

2010

Multinational Pooling Network Matrix

A complete listing of the nine key multinational pooling networks and their affiliated insurers across 160 countries



Country	Alico GBN	All Net	Generali	IGP	ING	Insurope	Maxis	Swiss Life	Zurich
Total # of countries	96	75	95	62	74	79	81	91	49
Algeria	None	None	Ciar	None	None	None	None	None	None
Angola	None	None	Nossa Seguros	None	None	None	None	None	None
Anguilla	None	None	None	None	None	Sagicor Life	None	None	None
Antigua	Alico	None	None	None	None	Sagicor Life	None	Aseguradora Mundial	None
Argentina	Alico Seguros	Allianz Argentina	Generali	SMG Life	HSBC - New York Life	HSBC - New York Life	Metropolitan Life	Galicia Vida Compañía de Seguros	Zurich Argentina Cia. De Seguros
Armenia	None	None	Ingosstrakh (Russia)	None	None	None	None	Rosogsstrakh	None
Aruba	Alico	None	None	None	Fatum/Guardian Holdings	Sagicor Life	None	Aseguradora Mundial	None
Australia	AIA or Maxis	Allianz Australia/MLC	CommInsure	AMP Life Limited	ING Life Limited	AXA	MetLife Insurance	Hannover Life	Tower Life/Zurich Australian Life
Austria	Uniqa	Allianz-Elementar	Generali	Victoria-Volksbanken	Donau Versicherung	UNIQA	Uniqa Versicherung AG	Wiener Städtische/Vienna Insurance Group	Zuerich Versicherungs
Azerbaijan Republic	None	None	Ingosstrakh (Russia)	None	None	None	None	Rosogsstrakh	None
Bahamas	None	None	None	None	Guardian Holdings	Sagicor Life	None	Aseguradora Mundial	None
Bahrain	Alico	None	Bahrain National Life Assurance	None	ACE Life	None	AXA Insurance (Gulf) B.S.C.(c)	None	None
Bangladesh	Alico	None	None	None	None	None	None	None	None
Barbados	Alico	None	None	None	None	Sagicor Life	None	Aseguradora Mundial	None
Belarus	None	None	Ingosstrakh (Russia)	None	None	None	None	Rosogsstrakh	None
Belgium	AXA Belgium	Allianz Belgium/Mensuara	Generali	AG Insurance	Vivium	AG Insurance	AXA Belgium	Delta Lloyd	Vivium Life
Belize	None	None	Atlantic Insurance	None	None	Sagicor Life	None	Aseguradora Mundial	None
Benin	None	Allianz Africa	None	None	None	None	AVIE, Union Béninoise d'Assurance Vie (Groupe SUNU)	None	None
Bermuda	None	None	Argus	None	None	None	None	None	None
Bolivia	None	None	None	None	None	None	None	None	None
Bonaire	Alico	None	None	None	Fatum/Guardian Holdings	None	None	Aseguradora Mundial	None

