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## 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 SAHAM ANGOLA SEGUROS	2013 2014	Partner	Not rated	12.7% (6th, Life) - 2016	Pool   Captive	Pool   Captive	Pool   Captive	Insurable	
ARGENTINA	LA CAJA DE SEGUROS	2014 2004	Generali	Not rated B1 (Moody's) - 2016	21% (3rd, Total) - 2013 4.7% (4th, Life) - 2019	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive		
ARMENIA	INGO ARMENIA	2004	Partner	Not rated	4.7% (441, Life) - 2019 25.7% (2nd, Non-Life) - 2018	Pool   Captive	PODI   Capuve		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	14.8% (2nd, Non-Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	Insurable
AZERBAIJAN	ATESHGAH LIFE INSURANCE	2013	Partner	Not rated	14.7% (2nd, Life) - 2019	•	Pool   Captive	Pool   Captive		
AZERBAIJAN	ATESHGAH INSURANCE	2013	Partner	Not rated	8.9% (3rd, Non-Life) - 2019	Pool   Captive			Pool   Captive	-
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% (13rd, Non-Life) - 2019	Insurable	Insurable	Insurable	Insurable	-
BELGIUM	ATHORA BELGIUM	1966	Partner	Not rated	3% (10th, Life); 1.2% (15th, Non-Life) - 2019	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	22.7% (2nd, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	-	-
BERMUDA BOTSWANA	BERMUDA LIFE INSURANCE	1998 2012	Partner Partner	B++, Good (AM Best) - 2016 Not rated	N/A 4.8% (4th, Life) - 2018	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive	Insurable
BRAZIL	GENERALI BRASIL	1966	Generali	Not rated	1% (21st, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive		
BRAZIL	SUL AMERICA	2019	Partner	AA- (Fitch) - 2019	10.1% (3rd, Medical) - 2018				Captive	
BULGARIA	GENERALI INSURANCE	2006	Generali	Not rated	7.4% (7th, Non-Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive		
BURKINA FASO	SAHAM ASSURANCE VIE	2014	Partner	Not rated	3.9% (8th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive		
CAMBODIA ****	GENERALI LIFE	2003	Generali	Not rated	1.3% (13rd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive		-
CAMEROON	SAHAM LIFE INSURANCE CAMEROON	2014	Partner	Not rated	6.5% (6th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive		
CANADA	SUN LIFE FINANCIAL	2004	Partner	A+ (AM Best) - 2017	27.3% (2nd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
CHILE	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	2005	Generali	Not rated	0.5% (28th, Life) - 2018	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 (cri), (Fitch) - 2017	10.7% (3rd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
CROATIA	GENERALI OSIGURANJE	2003	Generali	Not rated	7.6% (7th, Life); 7.6% (5th, Non-Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	
CYPRUS * CZECH REPUBLIC ***	UTMOST PANEUROPE DAC GENERALLCESKA POJISTOVNA	2011 2008	Partner Generali	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017 16.1% (2nd, Life); 22.8% (1st, Non-Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	- Rool I Contine	- Insurable
CZECH REPUBLIC *** DENMARK	AP PENSION	2008	Generali Partner	A, Excellent (AM Best) - 2016 Not rated	16.1% (2nd, Life); 22.8% (1st, Non-Life) - 2019 6.4% (5th, Life) - 2019	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive	Insurable
DOMINICAN REPUBLIC	SEGUROS UNIVERSAL	1999	Partner	A+ (Fitch) - 2017	6.4% (Stri, Life) - 2019 18% (2nd, Life) - 2017	Pool   Captive Pool   Captive	Pool   Captive	Pool   Captive	- Pool   Captive	in our dule
ECUADOR	GENERALI ECUADOR	2004	Generali	A+ (Fitch) - 2017 AA- (Bankwatch Ratings) - 2016	2.3% (7th, Life) - 2017	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive	
EGYPT	EGYPTIAN LIFE TAKAFUL	2013	Partner	Not rated	4.2% (6th, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	Insurable
