



**2011**

## **Multinational Pooling Network Matrix**

A complete listing of the eight key multinational pooling networks and their affiliated insurers across 168 countries

Country	All Net	Generali	IGP	ING	Insurope	Maxis	Swiss Life	Zurich
<b>Total # of countries</b>	<b>76</b>	<b>99</b>	<b>68</b>	<b>83</b>	<b>80</b>	<b>114</b>	<b>85</b>	<b>55</b>
Algeria	None	Ciar	None	None	None	None	None	None
Angola	None	Nossa Seguros	None	None	None	None	None	None
Anguilla	None	None	None	None	Sagicor Life	None	None	None
Antigua	None	None	None	None	Sagicor Life	Alico	None	None
Argentina	Allianz Argentina	Generali	SMG Life	HSBC – New York Life	HSBC – New York Life	Metropolitan Life Seguros de Vida SA	Galicia Vida Compañía de Seguros	Zurich Argentina Cia. de Seguros
Armenia	None	Ingosstrakh (Russia)	None	None	None	None	Rosogsstrakh	None
Aruba	None	None	None	Fatum/Guardian Holdings	Sagicor Life	Alico	Aseguradora Mundial	None
Australia	Allianz Australia/MLC	CommInsure	AMP Life Limited	ING Life Ltd.	AXA	MetLife Insurance	Hannover Life	Tower Life/Zurich Australian Life
Austria	Allianz-Elementar Lebensversicherungs-AG	Generali	Victoria-Volksbanken	Donau Versicherung	Uniqa	Uniqa Versicherung AG	Wiener Städtische/Vienna Insurance Group	Zuerich Versicherungs-Aktiengesellschaft
Azerbaijan Republic	None	Ingosstrakh (Russia)	None	None	None	None	Rosogsstrakh	None
Bahamas	None	None	None	Guardian Holdings	Sagicor Life	None	None	None
Bahrain	Allianz Bahrain	Takaful	Aviva Middle East	ACE Life	None	AXA Insurance (Gulf) B.S.C.(c) MetLife Alico	None	Zurich
Bangladesh	None	None	None	None	None	MetLife Alico	None	None
Barbados	None	None	None	None	Sagicor Life	Alico	None	None
Belarus	None	Ingosstrakh (Russia)	None	None	None	None	Rosogsstrakh	None
Belgium	Allianz Belgium/Mensuara	Generali	AG Insurance	Vivium	AG Insurance	AXA Belgium	Delta Lloyd	Vivium Life
Belize	None	Atlantic Insurance	None	None	Sagicor Life	Alico	Aseguradora Mundial	None
Benin	Allianz Africa	None	None	None	None	AVIE, Union Béninoise d'Assurance Vie (Groupe SUNU)	None	None
Bermuda	None	Argus	None	None	None	None	None	None
Bolivia	None	None	None	None	None	None	None	Zurich Boliviana
Bonaire	None	None	None	Fatum/Guardian Holdings	None	Alico	Aseguradora Mundial	None

