## COUNTRIES AND COVERAGES



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COUNTRY	LOCAL NETWORK PARTNER	PARTNER SINCE	INSURER TYPE	FINANCIAL RATING	MARKET SHARE	ACCIDENT		ABILITY		.IFE	MEDICAL	PENSION
ALGERIA ANGOLA	MACIR VIE SAHAM ANGOLA SEGUROS	2013 2014	Partner Partner	Not rated Not rated	12.7% (6th, Life) - 2016 21% (3rd, Total) - 2013	Pool   Captive Pool   Captive		Captive		Captive	Insurable	
RGENTINA	LA CAJA DE SEGUROS	2004	Generali	B1 (Moody's) - 2016	4.7% (4th, Life) - 2019	Pool   Captive		Captive		Captive		
RMENIA	INGO ARMENIA	2015	Partner	Not rated	25.7% (2nd, Non-Life) - 2018	Pool   Captive				-	Pool   Captive	-
USTRALIA	MLC LIMITED	2019	Partner	AA- (S&P) - 2019	10.96% (3rd, Life) - 2018	- D110		Captive		Captive	Part I Continu	
USTRIA ZERBAIJAN	GENERALI VERSICHERUNG ATESHGAH LIFE INSURANCE	1992 2013	Generali Partner	A (AM Best) - 2016 Not rated	14.8% (2nd, Non-Life) - 2019 14.7% (2nd, Life) - 2019	Pool   Captive		Captive		Captive   Captive	Pool   Captive	Insurable
ZERBAIJAN	ATESHGAH INSURANCE	2013	Partner	Not rated	8.9% (3rd, Non-Life) - 2019	Pool   Captive		-	1 001	-	Pool   Captive	
SAHRAIN	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% (13rd, Non-Life) - 2019	Insurable		surable		urable	Insurable	-
BELGIUM BELGIUM	ATHORA BELGIUM VIVIUM	1966 2021	Partner Partner	Not rated Not rated	3% (10th, Life); 1.2% (15th, Non-Life) - 2019 5.8% (8th, Life) - 2019	Pool   Captive		Captive		Captive		Insurable -
BELIZE	ATLANTIC INSURANCE	2014	Partner	A, Excellent (AM Best) - 2017	N/A	Pool   Captive		Captive		Captive	Pool   Captive	
ENIN	SAHAM ASSURANCE VIE	2014	Partner	Not rated	22.7% (2nd, Life) - 2018	Pool   Captive		Captive		Captive	-	-
ERMUDA	BERMUDA LIFE INSURANCE	1998	Partner	B++, Good (AM Best) - 2016	N/A	Pool   Captive		Captive		Captive	Pool   Captive	Insurable
OTSWANA RAZIL	HOLLARD LIFE GENERALI BRASIL	2012 1966	Partner Generali	Not rated Not rated	4.8% (4th, Life) - 2018 1% (21st, Life) - 2019	Pool   Captive		Captive		Captive	•	
BRAZIL	SUL AMERICA	2019	Partner	AA- (Fitch) - 2019	10.1% (3rd, Medical) - 2018	- Captive	FOU	- Captive	FUUI	- Captive	Captive	
ULGARIA	GENERALI INSURANCE	2006	Generali	Not rated	7.4% (7th, Non-Life) - 2019	Pool   Captive		Captive	Pool	Captive	Pool   Captive	
URKINA FASO	SAHAM ASSURANCE VIE	2014	Partner	Not rated	3.9% (8th, Life) - 2018	Pool   Captive		Captive		Captive		-
AMBODIA ****	GENERALI LIFE SAHAM LIFE INSURANCE CAMEROON	2003 2014	Generali Partner	Not rated Not rated	1.3% (13rd, Life) - 2019 6.5% (6th, Life) - 2018	Pool   Captive		Captive		Captive		-
ANADA	SUN LIFE FINANCIAL	2004	Partner	A+ (AM Best) - 2017	27.3% (2nd, Life) - 2019	Pool   Captive		Captive		Captive	Pool   Captive	
HILE	SEGUROS DE VIDA SURAMERICANA	2020	Partner	A+ (Fitch) - 2020	0.42% (24th, Life) - 2019	Pool   Captive	Pool	Captive	Pool	Captive	Pool   Captive	-
HINA	GENERALI CHINA LIFE	2005	Generali	Not rated	0.5% (28th, Life) - 2018	Pool   Captive		Captive		Captive	Pool   Captive	Insurable
OLOMBIA COSTA RICA	SEGUROS BOLIVAR ASSA COMPAÑÍA DE SEGUROS	2019 2018	Partner Partner	AAA (Fitch) - 2018	10.0% (3rd, Total) - 2018 10.7% (3rd, Life) - 2019	Pool   Captive Pool   Captive		Captive		Captive	Pool   Captive Pool   Captive	