EL SALVADOR	ASSA VIDA COMPAÑIA DE SEGUROS	2019	Partner	Not rated	3.3% (8th, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	
ESTONIA °	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	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	10.2% (4th, Life) - 2019		Pool   Captive	Pool   Captive		Insurable
FRANCE *	GENERALI FRANCE	1966	Generali	A (AM Best) - 2017	5% (7th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	Insurable
GABON	SAHAM ASSURANCE VIE	2014	Partner	Not rated	1% (4th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive		
GEORGIA	ALDAGI	2013	Partner	Not rated	27.9% (2nd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive		-
GERMANY	DIALOG LEBENSVERSICHERUNG	2019	Generali	A- (Fitch) - 2018 A- (Fitch) - 2018	0.3% (46th, Life); 0.3% (46th, Life) - 2018 1.8% (16th, Non-Life) - 2018	-	Pool   Captive	Pool   Captive	•	Insurable
GERMANY GHANA	DIALOG VERSICHERUNG NATIONWIDE MUTUAL HEALTH	2019 2011	Generali Partner	A- (Hitch) - 2018 Not rated	1.8% (16th, Non-Life) - 2018 N/A	Pool   Captive	-	-	- Insurable	
GHANA	VANGUARD	2011	Partner	Not rated	1.4% (10th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Insulable	
GIBRALTAR	UTMOST WORLDWIDE LIMITED	1966	Partner	A (Fitch) - 2020	N/A	Pool   Captive	Pool   Captive	Pool   Captive		Insurable
GREECE	GENERALI HELLAS	1987	Generali	Not rated	5.1% (6th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	Insurable
GUATEMALA	ASSA COMPAÑIA DE SEGUROS	2019	Partner	AA (PCR) - 2018	3.8% (11st, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	
GUERNSEY	UTMOST WORLDWIDE LIMITED	1966	Partner	A (Fitch) - 2020	N/A	Pool   Captive	Pool   Captive	Pool   Captive	-	Insurable
HONDURAS	ASSA COMPAÑIA DE SEGUROS	2019	Partner	Not rated	3.8% (11st, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
HONG KONG	GENERALI HONG KONG BRANCH	1966	Generali	A (AM Best) - 2017	0.1% (38th, Life); 1.9% (18th, Non-Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
HUNGARY ***	GENERALI BIZTOSITO	1992	Generali	Not rated	9.6% (5th, Life); 16.9% (2nd, Non-Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Insurable	Insurable
INDIA	FUTURE GENERALI INDIA	2008	Generali	Not rated	1.5% (17th, Non-Life) - 2018	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	10.6% (2nd, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
IRELAND ISRAEL	UTMOST PANEUROPE DAC MIGDAL	2011	Partner Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) - 2017	Pool   Captive	Pool   Captive Insurable	Pool   Captive Insurable		
ITALY	GENERALI ITALIA	N/A 1966	Generali	Not rated A, Excellent (AM Best) - 2016	30.2% (1st, Life) - 2019 8% (3rd, Life); 14.3% (2nd, Non-Life) - 2019	Insurable Pool   Captive	Pool   Captive	Pool   Captive	- Pool   Captive	- Insurable
IVORY COAST	SAHAM ASSURANCE VIE	2014	Partner	Not rated	15.4% (3rd, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	- voi   Capilve	-
JAPAN	TAIJU LIFE INSURANCE COMPANY	1971	Partner	A (S&P) - 2017	3.2% (11st, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	Insurable
JORDAN	MIDDLE EAST INSURANCE	2009	Partner	B++ (AM Best) - 2017	6.2% (5th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
KAZAKHSTAN	EUROPEAN INSURANCE LIFE	2009	Partner	Not rated	15% (3rd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	-	
KENYA	JUBILEE	2011	Partner	Not rated	14.5% (2nd, Life) - 2018	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	-	-
LAOS ****	GENERALI LIFE	2003	Generali	Not rated	1.3% (13rd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	-	-
LATVIA *	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	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		
