	MetLife Argentina (L,A,D)	Galicia Vida Compañía de Seguros (L,A,D,M)	Zurich (L,A,D)
<b>Armenia</b>	Alfastrakhovanie	None	Ingo Armenia (A,M)	None	None	None	None	None
<b>Aruba</b>	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of Aruba V.B.A. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
<b>Australia</b>	None	MLC Limited, Allianz Australia	Commisure	AMP Life Limited (L,D)	AMP (L,D)	MetLife Insurance Limited (L,D)	Hannover Life (L,D)	AIA (L,A,D)
<b>Austria</b>	Gothaer Lebensversicherung	Allianz Elementar Lebensversicherungs-AG/Allianz Elementar Versicherungs-AG (L,A,D,P)	Generali Versicherung AG (L,A,D,M)	ERGO Versicherung AG (in association with BONUS Pensionskassen AG) (L,D,P)	UNIQA Insurance Group (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)

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

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<b>Azerbaijan Republic</b>	Alfastrakhovanie	None	Ateshgah (L,A,D)	None	None	None	None	None
<b>Bahamas</b>	None	None	Generali Worldwide (L,A,D,M)	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)/AXA GULF BAHRAIN (L,A,D,M)	Dubai Insurance Company	Zurich International Life (L,A,D)
<b>Bangladesh</b>	None	None	None	None	None	MetLife Bangladesh (L,A,D,M)	None	None
<b>Barbados</b>	Pan American Life Insurance Group (L,A,D,M)	None	None	None	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)
<b>Belarus</b>	Alfastrakhovanie	None	Ingosstrakh/CJSC Ingosstrakh	None	None	None	None	None
<b>Belgium</b>	Vivium (L,A,D,P)	Allianz Belgium s.a. (L,A,D,M)	Generali Belgium (L,A,D,M)	AG Insurance (L,A,D,M,P)	AG Insurance (L,D,M,P)	AXA Belgium (L,A,D,M)	NN Goup (L,A,D)	Vivium (L,A,D)
<b>Belize</b>	None	None	Atlantic Insurance Company (L,A,D,M)	None	Sagicor Life (L,A,D,M)	None	None	None
<b>Benin</b>	NSIA	Allianz Benin Assurances	Saham Assurance (L,A,D)	None	None	AVIE & Union Béninoise d'Assurance Vie (Groupe SUNU) (L,A,D)	None	L'Africaine des Assurances, through Globus Network (L,A,M)
<b>Bermuda</b>	None	None	Argus (L,A,D,M)	None	None	None	None	None
<b>Bolivia</b>	None	None	None	None	None	None	None	La Boliviana Ciacruz Seguros (L,A,D)
<b>Bonaire</b>	Pan American Life Insurance Group (L,A,D,M)	None	None	None	None	Pan-American Life Insurance Company of Curacao and St. Maarten, N.V. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D)
<b>Bosnia</b>	Zavarovalnica Triglav, d.d. (L,A,D,M)	None	None	None	None	Uniqa Osiguranje (L,A,D)	None	None

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<b>Botswana</b>	None	MMI International	Hollard Life (L,A,D)	None	None	None	Metropolitan Botswana	None
<b>Brazil</b>	Chubb do Brazil (L,A,D)	Allianz Seguros S.A./Allianz Saúde S.A.	Generali Brasil Seguros (L,A,D)	MAPFRE Seguros Brazil (L,A,D)	ICATU Seguros (L,A,D)/Care Plus (M)	MetLife Brazil (L,A,D)	Icatu Seguros (L,A,D)	Zurich Minas Brazil Seguros (L,A,D)
<b>Brunei</b>	None	National Insurance Company Berhad	None	None	None	None	None	AIA (L,A,D,M)
<b>Bulgaria</b>	NN Bulgaria (L,A,D)	Allianz Bulgaria Life	Generali Insurance AD (L,A,D,M)	None	Uniq Insurance (L,A,D)	MetLife Bulgaria (L,A,D)	None	Bulstrad Life Vienna Insurance Group (L,A,D,M)
<b>Burkina Faso</b>	None	Allianz Burkina Assurances/Allianz Burkina Assurances Vie	Sonar Vie (L,A,D)	None	None	SUNU Burkina Faso (L,A,D)	None	Sonar, through Globus Network (L,A,M)
<b>Burundi</b>	None	None	None	None	None	None	None	Bicor, Globus Network (L,A,M)
<b>Cameroon</b>	NSIA	Allianz Cameroun Assurances/Allianz Cameroun Assurances Vie	Saham Assurance (L,A,D)	None	None	Sunu Assurances Vie-Cameroun (Groupe SUNU) (L,D)/AXA Assurances Cameroun (A,M)	None	Activa, through Globus Network (L,A,M)
<b>Canada</b>	Manulife Financial (L,A,D,M)	None	Sun Life Financial (L,A,D,M)	Manulife Financial (L,A,D,M)	Manufacturers Life Insurance Company (L,D)	Desjardins Financial Security Life Assurance Company (L,A,D,M)	Great West Life (L,D,M)	Industrial Alliance Insurance & Financial Services (L,A,D,M)
<b>Cayman Islands</b>	Pan American Life Insurance Group (L,A,D,M)	None	Generali Worldwide (L,A,D,M)	None	Sagicor Life	Pan-American Life International Insurance Company (PALIG) (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
<b>Central African Rep.</b>	None	Allianz Centrafrique Assurances/Allianz Centrafrique Assurances Vie	None	None	None	SUNU Centrafrique (L,A,D,M)	None	None