ROATIA	GENERALI OSIGURANJE	2003	Generali	AAA (cri), (Fitch) - 2017 Not rated	7.6% (7th, Life); 7.6% (5th, Non-Life) - 2019	Pool   Captive		Captive		Captive	Pool   Captive	
YPRUS °	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive		Captive		Captive		
ZECH REPUBLIC ***	GENERALI CESKA POJISTOVNA	2008	Generali	A, Excellent (AM Best) - 2016	16.1% (2nd, Life); 22.8% (1st, Non-Life) - 2019			Captive		Captive	Pool   Captive	Insurable
DENMARK DOMINICAN REPUBLIC	AP PENSION SEGUROS UNIVERSAL	1999	Partner Partner	Not rated	6.4% (5th, Life) - 2019	Pool   Captive		Captive		Captive	Pool I Contin	Insurable -
CUADOR	GENERALI ECUADOR	1996 2004	Partner Generali	A+ (Fitch) - 2017 AA- (Bankwatch Ratings) - 2016	18% (2nd, Life) - 2017 2.3% (7th, Life) - 2019	Pool   Captive Pool   Captive		Captive		Captive   Captive	Pool   Captive Pool   Captive	
GYPT	EGYPTIAN LIFE TAKAFUL	2013	Partner	Not rated	4.2% (6th, Life) - 2019	Pool   Captive		Captive		Captive	Pool   Captive	Insurable
L SALVADOR	ASSA VIDA COMPAÑIA DE SEGUROS	2019	Partner	Not rated	3.3% (8th, Life) - 2019	Pool   Captive		Captive		Captive	Pool   Captive	
STONIA °	UTMOST PANEUROPE DAC LOCALTAPIOLA GENERAL MUTUAL	2011 1994	Partner Partner	A (Fitch) - 2020 A, Excellent (AM Best) - 2017	6% (2nd, Med/lrg Corporate) via IRE - 2017 9.6% (3rd, Non-Life) - 2017	Pool   Captive		Captive	Pool	Captive	- Pool   Captive	-
INLAND	LOCALTAPIOLA GENERAL MUTUAL LOCALTAPIOLA MUTUAL LIFE	1994	Partner	A, Excellent (AM Best) - 2017  A, Excellent (AM Best) - 2017	9.6% (3rd, Non-Life) - 2017 10.2% (4th, Life) - 2019	Pool   Captive		- Captive	Pool	-   Captive	, our   Captive	Insurable
RANCE *	GENERALI FRANCE	1966	Generali	A (AM Best) - 2017	5% (7th, Life) - 2018	Pool   Captive		Captive		Captive	Pool   Captive	Insurable
ABON	SAHAM ASSURANCE VIE	2014	Partner	Not rated	1% (4th, Life) - 2018	Pool   Captive		Captive		Captive		-
SEORGIA SERMANY	ALDAGI DIALOG LEBENSVERSICHERUNG	2013 2019	Partner Generali	Not rated A- (Fitch) - 2018	27.9% (2nd, Life) - 2019 0.3% (46th, Life); 0.3% (46th, Life) - 2018	Pool   Captive		Captive		Captive		- Insurable
GERMANY GERMANY	DIALOG VERSICHERUNG DIALOG VERSICHERUNG	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		- captive	1-001	- Captive		surable
HANA	NATIONWIDE MUTUAL HEALTH	2011	Partner	Not rated	N/A					-	Insurable	-
HANA	VANGUARD	2011	Partner	Not rated	1.4% (10th, Life) - 2018	Pool   Captive		Captive		Captive		
IBRALTAR REECE	UTMOST WORLDWIDE LIMITED GENERALI HELLAS	1966 1987	Partner Generali	A (Fitch) - 2020 Not rated	N/A 5.1% (6th. Life) - 2018	Pool   Captive		Captive		Captive	Pool   Captive	Insurable
UATEMALA	ASSA COMPAÑIA DE SEGUROS	2019	Partner	AA (PCR) - 2018	3.8% (11st, Life) - 2019	Pool   Captive		Captive		Captive	Pool   Captive	-
UERNSEY	UTMOST WORLDWIDE LIMITED	1966	Partner	A (Fitch) - 2020	N/A	Pool   Captive	Pool	Captive	Pool	Captive		Insurable
ONDURAS	ASSA COMPAÑIA DE SEGUROS	2019	Partner	Not rated	3.8% (11st, Life) - 2019	Pool   Captive		Captive		Captive	Pool   Captive	-