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<b>Bosnia</b>	None	None	None	Zavarovalnica Triglav, d.d.	Uniqa Osiguranje	None	None	None
<b>Botswana</b>	None	Hollard Life	None	None	None	None	Momentum Life	None
<b>Brazil</b>	Allianz Seguros S.A., Allianz Saude S.A.	Generali	Mapfre Seguros Brazil	ING SulAmérica	HSBC Seguros	Metropolitan Life	Icatu Hartford Seguros	Zurich Brazil Seguros
<b>Brunei</b>	National Insurance Co. Berhad	None	None	None	None	None	None	None
<b>Bulgaria</b>	Allianz Bulgaria Holding Co. Ltd.	Generali	None	ING Bulgaria	Uniqa Insurance plc	MetLife	None	Bulstrad DSK Life
<b>Burkina Faso</b>	Allianz Africa	None	None	None	None	Raynal S.A. (Groupe SUNU)	None	None
<b>Cameroon</b>	Allianz Africa	None	None	None	None	AXA Assurances Cameroun, Union des Assurances du Cameroun Vie (Groupe SUNU)	None	None
<b>Canada</b>	Great-West Life	Sun Life Financial	Manulife Financial	Manulife Financial	Standard Life	Desjardins Financial Security	Great-West Life	Industrial Alliance Insurance
<b>Cayman Islands</b>	None	None	None	None	Sagicor Life	Alico	None	None
<b>Central African Republic</b>	Allianz Africa	None	None	None	None	Union des Assurances Centrafricaines (Groupe SUNU)	None	None
<b>Chile</b>	None	ING Chile	Mapfre Compañía de Seguros de Vida de Chile	ING Seguros de Vida	None	MetLife Chile	Cruz Del Sur	Chilena Consolidada Seguros de Vida
<b>China</b>	Allianz China Life Insurance Co. Ltd., Mondial Assistance	Generali	Taiping Life	ING Capital Life/ Pacific-Antai Life	Ping An	AXA Minmetals Assurance	Ping An Life & China Life	New China Life, Beijing
<b>Colombia</b>	Aseguradora Colseguros S.A.	Generali	Mapfre Colombia	Pan American Life Insurance Company	None	MetLife (Colombia Seguros de Vida)	Seguros Bolivar	Compania de Seguros Bolivar S.A.
<b>(Democratic Republic of) Congo</b>	None	None	None	None	None	Assurances Générales du Congo - Vie	None	None
<b>Costa Rica</b>	None	None	None	Pan American Life Insurance Company	None	Alico	None	None
<b>Croatia</b>	Allianz Zagreb, d.d.	Generali	None	Zavarovalnica Triglav, d.d.	Uniqa Osiguranje	Uniqa Osiguranje, d.d.	None	None

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<b>Curacao</b>	None	None	None	Fatum/Guardian Holdings	Sagicor Life	Alico Curaçao	Aseguradora Mundial	None
<b>Cyprus</b>	AXIOMA Insurance (Cyprus) Ltd.	None	None	None	Universal Life	MetLife Alico	Groupama Phoenix	None
<b>Czech Republic</b>	Allianz Pojistovna	Generali	AXA Zivotni Pojistovna	ING Employee Benefits	Uniqa pojistovna, a.s.	AXA Ceská republika	Kooperativa	ING Nationale-Nederlanden
<b>Denmark</b>	Nordea Pension	A/P Pension	PFA Pension	SEB Pension	Danica Pension	Skandia Danmark	Danica Pension and PFA Pension	Nordea Liv & Pension
<b>Dominica</b>	None	None	None	None	Sagicor Life	Alico	None	None
<b>Dominican Republic</b>	None	Seguros Universal	Mapfre BHD Compañía de Seguros S.A./ARS Palic Salud S.A.	None	None	Seguros Universal	Aseguradora Mundial	None
<b>Ecuador</b>	None	Generali	Atlas Compañía de Seguros S.A.	Pan American Life Insurance Company	None	Chartis Ecuador	None	None
<b>Egypt</b>	Allianz Egypt	Misr	None	ACE Life	None	MetLife Alico	None	None
<b>El Salvador</b>	None	Asesuisa	Mapfre La Centro Americana	Pan American Life Insurance Company	None	Chartis Seguros de Personas	Aseguradora Mundial	None
<b>Estonia</b>	None	None	Mandatum Life Insurance Baltic	None	ERGO Elukindlustuse AS	Alico	None	ERGO Elukindlustuse AS
<b>Finland</b>	None	Tapiola	Mandatum Life	Fennia Life	Mandatum Life	Etera Pension Insurance Co.	Ilmarinen	Fennia Life
<b>France</b>	Allianz France, Mondial Assistance Group	Generali	AXA France Vie/Quatrem Assurances	Groupe Malakoff Médéric/ Quatrem	GAN	AXA France Vie	Swiss Life	AG2R La Mondiale
<b>French Guiana</b>	None	None	None	Groupe Malakoff Médéric/Quatrem	None	AXA France Vie	None	None
<b>French Polynesia</b>	None	None	None	None	None	AXA Assurances Polynésie Française	None	None
<b>Gabon</b>	None	None	None	None	None	AXA Assurances Gabon Union des Assurances du Gabon Vie (Groupe SUNU)	Momentum Life	None
<b>Georgia</b>	None	Ingosstrakh (Russia)	None	None	None	None	None	None
<b>Germany</b>	Allianz Lebensversicherungs/ Krankenversicherung/ Versicherungs	Generali/Central Krankenversicherung	ERGO Life Insurance	Gothaer Lebensversicherung	Alte Leipziger	AXA Krankenversicherung & AXA Lebensversicherung AG	Swiss Life	Zurich Deutscher Herold Lebensversicherungs AG