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<b>Chad</b>	None	None	None	None	None	SUNU Assurances Vie Cameroun (L,M)	None	SAAR, through Globus Network (L,A,M)
<b>Channel Islands</b>	Aviva	None	Generali Worldwide (L,A,D,M)	AXA PPP (M)/Canada Life (L,D)	Nordben Life and Pension Insurance (L,A,D) (closed for new business)	AXA Global Healthcare (L,A,D,M)	None	None
<b>Chile</b>	HDI Seguros (L,A,D,M)	None	Compañía de Seguros de Vida SURA (L,A,D,M)	MAPFRE Compañía de Seguros de Vida de Chile (L,D)	BICE Vida Compañía de Seguros (L,A,D,M)	MetLife Chile Seguros de Vida S.A. (L,A,D,M)	Vida Security (L,A,D,M)	Chilena Consolidada Seguros de Vida (L,A,D,M)
<b>China</b>	China Life Insurance Co., Ltd (L,A,D,M)	Allianz China Life Insurance Co. Ltd.	Generali China Life Insurance Co. Ltd (L,A,D,M)	Taiping Pension Company, Limited (L,A,D,M)	Ping An Health Insurance Company (L,A,D,M)/Ping An Annuity Insurance Company (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)	AIA (L,A,D,M)
<b>Colombia</b>	Pan American Life Insurance Group (L,A,D,M)	Allianz Seguros de Vida S.A.	Generali Colombia Vida (L,A,D,M)	MAPFRE Seguros de Colombia (L,A,M,D)	None	MetLife Colombia Seguros de Vida S.A. (L,A,D)	Seguros Bolivar (L,A,D,M)	Compania de Seguros Bolivar SA (L,A,D,M)
<b>Congo (Dem. Rep.)</b>	None	None	None	None	None		None	None
<b>Congo Brazaville</b>	NSIA	Allianz Congo Assurances	None	None	None	Assurances Générales du Congo S.A. & Assurances Générales du Congo – Vie. S.A. (L,A,D,M)	None	Assurances Générale du Congo, through Globus Network (L,A,M)
<b>Costa Rica</b>	Pan American Life Insurance Group (L,A,D,M)	None	Aseguradora del Istmo ADISA (L,A,D,M)	MAPFRE Seguros Costa Rica, S.A. (L,A,D)	None	Pan-American Life Insurance de Costa Rica (L,A,D,M)	Mapfre Seguros (L,A,D)	Pan American Life Insurance Group (L,A,D,M)
<b>Croatia</b>	Zavarovalnica Triglav, d.d. (L,A,D,M)	Allianz Zagreb d.d.	Generali Osiguranje (L,A,D,M)	None	Uniqa Osiguranje (L,A,D)	Uniqa Osiguranje d.d.(L,A,D,M)	None	None
<b>Curacao</b>	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of Curacao and St. Maarten, N.V. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)

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<b>Cyprus</b>	Acibadem (L,A,D,M) – northern region	None	Generali Pan Europe (L,A,D)	None	None	MetLife Cyprus (L,A,D,M)	None	None
<b>Czech. Rep.</b>	NN Životní pojišťovna	Allianz Pojistovna a.s.	Generali Pojistovna (L,A,D,M)/ 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)	ING Životní pojišťovna N.V. (A)
<b>Denmark</b>	SEB Pension (L,D,P)	Danica Pension (L,D,P)	AP Pension (L,A,D)	PFA Pension (L,D,P)	Danica Pension (L,D,P)	Topdanmark Liv (L,D,M)	Danica Pension/ PFA Pension (L,D)	Nordea Liv & Pension (L,D)/Topdanmark (L,A,D,M)
<b>Dominica</b>	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
<b>Dominican Republic</b>	Seguros Universal/ ARS Universal through Pan American Life Group (L,A,D,M)	None	Seguros Universal (L,A,D,M)/ARS Universal (M)	MAPFRE BHD Compañía de Seguros, S.A./ ARS Palic Salud, S.A. (L,D,M)	None	Seguros Universal (L,A,D,M)	None	Seguros Universal ARS through Pan American Life Group (L,A,D,M)
<b>Ecuador</b>	Pan American Life Insurance Group (L,A,D,M)	None	Generali Ecuador (L,A,D,M)	MAPFRE Atlas Compañía de Seguros S.A.	None	PALIG Ecuador (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
<b>Egypt</b>	None	Allianz Egypt	Egyptian Life Takaful Company (L,A,D,M)	None	Egyptian Life Takaful Company	MetLife Egypt (L,A,D,M)	Dubai Insurance Company	None
<b>El Salvador</b>	Pan American Life Insurance Group (L,A,D,M)	None	ACSA (L,A,D,M)	MAPFRE La Centro Americana (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)
<b>Equatorial Guinea</b>	None	None	None	None	None	None	None	L'Africaine des Assurances, through Globus Network (L,A,M)
<b>Estonia</b>	SEB Trygg Liv	None	Generali Pan Europe (L,A,D)	None	None	None	None	Ergo Life Insurance SE Eesti filiaal (L,A,D)