ONG KONG	GENERALI HONG KONG BRANCH GENERALI BIZTOSITO	1966 1992	Generali Generali	A (AM Best) - 2017 Not rated	0.1% (38th, Life); 1.9% (18th, Non-Life) - 2018 9.6% (5th, Life); 16.9% (2nd, Non-Life) - 2018			Captive		Captive	Pool   Captive Insurable	- Insurable
NDIA	FUTURE GENERALI INDIA	2008	Generali	Not rated	1.5% (17th, Non-Life) - 2018	Pool   Captive	1 00	- Captive	1 001	-	Pool   Captive	iliourable
NDIA	FUTURE GENERALI INDIA LIFE	2008	Generali	Not rated	0.2% (21st, Life) - 2017	Pool   Captive	Pool	Captive	Pool	Captive	-	-
NDONESIA	GENERALI INDONESIA	2009	Generali	A (AM Best) - 2017	10.6% (2nd, Life) - 2018	Pool   Captive		Captive		Captive	Pool   Captive	-
RELAND SRAEL	UTMOST PANEUROPE DAC MIGDAL	2011 N/A	Partner Partner	A (Fitch) - 2020 Not rated	6% (2nd, Med/lrg Corporate) - 2017 30.2% (1st, Life) - 2019	Pool   Captive Insurable		Captive		Captive		
TALY	GENERALI ITALIA	1966	Generali	A, Excellent (AM Best) - 2016	8% (3rd, Life); 14.3% (2nd, Non-Life) - 2019	Pool   Captive		Captive		Captive	Pool   Captive	Insurable
VORY COAST	SAHAM ASSURANCE VIE	2014	Partner	Not rated	15.4% (3rd, Life) - 2018	Pool   Captive	Pool	Captive	Pool	Captive		
APAN ***	TAIJU LIFE INSURANCE COMPANY	1971	Partner	A (S&P) - 2017	3.2% (11st, Life) - 2018	Pool   Captive		Captive		Captive	Pool   Captive	Insurable
ORDAN (AZAKHSTAN	MIDDLE EAST INSURANCE FUROPEAN INSURANCE LIFE	2009	Partner Partner	B++ (AM Best) - 2017 Not rated	6.2% (5th, Life) - 2018 15% (3rd, Life) - 2019	Pool   Captive		Captive		Captive	Pool   Captive	
ENYA	JUBILEE	2011	Partner	Not rated	14.5% (2nd, Life) - 2018	Pool   Captive		Captive		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 GENERALLLIFE	2012	Partner	Not rated	18.8% (3rd, Life) via Kazakhstan - 2017	Pool   Captive		Captive		Captive		
AOS **** ATVIA °	UTMOST PANEUROPE DAC	2003 2011	Generali Partner	Not rated A (Fitch) - 2020	1.3% (13rd, Life) - 2019 6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive Pool   Captive		Captive		Captive	:	
ESOTHO	LESOTHO NATIONAL INSURANCE	2017	Partner	Not rated	10.8% (2nd, Life) - 2007	Pool   Captive		Captive		Captive		
ITHUANIA °	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive		Captive		Captive		
UXEMBOURG	FOYER VIE	1990	Partner	Not rated	8.5% (6th, Life) - 2016	Pool   Captive						-
IACEDONIA IADAGASCAR	EUROLINK INSURANCE SKOPJE SAHAM ASSURANCE	2005 2014	Partner Partner	Not rated Not rated	10.1% (2nd, Total) - 2017 7.9% (4th, Life) - 2018	Pool   Captive Pool   Captive		Captive		Captive	Pool   Captive	
MALAYSIA	GREAT EASTERN LIFE	2007	Partner	AA- (S&P) - 2017	7.9% (4th, Life) - 2018 22.3% (2nd, Life) - 2019	Pool   Captive		Captive		Captive	Pool   Captive	
MALI	SAHAM ASSURANCE VIE	2014	Partner	Not rated	35.6% (2nd, Life) - 2018	Pool   Captive		Captive		Captive		-
IALTA °	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive	Pool	Captive	Pool	Captive		-
MAURITIUS MEXICO	INTERNATIONAL ASSURANCE LIFE SEGUROS MONTERREY NEW YORK LIFE	2012 2018	Partner Partner	Not rated AA+ (AM Best) - 2018	N/A 8.3% (5th, Life) - 2019	Pool   Captive		Captive		Captive   Captive	- Pool   Captive	Insurable
IOLDOVA	EUROPEAN INSURANCE LIFE	2018	Partner	Not rated	8.3% (5th, Life) - 2019 15% (3rd, Life) - 2019	Pool   Captive		Captive		Captive	- our   captive	