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<b>Ghana</b>	Metropolitan Life Ghana	Nationwide Mutual Health	None	None	None	None	Momentum Life	None
<b>Gibraltar</b>	None	None	None	None	None	None	None	None
<b>Greece</b>	Allianz Greece	Generali	ETHNIKI Hellenic General	ING Employee Benefits	Universal Life (Hellas)	MetLife Alico Interamerican Hellenic Life	Groupama Phoenix	None
<b>Greenland</b>	None	None	None	None	None	Skandia	None	None
<b>Grenada</b>	None	None	None	None	Sagicor Life	Alico	None	None
<b>Guadeloupe</b>	None	None	None	Groupe Malakoff Médéric/Quatrem	None	AXA Life France	None	None
<b>Guam</b>	None	None	None	None	None	None	Dearborn National	None
<b>Guatemala</b>	None	Aseguradora General	Mapfre La Centro Americana	Pan American Life Insurance Company	None	Chartis Seguros Guatemala	Seguros de Occidente	None
<b>Guinea</b>	None	None	None	None	None	None	None	None
<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>	None	Seguros HSBC Honduras	Mapfre La Centro Americana	Pan American Life Insurance Company	None	Ficohsa Seguros	Seguros Mundial	None
<b>Hong Kong</b>	HSBC Life/Medical	Generali	AXA China Region	ING Life Insurance	Manulife	AXA China Region Insurance Co. Ltd.	Sun Life Hong Kong	Zurich Life Insurance
<b>Hungary</b>	Allianz Hungária Biztosító	Generali	AEGON Hungary	ING Insurance	Groupama	MetLife Hungary AXA Biztosító Zrt	UNION Biztosító	ING Nationale-Nederlanden
<b>India</b>	Bajaj Allianz Life Insurance, Bajaj Allianz General Insurance	Future Generali	Max New York Life	Reliance Life & Reliance General	HDFC Standard Life	MetLife India Insurance Co. Ltd.	Kotak Mahindra Old Mutual	ICICI Prudential Life Insurance Co.
<b>Indonesia</b>	Allianz Life Indonesia	Generali	PT. Asuransi Jiwa Manulife	Commonwealth Life	Jiwasraya	PT. Asuransi Aviva Indonesia	None	None
<b>Ireland</b>	New Ireland Assurance	Irish Life	Irish Life Assurance	New Ireland Assurance	Hibernian Aviva	Friends First Life Assurance Co. Ltd.	Irish Life	Eagle Star Life Assurance
<b>Israel</b>	None	Migdal (Generali)	None	None	None	None	None	Harel Insurance Company
<b>Italy</b>	Allianz S.p.A.	Generali	Fondiarria-SAI S.p.A.	None	Fondiarria/SAI S.p.A.	MetLife Italia AXA Assicurazioni e Investimenti Ufficio Vita Collettive	Apulia Previdenza	Zurich Investment Life Spa/Zurich Insurance Ireland

