



Employee benefits: Global insurance networks' matrix — 2024

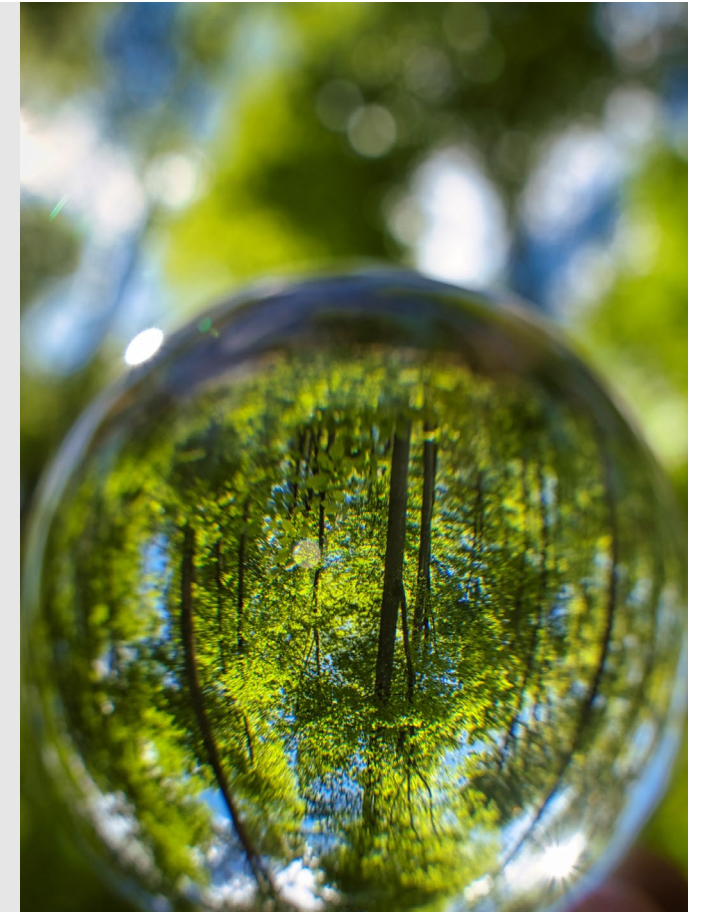
Insurance companies and benefits financing
capabilities for each country / market