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<b>Finland</b>	None	None	Local Tapiola (L,A,D,M)	Mandatum Life (L,D,P)	Mandatum Life Insurance Company (L,D)	None	Ilmarinen (L,D,P)	Zurich Europe Life Insurance Company Ltd Luxemburg, Freedom of Service (L,A,D)
<b>France</b>	MalakoffMederic/MalakoffMederic Courtage (L,A,D,M)	Allianz France (L,A,D,M)	Generali Vie (L,A,D,M)	AXA France Vie/Malakoff Médéric Courtage (L,D,M)	Groupama Gan Vie (L,A,D,M)	AXA France Vie S.A (L,A,D,M)	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
<b>French Guiana</b>	MalakoffMederic/MalakoffMederic Courtage (L,A,D,M)	None	None	AXA France Vie/Malakoff Médéric Courtage (L,D,M)	None	AXA Caraïbes (L,A,D,M)	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
<b>French Polynesia</b>	MalakoffMederic/MalakoffMederic Courtage (L,A,D,M)	None	Generali Vie (L,A,D,M)	None	None	AXA France Vie (Polynésie) (L,A,D,M)	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
<b>Gabon</b>	NSIA	None	Organ Vie (L,A,D)	None	None	Sunu Assurances Vie-Gabon (Groupe SUNU) (L,D)/AXA Assurances Gabon (A,M)	None	ASSINCO, through Globus Network/OGARVIE (L,A,M)
<b>Georgia</b>	Alfastrakhovanie (L,A,D)	None	Aldagi (L,A,D)	None	None	None	None	None
<b>Germany</b>	Gothaer (L,A,D)	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)	Alte Leipziger Lebensversicherung/HALLESCHE Krankenversicherung (L,D,P)	AXA Health Germany and AXA Life Germany (L,A,D,M)	Swiss Life Germany (L,D)	Zurich Deutscher Herold Lebensversicherungs AG (L,A,D)
<b>Ghana</b>	NSIA	MMI International	Vanguard Assurance (L,A,D)/ Nationwide Mutual Health Ins (M service only)	None	None	None	Metropolitan Ghana	Activa, through Globus Network

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<b>Gibraltar</b>	None	None	Generali Worldwide (L,A,D,M)	None	None	AXA Global Healthcare (M)	None	None
<b>Greece</b>	NN Hellas (L,A,D,M)	Allianz Greece Insurance Co. S.A. (L,A,D,M,P)	Generali Hellas (L,A,D,M)	ETHNIKI Hellenic General (L,A,D,M)	Interamerican Hellenic Life Insurance Company (L,A,D,M)	MetLife Greece (L,A,D,M)	Groupama Phoenix (L,A,D,M)	None
<b>Greenland</b>	None	None	AP Pension (L,A,D)	None	None	None	None	None
<b>Grenada</b>	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
<b>Guadeloupe</b>	MalakoffMederic/MalakoffMederic Courtage (L,A,D,M)	None	Generali Vie (L,A,D,M)	AXA France Vie/Malakoff Médéric Courtage (L,D,M)	None	AXA Caraïbes (L,A,D,M)	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
<b>Guam</b>	None	None	None	None	None	None	None	None
<b>Guatemala</b>	Pan American Life Insurance Group (L,A,D,M)	None	Aseguradora General (L,A,D,M)	MAPFRE Seguros Guatemala, S.A. (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)
<b>Guinea Bissau</b>	NSIA	None	None	None	None	None	None	None
<b>Guinea Conakry</b>	NSIA	None	Saham Assurance (L,A,D)	None	None	SUNU Assurances Guinée (L,A,D,M)	None	Ugar Activa, Globus Network (L,A,M)
<b>Guyana</b>	None	None	None	None	None	None	None	None
<b>Haiti</b>	None	None	None	None	None	None	None	None
<b>Honduras</b>	Pan American Life Insurance Group (L,A,D,M)	None	Davivienda Seguros (L,A,D,M)	MAPFRE Seguros Honduras, S.A. (L,A,D,M)	None	Pan American Life Insurance Company (L,A,D,M)	Mapfre Seguros Honduras (L,A,D,M)	Pan American Life Insurance Group (L,A,D,M)
<b>Hong Kong</b>	FWD General Insurance Company Limited (L,A,D,M)	In-signing process Member	Assicurazioni Generali SpA (L,A,D,M)	AXA China Region (L,A,D,M)	Manulife (International) (L,A,D,M)	AXA China Region Insurance Company Limited (L,A,D,M)	Sun Life Hong Kong (L,A,D,M)	AIA (L,A,D,M)/Zurich Life Insurance (L,A,D)

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<b>Number of countries and territory members</b>	<b>108</b>	<b>82</b>	<b>127</b>	<b>68</b>	<b>82</b>	<b>121</b>	<b>79</b>	<b>122</b>
<b>Hungary</b>	NN Insurance Co. Ltd (L,A)	Allianz Hungária Biztosító Zrt. (L,A,D,M)	Generali-Providencia Biztosito (L,A,D,M)	Aegon Hungary (L,A,D,M)	Uniqa Biztosító (L,A,D)	MetLife Hungary (L,A,D,M)	UNION Biztosito (L,A,D,M)	NN Nationale-Nederlanden Insurance (L,A,D)
<b>India</b>	Reliance Nippon Life Insurance Company Limited	Bajaj Allianz Life Insurance Co. Ltd./ Bajaj Allianz General Insurance Co. Ltd.	Future Generali India Life (L,A,D,M)/ Future Generali India (A,M)	Max Life Insurance	HDFC Standard Life	PNB MetLife India Insurance Company Limited (L,A,D)	Kotak Mahindra	ICICI Prudential Life Insurance Company (L), ICICI Lombard (A,M)
<b>Indonesia</b>	FWD Life Indonesia (L,A,D,M) (signing procedure)	Allianz Life Indonesia (L,A,D,M,P)	Generali Indonesia (L,A,D,M)	PT. Asuransi Jiwa Manulife (L,A,D,M)	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)
<b>Iraq</b>	None	None	None	None	None	None	None	None
<b>Ireland</b>	New Ireland (L,A,D)	None	Generali Pan Europe Limited (L,A,D)	Irish Life Assurance (L,D)	New Ireland Assurance Company (L,D)	Friends First Life Assurance Co. Ltd. (L,A,D)	Irish Life (L)	Zurich Life Assurance plc (L,D)
<b>Israel</b>	None	None	Migdal	None	None	None	None	Harel Insurance Company (L,A,D,M)
<b>Italy</b>	Società Reale Mutua di Assicurazioni (L,A,D,M)	Allianz S.p.A (L,A,D,M,P)	Generali Italia (L,A,D,M)	UnipolSai Assicurazioni S.p.A. (L,D,P)	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)
<b>Ivory Coast</b>	NSIA	Allianz Côte d'Ivoire Assurances/ Allianz Côte d'Ivoire Assurances Vie	Saham Assurance (L,A,D)	None	None	Sunu Assurances Vie-Côte d'Ivoire (L,A,D)/ AXA Assurances Côte d'Ivoire (M)	None	L'Africaine des Assurances/Atlanta, through Globus Network (L,A,M)
<b>Jamaica</b>	None	None	None	None	Sagicor Life	Sagicor Life Jamaica Limited (L,A,D,M)	None	None
<b>Japan</b>	AIG Fuji Life Insurance Company Ltd (L,A,D)	Meiji Yasuda Life Insurance Company/ Meiji Yasuda General Insurance Co. Ltd (L,A,P)	Mitsui Life Insurance (L,A,D,M)	The Dai-ichi Life Insurance Company, Limited (L,D,M)	Asahi Mutual Life Insurance (L,D)/AXA Life Insurance (L,D)	MetLife Alico Japan (L,A,D)/AXA Life Insurance Japan (L)	Meiji Yasuda Life (L,A)	None
<b>Jordan</b>	None	Al Nisr Al-Arabi Insurance Co. Ltd.	Middle East Insurance Co. (L,A,D,M)	None	None	MetLife Jordan (L,A,D,M)	Dubai Insurance Company	Jordan Insurance Company (L,A,D)