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<b>Ivory Coast</b>	Allianz Africa	None	None	None	None	AXA Assurances Côte d'Ivoire, Le Millénium Assurances/Union des Assurances/Le Millénium Assurances Internationales-IARD	None	None
<b>Jamaica</b>	None	None	None	Guardian Holdings Limited	Sagikor Life	Life of Jamaica	Aseguradora Mundial	None
<b>Japan</b>	Meiji Yasuda Life Insurance Co., Meiji Yasuda General Insurance Co. Ltd.	Mitsui	Dai-ichi	Nippon Life	Asahi Mutual/AXA	AXA Life Insurance MetLife Alico	Meiji Yasuda Life	Nippon Life
<b>Jordan</b>	Al Nisr Al-Arabi Insurance Co. Ltd.	Middle East Insurance Company	None	None	None	MetLife Alico	None	Jordan Insurance Company
<b>Kazakhstan</b>	None	JSC "Generali Life"	None	None	None	None	Rosogsstrakh	None
<b>Kenya</b>	None	Jubilee Holdings	None	None	None	None	Momentum Life	None
<b>Kuwait</b>	Gulf Insurance Company KSC	Warba Insurance Group	Aviva Middle East	None	None	MetLife Alico	None	None
<b>Kyrgyzstan</b>	None	Ingosstrakh (Russia)	None	None	None	None	Rosogsstrakh	None
<b>Laos</b>	Assurances Générales du Laos	None	None	None	None	None	None	None
<b>Latvia</b>	Gjensidige Forsikring	None	Mandatum Life Insurance Baltic	SEB	ERGO Latvia Life	MetLife Amplico	None	AAS ERGO Latvija Dzīvība
<b>Lebanon</b>	Allianz SNA	None	None	None	None	MetLife Alico	None	None
<b>Lesotho</b>	None	None	None	Sanlam Employee Benefits	None	None	Momentum Life	None
<b>Liechtenstein</b>	Allianz Lebensversicherung (Schweiz) AG	Fortuna Lebensversicherungs	AXA Winterthur Life	Mobiliar	Bâloise Life	AXA Winterthur American Security	None	None
<b>Lithuania</b>	Gjensidige Forsikring	None	Mandatum Life Insurance Baltic	SEB	ERGO Lietuva Life Insurance	MetLife Amplico	None	UAB ERGO Lietuva Gyvybes Draudimas
<b>Luxembourg</b>	AGF Life Luxembourg S.A.	Foyer Vie	Fortis Luxembourg	La Luxembourgeoise	Fortis Luxembourg	AXA Assurances Luxembourg S.A.	Swiss Life	Dexia Life & Pensions
<b>Macau</b>	HSBC Life (International) Ltd	None	None	ING Life (Macau)	Manulife	None	Ping An Life	None
<b>Macedonia</b>	None	EUROLINK	None	None	None	None	None	None
<b>Malaysia</b>	Allianz Life Insurance Malaysia Berhad	Great Eastern	ING Insurance Berhad	ING Insurance Berhad	HSBC Amanah Takaful	None	Hong Leong	None
<b>Mali</b>	Allianz Africa	None	None	None	None	None	None	None

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<b>Malta</b>	Citadel Insurance plc	GPE	None	None	None	None	None	None
<b>Martinique</b>	None	None	None	Groupe Malakoff Médéric/Quatrem	None	AXA France Vie	None	None
<b>Mauritius</b>	None	None	None	None	None	La Prudence Mauricienne Assurances Ltée	Momentum Life	None
<b>Mexico</b>	Allianz México S.A. Compañía de Seguros	Seguros Banorte Generali, S.A. de C.V.	Seguros Monterrey New York Life	Grupo Nacional Provincial	Grupo Nacional Provincial	MetLife Mexico	Seguros Inbursa	Zurich Vida Compañía de Seguros S.A.
<b>Moldova</b>	None	Ingosstrakh (Russia)	None	None	None	None	Rosogsstrakh	None
<b>Monaco</b>	Assurances Générales de France (AGF)	None	AXA France Vie	Groupe Malakoff Médéric/Quatrem	GAN	None	Swiss Life	AG2R La Mondiale
<b>Montenegro</b>	None	Delta Generali Osiguranje	None	Zavarovalnica Triglav, d.d.	Uniq	None	None	None
<b>Montserrat</b>	None	None	None	None	Sagicor Life	None	None	None
<b>Morocco</b>	None	None	None	None	RMA Watanya	AXA Assurance Maroc SA	None	Zurich Compagnie Marocaine
<b>Mozambique</b>	None	Hollard Seguros Mozambique	None	None	None	None	Momentum Life	None
<b>Namibia</b>	Sanlam Insurance	Hollard-Life	Old Mutual Life	Sanlam	None	None	Momentum Life	None
<b>Nepal</b>	None	None	None	None	None	MetLife Alico	None	None
<b>Netherlands</b>	AEGON Levensverzekering, AEGON Schadeverzekering NV	Generali	ASR Insurance	Nationale-Nederlanden	Delta Lloyd	Achmea	Zwitserleven	Aegon
<b>New Zealand</b>	Allianz Insurance New Zealand/Hannover Life/MLC	Sovereign	Tower New Zealand	ING Life	AXA New Zealand	AXA New Zealand	Hannover Life	None
<b>New-Caledonia</b>	None	None	None	None	None	AXA Nouvelle-Calédonie	None	None
<b>Nicaragua</b>	None	Seguros America	Mapfre La Centro Americana	None	None	Seguros America	Aseguradora Mundial	None
<b>Niger</b>	None	None	None	None	None	Union Générale des Assurances du Niger Vie & Union Générale des Assurances du Niger-IARD (Groupe SUNU)	None	None
<b>Nigeria</b>	None	Guaranty Trust	None	None	None	None	None	None

