

COUNTRY	LOCAL NETWORK PARTNER	PARTNER SINCE	INSURER TYPE	FINANCIAL RATING	MARKET SHARE	ACCIDENT	DISABILITY	LIFE	MEDICAL	PENSION
ALGERIA	MACIR VIE	2013	Partner	Not rated	12.7% (6th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Insurable	-
ANGOLA	GA ANGOLA SEGUROS	2014	Partner	Not rated	21% (3rd, Total) - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
ARGENTINA	LA CAJA DE SEGUROS	2004	Generali	B1 (Moody's) - 2016	5.9% (2nd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
ARMENIA	INGO ARMENIA	2015	Partner	Not rated	27% (2nd, Non-Life) - 2016	Pool Captive	-	-	Pool Captive	-
AUSTRALIA *	COMMINSURE	1993	Partner	A+ (S&P) - 2016	10.8% (5th, Life) - 2017	-	Insurable	Insurable	-	-
AUSTRIA	GENERALI VERSICHERUNG	1992	Generali	A (AM Best) - 2016	10.5% (4th, Life); 15% (2nd, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
AZERBAIJAN	ATESHGAIH LIFE INSURANCE	2013	Partner	Not rated	18.2% (2nd, Life) - 2017	-	Pool Captive	Pool Captive	Pool Captive	-
AZERBAIJAN	ATESHGAIH INSURANCE	2013	Partner	Not rated	11.3% (3rd, Non-Life) - 2017	Pool Captive	-	-	Pool Captive	-
BAHAMAS	GENERALI UK BRANCH	1998	Generali	A (AM Best) - 2017	3.76% (7th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
BAHRAIN	BAHRAIN NATIONAL LIFE	2013	Partner	Not rated	4.8% (4th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
BELARUS	INGOSSTRAKH BELARUS	2018	Partner	A (Expert RA) - 2016	0.7% (14th, Non-Life) - 2017	Insurable	Insurable	Insurable	Insurable	-
BELGIUM	GENERALI BELGIUM	1966	Generali	Not rated	3.7% (10th, Life); 1.4% (11th, Non-Life) - 2016	Pool Captive	Pool Captive	Pool Captive	-	Insurable
BELIZE	ATLANTIC INSURANCE	2014	Partner	A, Excellent (AM Best) - 2017	N/A	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
BENIN	SAHAM ASSURANCE VIE	2014	Partner	Not rated	21.1% (2nd, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
BERMUDA	BERMUDA LIFE INSURANCE	1998	Partner	B++, Good (AM Best) - 2016	N/A	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
BOTSWANA	HOLLARD LIFE	2012	Partner	Not rated	2.9% (6th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
BRAZIL	GENERALI BRASIL	1966	Generali	Not rated	0.6% (27th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
BRAZIL	SUL AMÉRICA	2019	Partner	BB-, Stable (Fitch) - 2019	10.1% (3rd, Medical) - 2018	-	-	-	-	Captive
BULGARIA	GENERALI INSURANCE	2006	Generali	Not rated	8.6% (6th, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
BURKINA FASO	SAHAM ASSURANCE VIE	2014	Partner	Not rated	34.7% (1st, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
CAMBODIA	GENERALI LIFE	2003	Generali	Not rated	1.4% (12th, Life) via Thailand - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
CAMEROON	SAHAM LIFE INSURANCE CAMEROON	2014	Partner	Not rated	5.7% (6th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
CANADA	SUN LIFE FINANCIAL	2004	Partner	A+ (AM Best) - 2017	20.9% (2nd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Pool Captive
CAYMAN ISLANDS	GENERALI UK BRANCH	1998	Generali	A (AM Best) - 2017	3.76% (7th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Pool Captive
CHILE	COMPANIA DE SEGUROS DE VIDA SURSA	1998	Partner	AA (Fitch) - 2016	6.8% (6th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
CHINA	GENERALI CHINA LIFE	2005	Generali	Not rated	0.4% (35th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
COLOMBIA	SEGUROS BOLIVAR	2019	Partner	AAA (Fitch) - 2018	10.0% (3rd, Total) - 2018	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
COSTA RICA	ASSA COMPANIA DE SEGUROS	2018	Partner	AAA, Stable (Fitch) - 2017	3.5% (6th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
CROATIA	GENERALI OSIGURANJE	2003	Generali	Not rated	9% (6th, Life); 4.9% (8th, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
CYPRUS *	UTMOST PANEUROPE DAC	2011	Partner	Not rated	6% (2nd, Medfing Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
CZECH REPUBLIC	GENERALI POJISTOVNA	1995	Generali	Not rated	6.5% (6th, Life); 7.2% (6th, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