Country	Alico GBN	All Net	Generali	IGP	ING	Insurope	Maxis	Swiss Life	Zurich
Total # of countries	96	75	95	62	74	79	81	91	49
Bosnia	None	None	None	None	Zavarovalnica Triglav, d.d.	Uniqa Osiguranje	None	None	None
Botswana	None	None	None	None	Sanlam	None	None	Momentum Life	None
Brazil	Metropolitan Life	Allianz Seguros S.A., Allianz Saude S.A.	Generali	Mapfre Seguros Brazil	ING SulAmérica	HSBC Seguros	Metropolitan Life	Icatu Hartford Seguros	Zurich Brazil Seguros
Brunei	AIA	National Insurance Company Berhad	None	None	None	None	None	None	None
Bulgaria	AIG Life Bulgaria	Allianz Bulgaria Holding Company	Generali	None	ING Bulgaria	Uniqa Insurance plc	None	None	Bulstrad DSK Life
Burkina Faso	None	Allianz Africa	None	None	None	None	Raynal S.A. (Groupe SUNU)	None	None
Cameroon	None	Allianz Africa	None	None	None	None	AXA Assurances Cameroun, Union des Assurances du Cameroun Vie (Groupe SUNU)	None	None
Canada	Desjardins Financial Security/Greenshields	The Great-West Life Assurance Company	Sun Life Financial	Manulife Financial	Manulife Financial	Standard Life	Desjardins Financial Security	Great-West Life	Industrial Alliance Insurance
Cayman Islands	Alico	None	None	None	None	Sagicor Life	None	Aseguradora Mundial	None
Central African Republic	None	Allianz Africa	None	None	None	None	Union des Assurances Centrafricaines (Groupe SUNU)	None	None
Chile	La Interamericana	None	ING Chile	Mapfre Chile	ING Seguros de Vida	None	MetLife Chile	Cruz Del Sur	Chilena Consolidada Seguros de Vida
China	AIA	Allianz China Life Insurance Co. Ltd., Mondial Assistance	Generali	Taiping Life	ING Capital Life/Pacific-Antai Life	Ping An	AXA Minmetals Assurance	Ping An	New China Life, Beijing
Colombia	AIG Colombia	Aseguradora Colseguros S.A.	Generali	Mapfre Colombia	None	None	Seguros Comerciales Bolivar	Seguros Bolivar	Compania de Seguros Bolivar SA
Costa Rica	None	None	None	None	None	None	None	None	None
Croatia	None	Allianz Zagreb	Generali	None	Zavarovalnica Triglav	Uniqa Osiguranje	Uniqa Osiguranje	None	None

Country	Alico GBN	All Net	Generali	IGP	ING	Insurope	Maxis	Swiss Life	Zurich
Total # of countries	96	75	95	62	74	79	81	91	49
Curacao	Alico	None	None	None	Fatum/Guardian Holdings	Sagicor Life	None	None	None
Cyprus	Alico	AXIOMA Insurance (Cyprus) Ltd.	None	None	None	Universal Life	Interlife Insurance (via Interamerican Hellenic Greece)	Groupama Phoenix	None
Czech Republic	AMCICO AIG Life	Allianz Pojistovna	Generali	AXA životní pojišť'ovna	ING Employee Benefits	Uniqa pojistovna	AXA eská Republika	Kooperativa	ING Nationale-Nederlanden
Denmark	Skandia	Nordea Pension	A/P Pension	PFA Pension	SEB Pension	Danica Pension	Skandia	Danica Pension and PFA Pension	Nordea Liv & Pension
Dominica	Alico	None	None	None	None	Sagicor Life	None	Aseguradora Mundial	None
Dominican Republic	None	None	ARS Popular	Mapfre BHD Compañía de Seguros, S.A./ARS Palic Salud, S.A.	None	None	None	Aseguradora Mundial	None
Ecuador	AIG Metropolitana	None	Generali	Atlas Compañía de Seguros S.A.	None	None	None	None	None
Egypt	Pharaonic ALICO	Allianz Egypt	Misr	None	ACE Life	None	None	None	None
El Salvador	AIG Seguros	None	Asesuisa	Mapfre La Centro Americana	None	None	Assa Compañía de Seguros	Aseguradora Mundial	None
Estonia	None	None	None	SE Sampo Life Insurance Baltic	None	ERGO Elukindlustuse AS	None	None	ERGO Elukindlustuse AS
Finland	Etera Pension Insurance	None	Tapiola	Mandatum Life	Fennia Life	Mandatum Life	Etera Pension Insurance	Ilmarinen	Fennia Life
France	AXA France Vie	Allianz France, Mondial Assistance Group	Generali	AXA France Vie	Groupe Malakoff Médéric/Quatrem	GAN	AXA France Vie	Swiss Life	AG2R La Mondiale
French Guiana	None	None	None	None	Groupe Malakoff Médéric/Quatrem	None	AXA France Vie	None	None
French Polynesia	AXA Assurances Polynésie Française	None	None	None	None	None	AXA Assurances Polynésie Française	None	None
Gabon	AXA Assurances Gabon	None	None	None	None	None	Union des Assurances du Gabon Vie (Groupe SUNU) AXA Assurances Gabon	Momentum Life	None
Georgia	None	None	Ingosstrakh (Russia)	None	None	None	None	None	None