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## 2018 Multinational pooling matrix

Country	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
<b>Number of countries and territory members</b>	<b>108</b>	<b>82</b>	<b>127</b>	<b>68</b>	<b>82</b>	<b>121</b>	<b>79</b>	<b>122</b>
<b>Kazakhstan</b>	Alfastrakhovanie (L,A,D)	Interteach Corporation	European Insurance Company JSC (L,A,D,M)	None	None	None	None	None
<b>Kenya</b>	None	MMI International	Jubilee Insurance (L,A,D)	None	None	None	Metropolitan Life Kenya	Jubilee, through Globus Network (L,A,D,M)
<b>Kosovo</b>	None	None	None	None	SIGAL LIFE UNIQA GROUP AUSTRIA, KOSOVO (L,A,D)	None	None	None
<b>Kuwait</b>	None	None	Warba Insurance Company (L,A,D,M)	None	None	MetLife Kuwait (L,A,D,M)	Dubai Insurance Company	Zurich International Life (L,A,D)
<b>Kyrgyzstan</b>	Alfastrakhovanie (L,A,D)	Interteach Corporation	Kyrgyzinstrakh (L,A,D,M)	None	None	None	None	None
<b>Laos</b>	None	Allianz General Laos	None	None	None	None	None	None
<b>Latvia</b>	SEB Trygg Liv	None	Generali Pan Europe (L,A,D)	None	ERGO Life Insurance SE (L,A,D)	None	None	Ergo Life Insurance SE Latvijas filiāle (L,A,D)
<b>Lebanon</b>	None	Allianz SNA	LIA Insurance	None	None	MetLife Lebanon (L,A,D,M)/ AXA Middle East SAL (L,A,D,M)	Dubai Insurance Company	None
<b>Lesotho</b>	None	MMI International	None	None	None	None	Metropolitan Lesotho	None
<b>Libya</b>	None	None	None	None	None	None	None	None
<b>Liechtenstein</b>	Swiss Mobiliar Life (L,D)	None	Generali Assurances Generales (L,A,D)	AXA Winterthur (L,D,P)	None	AXA Leben AG (via AXA Leben AG Switzerland) (L,A,D)	None	Zurich Life Insurance Company Ltd (L,A,D)
<b>Lithuania</b>	SEB Trygg Liv	None	Generali Pan Europe (L,A,D)	None	ERGO Life Insurance SE (L,A,D)	None	None	Ergo Life Insurance SE (L,A,D)
<b>Luxembourg</b>	La Luxembourgeoise (L,A,D,P)	Allianz Life Luxembourg S.A.	Foyer Vie (L,A,D)	Cardif Lux Vie S.A. (L,A,D,P)	Cardif Lux Vie (L,A,D,P)	AXA Assurances Vie Luxembourg S.A. (L,A,D,M)	Swiss Life Luxembourg (L,A,D)	La Baloise (L,D)

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## 2018 Multinational pooling matrix

Country	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
<b>Number of countries and territory members</b>	<b>108</b>	<b>82</b>	<b>127</b>	<b>68</b>	<b>82</b>	<b>121</b>	<b>79</b>	<b>122</b>
<b>Macau</b>	None	In-signing process Member	None	AXA China Region Insurance Company Limited	None	AXA China Region Insurance Company Limited (L,A,D,M)	Ping An Life (L,A,D,M)	AIA (L,A,D,M)
<b>Macedonia</b>	None	None	Eurolink Insurance Skopje (L,A,D,M)	None	Uniq Insurance (L,A,D)	None	None	None
<b>Madagascar</b>	None	Allianz Madagascar Assurances	Saham Assurance (L,A,D)	None	None	None	None	ARO, through Globus Network (L,A,M)
<b>Malawi</b>	None	MMI International	None	None	None	None	None	None
<b>Malaysia</b>	Tokio Marine Life Insurance Malaysia Berhad (L,A,D,M)	Allianz Life Insurance Malaysia Berhad	Great Eastern Life (L,A,D,M)	AIA Bhd. (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)
<b>Mali</b>	NSIA	Allianz Mali Assurances	Saham Assurance (L,A,D)	None	None	SUNU Assurances IARD Mali/SUNU Senegal (L,A,D)	None	Lafia, through Globus Network (L,A,M)
<b>Malta</b>	None	Citadel Insurance plc.	Generali Pan Europe (L,A,D)	None	None	AXA Global healthcare (L,A,D,M)	None	None
<b>Martinique</b>	MalakoffMederic/MalakoffMederic Courtage (L,A,D,M)	None	Generali Vie (L,A,D,M)	AXA France Vie/Malakoff Médéric Courtage (L,D,M)	None	AXA Caraïbes (L,A,D,M)	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
<b>Mauritania</b>	None	None	None	None	None	SUNU Assurances IARD Sénégal (A,M)	None	NASR, through Globus Network (L,A,M)
<b>Mauritius</b>	None	MMI International	International Assurance Limited (L,A,D)	SWAN Life Limited (L,D)	None	None	Metropolitan Life Mauritius	Mauritius Union Assurance/La Prudence Life, through Globus Network (L,A,D,M)
<b>Mayotte</b>	MalakoffMederic/MalakoffMederic Courtage (L,A,D,M)	None	None	AXA France Vie/Malakoff Médéric Courtage (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)