CZECH REPUBLIC	CESKA POJISTOVNA	2008	Generali	A, Excellent (AM Best) - 2016	17.9% (1st, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	-	Insurable
DENMARK	AP PENSION	1999	Partner	Not rated	4.2% (8th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
DOMINICAN REPUBLIC	ARS UNIVERSAL	2012	Partner	A+ (Fitch) - 2017	N/A	-	-	-	Pool Captive	-
DOMINICAN REPUBLIC	SEGUROS UNIVERSAL	1996	Partner	A+ (Fitch) - 2017	18% (2nd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
ECUADOR	GENERALI ECUADOR	2004	Generali	AA- (Bankwatch Ratings) - 2016	2.1% (12th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
EGYPT	EGYPTIAN LIFE TAKAFUL	2013	Partner	Not rated	3.9% (6th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
EL SALVADOR	ASEGURADORA AGRICOLA COMERCIAL	2013	Partner	A+ (Fitch) - 2017	20.6% (1st, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
ESTONIA *	UTMOST PANEUROPE DAC	2011	Partner	Not rated	6% (2nd, Medfing Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
FINLAND	LOCALTAPIOLA GENERAL MUTUAL	1994	Partner	A, Excellent (AM Best) - 2017	9.6% (3rd, Non-Life) - 2017	Pool Captive	-	-	Pool Captive	-
FINLAND	LOCALTAPIOLA MUTUAL LIFE	2018	Partner	A, Excellent (AM Best) - 2017	11.4% (4th, Life) - 2017	-	Pool Captive	Pool Captive	Pool Captive	Insurable
FRANCE	GENERALI FRANCE	1966	Generali	A (AM Best) - 2017	4.7% (8th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
GABON	SAHAM ASSURANCE VIE	2014	Partner	Not rated	0.4% (4th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
GEORGIA	ALDAGI	2013	Partner	Not rated	35.4% (2nd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
GERMANY	GENERALI VERSICHERUNG	1966	Generali	A (AM Best) - 2016	2.2% (12th, Non-Life) - 2016	Pool Captive	-	-	-	-
GERMANY	DIALOG LEBENSVERSICHERUNG	2019	Generali	A- (Fitch) - 2018	0.34% (44th, Life) - 2017	-	Pool Captive	Pool Captive	-	Insurable
GERMANY	CENTRAL KRANKENVERSICHERUNG	2003	Generali	A (AM Best) - 2017	N/A	-	-	-	Pool Captive	-
GHANA	NATIONWIDE MUTUAL HEALTH	2011	Partner	Not rated	N/A	-	-	-	Pool Captive	-
GHANA	VANGUARD	2011	Partner	Not rated	1.5% (9th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
GIBRALTAR	UTMOST WORLDWIDE LIMITED	1966	Partner	Not rated	N/A	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
GREECE	GENERALI HELLAS	1987	Generali	Not rated	4.6% (6th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
GUATEMALA	ASEGURADORA GENERAL	1996	Partner	AA (Fitch) - 2016	11.7% (3rd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
GUERNSEY	UTMOST WORLDWIDE LIMITED	1966	Partner	Not rated	N/A	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
GUINEA	SAHAM ASSURANCE	2014	Partner	Not rated	N/A	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
HONDURAS	DAVIENDA SEGUROS	1996	Partner	AA+ (Fitch) - 2016	8.7% (5th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
HONG KONG	GENERALI HONG KONG BRANCH	1966	Generali	A (AM Best) - 2017	0.1% (95th, Life); 1.7% (18th, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
HUNGARY	GENERALI BIZTOSITO	1992	Generali	Not rated	9.4% (4th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
INDIA	FUTURE GENERALI INDIA	2008	Generali	Not rated	1.4% (17th, Non-Life) - 2017	Pool Captive	-	-	Pool Captive	-
INDIA	FUTURE GENERALI INDIA LIFE	2008	Generali	Not rated	0.2% (21st, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
INDONESIA	GENERALI INDONESIA	2009	Generali	A (AM Best) - 2017	1.7% (16th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
IRELAND	UTMOST PANEUROPE DAC	2011	Partner	Not rated	6% (2nd, Medfing Corporate) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
ISRAEL	MIGDAL	N/A	Partner	Not rated	24.8% (1st, Life); 11.3% (4th, Non-Life) - 2016	Insurable	Insurable	Insurable	-	-
ITALY	GENERALI ITALIA	1966	Generali	A, Excellent (AM Best) - 2016	8.1% (3rd, Life); 15.3% (2nd, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
IVORY COAST	SAHAM ASSURANCE VIE	2014	Partner	Not rated	15.6% (3rd, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
JAPAN	TALU LIFE INSURANCE COMPANY	1971	Partner	A (S&P) - 2017	1.6% (19th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
