GENERALI EMPLOYEE BENEFITS NETWORK

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COUNTRIES AND COVERAGES



COUNTRY		PARTNER SINCE	INSURER TYPE	FINANCIAL RATING	MARKET SHARE	ACCIDENT	DISABILITY	LIFE	MEDICAL	PENSION
	MACIR VIE SAHAM ANGOLA SEGUROS	2013	Partner	Not rated	12.7% (6th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Insurable	
NGOLA RGENTINA	SAHAM ANGOLA SEGUROS LA CAJA DE SEGUROS	2014 2004	Partner Generali	Not rated B1 (Moody's) - 2016	21% (3rd, Total) - 2017 5.9% (2nd, Life) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive		
RMENIA	INGO ARMENIA	2015	Partner	Not rated	27% (2nd, Non-Life) - 2016	Pool Captive	-	-	Pool Captive	
USTRALIA	MLC LIMITED	2019	Partner	AA- (S&P) - 2019	10.96% (3rd, Life) - 2018		Pool Captive	Pool Captive		
USTRIA	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
	ATESHGAH LIFE INSURANCE	2013	Partner	Not rated Not rated	18.2% (2nd, Life) - 2017	- Deal I Contina	Pool Captive	Pool Captive	- Pool Captive	
AHAMAS	UTMOST WORLDWIDE LIMITED	2013 1966	Partner	A (AM Best) - 2017	11.3% (3rd, Non-Life) - 2017 3.76% (7th, Life) - 2016	Pool Captive Pool Captive	- Pool Captive	- Pool Captive	Pool Captive	- Insurable
AHRAIN	BAHRAIN NATIONAL LIFE	2013	Partner	Not rated	4.8% (4th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
ELARUS	INGOSSTRAKH BELARUS	2018	Partner	A (Expert RA) - 2016	0.7% (14th, Non-Life) - 2017	Insurable	Insurable	Insurable	Insurable	
ELGIUM	ATHORA BELGIUM	1966	Partner	Not rated	3.7% (10th, Life); 1.4% (11th, Non-Life) - 2016	Pool Captive	Pool Captive	Pool Captive	-	Insurable
ELIZE	ATLANTIC INSURANCE	2014	Partner	A, Excellent (AM Best) - 2017	N/A	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
BENIN BERMUDA	SAHAM ASSURANCE VIE BERMUDA LIFE INSURANCE	2014 1998	Partner Partner	Not rated B++, Good (AM Best) - 2016	21.1% (2nd, Life) - 2016 N/A	Pool Captive Pool Captive	Pool Captive 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		
RAZIL	SUL AMERICA	2019	Partner	AA- (Fitch) - 2019	10.1% (3rd, Medical) - 2018		-		Captive	-
BULGARIA BURKINA FASO	GENERALI INSURANCE	2006	Generali	Not rated	8.6% (6th, Non-Life) - 2017 34 7% (1st Life) - 2016	Pool Captive	Pool Captive	Pool Captive Pool Captive	Pool Captive	
AMBODIA	SAHAM ASSURANCE VIE GENERALI LIFE	2014 2003	Partner Generali	Not rated Not rated	34.7% (1st, Life) - 2016 1.4% (12th, Life) via Thailand - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	-	
AMEROON	SAHAM LIFE INSURANCE CAMEROON	2003	Partner	Not rated	5.7% (6th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	-	
ANADA	SUN LIFE FINANCIAL	2004	Partner	A+ (AM Best) - 2017	20.9% (2nd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
AYMAN ISLANDS	UTMOST WORLDWIDE LIMITED	1966	Partner	A (AM Best) - 2017	3.76% (7th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	-	Insurable
HILE	SEGUROS DE VIDA SURAMERICANA	2020	Partner	A+ (Fitch) - 2020	0.42% (24th, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	•
CHINA	GENERALI CHINA LIFE SEGUROS BOLIVAR	2005	Generali Partner	Not rated	0.4% (35th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		Insurable
OSTA RICA	ASSA COMPAÑÍA DE SEGUROS	2019 2018	Partner	AAA (Fitch) - 2018 AAA, Stable (Fitch) - 2017	10.0% (3rd, Total) - 2018 3.5% (6th, Life) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	