LITHUANIA °	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	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 MALAYSIA	SAHAM ASSURANCE GREAT EASTERN LIFE	2014 2007	Partner Partner	Not rated AA- (S&P) - 2017	7.9% (4th, Life) - 2018 22.3% (2nd, Life) - 2019	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	- Pool   Captive	
MALAYSIA MALI	SAHAM ASSURANCE VIE	2007	Partner	AA- (S&P) - 2017 Not rated	22.3% (2nd, Life) - 2019 35.6% (2nd, Life) - 2018	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive	
MALTA *	UTMOST PANEUROPE DAC	2014	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive	Pool   Captive	Pool   Captive		
MAURITIUS	INTERNATIONAL ASSURANCE LIFE	2012	Partner	Not rated	N/A	Pool   Captive	Pool   Captive	Pool   Captive		Insurable
MEXICO	SEGUROS MONTERREY NEW YORK LIFE	2018	Partner	AA+ (AM Best) - 2018	8.3% (5th, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
MOLDOVA	EUROPEAN INSURANCE LIFE	2009	Partner	Not rated	15% (3rd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive		
MONACO	GENERALI FRANCE	1966	Generali	A (AM Best) - 2017	4.7% (8th, Life) - 2016	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	
MONTENEGRO	GENERALI MONTENEGRO	2008	Generali	Not rated	15.2% (4th, Non-Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	
MOROCCO	SAHAM ASSURANCE	2015	Partner	Not rated	5.7% (6th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	
MOZAMBIQUE	HOLLARD LIFE	2012	Partner	Not rated	23.8% (2nd, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive		
MYANMAR ****	GENERALI LIFE	2003	Generali	Not rated	1.3% (13rd, Life) - 2019	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 DAG	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Profil Co.	Pool   Captive	Pool   Captive		
NETHERLANDS	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive	- Bool I Contino	- Bool I Contino	•	
NEW ZEALAND	AIA NEW ZEALAND	1993	Partner Partner	A+ (AM Best) - 2016 Not rated	35.2% (1st, Life) - 2018	- Pool I Captive	Pool   Captive Pool   Captive	Pool   Captive	- Rool I Captive	
NICARAGUA NIGER	ASSA COMPAÑIA DE SEGUROS SAHAM ASSURANCE	2019 2014	Partner	Not rated Not rated	3.8% (11st, Life) - 2019 10.9% (5th, Non-Life) - 2016	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive	
NIGERIA	AXA MANSARD	2014 2011	Partner	B+ (A.M. Best) - 2016	10.9% (5th, Non-Lite) - 2016 2.9% (9th, Life) - 2017	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive		
NORWAY	DNB LIVSFORSIKRING	1984	Partner	A+ (S&P) - 2016	13.3% (3rd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	- Insurable
OMAN		2008	Partner	A+ (S&P) - 2016 A2 (Moody's) - 2020	5% (6th, Life) - 2018	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	insurable -
	OMAN INSURANCE		Partner	AA+, Stable (JCR-VIS) - 2016	22.8% (2nd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	
PAKISTAN	OMAN INSURANCE JUBILEE	2012			10.7% (3rd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	
		2012 2018	Partner	A, Excellent (AM Best) - 2018						
PAKISTAN	JUBILEE			A, Excellent (AM Best) - 2018 A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive	Pool   Captive	Pool   Captive	-	-
PAKISTAN PANAMA	JUBILEE ASSA COMPAÑÍA DE SEGUROS	2018	Partner						- Pool   Captive	•
PAKISTAN PANAMA PAN EUROPE **	JUBILEE ASSA COMPAÑÍA DE SEGUROS UTMOST PANEUROPE DAC	2018 2011	Partner Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive	Pool   Captive Pool   Captive Pool   Captive	Pool   Captive Pool   Captive Pool   Captive		
PAKISTAN PANAMA PAN EUROPE ** PARAGUAY ***	JUBILEE ASSA COMPAÑÍA DE SEGUROS UTMOST PANEUROPE DAC SEGURIDAD SEGUROS	2018 2011 2006	Partner Partner Partner	A (Fitch) - 2020 pyA+ (Solventa) - 2016	6% (2nd, Med/Irg Corporate) via IRE - 2017 7.9% (5th, Life); 4% (8th, Non-Life) - 2019	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	- Pool   Captive	