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<b>Norway</b>	Gjensidige Forsikring/ Vital Forsikring ASA	Vital Forsikring	Storebrand	Nordea Liv/Vesta Forsikring	Storebrand	Vital Forsikring ASA	Vital Forsikring ASA and Danica	Nordea Liv/Vesta Forsikring
<b>Oman</b>	None	Oman Insurance Company	Aviva Middle East	ACE Life	None	AXA Insurance (Gulf) MetLife Alico	None	None
<b>Pakistan</b>	Allianz EFU/EFU Life	None	None	None	None	MetLife Alico	None	None
<b>Palestinian Territories</b>	None	None	None	None	None	None	None	None
<b>Panama</b>	None	Generali	Mapfre La Centro Americana	Pan American Life Insurance Company	Sagicor Life	Alico	Aseguradora Mundial de Panamá	None
<b>Papua New Guinea</b>	Allianz Australia Ltd.	None	None	None	None	None	None	None
<b>Paraguay</b>	None	Seguridad Seguros	Mapfre Paraguay	None	None	None	None	None
<b>Peru</b>	None	Mapfre	None	InVita Seguros de Vida	Pacifico Vida	El Pacifico Vida	None	Rimac Internacional Seguros
<b>Philippines</b>	Pioneer Life Assurance	Generali Pilipinas Life Assurance	Insular Life	Great Pacific Life Insurance	Asian Life	Philippines AXA Life Insurance Corp.	First Guarantee Life	None
<b>Poland</b>	T.U. Allianz Polska S.A./T.U. Allianz Polska Zycie S.A.	Generali Zycie	WARTA Life Assurance	ING Nationale- Nederlanden	Aviva Life	AXA Zycie MetLife Amplico	Compensa Zycie	ERGO Hestia S.A.
<b>Portugal</b>	Companhia de Seguros Allianz Portugal S.A.	Generali Companhia	VICTORIA Seguros	None	T-Vida/ Tranquilidade	AXA Seguros Portugal MetLife	Groupama Seguros	Zurich Companhia de Seguros Vida
<b>Puerto Rico</b>	The Hartford Life Insurance Company	Mapfre	None	Pan American Life Insurance Company	Prudential Financial	MetLife	Dearborn National	None
<b>Qatar</b>	Allianz Takaful Qatar	Qatar Insurance Company	Aviva Middle East	ACE Life	None	AXA Insurance (Gulf) MetLife Alico	None	Zurich Life
<b>Reunion Island</b>	None	None	None	Groupe Malakoff Médéric/Quatrem	None	AXA Vie – La Réunion Direction Régionale	None	AG2R La Mondiale
<b>Romania</b>	Allianz-Tiriac Asigurari S.A.	Generali Asigurari	Aviva Asigurari de Viata SA	ING Employee Benefits	Aviva Asigurari de Viata	MetLife (Asigurari Romania)	Wiener Städtische	Omniasig Life
<b>Russia</b>	Allianz Rosno Life, The People's Insurance Company of Russia ROSNO	Ingosstrakh/Generali Life	Aviva Insurance Co., ZAO	ACE Life	ERGO Life Ltd.	Reso Garantia/AXA MetLife Alico	Rosgosstrakh	ERGO Life Ltd.
<b>Saudi Arabia</b>	INSAUDI/Bank Saudi Faransi	Tawuniya	Aviva Middle East	ACE Life	None	AXA Insurance (Saudi Arabia)	None	AICC Arabia Insurance Cooperative Company