ROATIA	GENERALI OSIGURANJE	2003	Generali	Not rated	9% (6th, Life); 4.9% (8th, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
YPRUS *	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2019	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive		•
ZECH REPUBLIC	GENERALI CESKA POJISTOVNA	2008	Generali	A, Excellent (AM Best) - 2016	17.9% (1st, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		Insurable
ENMARK	AP PENSION SEGUROS UNIVERSAL	1999 1996	Partner	Not rated A+ (Fitch) - 2017	4.2% (8th, Life) - 2017 18% (2nd, Life) - 2017	Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	- Pool Captive	Insurable
CUADOR	GENERALI ECUADOR	1996 2004	Generali	A+ (Fitch) - 2017 AA- (Bankwatch Ratings) - 2016	18% (2nd, Life) - 2017 2.1% (12th, Life) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	
GYPT	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	-
STONIA *	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2019	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive		
	LOCALTAPIOLA GENERAL MUTUAL	1994	Partner	A, Excellent (AM Best) - 2017 A Excellent (AM Best) - 2017	9.6% (3rd, Non-Life) - 2017	Pool Captive	- Pool I Cratha	- Pool I Costi	Pool Captive	-
INLAND RANCE *	LOCALTAPIOLA MUTUAL LIFE GENERALI FRANCE	2018 1966	Partner Generali	A, Excellent (AM Best) - 2017 A (AM Best) - 2017	11.4% (4th, Life) - 2017 4.7% (8th, Life) - 2016	- Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	- Pool Captive	Insurable
ABON	SAHAM ASSURANCE VIE	2014	Partner	Not rated	0.4% (4th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		-
BEORGIA	ALDAGI	2013	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	
BERMANY	DIALOG LEBENSVERSICHERUNG	2019	Generali	A- (Fitch) - 2018	0.34% (44th, Life) - 2017	-	Pool Captive	Pool Captive	-	Insurable
GERMANY	DIALOG VERSICHERUNG NATIONWIDE MUTUAL HEALTH	2019 2011	Generali Partner	A- (Fitch) - 2018 Not rated	- N/A	Pool Captive			- Insurable	
SHANA	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
REECE	GENERALI HELLAS	1987	Generali	Not rated	4.6% (6th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
BUATEMALA	ASSA COMPAÑIA DE SEGUROS	2019	Partner	AA (PCR) - 2018	1.6% (12th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
GUERNSEY GUINEA	UTMOST WORLDWIDE LIMITED SAHAM ASSURANCE	1966 2014	Partner Partner	A (Fitch) - 2019 Not rated	N/A N/A	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive		Insurable
HONDURAS	ASSA COMPAÑIA DE SEGUROS	2014	Partner	Not rated	0.3% (11th, Life) - 2018	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	- Pool Captive	
IONG KONG	GENERALI HONG KONG BRANCH	1966	Generali	A (AM Best) - 2017	0.1% (35th, Life); 1.7% (18th, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
IUNGARY	GENERALI BIZTOSITO	1992	Generali	Not rated	9.4% (4th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		Insurable
NDIA	FUTURE GENERALI INDIA	2008	Generali	Not rated	1.4% (17th, Non-Life) - 2017	Pool Captive	-		Pool Captive	•
NDIA NDONESIA	FUTURE GENERALI INDIA LIFE GENERALI INDONESIA	2008 2009	Generali	Not rated A (AM Best) - 2017	0.2% (21st, Life) - 2017 1.7% (16th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	- Pool Captive	•