PAKISTAN PANAMA PAN EUROPE ** PARAGUAY *** PERU PHILIPPINES POLAND ***	JUBILEE ASSA COMPAÑÍA DE SEGUROS UTMOST PANEUROPE DAC SEGURIDAD SEGUROS RIMAC SEGUROS GENERALI PHILIPPINES GENERALI ZYCIE T.J.S.A.	2018 2011 2006 2014 2008 1998	Partner Partner Partner Partner Generali Generali	A (Fitch) - 2020 pyA+ (Solventa) - 2016 BBB, Stable (Fitch) - 2016 Not rated Not rated	6% (2nd, Med/Irg Corporate) via IRE - 2017 7.9% (5th, Life): 4% (8th, Non-Life) - 2019 25.5% (2nd, Life) - 2019 0.4% (22nd, Life) - 2018 4.2% (7th, Life) - 2019	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	•
PAKISTAN PANAMA PAN EUROPE ** PARAGUAY *** PERU PHILIPPINES POLAND ***	JUBILEE ASSA COMPAÑÍA DE SEGUROS UTMOST PANEUROPE DAC SEGURIDAD SEGUROS RIMAC SEGUROS GENERALI PHILIPINES GENERALI TULSA. GENERALI TULSA.	2018 2011 2006 2014 2008 1998 1999	Partner Partner Partner Partner Generali Generali Generali	A (Fitch) - 2020 pyA+ (Sdventa) - 2016 BBB, Stable (Fitch) - 2016 Not rated Not rated Not rated	6% (2nd, Med/trg Corporate) via IRE - 2017 7.9% (5th, Life); 4% (8th, Non-Life) - 2019 25.5% (2nd, Life) - 2019 0.4% (22nd, Life) - 2018 4.2% (7th, Life) - 2019 3.8% (7th, Non-Life) - 2019	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 Pool   Captive	- - Insurable -
PAKISTAN PANAMA PAN EUROPE ** PARAGUAY *** PERU PHILIPPINES POLAND *** POLAND *** PORTUGAL	JUBILEE ASSA COMPAÑÍA DE SEGUROS UTMOST PANEUROPE DAC SEGURIDAD SEGUROS RIMAC SEGUROS GENERALI PHILIPPINES GENERALI TULSA. GENERALI TULSA. GENERALI COMPANHIA DE SEGUROS	2018 2011 2006 2014 2008 1998 1999 2006	Partner Partner Partner Partner Generali Generali Generali	A (Fitch) - 2020 pyA+ (Sdventa) - 2016 BBB, Stable (Fitch) - 2016 Not rated Not rated Not rated A (AM Best) - 2016	6% (2nd, Med/trg Corporate) via IRE - 2017 7.9% (5th, Life), 4% (5th, Non-Life) - 2019 2.5.5% (2nd, Life) - 2018 0.4% (22nd, Life) - 2018 4.2% (7th, Life) - 2019 3.8% (7th, Non-Life) - 2019 3.2% (9th, Non-Life) - 2018	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 Pool   Captive Pool   Captive	- - Insurable -
PAKISTAN PANAMA PAN EUROPE ** PARAGUAY *** PERU PHILIPPINES POLAND *** POLAND *** PORTUGAL PORTUGAL	JUBILEE ASSA COMPAÑÍA DE SEGUROS UTMOST PANEUROPE DAC SEGURIDAD SEGUROS RIMAC SEGUROS GENERALI PHULPPINES GENERALI ZYCIE T.U.S.A. GENERALI ZYCIE T.U.S.A. GENERALI COMPANHIA DE SEGUROS GENERALI VIDA, COMPANHIA DE SEGUROS	2018 2011 2006 2014 2008 1998 1999 2006 1995	Partner Partner Partner Generali Generali Generali Generali	A (Flich) - 2020 pyA+ (Solventa) - 2016 BBB, Stable (Flich) - 2016 Not rated Not rated A (AM Best) - 2016 A (AM Best) - 2017	6% (2nd, Med/lrg Corporate) via IRE - 2017 7.9% (5th, Life), 4% (5th, Non-Life) - 2019 25.5% (2nd, Life) - 2019 0.4% (22nd, Life) - 2018 4.2% (7th, Life) - 2019 3.8% (7th, Non-Life) - 2019 3.2% (9th, Non-Life) - 2018 0.8% (13rd, Life) - 2018	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 - - Pool   Captive	Pool   Captive Pool   Captive Pool   Captive Pool   Captive Pool   Captive Pool   Captive	- - Insurable -
