## GENERALI EMPLOYEE BENEFITS NETWORK

LOCAL NETWORK PARTNER

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COUNTRY

COUNTRIES AND COVERAGES



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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	MLC LIMITED	2019	Partner	AA- (S&P) - 2019	10.96% (3rd, Life) - 2018	-	Pool   Captive	Pool   Captive	-	
AUSTRIA	GENERALI VERSICHERUNG	1992	Generali	A (AM Best) - 2016	10.5% (4th, Life); 15% (2nd, Non-Life) - 2017 18.2% (2nd, Life) - 2017	Pool   Captive	Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive	Insurable
AZERBAIJAN AZERBAIJAN	ATESHGAH LIFE INSURANCE ATESHGAH INSURANCE	2013 2013	Partner Partner	Not rated Not rated	18.2% (2nd, Life) - 2017 11.3% (3rd, Non-Life) - 2017	- Pool   Captive	Pool   Captive	Pool   Captive	- Pool   Captive	
BAHAMAS	UTMOST WORLDWIDE LIMITED	1966	Partner	A (AM Best) - 2017	3.76% (7th, Life) - 2016	Pool   Captive	Pool   Captive	Pool   Captive	- Unit 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	ATHORA BELGIUM	1966	Partner	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		-
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	-	•
BRAZIL	GENERALI BRASIL	1966	Generali	Not rated	0.6% (27th, Life) - 2017	Pool   Captive	Pool   Captive	Pool   Captive		
BRAZIL BULGARIA	SUL AMERICA GENERALI INSURANCE	2019 2006	Partner Generali	AA- (Fitch) - 2019 Not rated	10.1% (3rd, Medical) - 2018	- Pool   Captive	- Pool   Captive	- Deal   Continu	Captive Real   Contine	
BURKINA FASO	SAHAM ASSURANCE VIE	2006	Partner	Not rated	8.6% (6th, Non-Life) - 2017 34.7% (1st, Life) - 2016	Pool   Captive	Pool   Captive 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	
CAYMAN ISLANDS	UTMOST WORLDWIDE LIMITED	1966	Partner	A (AM Best) - 2017	3.76% (7th, Life) - 2016	Pool   Captive	Pool   Captive	Pool   Captive		Insurable
CHILE	COMPANIA DE SEGUROS DE VIDA SURA	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 COMPAÑÍA DE SEGUROS	2018	Partner	AAA, Stable (Fitch) - 2017	3.5% (6th, Life) - 2017	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	
CROATIA CYPRUS *	GENERALI OSIGURANJE UTMOST PANEUROPE DAC	2003	Generali Partner	Not rated	9% (6th, Life); 4.9% (8th, Non-Life) - 2017 6% (2nd Med/in Corporate) via IPE - 2017	Pool   Captive	Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive	•
CYPRUS * CZECH REPUBLIC	GENERALLEQUISTOVNA	2011 1995	Partner Generali	A (Fitch) - 2019 Not rated	6% (2nd, Med/Irg Corporate) via IRE - 2017 6.5% (6th, Life); 7.2% (6th, Non-Life) - 2017	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive		- Insurable
CZECH REPUBLIC	CESKA POJISTOVNA	2008	Generali	A, Excellent (AM Best) - 2016	6.5% (6th, Life); 7.2% (6th, Non-Life) - 2017 17.9% (1st, Life) - 2017	Pool   Captive Pool   Captive	Pool   Captive 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		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	ASSA VIDA COMPAÑIA DE SEGUROS	2019	Partner	Not rated	13.2% (3rd, Life) - 2017	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	
ESTONIA °	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2019	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive	Pool   Captive	Pool   Captive		
FINLAND	LOCALTAPIOLA GENERAL MUTUAL LOCALTAPIOLA MUTUAL LIFE	1994	Partner Partner	A, Excellent (AM Best) - 2017 A, Excellent (AM Best) - 2017	9.6% (3rd, Non-Life) - 2017 11.4% (4th, Life) - 2017	Pool   Captive	Pool I Or II	People Circle	Pool   Captive	- Insurable
FINLAND FRANCE *	GENERALLERANCE	2018 1966	Generali	A, Excellent (AM Best) - 2017 A (AM Best) - 2017		-	Pool   Captive	Pool   Captive	-	Insurable
GABON	SAHAM ASSURANCE VIE	2014	Partner	A (AW Best) - 2017 Not rated	4.7% (8th, Life) - 2016 0.4% (4th, Life) - 2017	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive	Insurable
GEORGIA	ALDAGI	2014	Partner	Not rated	35.4% (2nd, Life) - 2017	Pool   Captive	Pool   Captive	Pool   Captive	-	
GERMANY	CENTRAL KRANKENVERSICHERUNG	2003	Generali	A (AM Best) - 2017	N/A	-	-		Pool   Captive	
GERMANY	DIALOG LEBENSVERSICHERUNG	2019	Generali	A- (Fitch) - 2018	0.34% (44th, Life) - 2017		Pool   Captive	Pool   Captive	-	Insurable
GERMANY	DIALOG VERSICHERUNG	2019	Generali	A- (Fitch) - 2018		Pool   Captive				
GHANA	NATIONWIDE MUTUAL HEALTH	2011	Partner	Not rated	N/A				Insurable	