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<b>Senegal</b>	Allianz Africa	None	None	None	None	AXA Assurances Sénégal Union des Assurances du Sénégal - Vie (Groupe SUNU)	None	None
<b>Serbia</b>	None	Delta Generali	None	Triglav Insurance	Uniq a.d.o.	None	Wiener Städtische	None
<b>Singapore</b>	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.
<b>Slovak Republic</b>	Allianz – Slovenska poistovna a.s.	Generali	AXA životní pojišť'ovna a.s.	ING Zivotna Poistova	Uniq Poistovna	AXA Zivotní pojíatovna a.s., MetLife Amslico	Kooperativa poist'ovna	ING Nationale-Nederlanden poist'ovna a.s.
<b>Slovenia</b>	None	Generali	Victoria-Volksbanken	Zavarovalnica Triglav, d.d.	None	Zavarovalnica Maribor, d.d.	Wiener Städtische	Zavarovalnica Tilia, d.d.
<b>South Africa</b>	Sanlam Insurance/Optivest (Health)	Hollard Life	Old Mutual Life	Sanlam	Sanlam	Capital Alliance Group Risk	Momentum Life	Alexander Forbes Life
<b>South Korea</b>	Allianz Life Insurance Co. Ltd.	Kyobo Life	Samsung Life	Kyobo	Kyobo Life	Kyobo Life Insurance Co. Ltd.	Korea Life	Kyobo Life
<b>Spain</b>	Allianz Compania de Seguros/Allianz Seguros/Eurovida	La Estrella (Generali)	Caja de Seguros Reunidos, CASER	ING Employee Benefits	España S.A.	AXA Seguros España MetLife	Vida Caixa	Zurich Vida España
<b>Sri Lanka</b>	None	None	None	None	None	None	None	None
<b>St. Eustatius</b>	None	None	None	None	None	Alico	None	None
<b>St. Kitts</b>	None	None	None	None	Sagicor Life	Alico	None	None
<b>St. Lucia</b>	None	None	None	None	Sagicor Life	Alico	None	None
<b>St. Martin</b>	None	None	None	Fatum/Guardian Holdings	Sagicor Life	Alico	None	None
<b>St. Vincent</b>	None	None	None	None	Sagicor Life	Alico	None	None
<b>Suriname</b>	None	None	None	None	None	None	None	None
<b>Swaziland</b>	None	None	None	Sanlam Employee Benefits	None	None	Momentum Life	None
<b>Sweden</b>	None	Generali Pan Europe/Euro Accident	SPP Liv	SEB Trygg Liv	SPP Liv	Skandia Sweden	Danica Pension	None