PAKISTAN PANAMA PAN EUROPE ** PARAGUAY *** PERU PHILIPPINES POLAND *** POLAND *** POLAND *** PORTUGAL PUERTO RICO **	JUBILEE ASSA COMPAÑÍA DE SEGUROS UTMOST PANEUROPE DAC SEGURIDAD SEGUROS RIMAC SEGUROS GENERALI PHILIPPINES GENERALI ZYCIE T.U.S.A. GENERALI COMPANHIA DE SEGUROS GENERALI DAC, COMPANHIA DE SEGUROS MAPFRE LIFE INSURANCE	2018 2011 2006 2014 2008 1998 1999 2006 1995 2007	Partner Partner Partner Partner Generali Generali Generali Generali Partner	A (Fitch) - 2020 pyA+ (Solventa) - 2016 BBB, Stable (Fitch) - 2016 Not rated Not rated Not rated A (AM Best) - 2016 A (AM Best) - 2017 Not rated	6% (2nd, Med/trg Corporate) via IRE - 2017 7.9% (5th, Life), 4% (5th, Non-Life) - 2019 9.25.5% (2nd, Life) - 2019 0.4% (22nd, Life) - 2019 0.4% (27n, Non-Life) - 2019 3.8% (7th, Non-Life) - 2019 3.2% (9th, Non-Life) - 2018 0.8% (13nd, Life) - 2018 0.4% (28th, Life) - 2018	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 Pool   Captive Pool   Captive Pool   Captive - Pool   Captive Pool   Captive	- Pool   Captive Pool   Captive Pool   Captive Pool   Captive Pool   Captive	- - Insurable - -
PAKISTAN PAN EUROPE ** PAR EUROPE ** PARAGUAY *** PERU PHILIPPINES POLAND *** POLAND *** PORTUGAL PORTUGAL PUERTO RICO ** ROMANIA	JUBILEE ASSA COMPAÑÍA DE SEGUROS UTMOST PANEUROPE DAC SEGURIDAD SEGUROS RIMAC SEGUROS GENERALI PHILIPPINES GENERALI TULS.A. GENERALI TULS.A. GENERALI TULS.A. GENERALI IOLS.A. GENERALI IOLS.A. GENERALI IOLS.A. GENERALI IOLS.A. GENERALI IOLS.A. GENERALI IOLS.A.	2018 2011 2006 2014 2008 1998 1999 2006 1995 2006 2007 2000	Partner Partner Partner Cennerali Generali Generali Generali Partner Generali	A (Fitch) - 2020 pyA+ (Sciventa) - 2016 BBB, Stable (Fitch) - 2016 Not rated Not rated A (AM Best) - 2016 A (AM Best) - 2017 Not rated Not rated	6% (2nd, Med/trg Corporate) via IRE - 2017 7.9% (5th, Life), 4% (5th, Non-Life) - 2019 2.5% (2nd, Life) - 2018 0.4% (22nd, Life) - 2018 4.2% (7th, Non-Life) - 2019 3.8% (7th, Non-Life) - 2018 0.4% (28th, Life) - 2018 0.4% (28th, Life) - 2018 0.4% (28th, Life) - 2019 6.1% (5th, Life), 6.4% (6th, Non-Life) - 2019	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 - - Pool   Captive	Pool   Captive Pool   Captive Pool   Captive Pool   Captive Pool   Captive Pool   Captive	- Insurable - - - Insurable
PAKISTAN PANAMA PAN EUROPE ** PARAGUAY *** PERU PHILIPPINES POLAND *** POLAND *** POLAND *** PORTUGAL PUERTO RICO **	JUBILEE ASSA COMPAÑÍA DE SEGUROS UTMOST PANEUROPE DAC SEGURIDAD SEGUROS RIMAC SEGUROS GENERALI PHILIPPINES GENERALI ZYCIE T.U.S.A. GENERALI COMPANHIA DE SEGUROS GENERALI DAC, COMPANHIA DE SEGUROS MAPFRE LIFE INSURANCE	2018 2011 2006 2014 2008 1998 1999 2006 1995 2007	Partner Partner Partner Partner Generali Generali Generali Generali Partner	A (Fitch) - 2020 pyA+ (Solventa) - 2016 BBB, Stable (Fitch) - 2016 Not rated Not rated Not rated A (AM Best) - 2016 A (AM Best) - 2017 Not rated	6% (2nd, Med/trg Corporate) via IRE - 2017 7.9% (5th, Life), 4% (5th, Non-Life) - 2019 9.25.5% (2nd, Life) - 2019 0.4% (22nd, Life) - 2019 0.4% (27n, Non-Life) - 2019 3.8% (7th, Non-Life) - 2019 3.2% (9th, Non-Life) - 2018 0.8% (13nd, Life) - 2018 0.4% (28th, Life) - 2018	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 Pool   Captive Pool   Captive Pool   Captive - Pool   Captive Pool   Captive	Pool   Captive Pool   Captive Pool   Captive Pool   Captive Pool   Captive Pool   Captive	- - Insurable - -

## GENERALI EMPLOYEE BENEFITS NETWORK

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## COUNTRIES AND COVERAGES



COUNTRY	LOCAL NETWORK PARTNER	PARTNER SINCE	INSURER TYPE	FINANCIAL RATING	MARKET SHARE	ACCIDENT	DISABILITY	LIFE	MEDICAL	PENSION
SERBIA	GENERALI OSIGURANJE SRBIJA	2004	Generali	Not rated	29.4% (1st, Life); 19.1% (2nd, Non-Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
SINGAPORE	GREAT EASTERN LIFE	2007	Partner	AA- (S&P) - 2017	21.7% (1st, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
SLOVAKIA ***	GENERALI SLOVENSKO POISTOVNA	1998	Generali	Not rated	9.7% (3rd, Life); 12.6% (3rd, Non-Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	