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Total # of countries	96	75	95	62	74	79	81	91	49
Germany	AXA Krankenversicherung AXA Lebensversicherung	Allianz Lebensversicherungs/ Krankenversicherung	Generali/Central Krankenversicherung	VICTORIA	Gothaer Lebensversicherung	Alte Leipziger	AXA Krankenversicherung AXA Lebensversicherung	Swiss Life	Zurich Deutscher Herold
Ghana	None	Metropolitan Life Ghana	Nationwide Mutual Health	None	None	None	None	Momentum Life	None
Gibraltar	None	None	None	None	None	None	None	None	None
Greece	Alico	Allianz Greece	Generali	ETHNIKI Hellenic General	ING Employee Benefits	Universal Life (Hellas)	Interamerican Hellenic Life	Groupama Phoenix	None
Grenada	Alico	None	None	None	None	Sagikor Life	None	Aseguradora Mundial	None
Guadeloupe	None	None	None	None	Groupe Malakoff Médéric/Quatrem	None	AXA France Vie	None	None
Guam	None	None	None	None	None	None	None	None	None
Guatemala	La Seguridad	None	Aseguradora General	Mapfre La Centro Americana	None	None	Asa Compañía de Seguros	Seguros de Occidente	None
Guinea	None	None	None	None	None	None	None	None	None
Guyana	None	None	None	None	None	None	None	None	None
Haiti	None	None	None	None	None	None	None	Aseguradora Mundial	None
Honduras	Seguros El Ahorro Hondureno	None	El Ahorro Hondureno	Mapfre La Centro Americana	None	None	None	Seguros Mundial	None
Hong Kong	AIA/AXA China Region	HSBC Life/ Medical	Generali	AXA China Region	ING Life Insurance	Manulife	AXA China Region	Sun Life Hong Kong	Zurich Life Insurance
Hungary	AHICO AIG Life	Allianz Hungária Biztosító	Generali	AEGON Hungary	ING Insurance	Groupama	AXA Biztosító Zrt	UNION Biztosito	ING Nationale- Nederlanden
India	None	Bajaj Allianz Life Insurance, Bajaj Allianz General Insurance	Generali	Max New York Life	Reliance Life	HDFC Standard Life	MetLife India Insurance	Kotak Mahindra Old Mutual	ICICI Prudential Life Insurance Company
Indonesia	PT Asuransi Winterthur Life Indonesia	Allianz Life Indonesia	Generali	PT. Asuransi Jiwa Manulife	Commonwealth Life	Jiwasraya	PT Asuransi Winterthur Life Indonesia	None	None
Ireland	Friends First/ Alico	New Ireland Assurance	Irish Life	Irish Life Assurance	New Ireland Assurance	Hibernian Aviva	New Ireland Assurance	Irish Life	Eagle Star Life Assurance
Israel	AIG Golden	None	Migdal (Generali)	None	None	None	None	None	Harel Insurance Company
Italy	Alico	Allianz S.p.A.	Generali	Fondiarria-SAI S.p.A.	None	Fondiarria/ SAI S.p.A.	AXA Assicurazioni/ Alico	Apulia Previdenza	Zurich Investment Life Spa/Zurich Insurance Ireland