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## 2018 Multinational pooling matrix

Country	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
<b>Number of countries and territory members</b>	<b>108</b>	<b>82</b>	<b>127</b>	<b>68</b>	<b>82</b>	<b>121</b>	<b>79</b>	<b>122</b>
<b>Mexico</b>	Grupo Nacional Provincial (L,A,D,M)	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)	Metlife México S.A. (L,A,D,M)/AXA Seguros, S.A. de C.V (L,A,D,M)	Seguros Inbursa (M)	Zurich Vida Compania de Seguros S.A. (L,A,D,M)
<b>Moldova</b>	Alfastrakhovanie	None	None	None	None	None	None	None
<b>Monaco</b>	MalakoffMederic/ MalakoffMederic Courtage (L,A,D,M)	Allianz France (L,A,D,M)	Generali Vie (L,A,D,M)	AXA France Vie/ Malakoff Médéric Courtage (L,D,M)	Groupama Gan Vie (L,A,D,M)	AXA France Vie (Monaco) (L,A,D,M)	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
<b>Montenegro</b>	Zavarovalnica Triglav, d.d. (L,A,D,M)	None	Delta Generali (L,A,D)	None	UNIQA nezivotno osiguranje (L,A,D)	None	None	None
<b>Montserrat</b>	None	None	None	None	Sagicor Life (L,A,D,M)	None	None	None
<b>Morocco</b>	Wafa ASSURANCE	None	Saham Assurance (L,A,D)	None	RMA Watanya	AXA Assurance Maroc SA (L,A,D,M)	None	SAHAM Assurance (L,D,A,M)
<b>Mozambique</b>	None	MMI International	Hollard Mozambique (L,A,D)	None	None	None	Momentum Mozambique	Global Alliance Seguros, through Globus Network (L,A)
<b>Namibia</b>	None	MMI International	Hollard Life (L,A,D)	Old Mutual Life (L,A,D,P)	None	None	MMI Holdings Namibia	None
<b>Nepal</b>	None	None	None	None	None	MetLife Nepal (L,A,D,M)	None	None
<b>Netherlands</b>	Nationale-Nederlanden (L,D,P)	Allianz Netherlands (L,A,D,P)	Generali levensverzekering (L,D)/Generali schadeverzekering (A,D,M)	a.s.r./De Amersfoortse Insurance (L,D,P)	Delta Lloyd (L,D,P)	Achmea Pensioen En Levensverzekeringen N.V & Achmea Schadeverzekeringen N.V. & Achmea Zorgverzekeringen NV (L,A,D,M)	SRLEV N.V. – VIVAT Verzekeringen (L,D)	AEGON Schadeverzekering NV (D) & AEGON Levensverzekering NV (L)
<b>New Zealand</b>	None	None	Sovereign Assurance Company (L,D)	Fidelity Life Assurance Company Limited (L,D)	AMP (L,D)	The National Mutual Life Association of Australasia Limited (L,A,D)	Hannover Life (L,D)	AIA (L,A,D)

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<b>Number of countries and territory members</b>	<b>108</b>	<b>82</b>	<b>127</b>	<b>68</b>	<b>82</b>	<b>121</b>	<b>79</b>	<b>122</b>
<b>New-Caledonia</b>	MalakoffMederic/ MalakoffMederic Courtage (L,A,D,M)	None	Generali Vie (L,A,D,M)	None	None	AXA Nouvelle- Calédonie (L,A,D,M)	None	AG2R La Mondiale (L,A,D,M)
<b>Nicaragua</b>	Pan American Life Insurance Group (L,A,D,M)	None	Seguros America (L,A,D,M)	MAPFRE Seguros Nicaragua, S.A. (L,A,D,M)	None	Seguros America (L,A,M)	Mapfre Nicaragua (L,A,D,M)	Seguros America (through PALIG) (L,A,D,M)
<b>Niger</b>	None	None	Saham Assurance Niger (L,A,D)	None	None	Sunu Assurances Vie- Niger (L,A,D,M)	None	NIA, through Globus Network (L,A,M)
<b>Nigeria</b>	NSIA	MMI International	Mansard Insurance (L,A,D)	None	AXA Mansard Insurance (L,A,D)	AXA Mansard Insurance PLC (L,A,D)	United Metropolitan Nigeria Life Insurance	Leadway, through Globus Network
<b>Norway</b>	Nordea Liv Norge AS (L,D)/Trygg Forsikring (L,D)	DNB Livsforsikring ASA (L,A,D,P)/ Danica Pensjon	DNB Livsforsikring (L,A,D)	Storebrand (L,D,P)	Storebrand (L,D,P)	Gjensidige (L,A,D,M)	DNB Livsforsikring ASA (L,D)/ Danica (D,L)	Nordea Liv Norge, Tryg Forsikring A.S. (L,D,A)
<b>Oman</b>	Oman Insurance Company (L,A,D,M)	Orient Insurance Company	Oman Insurance Company (L,A,D,M)	None	None	MetLife Oman/AXA GULF OMAN (L,A,D,M)	Dubai Insurance Company	None
<b>Pakistan</b>	None	Allianz EFU Health Insurance Ltd./EFU Life Assurance Ltd.	Jubilee Insurance (L,A,D,M)	None	None	IGI Life Insurance Limited (L,A,D,M)	None	None
<b>Palestine Territories</b>	None	None	None	None	None	None	None	None
<b>Panama</b>	Pan American Life Insurance Group (L,A,D,M)	None	Generali SpA de Panama (L,A,D,M)	MAPFRE Panama, S.A. (L,A,D,M)	Sagicor Life (L,A,D,M)	Pan-American Life Insurance de Panamá, S.A. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
<b>Papua New Guinea</b>	None	None	None	None	None	None	None	None
<b>Paraguay</b>	None	None	Seguridad Seguros (L,A,D)	MAPFRE Paraguay (L,A,D)	None	None	None	Seguridad Seguros (L,A,D,M)
<b>Peru</b>	None	Rimac Seguros y Reaseguros S.A.	Rimac Seguros (L,A,D,M)	MAPFRE Perú (L,A,D,M)	Pacífico Seguros (L,A,D)	El Pacifico Vida (L,A,D)	None	Rimac Internacional Seguros (L,A,D,M)