SLOVENIA	GENERALI ZAVAROVALNICA	2000	Generali	Not rated	4.4% (8th, Life); 4.2% (6th, Non-Life) - 2019	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	11% (3rd, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	Insurable
SPAIN	GENERALI SEGUROS ESPAÑA	1966	Generali	A- (Fitch) - 2016	2.3% (9th, Life); 3.8% (8th, Non-Life) - 2018	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) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive	Pool   Captive	Pool   Captive		
SWITZERLAND	GENERALI ASSURANCES GENERALES	1999	Generali	BBB (Fitch) - 2017	2.7% (13rd, Non-Life) - 2018	Pool   Captive	Pool   Captive	-		-
SWITZERLAND	HELVETIA	2002	Partner	A, Stable (S&P) - 2017	12.1% (3rd, Life) - 2018		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	14.5% (2nd, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive		
THAILAND	GENERALI LIFE	2003	Generali	Not rated	1.3% (13rd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
'0G0	SAHAM ASSURANCE VIE	2014	Partner	Not rated	N/A	Pool   Captive	Pool   Captive	Pool   Captive		
TUNISIA	MAGHREBIA VIE	2007	Partner	Not rated	11.5% (3rd, Life); 9.2% (5th, Non-Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
URKEY	ANADOLU HAYAT	2004	Partner	Not rated	7.2% (4th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive		Insurable
TURKEY	ANADOLU SIGORTA	2004	Partner	BBB-, Stable (Fitch) - 2017	11.39% (3rd, Non-Life) - 2018				Pool   Captive	
JGANDA	JUBILEE	2011	Partner	Not rated	12.7% (5th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive		
JKRAINE	PJSIC INGO UKRAINE LIFE	2013	Partner	Not rated	0.8% (11st, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive		-
JKRAINE	JSIC INGO	2013	Partner	uuAA (IBI-Rating) - 2016	3.1% (6th, Non-Life) - 2019				Pool   Captive	
JNITED ARAB EMIRATES	OMAN INSURANCE	2008	Partner	A2 (Moody's) - 2020	5% (6th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	
JNITED KINGDOM	BUPA	2002	Partner	A+ (Fitch) - 2017	N/A				Pool   Captive	
JNITED KINGDOM	GENERALI GLOBAL HEALTH (for Expats)	1998	Generali	A (AM Best) - 2017	N/A	-		-	Pool   Captive	-
JNITED KINGDOM	GENERALI UK BRANCH	1998	Generali	A (AM Best) - 2017	3.76% (7th, Life) - 2016	-	Pool   Captive	Pool   Captive		-
JRUGUAY	MAPFRE LA URUGUAYA	2008	Partner	Baa2 (Moody's) - 2016	6.2% (2nd, Life) - 2019	Insurable	Insurable	Insurable		-
JSA **	SUN LIFE FINANCIAL	2004	Partner	AA- (S&P) - 2017	1.1% (19th, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive		
JSA	UNITEDHEALTHCARE	2006	Partner	A (AM Best) - 2016	15.7% (1st, Life) - 2019	-		-	Insurable	-
JSA	UNITEDHEALTHCARE GLOBAL	2006	Partner	A (AM Best) - 2016	15.7% (1st, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive		
/ENEZUELA	MERCANTIL SEGUROS	1999	Partner	A+ (Fitch) - 2016	10.3% (5th, Life) - 2018	Insurable		Insurable	Insurable	
/IETNAM	GENERALI VIETNAM	2011	Generali	A (AM Best) - 2017	2.7% (7th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	
AMBIA	HOLLARD LIFE	2012	Partner	Not rated	1.9% (9th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	-	-
ZIMBABWE	ZIMNAT	2012	Partner	Not rated	6.1% (5th, Life) - 2019	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. Medical does not cover medical expenses reimbursement per se in this country. It is a daily allowance (hospital & disability), or a fixed or salary based lump sum. Coverage is only possible for subsidiaries of a Thai entity already covered by Generali Thailand.

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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. 0 00

lr.	nformation can change daily.						
Please contact your dedicated GEB Regional Office for the latest updates:							
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