GHANA	VANGUARD	2011	Partner	Not rated	1.5% (9th, Life) - 2017	Pool   Captive	Pool   Captive	Pool   Captive	-	
GIBRALTAR	UTMOST WORLDWIDE LIMITED	1966	Partner	A (Fitch) - 2019	N/A	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	ASSA COMPAÑIA DE SEGUROS	2019	Partner	AA (PCR) - 2018	1.6% (12th, Life) - 2017	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	•
GUERNSEY	UTMOST WORLDWIDE LIMITED	1966	Partner	A (Fitch) - 2019	N/A	Pool   Captive	Pool   Captive	Pool   Captive	•	Insurable
GUINEA HONDURAS	SAHAM ASSURANCE	2014 2019	Partner Partner	Not rated Not rated	N/A	Pool   Captive	Pool   Captive	Pool   Captive	-	
HONDUKAS HONG KONG	ASSA COMPAÑIA DE SEGUROS GENERALI HONG KONG BRANCH	1966	Generali	A (AM Best) - 2017	0.3% (11th, Life) - 2018 0.1% (35th, Life); 1.7% (18th, Non-Life) - 2017	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	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	-	
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	A (Fitch) - 2019	6% (2nd, Med/Irg Corporate) - 2017	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	-	•
JAPAN	TAIJU 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		
KENYA KUWAIT	JUBILEE WARBA INSURANCE	2011 2008	Partner Partner	Not rated BBB+ (S&P) - 2016	15.3% (3rd, Life) - 2017 4.8% (4th, Life) - 2017	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	- Pool   Captive	
KYRGYZSTAN	KYRGYZINSTRAKH	2008	Partner	BBB+ (S&P) - 2016 Not rated	4.8% (4th, Life) - 2017 18.8% (3rd, Life) via Kazakhstan - 2017	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive	
LAOS	GENERALI LIFE	2012	Generali	Not rated	1.4% (12th, Life) via Thailand - 2017	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive		
LATVIA *	UTMOST PANEUROPE DAC	2003	Partner	A (Fitch) - 2019	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive	Pool   Captive	Pool   Captive		
LITHUANIA °	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2019	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive	Pool   Captive	Pool   Captive		
LUXEMBOURG	FOYER VIE	1990	Partner	Not rated	8.5% (6th, Life) - 2016	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		•
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		
MALTA *	UTMOST PANEUROPE DAC INTERNATIONAL ASSURANCE LIFE	2011	Partner	A (Fitch) - 2019 Not rated	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive	Pool   Captive	Pool   Captive	•	-
MAURITIUS	INTERNATIONAL ASSURANCE LIFE SEGUROS MONTERREY NEW YORK LIFE	2012 2018	Partner Partner	Not rated AA+ (AM Best) - 2018	N/A 9.3% (3rd, Life) - 2017	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	- Pool   Captive	Insurable -
MOLDOVA	EUROPEAN INSURANCE LIFE	2018	Partner	Not rated	9.3% (3rd, Life) - 2017 18.8% (3rd, Life) - 2017	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	. oor joapuve	
MONACO	GENERALI FRANCE	1966	Generali	A (AM Best) - 2017	4.7% (8th, 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		•
MYANMAR	GENERALI LIFE	2003	Generali	Not rated	1.4% (12th, Life) via Thailand - 2017	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		
NETHERLANDS	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2019	6% (2nd, Med/Irg Corporate) via IRE - 2017		Pool   Captive	Pool   Captive		
NETHERLANDS	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2019	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive			•	
NEW ZEALAND	AIA NEW ZEALAND	1993	Partner	A+ (AM Best) - 2016	27.5% (1st, Life) - 2016		Pool   Captive	Pool   Captive		
NICARAGUA	ASSA COMPAÑIA DE SEGUROS	2019	Partner	Not rated	16.4% (4th, Life) - 2018	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		•
	AXA MANSARD	2011	Partner	B+ (A.M. Best) - 2016	3.4% (7th, Life) - 2016	Pool   Captive	Pool   Captive	Pool   Captive	- Pool I Captive	-
	DNR LIVEEOROWOINO	1984	Partner Partner	A+ (S&P) - 2016 A (AM Best) - 2016	14.5% (3rd, Life) - 2017 22.4% (1st, Total) via United Arab Emirates - 2017	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive Pool   Captive	Insurable -
NIGERIA NORWAY	DNB LIVSFORSIKRING	2009			22.4 /o (1St, 10tal) via United Arab Emirates - 2017	Pool   Captive	Pool   Captive	Pool   Captive	1.0011 Cabtive	
NORWAY OMAN	OMAN INSURANCE	2008			23.6% (2nd Life) - 2017	Pool I Cantiun	Pool I Contine	Pool I Cantivo	Pool I Cantivo	-