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<b>Number of countries and territory members</b>	<b>108</b>	<b>82</b>	<b>127</b>	<b>68</b>	<b>82</b>	<b>121</b>	<b>79</b>	<b>122</b>
<b>Philippines</b>	United Coconut Planters Life Assurance Corp. (L,A,D,M) (signing proceure)	Pioneer Life Inc	Generali Life Assurance Philippines, Inc (L,A,D,M)	Insular Life (L,A,D,M)	Asian Life and General Assurance Corporation (L,A,D)	Philippines AXA Life Insurance Corp. (L,A,D,M)	First Life (L,A,D)	Philam Life (L,A,M,D)
<b>Poland</b>	NN Group Poland (L,A,D)	TUir Allianz Polska S.A./TU Allianz Zycie Polska S.A. (L,A,D,M,P)	Generali Zycie T.U.S.A. (L,D,M)/Generali T.U.S.A. (A,M)	Pramerica Życie (L,A,D,M)	Aviva Towarzystwo Ubezpieczen na Zycie (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), Uniqa (L,D,A,M)
<b>Portugal</b>	Ocidental Seguros (L,A)	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)	Tranquilidade (L,A,D,M)	MetLife Europe Limited (Portugal Branch) (L,A,D)	Groupama Seguros (L,A,D,M)	Zurich Companhia de Seguros Vida (L,A,D)
<b>Puerto Rico</b>	Pan American Life Insurance Group (L,A,D,M)	None	Mapfre Puerto Rico PRAICO (L,A,D,M)	None	Prudential Insurance Company of America (L,D) (provided that Prudential insures the U.S. plan)	MetLife U.S.A. (L,A,D)	None	Pan American Life Insurance Group (L,A,D,M)
<b>Qatar</b>	Oman Insurance Company (L,A,D,M)	None	Oman Insurance Company (L,A,D,M)	None	None	MetLife Qatar (L,A,D,M)/AXA GULF QATAR (L,A,D,M)	Dubai Insurance Company	None
<b>Reunion Island</b>	MalakoffMederic/MalakoffMederic Courtage (L,A,D,M)	None	Generali Vie (L,A,D,M)	AXA France Vie/Malakoff Médéric Courtage (L,D,M)	None	AXA Réunion (L,A,D,M)	Swiss Life Prévoyance et Santé (L,A,D,M)	AG2R La Mondiale (L,A,D,M)
<b>Romania</b>	NN Asigurari de Viata (L,A,D)	Allianz-Tiriac Asigurari S.A.	Generali Romania (L,A,D,M)	None	Uniqa Asigurari (L,A,D,M)	MetLife Romania (L,A,D,M)	Groupama Asigurari	None
<b>Russia</b>	Alfastrakhovanie (L,A,D,M)	Allianz Russia Life (L,A,D,P)/OJSC IC Allianz (A,D,M)	Ingo Life (L,A,D)/Ocao Ingosstrakh Insurance Company (M)	Welbi (L,A,D,M) – Medical is daily cash allowance	ERGO Life (L,A,D)	MetLife Russia (L,A,D,M)/Reso Garantia (L,A,D,M)	Rosogsstrakh (L,A,D,M)	Ergo Life Ltd. (L,A,D)
<b>Rwanda</b>	None	None	None	None	None	None	None	Radiant (A,M), through Globus Network/Sonar (L,A,M)