RELAND	UTMOST PANEUROPE DAC	2009	Partner	A (AM Best) - 2017 A (Fitch) - 2019	6% (2nd, Med/Irg Corporate) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	- controating	
SRAEL	MIGDAL	N/A	Partner	Not rated	24.8% (1st, Life); 11.3% (4th, Non-Life) - 2016	Insurable	Insurable	Insurable	-	
TALY	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
VORY COAST	SAHAM ASSURANCE VIE	2014	Partner	Not rated	15.6% (3rd, Life) - 2016	Pool Captive	Pool Captive	Pool Captive		•
JAPAN JORDAN	TAIJU LIFE INSURANCE COMPANY	1971 2009	Partner	A (S&P) - 2017 B++ (AM Best) - 2017	1.6% (19th; Life) - 2016 6.3% (5th, Life) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive	Pool Captive Pool Captive	Insurable
AZAKHSTAN	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	-	
KUWAIT	WARBA INSURANCE	2008	Partner	BBB+ (S&P) - 2016	4.8% (4th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
(YRGYZSTAN	KYRGYZINSTRAKH	2012	Partner	Not rated	18.8% (3rd, Life) via Kazakhstan - 2017	Pool Captive	Pool Captive	Pool Captive		•
AOS	GENERALI LIFE UTMOST PANEUROPE DAC	2003	Generali	Not rated A (Eitch) - 2019	1.4% (12th, Life) via Thailand - 2017 6% (2nd Med/im Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive		
ATVIA * .ITHUANIA *	UTMOST PANEUROPE DAC UTMOST PANEUROPE DAC	2011 2011	Partner Partner	A (Fitch) - 2019 A (Fitch) - 2019	6% (2nd, Med/Irg Corporate) via IRE - 2017 6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive		
UXEMBOURG	FOYER VIE	1990	Partner	Not rated	8.5% (6th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive		
ACEDONIA	EUROLINK INSURANCE SKOPJE	2005	Partner	Not rated	10.1% (2nd, Total) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
ADAGASCAR	SAHAM ASSURANCE	2014	Partner	Not rated	5.9% (4th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	-	•
ALAYSIA ALLI	GREAT EASTERN LIFE SAHAM ASSURANCE VIE	2007	Partner	AA- (S&P) - 2017 Not rated	22.3% (2nd, life) - 2017 21.2% (1et Noo-Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
MALI MALTA *	UTMOST PANEUROPE DAC	2014 2011	Partner Partner	Not rated A (Fitch) - 2019	31.2% (1st, Non-Life) - 2016 6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive		
AURITIUS	INTERNATIONAL ASSURANCE LIFE	2011	Partner	Not rated	N/A	Pool Captive Pool Captive	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	-
IOLDOVA	EUROPEAN INSURANCE LIFE	2009	Partner	Not rated	18.8% (3rd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		•
AONACO	GENERALI FRANCE GENERALI MONTENEGRO	1966	Generali	A (AM Best) - 2017	4.7% (8th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive		
MONTENEGRO MOROCCO	GENERALI MONTENEGRO SAHAM ASSURANCE	2008 2015	Generali Partner	Not rated Not rated	28.3% (1st, Life); 19% (2nd, Non-Life) via Serbia - 2017 6% (6th, Life) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive		
IOZAMBIQUE	HOLLARD LIFE	2015	Partner	Not rated	21.5% (2nd, Life) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive		
IYANMAR	GENERALI LIFE	2003	Generali	Not rated	1.4% (12th, Life) via Thailand - 2017	Pool Captive	Pool Captive	Pool Captive		
IAMIBIA	HOLLARD LIFE	2012	Partner	Not rated	1.2% (15th, Life) via SA - 2016	Pool Captive	Pool Captive	Pool Captive		•
IETHERLANDS	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2019	6% (2nd, Med/Irg Corporate) via IRE - 2017		Pool Captive	Pool Captive		