JORDAN	MIDDLE EAST INSURANCE	2009	Partner	B++ (AM Best) - 2017	6.3% (5th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
KAZAKHSTAN	EUROPEAN INSURANCE LIFE	2009	Partner	Not rated	18.8% (3rd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
KENYA	JUBILEE	2011	Partner	Not rated	15.3% (3rd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
KUWAIT	WARBA INSURANCE	2008	Partner	BBB+ (S&P) - 2016	4.8% (4th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
KYRGYZSTAN	KYRGYZINSTRAKH	2012	Partner	Not rated	18.8% (3rd, Life) via Kazakhstan - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
LAOS	GENERALI LIFE	2003	Generali	Not rated	1.4% (12th, Life) via Thailand - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
LATVIA *	UTMOST PANEUROPE DAC	2011	Partner	Not rated	6% (2nd, Medfing Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
LESOTHO	LESOTHO NATIONAL INSURANCE	2017	Partner	Not rated	10.8% (2nd, Life) - 2007	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
LITHUANIA *	UTMOST PANEUROPE DAC	2011	Partner	Not rated	6% (2nd, Medfing Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
LUXEMBOURG	FOYER VIE	1990	Partner	Not rated	8.5% (6th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
MACEDONIA	EUROLINK INSURANCE SKOPJE	2005	Partner	Not rated	10.1% (2nd, Total) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
MADAGASCAR	SAHAM ASSURANCE	2014	Partner	Not rated	5.9% (4th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
MALAYSIA	GREAT EASTERN LIFE	2007	Partner	AA- (S&P) - 2017	22.3% (2nd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
MALI	SAHAM ASSURANCE VIE	2014	Partner	Not rated	31.2% (1st, Non-Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
MALTA *	UTMOST PANEUROPE DAC	2011	Partner	Not rated	6% (2nd, Medfing Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
MAURITIUS	INTERNATIONAL ASSURANCE LIFE	2012	Partner	Not rated	N/A	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
MEXICO	SEGUROS MONTERREY NEW YORK LIFE	2018	Partner	AA+ (AM Best) - 2018	9.3% (3rd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
MOLODOVA	EUROPEAN INSURANCE LIFE	2009	Partner	Not rated	18.8% (3rd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
MONTENEGRO	GENERALI MONTENEGRO	2008	Generali	Not rated	28.3% (1st, Life); 19% (2nd, Non-Life) via Serbia - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
MOROCCO	SAHAM ASSURANCE	2015	Partner	Not rated	6% (6th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
MOZAMBIQUE	HOLLARD LIFE	2012	Partner	Not rated	21.5% (2nd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
MYANMAR	GENERALI LIFE	2003	Generali	Not rated	1.4% (12th, Life) via Thailand - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
NAMIBIA	HOLLARD LIFE	2012	Partner	Not rated	1.2% (15th, Life) via SA - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
NETHERLANDS	UTMOST PANEUROPE DAC	2011	Partner	Not rated	6% (2nd, Medfing Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
NEW ZEALAND	SOVEREIGN	1993	Partner	A+ (AM Best) - 2016	27.5% (1st, Life) - 2016	-	Pool Captive	Pool Captive	Pool Captive	-
NICARAGUA	SEGUROS AMERICA	1996	Partner	Not rated	41.4% (1st, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
NIGER	SAHAM ASSURANCE	2014	Partner	Not rated	10.9% (5th, Non-Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
NIGERIA	MANSARD INSURANCE	2011	Partner	Not rated	3.4% (7th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
NORWAY	DNB LIVSFORSIKRING	1984	Partner	A+ (S&P) - 2016	14.5% (3rd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
OMAN	OMAN INSURANCE	2008	Partner	A- (S&P), A(AM Best) - 2016	22.4% (1st, Total) via United Arab Emirates - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
PAKISTAN	JUBILEE	2012	Partner	AA+, Stable (ICR-VIS) - 2016	23.6% (2nd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
PANAMA	ASSA COMPANIA DE SEGUROS	2018	Partner	A, Excellent (AM Best) - 2018	15.4% (3rd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
PAN EUROPE										