IONACO	GENERALI FRANCE	1966	Generali	A (AM Best) - 2017	4.7% (8th, Life) - 2016	Pool   Captive	Pool	Captive	Pool	Captive	Pool   Captive	
IONTENEGRO	GENERALI MONTENEGRO	2008	Generali	Not rated	15.2% (4th, Non-Life) - 2019	Pool   Captive		Captive		Captive	Pool   Captive	
OROCCO OZAMBIQUE	SAHAM ASSURANCE HOLLARD LIFE	2015 2012	Partner Partner	Not rated Not rated	5.7% (6th, Life) - 2018 23.8% (2nd, Life) - 2018	Pool   Captive Pool   Captive		Captive		Captive   Captive	Pool   Captive	
IYANMAR ****	GENERALI LIFE	2003	Generali	Not rated	1.3% (13rd, Life) - 2019	Pool   Captive		Captive		Captive		
AMIBIA	HOLLARD LIFE	2012	Partner	Not rated	1.2% (15th, Life) via SA - 2016	Pool   Captive	Pool	Captive	Pool	Captive		-
ETHERLANDS	UTMOST PANELIPOPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool I Comit		Captive	Pool	Captive		
IETHERLANDS IEW ZEALAND	UTMOST PANEUROPE DAC AIA NEW ZEALAND	2011 1993	Partner Partner	A (Fitch) - 2020 A+ (AM Best) - 2016	6% (2nd, Med/lrg Corporate) via IRE - 2017 35.2% (1st, Life) - 2018	Pool   Captive		-   Captive	Pool	-   Captive		
IICARAGUA	ASSA COMPAÑIA DE SEGUROS	2019	Partner	Not rated	3.8% (11st, Life) - 2019	Pool   Captive		Captive		Captive	Pool   Captive	
IIGER	SAHAM ASSURANCE	2014	Partner	Not rated	10.9% (5th, Non-Life) - 2016	Pool   Captive	Pool	Captive	Pool	Captive		-
IIGERIA	AXA MANSARD	2011	Partner	B+ (A.M. Best) - 2016	2.9% (9th, Life) - 2017	Pool   Captive		Captive		Captive	Death Control	-
ORWAY MAN	DNB LIVSFORSIKRING OMAN INSURANCE	1984 2008	Partner Partner	A+ (S&P) - 2016 A2 (Moody's) - 2020	13.3% (3rd, Life) - 2019 5% (6th, Life) - 2018	Pool   Captive Pool   Captive		Captive		Captive	Pool   Captive Pool   Captive	Insurable -
AKISTAN	JUBILEE	2008	Partner	AA+, Stable (JCR-VIS) - 2016	22.8% (2nd, Life) - 2019	Pool   Captive		Captive		Captive	Pool   Captive	
ANAMA	ASSA COMPAÑÍA DE SEGUROS	2018	Partner	A, Excellent (AM Best) - 2018	10.7% (3rd, Life) - 2019	Pool   Captive	Pool	Captive	Pool	Captive	Pool   Captive	-
AN EUROPE **	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive		Captive		Captive		-
ARAGUAY *** ERU	SEGURIDAD SEGUROS RIMAC SEGUROS	2006 2014	Partner Partner	pyA+ (Solventa) - 2016	7.9% (5th, Life); 4% (8th, Non-Life) - 2019 25.5% (2nd, Life) - 2019	Pool   Captive		Captive		Captive	Pool   Captive	
ERU HILIPPINES	RIMAC SEGUROS GENERALI PHILIPPINES	2014	Partner Generali	BBB, Stable (Fitch) - 2016 Not rated	25.5% (2nd, Life) - 2019 0.4% (22nd, Life) - 2018	Pool   Captive		Captive		Captive	Pool   Captive	-
OLAND ***	GENERALI ZYCIE T.U.S.A.	1998	Generali	Not rated	4.2% (7th, Life) - 2019	Pool   Captive		Captive		Captive	Pool   Captive	Insurable
OLAND ***	GENERALI T.U.S.A.	1999	Generali	Not rated	3.8% (7th, Non-Life) - 2019	Pool   Captive				-	Pool   Captive	
ORTUGAL	GENERALI SEGUROS	2021	Generali	A (AM Best) - 2017	0.8% (13rd, Life); 3.2% (9th, Non-Life) - 2018	Pool   Captive		Captive		Captive	Pool   Captive	
UERTO RICO ** OMANIA	MAPFRE LIFE INSURANCE GENERALI ROMANIA	2007 2000	Partner Generali	Not rated Not rated	0.4% (28th, Life) - 2019 6.1% (5th, Life); 6.4% (6th, Non-Life) - 2019	Pool   Captive Pool   Captive		Captive		Captive   Captive	Pool   Captive	- Insurabl
