COUNTRIES AND COVERAGES



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OUNTRY	LOCAL NETWORK PARTNER	PARTNER SINCE	INSURER TYPE	FINANCIAL RATING	MARKET SHARE	ACCIDENT	DISABILITY	LIFE	MEDICAL	PENSIO
LGERIA	MACIR VIE	2013	Partner	Not rated	12.7% (6th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Insurable	-
NGOLA	SAHAM ANGOLA SEGUROS	2014	Partner	Not rated	21% (3rd, Total) - 2013	Pool Captive	Pool Captive			-
RGENTINA RMENIA	LA CAJA DE SEGUROS INGO ARMENIA	2004 2015	Generali Partner	B1 (Moody's) - 2016 Not rated	4.7% (4th, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Proff Contin	
IMENIA ISTRALIA	MLC LIMITED	2015	Partner	Not rated AA- (S&P) - 2019	25.7% (2nd, Non-Life) - 2018 10.96% (3rd, Life) - 2018	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
ISTRIA	GENERALI VERSICHERUNG	1992	Generali	A (AM Best) - 2016	14.8% (2nd, Non-Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurat
ERBAIJAN	ATESHGAH LIFE INSURANCE	2013	Partner	Not rated	14.7% (2nd, Life) - 2019		Pool Captive	Pool Captive		-
ERBAIJAN	ATESHGAH INSURANCE	2013	Partner	Not rated	8.9% (3rd, Non-Life) - 2019	Pool Captive			Pool Captive	-
HRAIN	BAHRAIN NATIONAL LIFE	2013	Partner	Not rated	4.8% (4th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
ELARUS ELGIUM	INGOSSTRAKH BELARUS ATHORA BELGIUM	2018 1966	Partner Partner	A (Expert RA) - 2016 A- (AM Best) - 2021	0.7% (13rd, Non-Life) - 2019 3% (10th, Life); 1.2% (15th, Non-Life) - 2019	Insurable Pool Captive	Insurable Pool Captive	Insurable Pool Captive	Insurable	- Insura
ELGIUM	VIVIUM	2021	Partner	Not rated	11.5% (3rd, Employee Benefits) - 2021	Insurable	Pool Captive	Pool Captive		Insura
ENIN	SAHAM ASSURANCE VIE	2014	Partner	Not rated	22.7% (2nd, Life) - 2018	Pool Captive	Pool Captive	Pool Captive		
RMUDA	BERMUDA LIFE INSURANCE	1998	Partner	B++, Good (AM Best) - 2016	N/A	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insura
OTSWANA	HOLLARD LIFE	2012	Partner	Not rated	4.8% (4th, Life) - 2018	Pool Captive	Pool Captive	Pool Captive		-
RAZIL	GENERALI BRASIL SUL AMERICA	1966 2019	Generali Partner	Not rated	1% (21st, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	0	
RAZIL JLGARIA	GENERALI INSURANCE	2019	Generali	AA- (Fitch) - 2019 Not rated	10.1% (3rd, Medical) - 2018 7.4% (7th, Non-Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Captive Pool Captive	
JRKINA FASO	SAHAM ASSURANCE VIE	2014	Partner	Not rated	3.9% (8th, Life) - 2018	Pool Captive	Pool Captive	Pool Captive	- Captive	
AMBODIA ****	GENERALI LIFE	2003	Generali	Not rated	1.3% (13rd, Life) - 2019	Pool Captive	Pool Captive	Pool Captive		
AMEROON	SAHAM LIFE INSURANCE CAMEROON	2014	Partner	Not rated	6.5% (6th, Life) - 2018	Pool Captive	Pool Captive	Pool Captive		
ANADA	SUN LIFE	2004	Partner	A+ (AM Best) - 2017	27.3% (2nd, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
IILE IINA	SEGUROS DE VIDA SURAMERICANA GENERALI CHINA LIFE	2020 2005	Partner Generali	A+ (Fitch) - 2020 Not rated	0.42% (24th, Life) - 2019 0.5% (28th, Life) - 2018	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Insura
DLOMBIA	SEGUROS BOLIVAR	2019	Partner	AAA (Fitch) - 2018	10.0% (3rd, Total) - 2018	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Ilisuit
OSTA RICA	ASSA COMPAÑÍA DE SEGUROS	2018	Partner	AAA (cri), (Fitch) - 2017	10.7% (3rd, Life) - 2019	Pool Captive	Pool Captive	Pool Captive		
OATIA	GENERALI OSIGURANJE	2003	Generali	Not rated	7.6% (7th, Life); 7.6% (5th, Non-Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
PRUS *	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/lrg Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive		-
ECH REPUBLIC ***	GENERALI CESKA POJISTOVNA	2008	Generali	A, Excellent (AM Best) - 2016	16.1% (2nd, Life); 22.8% (1st, Non-Life) - 2019		Pool Captive	Pool Captive	Pool Captive	Insura
NMARK	AP PENSION	1999	Partner	Not rated	6.4% (5th, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	-	Insura
OMINICAN REPUBLIC	SEGUROS UNIVERSAL	1996	Partner	A+ (Fitch) - 2017	18% (2nd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
CUADOR	GENERALI ECUADOR EGYPTIAN LIFE TAKAFUL	2004 2013	Generali Partner	AA- (Bankwatch Ratings) - 2016 Not rated	2.3% (7th, Life) - 2019 4.2% (6th, Life) - 2019	Pool Captive Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insur
SALVADOR	ASSA VIDA COMPAÑIA DE SEGUROS	2013	Partner	Not rated Not rated	4.2% (6th, Life) - 2019 3.3% (8th, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insura