COUNTRY	LOCAL NETWORK PARTNER	PARTNER SINCE	INSURER TYPE	FINANCIAL RATING	MARKET SHARE	ACCIDENT	DISABILITY	LIFE	MEDICAL	PENSION
ROMANIA	GENERALI ROMANIA	2000	Generali	Not rated	3.3% (9th, Life); 7.1% (7th, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
RUSSIA	INGOSSTRAKH INSURANCE	2013	Partner	BB+ (S&P) - 2017	8.7% (3rd, Non-Life) - 2017	-	-	-	Pool Captive	-
RUSSIA	INGO LIFE	2009	Partner	BB+ (S&P) - 2017	3.1% (8th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
SENEGAL	SAHAM ASSURANCE VIE	2014	Partner	Not rated	0.2% (10th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
SERBIA	GENERALI OSIGURANJE SRBIJA	2004	Generali	Not rated	28.3% (1st, Life); 19% (2nd, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
SINGAPORE	GREAT EASTERN LIFE	2007	Partner	AA- (S&P) - 2017	27.8% (1st, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
SLOVAKIA	GENERALI SLOVENSKO POISTOVNA	1998	Generali	Not rated	9.2% (5th, Life); 11.9% (3rd, Non-Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
SLOVENIA	GENERALI ZAVAROVALNICA	2000	Generali	Not rated	4.8% (8th, Life); 4.6% (6th, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	-	Insurable
SOUTH AFRICA	HOLLARD LIFE	2002	Partner	AA (GCR) - 2017	1.2% (15th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
SOUTH KOREA	KYOBO LIFE	2010	Partner	A+ (Fitch) - 2016	10.2% (3rd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
SPAIN	GENERALI SEGUROS ESPAÑA	1966	Generali	A- (Fitch) - 2016	2.6% (9th, Life); 4.3% (5th, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
SWAZILAND	HOLLARD LIFE ASSURANCE COMPANY LTD	2002	Partner	AA (GCR) - 2017	1.2% (15th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	-	-
SWEDEN *	UTMOST PANEUROPE DAC	2011	Partner	Not rated	6% (2nd, Med/Ing Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
SWITZERLAND	GENERALI ASSURANCES GENERALES	1999	Generali	BBB (Fitch) - 2017	2.8% (12th, Non-Life) - 2017	Pool Captive	Pool Captive	-	-	-
SWITZERLAND	HELVETIA	2002	Partner	A, Stable (S&P) - 2017	11.9% (3rd, Life) - 2017	-	Pool Captive	Pool Captive	-	Insurable
TAIWAN	FUBON LIFE	1993	Partner	A- (S&P) - 2016	15.1% (3rd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
TANZANIA	JUBILEE	2011	Partner	Not rated	6.8% (4th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	-	-
THAILAND	GENERALI LIFE	2003	Generali	Not rated	1.4% (12th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
TOGO	SAHAM ASSURANCE VIE	2014	Partner	Not rated	N/A	Pool Captive	Pool Captive	Pool Captive	-	-
TUNISIA	MAGHREBIA VIE	2007	Partner	Not rated	12.2% (3rd, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
TURKEY	ANADOLU HAYAT	2004	Partner	Not rated	7% (5th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	-	Insurable