NORWAY OMAN PAKISTAN		2012	Partner	AA+, Stable (JCR-VIS) - 2016	23.6% (2nd, Life) - 2017 15.4% (3rd, Life) - 2017	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	
NORWAY OMAN PAKISTAN PANAMA	OMAN INSURANCE JUBILEE ASSA COMPAÑÍA DE SEGUROS	2012 2018	Partner Partner	AA+, Stable (JCR-VIS) - 2016 A, Excellent (AM Best) - 2018	15.4% (3rd, Life) - 2017	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive Pool   Captive	
NORWAY OMAN PAKISTAN PANAMA PAN EUROPE **	OMAN INSURANCE JUBILEE	2012	Partner	AA+, Stable (JCR-VIS) - 2016						
	OMAN INSURANCE JUBILEE ASSA COMPAÑÍA DE SEGUROS UTMOST PANEUROPE DAC	2012 2018 2011	Partner Partner Partner	AA+, Stable (JCR-VIS) - 2016 A, Excellent (AM Best) - 2018 A (Fitch) - 2019	15.4% (3rd, Life) - 2017 6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive	
NORWAY OMAN PAKISTAN PANAMA PAN EUROPE ** PARAGUAY	OMAN INSURANCE JUBILEE ASSA COMPAÑÍA DE SEGUROS UTMOST PANEUROPE DAC SEGURIDAD SEGUROS	2012 2018 2011 2006	Partner Partner Partner Partner	AA+, Stable (JCR-VIS) - 2016 A, Excellent (AM Best) - 2018 A (Fitch) - 2019 pyA+ (Solventa) - 2016	15.4% (3rd, Life) - 2017 6% (2nd, Med/irg Corporate) via IRE - 2017 3.6% (10th, Life); 4.6% (7th, Non-Life) - 2017	Pool   Captive Pool   Captive Pool   Captive	Pool   Captive Pool   Captive Pool   Captive	Pool   Captive Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	
NORWAY OMAN PAKISTAN PANAMA PAN EUROPE ** PARAGUAY PERU	OMAN INSURANCE JUBILEE ASSA COMPAÑÍA DE SEGUROS UTMOST PANEUROPE DAC SEGURIDAD SEGUROS RIMAC SEGUROS	2012 2018 2011 2006 2014	Partner Partner Partner Partner Partner	AA+, Stable (JCR-VIS) - 2016 A, Excellent (AM Best) - 2018 A (Fitch) - 2019 pyA+ (Solventa) - 2016 BBB, Stable (Fitch) - 2016	15.4% (3rd, Life) - 2017 6% (2nd, Med/Irg Corporate) via IRE - 2017 3.6% (10th, Life); 4.6% (7th, Non-Life) - 2017 25.1% (2nd, Life) - 2017	Pool   Captive Pool   Captive Pool   Captive Pool   Captive	Pool   Captive Pool   Captive Pool   Captive Pool   Captive	Pool   Captive Pool   Captive Pool   Captive Pool   Captive	Pool   Captive Pool   Captive Pool   Captive	•
NORWAY OMAN PAKISTAN PANAMA PAN EUROPE ** PARAGUAY PERU PHILIPPINES	OMAN INSURANCE JUBILEE ASSA COMPAÑÍA DE SEGUROS UTMOST PANEUROPE DAC SEGURIDAD SEGUROS RINAC SEGUROS GENERALI PHILIPPINES	2012 2018 2011 2006 2014 2008	Partner Partner Partner Partner Partner Generali	AA+, Stable (JCR-VIS) - 2016 A, Excellent (AM Best) - 2018 A (Fitch) - 2019 pyA+ (Solventa) - 2016 BBB, Stable (Fitch) - 2016 Not rated	15.4% (3rd, Life) - 2017 6% (2nd, Med/ing Corporate) val RE - 2017 3.6% (10th, Life): 4.6% (7th, Non-Life) - 2017 25.1% (2nd, Life) - 2017 0.4% (22nd, Life) - 2017	Pool   Captive Pool   Captive Pool   Captive Pool   Captive Pool   Captive	Pool   Captive Pool   Captive Pool   Captive Pool   Captive Pool   Captive	Pool   Captive Pool   Captive Pool   Captive Pool   Captive Pool   Captive	Pool   Captive Pool   Captive Pool   Captive Pool   Captive	• • • •

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COUNTRY	LOCAL NETWORK PARTNER	PARTNER SINCE	INSURER TYPE	FINANCIAL RATING	MARKET SHARE	ACCIDENT	DISABILITY	LIFE	MEDICAL	PENSION
PUERTO RICO **	MAPFRE LIFE INSURANCE	2007	Partner	Not rated	0.4% (28th, Life) - 2017	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	
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		
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	2002	Partner	AA (GCR) - 2017	1.2% (15th, Life) - 2016	Pool   Captive	Pool   Captive	Pool   Captive		
SWEDEN °	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2019	6% (2nd, Med/Irg 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	11.39% (3rd, Non-Life) - 2018				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	-	
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.

\* Through Generali France GEB additionally covers following French overseas territories : French Guiana, French Polynesia, Guadeloupe, Martinique, Mayotte, New Caledonia & Réunion.
\*\* 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.

<sup>e</sup> Covered via GEB's Pan European partner. Except for Latvia & Malta, policyholder cannot be located in these countries.
<sup>ee</sup> 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.