Country	Alico GBN	All Net	Generali	IGP	ING	Insurope	Maxis	Swiss Life	Zurich
Total # of countries	96	75	95	62	74	79	81	91	49
Ivory Coast	AXA Assurances Côte d'Ivoire	Allianz Africa	None	None	None	None	Le Millénium Assurances Internationales-Vie/IARD, Union des Assurances de Côte d'Ivoire Vie (Groupe Sunu) AXA Assurances Côte d'Ivoire	None	None
Jamaica	Life of Jamaica	None	None	None	Guardian Holdings Limited	Sagicor Life	None	Aseguradora Mundial	None
Japan	Alico/ AIG Star/ AIG Edison	Meiji Yasuda Life Insurance Company, Meiji Yasuda General Insurance Co.	Mitsui	Dai-ichi	Nippon Life	Asahi Mutual/ AXA	AXA Life Insurance	Meiji Yasuda Life	Nippon Life
Jordan	Alico	Al Nisr Al-Arabi Insurance Co.	Middle East Insurance Co.	None	None	None	None	None	None
Kazakhstan	None	None	Generali - Czech Insurance Co.	None	None	None	None	Rosogsstrakh	None
Kenya	None	None	Hollard Life	None	None	None	None	Momentum Life	None
Kuwait	Alico	Gulf Insurance Company KSC	Warba Insurance Group	None	None	None	None	None	None
Kyrgyzstan	None	None	Ingosstrakh (Russia)	None	None	None	None	Rosogsstrakh	None
Laos	None	Assurances Générales du Laos	None	None	None	None	None	None	None
Latvia	AMPLICO AIG Life	Gjensidige Forsikring	None	SE Sampo Life Insurance Baltic	SEB	ERGO Latvia Life	None	None	AAS ERGO Latvija Dziviba
Lebanon	Alico	Allianz SNA	Medgulf	None	None	None	AXA Middle East SAL	None	None
Lesotho	None	None	None	None	Sanlam Employee Benefits	None	None	Momentum Life	None
Liechtenstein	Uniqa	Allianz Lebensversicherung (Schweiz) AG	Fortuna Lebensversicherungs	AXA Winterthur Life	Mobilair	Bâloise Life	AXA Winterthur Life	None	None
Lithuania	AMPLICO AIG Life	Gjensidige Forsikring	None	SE Sampo Life Insurance Baltic	SEB	ERGO Lietuva Life Insurance	None	None	UAB ERGO Lietuva Gyvybes Draudimas
Luxembourg	AXA Assurances Luxembourg S.A.	AGF Life Luxembourg S.A.	Foyer Vie	Fortis Luxembourg	La Luxembourg-geoise	Fortis Luxembourg	AXA Assurances Luxembourg S.A.	Swiss Life	Dexia Life & Pensions

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Macau	AIA	HSBC Life (International) Ltd.	None	AXA China Region	ING Life (Macau)	None	None	Ping An Life	None
Macedonia	None	None	EUROLINK	None	None	None	None	None	None
Malaysia	Mayban	Allianz Life Insurance Malaysia Berhad	Great Eastern	ING Insurance Berhad	ING Insurance Berhad	HSBC Amanah Takaful	Mayban	Hong Leong	TM Asia Life Malaysia Bhd.
Mali	None	Allianz Africa	None	None	None	None	None	None	None
Malta	None	Citadel Insurance plc	Middle Sea	None	None	None	None	None	None
Martinique	None	None	None	None	Groupe Malakoff Médéric/Quatrem	None	AXA France Vie	None	None
Mauritius	None	None	None	None	None	None	La Prudence Mauricienne Assurances Ltée	Momentum Life	None
Mexico	AIG-Mexico	Allianz México S.A. Compañía de Seguros	Generali	Seguros Monterrey New York Life	Grupo Nacional Provincial	Grupo Nacional Provincial	MetLife Mexico	Seguros Inbursa	Zurich Vida Compañía de Seguros S.A.
Moldova	None	None	Ingosstrakh (Russia)	None	None	None	None	Rosogsstrakh	None
Monaco	None	Assurances Générales de France (AGF)	None	AXA France Vie	Groupe Malakoff Médéric/Quatrem	GAN	None	None	None
Montenegro	None	None	Generali	None	Zavarovalnica Triglav	Uniqa	None	None	None
Montserrat	None	None	None	None	None	Sagicor Life	None	Aseguradora Mundial	None
Morocco	AXA Assurance Maroc SA	None	None	None	None	RMA Watanya	AXA Assurance Maroc SA	None	Zurich Compagnie Marocaine
Mozambique	None	None	Hollard Life	None	None	None	None	Momentum Life	None
Namibia	None	Sanlam Insurance	None	None	Sanlam	None	None	Momentum Life	None
Nepal	Alico	None	None	None	None	None	None	None	None
Netherlands	Achmea	AEGON Levensverzekering, AEGON Schadeverzekering NV	Generali	ASR Insurance	Nationale-Nederlanden	Delta Lloyd	Achmea	Zwitserleven	None
New Zealand	AIA/AXA New Zealand	Allianz Insurance New Zealand/Hannover Life/MLC	Sovereign	Tower New Zealand	ING Life	AXA New Zealand	AXA New Zealand	Hannover Life	None
New-Caledonia	None	None	None	None	None	None	AXA Nouvelle Calédonie	None	None