Financing global benefits

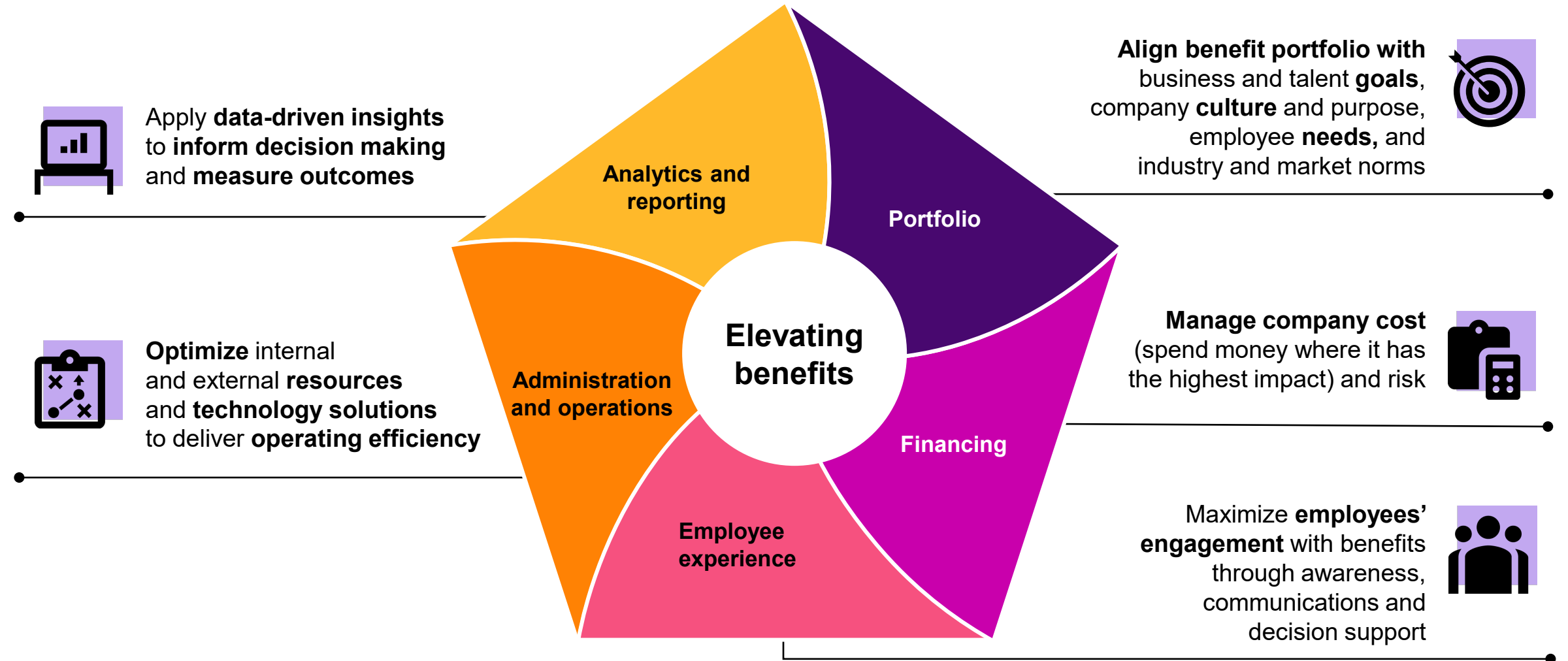
Multinational companies are increasingly looking at their global employee benefit programs around the world to see how they can bring more value to employees; support diversity, equity and inclusion (DEI) and other global initiatives; and save costs around the world. Multinational pooling, captive financing and other cross-border approaches can all support these goals.

Key developments seen among the global insurance networks during 2023 included the following:

- Most networks continue to look to form new partnerships in countries of strategic interest, where they currently have gaps, particularly across Africa.
- While the use of multinational pooling remains valuable to many multinational companies, the networks that offer captive solutions tend to envisage more of their growth coming from new captive arrangements, including transitions from pooling arrangements.
- There's continued focus on developing solutions that align with the needs of a changing environment, such as:
 - DEI innovations
 - Digital health, mental health and financial wellbeing services
 - Enhanced reporting and technology for greater insights and analytics
- The number of local insurer partnerships remained broadly unchanged over the year across all networks.
- All networks ceased pooling capabilities in Russia during 2022, and this continues through 2024.