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<b>Sao Tome &amp; Principe</b>	None	None	None	None	None	None	None	SAAR, through Globus Network (L,A,M)
<b>Saudi Arabia</b>	None	Allianz Saudi Faransi Cooperative Insurance Company	None	None	None	AXA Cooperative Insurance Company (L,A,D,M)/MetLife Saudi Arabia(L,A,D,M)	Dubai Insurance Company	Arabian Shield (Zurich Product Fronter) (L,A,D)
<b>Senegal</b>	NSIA	Allianz Senegal Assurances, Allianz Senegal Assurances Vie	Saar Vie (L,A,D,)	None	None	Sunu Assurances Vie (Groupe SUNU) (L,A,D)/AXA Assurances Sénégal (A,M)	None	Salama (A,M)/ La Senegalaise (L,A); both through Globus Network
<b>Serbia</b>	Zavarovalnica Triglav, d.d. (L,A)	None	Generali Osiguranje (L,A,D)	None	Uniqa Osiguranje	None	None	None
<b>Sierra Leone</b>	None	None	None	None	None	SUNU Assurances Guinée	None	Activa, through Globus Network (A,M)
<b>Singapore</b>	AXA Life (L,A,D,M)	AXA Life Insurance Singapore Private Ltd. (L,A,D,M)	Great Eastern Life (L,A,D,M)	Aviva Ltd. (L,D,M)	AXA Insurance (L,D,M)	Tokio Marine Life Insurance Singapore Ltd (L,A,D,M)	FWD (L,A,D,M)/ Prudential (L,A,D,M)/ Aetna Singapore (M Expat)	AIA (L,A,D,M)
<b>Slovak Republic</b>	None	Allianz – Slovenská poisťovňa a.s.	Generali Slovensko Poistovna (L,A,D)	None	Uniqa Poistovna (L,A,D)	MetLife Slovakia. (L,A,D)	Kooperativa SK (L,A,D,P)	None
<b>Slovenia</b>	Zavarovalnica Triglav, d.d. (L,A,D,M)	None	Generali Zavarovalnica (L,A,D)	ERGO Življenjska zavarovalnica	Uniqa Osiguranje Croatia (freedom of service) (L,A)	Zavarovalnica Maribor d.d (L,A,D)	None	Zavarovalnica Sava d.d. (L,A)
<b>South Africa</b>	Sanlam Employee Benefits (L,A,D)	Sanlam Life Insurance Ltd. (L,A,D,P)	Hollard Life (L,D)	Old Mutual Life (L,A,D,P)	Sanlam (L,A,D)	Capital Alliance/Liberty Group Limited (L,A,D)	Momentum Life (L,A,D,M)	Alexander Forbes Life (L,A,D)
<b>South Korea</b>	None	None	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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## 2018 Multinational pooling matrix

Country	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
<b>Number of countries and territory members</b>	<b>108</b>	<b>82</b>	<b>127</b>	<b>68</b>	<b>82</b>	<b>121</b>	<b>79</b>	<b>122</b>
<b>Spain</b>	Nationale-Nederlanden Sapin (L,A,D)	Allianz Compañía de Seguros y Reaseguros S.A./Allianz Seguros (L,A,D,P)	Generali Espana (L,A,D,M)	Caja de Seguros Reunidos (CASER) (L,A,D)	España S.A. (L,A,D)	MetLife Spain(L,A,D)/ AXA Aurora Vida, S.A De Seguros Y Reaseguros & AXA Seguros Generales (L,A,D,M)	Vida Caixa (L,A,D) SegurCaixa Adeslas (M)	Zurich Insurance Ireland Ltd (branch Spain) (A)/Zurich Vida Compana y Reaseguros (L,D,A), Cigna (M)
<b>Sri Lanka</b>	None	Allianz Insurance Lanka Ltd.	None	None	None	None	None	AIA (L,D,A)
<b>St. Kitts</b>	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
<b>St. Lucia</b>	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
<b>St. Maarten/ St Martin</b>	Pan American Life Insurance Group (L,A,D,M)	None	Generali Vie (L,A,D,M)	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)
<b>St. Vincent</b>	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
<b>Sudan</b>	None	None	None	None	None	None	None	None
<b>Suriname</b>	None	None	None	None	None	None	None	None
<b>Swaziland</b>	None	MMI International	None	None	None	None	Metropolitan Swaziland	None
<b>Sweden</b>	SEB Trygg Liv (L,A,D)	Danica Pension (D)	None	SPP (L,D)	SPP (D,P)	None	Danica Pension (L,D)	None

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Country	AIG Global Network	Allianz Global Benefits	Generali GEB	IGP	Insurope	Maxis GBN	Swiss Life Global Solutions	Zurich Global Employee Benefits Solutions
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<b>Switzerland</b>	Swiss Mobiliar Life (L,D)	Allianz Suisse Lebensversicherung-Gesellschaft AG/Allianz Suisse Versicherungs-Gesellschaft AG (L,A,D,P)	Generali Assurances Generales (D,A)/ Helvetia (L,D)	AXA Winterthur (L,D,P)	Bâloise (L,D,P)	AXA Leben AG (L,A,D)	Swiss Life (L,A,D) Helsana (A,D)	Zurich Lebensversicherungs – Gesellschaft (L,A,D)/ Zurich Versicherungs-Gesellschaft (A,D)
<b>Taiwan</b>	Nan Shan Life Insurance Co. Ltd. (L,A,D,M)	Mercuries Life Insurance Co. Ltd.	Fubon Life (L,A,D,M)	Shin Kong Life (L,A,D,M)	China Life Insurance Company (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)
<b>Tajikistan</b>	Alfastrakhovanie (L,A,D)	None	None	None	None	None	None	None
<b>Tanzania</b>	None	MMI International	Jubilee (L,A,D)	None	None	None	Metropolitan Tanzania	Jubilee, through Globus Network (L,A,M)
<b>Thailand</b>	FWD Thailand (L,A,D,M)	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)	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)
<b>Togo</b>	NSIA	Allianz Togo Assurances	None	None	None	Union des Assurances du Togo IARD & Union des Assurances du Togo Vie (Groupe SUNU) (L,A,D,M)	None	Fidelia Assurances, through Globus Network (L,A,M)
<b>Tonga</b>	None	None	None	None	None	None	None	None
<b>Trinidad/Tobago</b>	Pan American Life Insurance Group (L,A,D,M)	None	None	None	Sagicor Life (L,A,D,M)	Pan-American Life Insurance Company of the Eastern Caribbean, Ltd. (L,A,D,M)	None	Pan American Life Insurance Group (L,A,D,M)
<b>Tunisia</b>	None	None	Maghreb Vie (L,A,D,M)	None	None	Astrée S.A. (L,A,D,M)	None	La Carte (L,A,D,M)/ Comar, through Globus Network (L,A,M)

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## 2018 Multinational pooling matrix