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Total # of countries	96	75	95	62	74	79	81	91	49
Nicaragua	Seguros America	None	INISER	Mapfre La Centro Americana	None	None	Asa Compañía de Seguros in Panama	Aseguradora Mundial	None
Niger	None	None	None	None	None	None	Union Générale des Assurances du Niger Vie/IARD (Groupe SUNU)	None	None
Nigeria	None	None	Guaranty Trust	None	None	None	None	None	None
Norway	Vital Forsikring	Gjensidige Forsikring/Vital Forsikring	Vital Forsikring	Storebrand	Nordea Liv/Vesta Forsikring	Storebrand	Vital Forsikring	Vital Forsikring/Danica	Nordea Liv/Vesta Forsikring
Oman	Alico	None	Oman Insurance Company	None	ACE Life	None	AXA Insurance (Gulf) B.S.C.(c)	None	None
Pakistan	Alico	Allianz EFU/EFU Life	None	None	None	None	None	None	None
Palestine Territories	None	None	None	None	None	None	None	None	None
Panama	Alico	None	Generali	Mapfre La Centro Americana	None	Sagikor Life	Asa Compañía de Seguros	Aseguradora Mundial	None
Papua New Guinea	None	Allianz Australia Ltd.	None	None	None	None	None	None	None
Paraguay	None	None	Seguridad Seguros	Mapfre Paraguay	None	None	None	None	None
Peru	Pacifico Vida	None	Mapfre	None	InVita Seguros de Vida	Pacifico Vida	None	None	Rimac Internacional Seguros
Philippines	Philippines AXA Life	Pioneer Life Assurance	Generali	Insular Life	None	Asian Life	Philippines AXA Life	First Guarantee Life	None
Poland	AMPLICO AIG Life	T.U. Allianz Polska S.A./T.U. Allianz Polska Zycie S.A.	Generali	WARTA Life Assurance	ING Nationale-Nederlanden	Aviva Life	AXA Zycie Towarzystwo Ubezpieczen S.A.	Compensa Zycie	ERGO Hestia S.A.
Portugal	Alico	Companhia de Seguros Allianz Portugal S.A.	Generali	VICTORIA Seguros	None	T-Vida/Tranquilidade	AXA Seguros Portugal	Groupama Seguros	Zurich Companhia de Seguros Vida
Puerto Rico	None	The Hartford Life Insurance Co.	Mapfre	None	None	Prudential Financial	MetLife	None	None
Qatar	Alico	Allianz Takaful Qatar	Qatar Insurance Company	None	ACE Life	None	AXA Insurance (Gulf) B.S.C.(c)	None	None
Reunion Island	None	None	None	None	Groupe Malakoff Médéric/Quatrem	None	AXA Vie La Reunion Direction Regionale	None	None