Elevating and managing global benefits



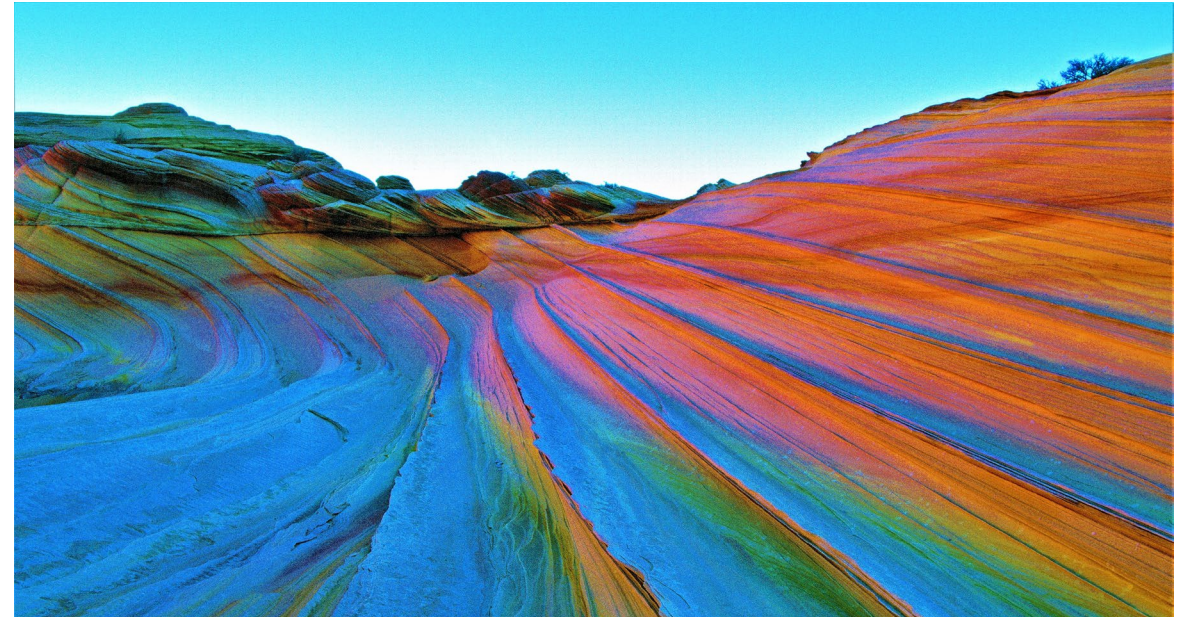
WTW's 2024 multinational insurers matrix provides a complete listing of the eight multinational networks for benefits, their affiliated insurers and their multinational pooling capabilities across 214 countries and territories. For each country, the matrix lists insurers that can provide locally admitted policies and products and shows coverages that are poolable for each insurer in brackets, e.g., life, accident, disability, medical and pension.

Elevating and managing global benefits

Effective execution of a global financing strategy for employee benefits is critical to its success.

- **Analytics and reporting** — selecting networks that can provide the right level of data on a timely basis to meet your needs
- **Portfolio** — partnering with the right multinational insurers that provide the right products to best meet the needs of your business, at both local and headquarters levels
- **Financing** — balancing local and central costs with products and risk levels to ensure the program is as efficient as possible
- **Employee experience** — choosing a strong local provider to increase employee satisfaction and where applicable expand offerings such as DEI
- **Administration and operations** — considering the structure of the network, such as wholly owned or third party, and additional services offered

As your business considers its approach to execution, it will also be important to ensure that the right framework and governance are in place to enable each insurer to best support the delivery of your employee benefits — and the best outcomes for employees and the business — around the world.



2024 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	83	124	77	82	101	85	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	None	None	AXA Algeria	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), Nossa Seguros Angola (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 S.A. (L,A,D)/ Prudential Seguros S.A. (L,A,D)	Life Seguros	Galicia Vida Compañía de Seguros (L,A,D,M)/ MAPFRE Argentina (L,A,D)	Zurich (L,A,D)
Armenia	None	None	EFES (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)	Resolution Life Australasia Limited (L)	MetLife Australia (L,D)	AIA Australia (L,A,D,M)	AIA (L,A,D)/ Zurich Financial Services Australia (L,A,D)

2024 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	83	124	77	82	101	85	146
Austria	None	Allianz Elementar Lebensversicherungs/Allianz Elementar Versicherungs-AG	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 Austria (L,D)	Wiener Städtische/ Vienna Insurance Group (L,D,M,P)	Zurich Versicherungs-Aktiengesellschaft (L,A,D)/Zurich Europe Life Insurance Company Ltd. Luxemburg (Freedom of Service) (L,D)
Azerbaijan	None	None	ATESHGHAH LIFE INSURANCE/ ATESHGHAH INSURANCE	None	None	None	None	None
Bahamas	None	None	None	None	None	None	None	None
Bahrain	None	Orient Insurance Company	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 (L,D,M,P)	AXA Belgium (L,A,D,M)	NN Goup (L,A,D)	Vivium (L,A,D)
Belize	None	None	None	None	Sagicor Life Inc (L,A,D,M)	None	None	None