USSIA	INGOSSTRAKH INSURANCE	2000	Partner	Not rated BB+ (S&P) - 2017	6.1% (5th, Life); 6.4% (6th, Non-Life) - 2019 12.1% (2nd, Non-Life) - 2018	- oor   Captive	F00	- captive	1-001	- Captive	Pool   Captive	Insurabl
USSIA	INGO LIFE	2009	Partner	BB+ (S&P) - 2017	2.6% (9th, Life) - 2018	Pool   Captive	Pool	Captive	Pool	Captive		
ENEGAL	SAHAM ASSURANCE VIE	2014	Partner	Not rated	2.3% (8th, Life) - 2018	Pool   Captive	Pool	Captive	Pool	Captive		
ERBIA	GENERALI OSIGURANJE SRBIJA	2004	Generali	Not rated	29.4% (1st, Life); 19.1% (2nd, Non-Life) - 2019			Captive		Captive	Pool   Captive	-
INGAPORE LOVAKIA ***	GREAT EASTERN LIFE GENERALI SLOVENSKO POISTOVNA	2007 1998	Partner Generali	AA- (S&P) - 2017 Not rated	21.7% (1st, Life) - 2019 9.7% (3rd, Life): 12.6% (3rd, Non-Life) - 2018	Pool   Captive		Captive		Captive		
SLOVAKIA *** SLOVENIA	GENERALI SLOVENSKO POISTOVNA GENERALI ZAVAROVALNICA	1998 2000	Generali Generali	Not rated Not rated	9.7% (3rd, Life); 12.6% (3rd, Non-Life) - 2018 4.4% (8th, Life); 4.2% (6th, Non-Life) - 2019	Pool   Captive		1 - 1		Captive	Pool   Captive	- Insurable
OUTH AFRICA	HOLLARD LIFE	2002	Partner	AA (GCR) - 2017	1.2% (15th, Life) - 2016	Pool   Captive		Captive		Captive		
								Captive				Insurat

## COUNTRIES AND COVERAGES



COUNTRY	LOCAL NETWORK PARTNER	PARTNER SINCE	INSURER TYPE	FINANCIAL RATING	MARKET SHARE	ACCIDENT	DISABILITY	LIFE	MEDICAL	PENSION
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	-
TOGO	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	-
TURKEY	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	-
UGANDA	JUBILEE	2011	Partner	Not rated	12.7% (5th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	-	-
UKRAINE	PJSIC INGO UKRAINE LIFE	2013	Partner	Not rated	0.8% (11st, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive		-
UKRAINE	JSIC INGO	2013	Partner	uuAA (IBI-Rating) - 2016	3.1% (6th, Non-Life) - 2019	-		-	Pool   Captive	-
UNITED ARAB EMIRATES	OMAN INSURANCE	2008	Partner	A2 (Moody's) - 2020	5% (6th, Life) - 2018	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	6.2% (2nd, Life) - 2019	Insurable	Insurable	Insurable		-
USA **	SUN LIFE FINANCIAL	2004	Partner	AA- (S&P) - 2017	1.1% (19th, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	-	-
USA	UNITEDHEALTHCARE	2006	Partner	A (AM Best) - 2016	15.7% (1st, Life) - 2019				Insurable	-
USA	UNITEDHEALTHCARE GLOBAL	2006	Partner	A (AM Best) - 2016	15.7% (1st, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	-	-
VENEZUELA	MERCANTIL SEGUROS	1999	Partner	A+ (Fitch) - 2016	10.3% (5th, Life) - 2018	Insurable		Insurable	Insurable	-
VIETNAM	GENERALI VIETNAM	2011	Generali	A (AM Best) - 2017	2.7% (7th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
ZAMBIA	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 GEBS 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 Thrialiand.

- Covered via GEB's Pan European partner, Except for Lativia & 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:
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