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Total # of countries	96	75	95	62	74	79	81	91	49
Romania	AIG Life Asigurari	Allianz-Tiriac Asigurari S.A.	Generali	Aviva Asigurari de Viata	ING Employee Benefits	Aviva Asigurari de Viata	Eureko Asigurari	None	Omniasig Life
Russia	AIG Life	Allianz Rosno Life, The People's Insurance Co. of Russia ROSNO	Ingosstrakh/Generali Life	Aviva Insurance Company, ZAO	ACE Life	ERGO Life Ltd.	Rossia	Rosgosstrakh	Insurance Company "Ergo Life" Ltd.
Saudi Arabia	Alico	INSAUDI/Bank Saudi Faransi	Medgulf	None	ACE Life	None	AXA Insurance (Saudi Arabia) B.S.C.(c)	None	Zurich Life Insurance Company Ltd.
Senegal	AXA Assurances Sénégal	Allianz Africa	None	None	None	None	Union des Assurances du Sénégal - Vie (Groupe SUNU) AXA Assurances Sénégal	None	None
Serbia	None	None	Generali Delta	None	None	Uniq a.d.o.	None	None	None
Singapore	AIA/ TM Asia Life	Allianz Insurance Company of Singapore/ HSBC (Singapore) Pte Ltd.	Great Eastern	Aviva	HSBC Insurance	HSBC Insurance	TM Asia Life Singapore Ltd	NTUC Income Insurance	TM Asia Life Singapore Ltd.
Slovak Republic	AMSLICO	Allianz - Slovenska poisťovna	Generali	AXA životní pojišť'ovna	ING Zivotna Poistova	Uniqa Poistovna	AXA ~ivotní pojiaevovna	Kooperativa poist'ovna	ING Nationale-Nederlanden poist'ovna
Slovenia	None	None	Generali	VICTORIA-VOLKSBANKEN	Triglav Insurance	None	Zavarovalnica Maribor d.d.	None	Zavarovalnica Tilia d.d.
South Africa	Capital Alliance Group	Sanlam Insurance/ Optivest (Health)	Hollard	Old Mutual Life	Sanlam	Sanlam	Capital Alliance Group Risk	Momentum Life	Alexander Forbes Life
South Korea	Kyobo Life	Allianz Life Insurance Co. Ltd.	Samsung Life	Samsung Life	HSBC	Kyobo Life	Kyobo Life	Korea Life	Kyobo Life
Spain	Alico	Allianz Compania de Seguros/Allianz Seguros/Eurovida	La Estrella (Generali)	Caja de Seguros Reunidos, CASER	ING Employee Benefits	España S.A.	AXA Spain	Vida Caixa	Zurich Vida España
Sri Lanka	None	None	None	None	None	None	None	None	None
St. Eustatius	Alico	None	None	None	None	None	None	Aseguradora Mundial	None
St. Kitts	Alico	None	None	None	None	Sagicor Life	None	Aseguradora Mundial	None
St. Lucia	Alico	None	None	None	None	Sagicor Life	None	Aseguradora Mundial	None