2024 global benefits financing matrix and poolable coverages

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Number of country and territory members	20	83	124	77	82	101	85	146
Benin	None	None	SAHAM ASSURANCE VIE (L,A,D)	None	None	None	None	L'Africaine des Assurances, Vie, Globus Network (L,A,M)
Bermuda	None	BF&M Life Insurance Co.	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	Coordinator Momentum Life	None
Brazil	None	Allianz Seguros/ CarePlus	GENERALI BRASIL (L,A,D)/SUL AMERICA	MAPFRE Vida SA	Care Plus [Part of Bupa] (M)/ ICATU Seguros (L,A,D)	MetLife Brasil (L,D)	Icatu Seguros/ Inpao Dental/ MAG/MAPFRE Brazil (L,A,D)	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 (L,A,D,M)	None	AIA (L,A,D,M)
Bulgaria	None	Allianz Bulgaria Life Insurance (L,A,D,P)/Allianz Bulgaria Insurance	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)

2024 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	83	124	77	82	101	85	146
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)
Cabo Verde	None	None	None	None	None	None	None	Garantia, Globus Network
Cambodia	AIA (Cambodia) Life Insurance Plc (L,A,D,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	None	Activa, Globus Network (L,A,M)
Canada	None	Beneva Inc.	SUN LIFE (L,A,D,M)	Manulife Financial Corporation – Canadian Division (L,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 Co.	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)

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Number of country and territory members	20	83	124	77	82	101	85	146
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)	AXA Global Healthcare (UK) LTD (M)	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)	Compañía de Seguros de Vida Cámara S.A. (L,A,D,M)	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 (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 (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)
Colombia	None	Allianz Seguros de Vida (L,A,D,P,M)	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)	Mapfre (L,D)/Seguros Bolivar (L,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	Aseguradora del Istmo S.A. (ADISO) (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 Cote D'Ivoire	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 d.d. (L,A,D)	UNIQA OSIGURANJE D.D., ZAGREB.(L,A,D,M)	None	UNIQA Insurance Group (L,A,D,M)
Cuba	None	None	None	None	None	None	None	None

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

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Number of country and territory members	20	83	124	77	82	101	85	146
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 Luxembourg, 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 pojišťovna N.V. (A), UNIQA Insurance Group (L,A,D)
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)	NORDEA PENSION (L,D,M)	Danica Pension/ PFA Pension (L,D)	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	ARS Universal/ Seguros Universal (L,A,D,M)	SEGUROS UNIVERSAL (L,A,D,M)	MAPFRE BHD Compañía de Seguros, S.A./ MAPFRE Salud ARS, S.A. (L,D,M)	None	Seguros Universal – through PALIG (L,A,D,M)	Mapfre BHD/ Mapfre Salud ARS (L,A,D,M)	Seguros Universales ARS through PALIG (L,A,D,M)

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

2024 global benefits financing matrix and poolable coverages

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Number of country and territory members	20	83	124	77	82	101	85	146
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	EGYPTIAN LIFE TAKAFUL (L,A,D,M)	None	None	MetLife (L,A,D,M)/AXA (L,M)	Coordinator Dubai insurance (L,M)	Egyptian Life Takaful Company (L,A,D,M)
El Salvador	None	Aseguradora Agricola Comercial ACSA (L,A,D,M)	ASSA VIDA COMPAÑIA 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
Estonia	None	None	UTMOST PANEUROPE DAC (L,A,D)	None	None	None	None	Ergo Life Insurance SE Eesti filiaal (L,A,D,M)
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	None	Zurich Europe Life Insurance Company Ltd Luxemburg, Freedom of Service (L,A,D)