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<b>Turkey</b>	Acibadem Sigorta (L,A,D,M)	Allianz Hayat ve Emeklilik A.S./Allianz Sigorta A.S. (L,M,P)	Anadolu Hayat (L,A,D)/Anadolu Sigorta (M)	Allianz Yaşam ve Emeklilik (L,P) Allianz Sigorta A. (Health) (L,A,D,M)	Groupama Emeklilik (L,A,D)/Groupama Sigorta (M)	MetLife Turkey (L,A,D)/ AXA Hayat ve Emeklilik A.S & AXA Sigorta A.S (L,A,D,M)	None	Anadolu Hayat Emeklilik (L,A,D)
<b>Turkmenistan</b>	Alfastrakhovanie (L,A,D)	Interteach Corporation	None	None	None	None	None	None
<b>Turks and Caicos</b>	None	None	None	None	None	None	None	None
<b>U.A.E.</b>	Oman Insurance Company (L,A,D,M)	Orient Insurance Company (L,D,A,M)	Oman Insurance Company (L,A,D,M)	Abu Dhabi National Insurance Company (ADNIC) (L,A,D)	Union Insurance Company (L,D,M)	MetLife UAE (L,A,D,M)/ AXA GULF UAE (L,A,D,M)	Dubai Insurance Company (L,A,D,M)	Zurich International Life (L,A,D)
<b>Uganda</b>	None	None	Jubilee Insurance (L,A,D)	None	None	None	None	Jubilee, through Globus Network (L,A,M)
<b>Ukraine</b>	Alfastrakhovanie (L,A,D)	None	JSIC Ingo Ukraine (M), PJSIC Ingo Ukraine (L,A,D)	TAS Life (L,A,D,M) – Medical is daily cash allowance	Uniqa Life (L,A,D,P)	MetLife Ukraine (L,A,D) AXA Ukraine (L,A,D,M)	None	None
<b>United Kingdom</b>	Aviva	Legal & General Assurance Society Ltd. (L,D,P)	Assicurazioni Generali Spa (L,D)/ BUPA (M)	AXA PPP (M) Canada Life (L,D)	Canada Life Assurance Company (L,D)/BUPA UK (M)	MetLife UK (L,A,D)/ AXA PPP Healthcare (M)	Unum (L,D)	Zurich Corporate Risk (L,A,D,)/BUPA (M)
<b>United States</b>	None	The Hartford Life Insurance Company	Sun Life Financial (L,A,D)/United Healthcare	Prudential (L,D)	Prudential Insurance Company of America (L,D)	MetLife U.S. (L,A,D)	Aetna (L,A,D,M)	UNUM (L,D)/U.S.A. Zurich U.S. (Accident & Health) (A)/ Zurich American Life Insurance Company (L,D,A)/Securian (L,A)
<b>Uruguay</b>	None	None	Mapfre La Urugaya	MAPFRE Uruguay (L,A,D)	None	MetLife Uruguay (L,A,D)	None	HDI Seguros (L,A,D)
<b>Uzbekistan</b>	Alfastrakhovanie (L,A,D)	Interteach Corporation	European Insurance Company	None	None	None	None	None
<b>Venezuela</b>	None	None	Mercantil Seguros	MAPFRE La Seguridad	None	Seguros Venezuela C.A. (L,A,D,M)	Atrio Seguros	Zurich Seguros S.A.

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<b>Vietnam</b>	Bao Viet Insurance (L,A,D,M)	None	Generali Vietnam (L,A,D,M)	None	BaoViet Insurance Corporation (L,A,D,M)	Bao Viet (L,A,D,M)	FWD (L,A,D,M)	AIA (L,A,D,M)
<b>Virgin Islands (UK, U.S.)</b>	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	None
<b>Yemen</b>	None	None	None	None	None	None	None	None
<b>Zambia</b>	None	MMI International	Hollard Life (L,A,D)	None	None	None	Metropolitan Life Zambia	Phoenix, Globus Network (A)/ Professional Life (L,M)
<b>Zimbabwe</b>	None	None	Zimnat (L,A,D)	None	None	None	None	None
<b>Offshore Programs (TCN/Expat)</b>	BUPA Global (M)	NEXtCARE, Allianz Worldwide Care (L,A,D,M)/Allianz Global Assistance International/Allianz Global Investors/ PIMCO (Pacific Investment Company)	Generali Worldwide (Guernsey) (L,A,D,M)/Generali Global Health (M)/ United Healthcare Global (L,D,A)	AXA France (through AXA Global Protect) (L,D,P)/AXA PPP International (through AXA Global Protect) (M)/CIGNA Global Health Benefits	Global Benefits Group (L,A,D)/ BUPA International (M)	AXA Global Health/ AXA Luxembourg/ MetLife Expatriate Benefits (L,A,D,M)	Europe: Swiss Life Switzerland/Swiss Life France/Swiss Life Luxembourg/ Aetna Ireland U.S.A.: Aetna Singapore: Aetna Singapore	Zurich Life Insurance Company Ltd (L,A,D)/ Cigna (M)

### General notes:

1. Network's members are insurers locally admitted, or correspondents that use locally admitted partners.
2. Network's local pooling capabilities to pool insurable lines of business are indicated in parentheses.
3. If no parentheses, the local insurer works as a network member for servicing programs; may also have captive capabilities.
4. Poolable percentages may differ from 100% in any given country and from network to network. We recommend verifying poolable percentage on a case by case basis.
5. Regulatory changes in a country may impact networks ability to pool business as indicated above.

### Other notes:

- a. Insurope and Swiss Life do not provide captive capabilities.
- b. IGP has informed of a local insured member in Cambodia: Manulife Cambodia plc.
- c. MAXIS has informed that Sunu is their member in Cape Verde and Liberia.
- d. Zurich has informed that Awash Insurance, through Globus Network has added to their capabilities in Ethiopia (L,D,A,M).

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