IETHERLANDS IEW ZEALAND	UTMOST PANEUROPE DAC AIA NEW ZEALAND	2011 1993	Partner Partner	A (Fitch) - 2019 A+ (AM Best) - 2016	6% (2nd, Med/Irg Corporate) via IRE - 2017 27.5% (1st, Life) - 2016	Pool Captive	Pool I Contine	Pool I Contine		
IEW ZEALAND IICARAGUA	AIA NEW ZEALAND ASSA COMPAÑIA DE SEGUROS	1993 2019	Partner	A+ (AM Best) - 2016 Not rated	27.5% (1st, Life) - 2016 16.4% (4th, Life) - 2018	- Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	- Pool Captive	
IGER	SAHAM ASSURANCE	2019	Partner	Not rated	10.9% (5th, Non-Life) - 2016	Pool Captive	Pool Captive	Pool Captive		
IGERIA	AXA MANSARD	2011	Partner	B+ (A.M. Best) - 2016	3.4% (7th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive		
ORWAY	DNB LIVSFORSIKRING	1984	Partner	A+ (S&P) - 2016	14.5% (3rd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		Insurable
MAN	OMAN INSURANCE	2008	Partner	A2 (Moody's) - 2020	22.4% (1st, Total) via United Arab Emirates - 2017	Pool Captive	Pool Captive	Pool Captive		•
AKISTAN	JUBILEE	2012	Partner	AA+, Stable (JCR-VIS) - 2016 A Excellent (AM Bect) - 2018	23.6% (2nd, Life) - 2017 15.4% (2rd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
ANAMA AN EUROPE **	ASSA COMPAÑÍA DE SEGUROS UTMOST PANEUROPE DAC	2018 2011	Partner	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	
AN EUROPE **	SEGURIDAD SEGUROS	2011 2006	Partner	A (Fitch) - 2019 pyA+ (Solventa) - 2016	 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	
ERU	RIMAC SEGUROS	2014	Partner	BBB, Stable (Fitch) - 2016	25.1% (2nd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
HILIPPINES	GENERALI PHILIPPINES	2008	Generali	Not rated	0.4% (22nd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		•
OLAND	GENERALI ZYCIE T.U.S.A.	1998	Generali	Not rated	4% (7th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
POLAND	GENERALI T.U.S.A.	1999	Generali	Not rated	3.6% (7th, Non-Life) - 2017	Pool Captive			Pool Captive	•
PORTUGAL PORTUGAL	GENERALI COMPANHIA DE SEGUROS	2006	Generali	A (AM Best) - 2016 A (AM Best) - 2017	3.2% (9th, Non-Life) - 2017	Pool Captive	Pool Conthe	- Pool Conth	Pool Captive	•
ORTUGAL UERTO RICO **	GENERALI VIDA, COMPANHIA DE SEGUROS MAPFRE LIFE INSURANCE	1995 2007	Generali Partner	A (AM Best) - 2017 Not rated	0.6% (19th, Life) - 2017 0.4% (28th, Life) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	- Pool Captive	
	WALLINE EN E INOUTAINGE	2007	r auner	INULIALUÜ	0.470 (2001, LIN) = 2017	i oor j captive	i uui udptivê	i our j captive	i oor j odptive	

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COUNTRIES AND COVERAGES



COUNTRY	LOCAL NETWORK PARTNER	PARTNER SINCE	INSURER TYPE	FINANCIAL RATING	MARKET SHARE	ACCIDENT	DISABILITY	LIFE	MEDICAL	PENSION
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	
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	JSIC INGO	2013	Partner	uuAA (IBI-Rating) - 2016	2.7% (7th, Non-Life) - 2016	-	-	-	Pool Captive	
UNITED ARAB EMIRATES	OMAN INSURANCE	2008	Partner	A2 (Moody's) - 2020	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.

^e Covered via GEB's Pan European partner. Except for Latvia & Malta, policyholder cannot be located in these countries.
^{ee} 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.