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Number of country and territory members	20	83	124	77	82	101	85	146
France	None	Allianz Vie (L,A,D,M)	GENERALI FRANCE (L,A,D,M)	Malakoff Humanis (L,A,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,A,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,A,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	None	None	None	AXA Assurances Gabon	None	ASSINCO, Globus Network/ OGARVIE (L,A,M)
Gambia	None	None	None	None	None	None	Enterprise Life (L,A)	None
Georgia	None	None	ALDAGI	None	None	None	None	None
Germany	None	Allianz Lebensversicherungs-AG (L,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)	Zurich Deutscher Herold Lebensversicherungs AG (L,A,D)/ Zurich Europe Life Insurance Company Ltd. Luxemburg (Freedom of Service) (L,D)
Ghana	None	Allianz Ghana/ Allianz Ghana Life	HOLLARD LIFE ASSURANCE GHANA LIMITED (L,A,D)	Old Mutual Life Assurance Company (Ghana) Limited (L,D)	Enterprise Life Assurance Company Limited (L,A,D)	None	Enterprise Life (L,A,D)	Activa, Globus Network (L,A,M)
Greece	None	Allianz European Reliance Single Member Insurance Company 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 Greece (L,A,D,M)	Groupama Phoenix (L,A,D,M)	None

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Number of country and territory members	20	83	124	77	82	101	85	146
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,A,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 (L,A,D,M)	ASSA COMPAÑIA 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
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)	Seguros del País, S.A. (L,A,D,M)	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)	Alfa Vienna Insurance Group Zrt (L,A,D,M)	Uniqa 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)

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Number of country and territory members	20	83	124	77	82	101	85	146
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,M)	ADITYA BIRLA SUN LIFE (L,A,D)/ FUTURE GENERALI INDIA (A,M)/ FUTURE GENERALI INDIA LIFE (L,A,D)/ ICICI LOMBARD (M)	Max Life Insurance	None	PNB MetLife (L,A)	HEHI/Kotak Mahindra Old Mutual Life	ICICI Prudential Life Insurance Company (L),ICICI Lombard (A,M)/ TATA AIA (L,A)
Indonesia	PT. AIA Financial (L,A,D,M)	Allianz Life Indonesia	GENERALI INDONESIA (L,A,D,M)	None	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)/Great Eastern Life 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 Ireland (L,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)
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)	ElipsLife (L,A,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 Life Insurance Company (L,A,D)	MetLife Alico Japan (L,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	None	None	MetLife Jordan (L,A,D,M)	Coordinator Dubai Insurance (L,M)	Jordan Insurance Company (L,A,D), Gulf Insurance Group (Gulf) B.S.C. (L,A,D,M)

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

2024 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	83	124	77	82	101	85	146
Kazakhstan	None	Interteach Corporation	EUROPEAN INSURANCE LIFE (L,A,D)	None	None	None	None	None
Kenya	None	Jubilee Allianz Kenya	JUBILEE (L,A,D)	Old Mutual Kenya (L,D)	None	None	None	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	None	None	MetLife Kuwait (L,A,D,M)	Coordinator Dubai Insurance (L,M)	Zurich International Life Ltd (L,A,D)/Gulf Insurance Group Kuwait B.S.C. (L,A,D,M)
Kyrgyzstan	None	None	AYUGARANT (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,M)
Lebanon	None	SNA S.A.L.	None	None	None	MetLife Lebanon (L,A,D,M)/AXA Middle East SAL	Coordinator Dubai Insurance (L,M)	None
Lesotho	None	None	LESOTHO NATIONAL INSURANCE (L,A,D)	None	None	None	Coordinator Momentum	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	Zurich Life Insurance Company Ltd (L,A,D)

2024 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	83	124	77	82	101	85	146
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,M)
Luxembourg	None	Foyer Vie (L,A,D)	FOYER VIE (L,A,D)	LA LUXEMBOURGEOISE – Vie – Société Anonyme d'Assurances (LALUX-Vie) (L,D)	Lalux (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	None	AXA Hong Kong (L,A,D,M)	None	AIA (L,A,D,M)
Macedonia (FYROM)	None	None	EUROLINK INSURANCE SKOPJE	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 (L,A,D)	None	None	None	None
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	UTMOST PANEUROPE DAC (L,A,D)	None	None	AXA Global Healthcare (M)	Mapfre (L,A,D,M)	Zurich Europe Life Insurance Company Ltd. Luxembourg (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,A,D,M)	Groupama Gan Vie (L,A,D,M)	None	Swiss Life Prévoyance et Santé	AG2R La Mondiale (L,A,D,M)
Mauritania	None	None	None	None	None	None	None	NASR, Globus Network (L,A,M)