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<b>Switzerland</b>	Allianz Suisse/ PHENIX/Evla (Travel)	Generali/Helvetia/ Sanitas	AXA Winterthur Life	Swiss Mobiliar Life	Bâloise	AXA Winterthur	Swiss Life, Helsana	Zurich Lebensversicherungs- Gesellschaft/ Zurich Versicherungs- Gesellschaft
<b>Taiwan</b>	Mass Mutual Mercury/Allianz Taiwan Life Insurance Co. Ltd.	Fubon Life	Shin Kong Life	None	China Life	None	Kuo Hua Life Insurance	None
<b>Tajikistan</b>	None	Ingosstrakh (Russia)	None	None	None	None	Rosogsstrakh	None
<b>Tanzania</b>	None	Hollard Life	None	None	None	None	Momentum Life	None
<b>Thailand</b>	Ayudhya Allianz CP Life Public Co. Ltd./ Allianz CP General Insurance, Ayudhya Fund Management Co. Ltd.	Generali	Muang Thai	The Southeast Life Insurance	Siam Commercial New York Life	Tokio Marine Life Insurance (Thailand) Public Co. Ltd.	Bangkok Life Assurance	The Southeast Life Insurance Co. Ltd.
<b>Togo</b>	Allianz Africa	None	None	None	None	Union des Assurances du Togo IARD & Union des Assurances du Togo Vie (Groupe SUNU)	None	None
<b>Tonga</b>	None	None	None	None	None	None	None	None
<b>Trinidad/Tobago</b>	None	None	None	Guardian Holdings Limited	Sagicor Life	ALGICO	Aseguradora Mundial	None
<b>Tunisia</b>	Assurances MAGHREBIA	Maghrebria	None	None	None	Astrée S.A.	None	None
<b>Turkey</b>	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 American Life Hayat Sigorta	None	Anadolu Hayat Emeklilik
<b>Turkmenistan</b>	None	Ingosstrakh (Russia)	None	None	None	None	Rosogsstrakh	None
<b>Turks and Caicos</b>	None	None	None	None	Sagicor Life	None	None	None
<b>U.A.E.</b>	Arab Orient Insurance Company	Oman Insurance Company	Aviva Middle East	ACE Life	None	AXA Insurance (Gulf) MetLife Alico	None	Zurich Life
<b>Uganda</b>	None	East African Underwriters Lts	None	None	None	None	None	None
<b>Ukraine</b>	Allianz Rosno Life/ SLC Rosno Ukraine/ PZU Ukraine Life Insurance Co./PZU Ukraine Insurance Co.	Generali Garant Life	None	None	Uniqa Life	MetLife Alico	Rosogsstrakh	None

Country	All Net	Generali	IGP	ING	Insurope	Maxis	Swiss Life	Zurich
<b>Total # of countries</b>	<b>76</b>	<b>99</b>	<b>68</b>	<b>83</b>	<b>80</b>	<b>114</b>	<b>85</b>	<b>55</b>
<b>United Kingdom</b>	Legal & General	Generali/Europ Assistance/BUPA	AXA PPP/Canada Life	Aviva	Canada Life/BUPA	AXA PPP Healthcare MetLife	UnumProvident	Zurich U.K.
<b>United States</b>	The Hartford Life Insurance Company	Sun Life Financial/UnitedHealth Group	Prudential	ING Employee Benefits	Prudential	Metropolitan Life Insurance Company	Dearborn National	Unum Group/Zurich U.S., A&H
<b>Uruguay</b>	None	Mapfre	Mapfre Uruguay	None	None	MetLife Uruguay	None	None
<b>Uzbekistan</b>	None	Ingosstrakh (Russia)	None	None	None	None	Rosogsstrakh	None
<b>Venezuela</b>	None	Seguros Mercantil	Mapfre La Seguridad	None	None	Seguros Venezuela	Seguros Comerciales Bolivar	Zurich Seguros S.A.
<b>Vietnam</b>	None	None	None	Bao Viet	Bao Viet	Bao Viet	None	None
<b>Virgin Islands (U.S.)</b>	None	None	None	None	Sagicor Life	None	Dearborn National	None
<b>Zambia</b>	None	Professional Life Assurance	None	None	None	None	Momentum Life	None
<b>Zimbabwe</b>	None	None	None	Sanlam	None	None	None	
<b>Offshore (TCN/ Expat)</b>	Allianz Worldwide Care/Axioma/Norfolk Mobility Benefits, Inc./ Mondial Assistance Group/Hauteville Insurance Co. Ltd./ William Russel (U.K.)	Generali Worldwide (Guernsey)	Nordben (Guernsey)/AXA PPP/Canada Life/CIGNA Intl./ AXAWinterthur	BUPA International (Medical)	Nordben Life (Guernsey)/BUPA Intl.	MetLife Alico	Swiss Life Luxembourg, Swiss Life France	Zurich International Life

Benefits  
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