TURKEY	ANADOLU SIGORTA	2004	Partner	BBB-, Stable (Fitch) - 2017	11.9% (2nd, Non-Life) - 2017	-	-	-	Pool Captive	-
UGANDA	JUBILEE	2011	Partner	Not rated	12.8% (5th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
UKRAINE	PJSIC INGO UKRAINE LIFE	2013	Partner	Not rated	0.7% (11th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	-	-
UKRAINE	PJSIC INGO UKRAINE	2013	Partner	uuAA (IBI-Rating) - 2016	2.7% (7th, Non-Life) - 2016	-	-	-	Pool Captive	-
UNITED ARAB EMIRATES	OMAN INSURANCE	2008	Partner	A-, stable (S&P) - 2016	22.4% (1st, Total) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
UNITED KINGDOM	BUPA	2002	Partner	A+ (Fitch) - 2017	N/A	-	-	-	Pool Captive	-
UNITED KINGDOM	GENERALI GLOBAL HEALTH (for Expats)	1998	Generali	A (AM Best) - 2017	N/A	-	-	-	Pool Captive	-
UNITED KINGDOM	GENERALI UK BRANCH	1998	Generali	A (AM Best) - 2017	3.76% (7th, Life) - 2016	-	Pool Captive	Pool Captive	-	-
URUGUAY	MAPFRE LA URUGUAYA	2008	Partner	Baa2 (Moody's) - 2016	9% (2nd, Life) - 2017	Insurable	Insurable	Insurable	-	-
USA **	SUN LIFE FINANCIAL	2004	Partner	AA- (S&P) - 2017	0.2% (61st, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
USA **	UNITEDHEALTHCARE	2006	Partner	A (AM Best) - 2016	13.2% (1st, Non-Life) - 2017	-	-	-	Insurable	-
USA **	UNITEDHEALTHCARE GLOBAL	2006	Partner	A (AM Best) - 2016	13.2% (1st, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
VENEZUELA	MERCANTIL SEGUROS	1999	Partner	A+ (Fitch) - 2016	9.6% (4th, Life); 9.8% (2nd, Non-Life) - 2016	Insurable	-	Insurable	Insurable	-
VIETNAM	GENERALI VIETNAM	2011	Generali	A (AM Best) - 2017	2.9% (7th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
ZAMBIA	HOLLARD LIFE	2012	Partner	Not rated	2% (8th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	-	-
ZIMBABWE	ZIMNAT	2012	Partner	Not rated	5.4% (4th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	-	-

Insurable: Coverage can be insured locally, but cannot currently be included in GEB's Pooling or Captive arrangements.

Pool | Captive: Coverages can be included in GEB's Pooling or Captive arrangements.

* Insurable Coverage that can exceptionally be included in GEB's Captive arrangements.

** Inclusion in GEB's Captive arrangements only possible for Puerto Rico or US based employee benefits Captives after obtaining DoL exemption related to ERISA regulation.

° Covered via GEB's Pan European partner. Except for Latvia & Malta, policyholder cannot be located in these countries.

°° Through our Pan European partner GEB covers employees in most EU (EEA, EFTA) countries.

Information can change daily.

Please contact your dedicated GEB Regional Office for the latest updates.