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

2024 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	83	124	77	82	101	85	146
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,A,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
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,A,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	None	None	AXA Assurance Maroc SA	Atlanta Sanad Assurance	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	None	None	None	None	AIA
Namibia	None	None	HOLLARD LIFE (L,A,D)	Old Mutual (L,A,D,P)	None	None	Coordinator Momentum	None
Nauru	None	None	None	None	None	None	None	None

2024 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	83	124	77	82	101	85	146
Nepal	None	None	None	None	None	MetLife Nepal	None	None
Netherlands	None	Allianz Nederland Groep N.V.	UTMOST PANEUROPE DAC (L,D)/UTMOST PANEUROPE DAC (A)	a.s.r. (L,D)	Nationale-Nederlanden Leven (L,D,P)	Achmea (D)	Zwitserleven (L,D)	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 Australia (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,A,D,M)	None	AXA France (L,A,D,M)	None	AG2R La Mondiale (L,A,D,M)
Nicaragua	None	Seguros America (L,A,D,M)	ASSA COMPAÑIA 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)
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 (L,A,D)	Nordea Liv Norge, Tryg Forsikring A.S. (L,A,D) Zurich International Life Ltd (L,A,D)/Gulf Insurance Group (Gulf) B.S.C. (M)
Oman	None	Orient Insurance Company	OMAN INSURANCE (L,A,D,M)	None	None	MetLife Oman (L,A,D,M)	Coordinator Dubai Insurance (L,A)	
Pakistan	None	Allianz EFU Health Insurance LTD./EFU Life Assurance LTD.	JUBILEE (L,A,D,M)	None	None	IGI Life (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

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

2024 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	83	124	77	82	101	85	146
Panama	None	ASSA Compañía de Seguros (L,A,D,M)	ASSA COMPAÑÍA DE SEGUROS (L,A,D,M)	MAPFRE Panama, S.A. (L,A,D,M)	Sagikor 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	MAPFRE Paraguay (L,D)	None	None	Mapfre (L,A,D)	Seguridad Seguros (L,A,D,M)
Peru	None	RIMAC Seguros y Reaseguros	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,D)	Rimac Internacional Seguros (L,A,D,M)
Philippines	AIA Philippines (L,A,D,M)	Pioneer Life/AIA Philippines	GENERALI PHILIPPINES (L,A,D,M)	Pioneer Life Insular Life (L,A,D,M)	Etiqa Life and General Assurance Philippines, Inc. (L,A,D,M)	AXA Philippines (L,A,D)/Pioneer Life	First Life (L,A,D,M)	Philam Life (L,A,D,M)
Poland	None	TU Allianz Życie Polska (L,A,D,M,P)/ TUiR Allianz Polska (M)	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 (L,A,D)	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)	Fidelidade (L,D)/ Tranquilidade (L,A,D,M)	MetLife Portugal (L,A,D)	Una Seguros (L,A,D)	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)	Coordinator Dubai Insurance (L,A)	Zurich International Life Ltd (L,A,D)/Gulf Insurance Group (Gulf) B.S.C. (M)
Republic of the Congo	None	None	None	None	None	None	None	Assurances Générale du Congo, Globus Network (L,A,M)

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

2024 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	83	124	77	82	101	85	146
Romania	None	Allianz-Tiriac Asigurari S.A.	GENERALI ROMANIA (L,A,D)	Asirom Vienna Insurance (L,A,D,M)	UNIQA Asigurari de Viata (L,A,D,M)	MetLife Romania (L,A,D)	Groupama Asigurari (L,A,D,M)	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)
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	Gulf Insurance Group (L,A,D,M)	Coordinator Dubai Insurance (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 Senegal	None	Salama, Globus Network (A,M)/ La Senegalaise Vie, Globus Network (L,A)
Serbia	None	None	GENERALI OSIGURANJE SRBIJA (L,A,D,M)	None	None	UNIQA životno osiguranje Beograd a.d.o.	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)