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St. Martin	Alico	None	None	None	Fatum/Guardian Holdings	Sagicor Life	None	Aseguradora Mundial	None
St. Vincent	Alico	None	None	None	None	Sagicor Life	None	Aseguradora Mundial	None
Suriname	None	None	None	None	None	None	None	None	None
Swaziland	None	None	None	None	Sanlam Employee Benefits	None	None	Momentum Life	None
Sweden	Skandia	None	Generali Pan Europe/ Euro Accident	SPP Liv	SEB Trygg Liv	SPP Liv	Skandia	Danica Pension	None
Switzerland	AXA Winterthur Life	Allianze Suisse/ PHENIX/ Evlia (Travel)	Generali/ Helvetia/Sanitas	AXA Winterthur Life	Swiss Mobiliar Life	Bâloise	AXA Winterthur Life	Swiss Life/ Helsana	Zurich Lebensversicherungs - Gesellschaft/ Zurich Versicherungs-Gesellschaft
Taiwan	Met Life Taiwan	Mass Mutual Mercury/ Allianz Taiwan Life Insurance Co. Ltd.	Fubon Life	Shin Kong Life	None	China Life	Met Life Taiwan	Kuo Hua Life Insurance	None
Tajikistan	None	None	Ingosstrakh (Russia)	None	None	None	None	Rosogsstrakh	None
Thailand	Millea Life	Ayudhya Allianz CP Life Public Company Ltd./ Allianz CP General Insurance, Ayudhya Fund Management Co. Ltd.	Generali	Muang Thai	The Southeast Life Insurance	Siam Commercial New York Life	TM Millea Life	Bangkok Life Assurance	The Southeast Life Insurance Co. Ltd.
Togo	None	Allianz Africa	None	None	None	None	Union des Assurances du Togo Vie/IARD (Groupe SUNU)	None	None
Tonga	None	None	None	None	None	None	None	None	None
Trinidad/Tobago	ALGICO	None	None	None	Guardian Holdings Limited	Sagicor Life	None	Aseguradora Mundial	None
Tunisia	None	Assurances MAGHREBIA	Maghreb	None	None	None	Astrée S.A.	None	None
Turkey	American Life Hayat Sigorta	Koç Allianz Hayat Sigorta A.S., Allianz Sigorta A.S.	Generali/ Anadolu Hayat/ Anadolu Sigorta	Yapi Kredi Emeklilik A.S./Yapi Kredi Sigorta A.S.	Acibadem Sigorta	Basak Groupama Emeklilik/ Basak Groupama Sigorta	AXA Sigorta	New Life	Anadolu Hayat Emeklilik
Turkmenistan	None	None	Ingosstrakh (Russia)	None	None	None	None	Rosogsstrakh	None

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Turks and Caicos	None	None	None	None	None	Sagicor Life	None	Aseguradora Mundial	None
U.A.E.	Alico	National General Insurance (NGI)	Oman Insurance Company	None	ACE Life	None	AXA Insurance (Gulf) B.S.C.(c)	None	Zurich Life
Uganda	None	None	None	None	None	None	None	None	None
Ukraine	Alico AIG Life	Allianz Rosno Life/SLC Rosno Ukraine/PZU Ukraine Life Insurance Co./PZU Ukraine Insurance Co.	Generali Garant Life	None	None	Uniqa Life	CJSC "IC" "AXA Insurance"	Rosogsstrakh	None
United Kingdom	AIG Life/Remedi	Legal & General	Generali/Europ Assistance/BUPA	Canada Life/AXA PPP	Aviva	Canada Life/BUPA	AXA Life/AXA PPP Healthcare	UnumProvident	Zurich UK/Bupa
United States	None	The Hartford Life Insurance Company	Sun Life Financial/UnitedHealth Group	Prudential	ING Employee Benefits	Prudential	Metropolitan Life	Fort Dearborn Life	Unum Group/Zurich U.S., A&H
Uruguay	Alico	None	Mapfre	Mapfre Uruguay	None	None	MetLife Uruguay	None	None
Uzbekistan	Uzbek American	None	Ingosstrakh (Russia)	None	None	None	None	Rosogsstrakh	None
Venezuela	Seguros Venezuela	None	Seguros Mercantil	Mapfre La Seguridad	None	None	None	Seguros Comerciales Bolivar	Zurich Seguros S.A.
Vietnam	Bao Viet	None	None	None	Bao Viet	Bao Viet	Bao Viet	None	None
Virgin Islands (U.S.)	None	None	None	None	None	Sagicor Life	None	None	None
Zimbabwe	None	None	None	None	Sanlam	None	None	Momentum Life	None
Offshore (TCN/Expat)	AIG Life/Delam	Allianz Worldwide Care/Axioma/Norfolk Mobility Benefits, Inc./Mondial Assistance Group/Hauteville Insurance Company Ltd./William Russel (U.K.)	Generali Worldwide (Guernsey)	Nordben (Guernsey)/AXA PPP/CIGNA Intl/AXA Winterthur	BUPA International (Medical)	Nordben Life (Guernsey)/BUPA Intl	AXA PPP/AXA France	Swiss Life Luxembourg International	Zurich Life/Dexia Insurance & Pensions

Benefits
Risk and Financial Services
Talent and Rewards

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