2024 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	83	124	77	82	101	85	146
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), Zurich Singapore (A)
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)
Solomon Islands	None	None	None	None	None	None	None	None
Somalia	None	None	None	None	None	None	None	None
South Africa	None	Sanlam (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./Allianz Seguros (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)	Zurich Vida (L,A,D)/Cigna (M)
Sri Lanka	AIA Insurance Lanka PLC (L,A,D)/FairFirst (M)	Allianz Insurance Lanka	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)

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

2024 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	83	124	77	82	101	85	146
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,A,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)
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	None	UTMOST PANEUROPE DAC (L,A,D)	SPP (L,D)	SPP (D,P)	None	Futur Pension (L,A,D)	None
Switzerland	None	Allianz Suisse Lebensversicherung-Gesellschaft AG/Allianz Suisse Versicherungs-Gesellschaft AG (A,D)	GENERALI ASSURANCES GENERALES (A,D)/ GENERALI PERSONAL INSURANCE (A,L,D)/HELVETIA (L,D)	AXA Life Ltd. (L,D,P)	Baloise (L,D,P)	AXA Switzerland (L,A,D)	Swiss Life/ Helsana (L,A,D), ElipsLife Switzerland (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/AIA International Taiwan Branch	FUBON LIFE (L,A,M)	Shin Kong Life (L,A,D,M)	China Life Insurance (L,A,D,M)	Nan Shan Life (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 (L,A,D)	Jubilee, Globus Network (L,A,D,M)

2024 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	83	124	77	82	101	85	146
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,D,M)	AIA (L,A,D,M)
Timor-Leste	None	None	None	None	None	None	None	None
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	MAGHREBIA 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)	AXA Sigorta (M)/ AXA Hayat A.S. (L,A,D)	AXA Türkiye (L,A,D,M)/ MetLife Türkiye (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 (L,D)	None	None	None	Jubilee, Globus Network (L,A,D,M)

2024 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	83	124	77	82	101	85	146
Ukraine	None	None	PJSIC INGO UKRAINE LIFE (L,A,D)/JSIC INGO (M)	TAS Life (L,A,D,M)	Uniqa 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 (U.A.E.)	None	Orient Insurance Company	OMAN INSURANCE (L,A,D,M)	National Health Insurance Company – Daman (M)	None	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 (U.K.)	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)
United States of America (U.S.A.)	None	None	SUN LIFE/UNITEDHEALTHCARE (L,A,D)	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	Mapfre/Atrio Seguros (L,A,D,M)	None
Vietnam	AIA (Vietnam) Life Insurance Company Limited (L,A,D)/Bao Minh (M)	AIA Vietnam	GENERALI VIETNAM (L,A,D,M)	None	BaoViet Insurance Corporation (L,A,D,M)	BaoViet (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 (L,A,D)	Phoenix, Globus Network (A)/Professional Life (L,M)

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

2024 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	83	124	77	82	101	85	146
Zimbabwe	None	None	ZIMNAT (L,A,D)	None	None	None	None	None
Offshore Programs (TCN/Expat)	AIA Singapore Private Limited (M)	AWP Health & Life S.A. (L,A,D,M)/ NEXtCARE – TPA/Allianz Global Assistance International/ Allianz Global Investors/PIMCO	UTMOST WORLDWIDE LIMITED (L,A,D)/ UNITEDHEALTHCARE GLOBAL (L,A,D)/BUPA GLOBAL (M)/ BUPA (M)/ FOYER GLOBAL HEALTH (M)	AXA – Global Healthcare (M)/ AXA Luxembourg (L,D)/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)/Swiss Life France (M)	Zurich Life Insurance Company Ltd (L,A,D)/Cigna (M)

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