TONIA °	UTMOST PANEUROPE DAC	2019	Partner	A (Fitch) - 2020	6% (2nd, Med/lrg Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	· Outputed	
NLAND	LOCALTAPIOLA GENERAL MUTUAL	1994	Partner	A, Excellent (AM Best) - 2017	9.6% (3rd, Non-Life) - 2017	Pool Captive			Pool Captive	
NLAND	LOCALTAPIOLA MUTUAL LIFE	2018	Partner	A, Excellent (AM Best) - 2017	10.2% (4th, Life) - 2019	-	Pool Captive	Pool Captive		Insur
ANCE *	GENERALI FRANCE	1966	Generali	A (AM Best) - 2017	5% (7th, Life) - 2018	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insura
BON	SAHAM ASSURANCE VIE	2014	Partner	Not rated	1% (4th, Life) - 2018	Pool Captive	Pool Captive	Pool Captive		
ORGIA ERMANY	ALDAGI DIALOG LEBENSVERSICHERLING	2013	Partner	Not rated	27.9% (2nd, Life) - 2019 0.3% (46th, Life); 0.3% (46th, Life) - 2018	Pool Captive	Pool Captive	Pool Captive		Ineur
RMANY RMANY	DIALOG LEBENSVERSICHERUNG DIALOG VERSICHERUNG	2019 2019	Generali Generali	A- (Fitch) - 2018 A- (Fitch) - 2018	0.3% (46th, Life); 0.3% (46th, Life) - 2018 1.8% (16th, Non-Life) - 2018	Pool Captive	rour Captive	roui Captive		Insur
IANA	NATIONWIDE MUTUAL HEALTH	2013	Partner	Not rated	N/A	- Captive			Insurable	
IANA	VANGUARD	2011	Partner	Not rated	1.4% (10th, Life) - 2018	Pool Captive	Pool Captive	Pool Captive		
BRALTAR	UTMOST WORLDWIDE LIMITED	1966	Partner	A (Fitch) - 2020	N/A	Pool Captive	Pool Captive	Pool Captive		Insura
EECE	GENERALI HELLAS	1987	Generali	Not rated	5.1% (6th, Life) - 2018	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insura
JATEMALA	ASSA COMPAÑIA DE SEGUROS	2019	Partner	AA (PCR) - 2018	3.8% (11st, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
JERNSEY	UTMOST WORLDWIDE LIMITED	1966	Partner	A (Fitch) - 2020	N/A	Pool Captive	Pool Captive	Pool Captive		Insur
ONDURAS	ASSA COMPAÑIA DE SEGUROS GENERALI HONG KONG BRANCH	2019 1966	Partner Generali	Not rated	3.8% (11st, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
ING KONG	GENERALI BIZTOSITO	1992	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	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Insurable	Insura
DIA	FUTURE GENERALI INDIA	2008	Generali	Not rated	1.5% (17th. Non-Life) - 2018	Pool Captive	-	- cor capare	Pool I Captive	
DIA	FUTURE GENERALI INDIA LIFE	2008	Generali	Not rated	0.2% (21st, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		
DONESIA	GENERALI INDONESIA	2009	Generali	A (AM Best) - 2017	10.6% (2nd, Life) - 2018	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
ELAND	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) - 2017	Pool Captive	Pool Captive	Pool Captive		
RAEL	MIGDAL	N/A	Partner	Not rated	30.2% (1st, Life) - 2019	Insurable	Insurable	Insurable		-
ALY DRY COAST	GENERALI ITALIA	1966	Generali	A, Excellent (AM Best) - 2016	8% (3rd, Life); 14.3% (2nd, Non-Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insura
PAN ***	SAHAM ASSURANCE VIE TAIJU LIFE INSURANCE COMPANY	2014 1971	Partner Partner	Not rated A (S&P) - 2017	15.4% (3rd, Life) - 2018 3.2% (11st, Life) - 2018	Pool Captive Pool Captive	Pool Captive	Pool Captive	Pool Captive	- Insura
RDAN	MIDDLE EAST INSURANCE	2009	Partner	B++ (AM Best) - 2017	6.2% (5th, Life) - 2018	Pool Captive	Pool Captive	Pool Captive	Pool Captive	moun
AZAKHSTAN	EUROPEAN INSURANCE LIFE	2009	Partner	Not rated	15% (3rd, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	-	-
NYA	JUBILEE	2011	Partner	Not rated	14.5% (2nd, Life) - 2018	Pool Captive	Pool Captive	Pool Captive	-	-
IWAIT	WARBA INSURANCE	2008	Partner	BBB+ (S&P) - 2016	4.8% (4th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
RGYZSTAN	KYRGYZINSTRAKH	2012	Partner	Not rated	18.8% (3rd, Life) via Kazakhstan - 2017	Pool Captive	Pool Captive	Pool Captive		
.os ****	GENERALI LIFE	2003	Generali	Not rated	1.3% (13rd, Life) - 2019	Pool Captive	Pool Captive	Pool Captive		
TVIA °	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool Captive			•	
SOTHO	LESOTHO NATIONAL INSURANCE LITMOST PANEUROPE DAC	2017 2011	Partner Partner	Not rated A (Fitch) = 2020	10.8% (2nd, Life) - 2007 6% (2nd, Med/lrg Corporate) via IRE - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive		
I HUANIA *	FOYER VIE	2011 1990	Partner	A (Fitch) - 2020 Not rated	6% (2nd, Med/Irg Corporate) via IRE - 2017 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	7.9% (4th, Life) - 2018	Pool Captive	Pool Captive	Pool Captive	-	
ALAYSIA	GREAT EASTERN LIFE	2007	Partner	AA- (S&P) - 2017	22.3% (2nd, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
ALI	SAHAM ASSURANCE VIE	2014	Partner	Not rated	35.6% (2nd, Life) - 2018	Pool Captive	Pool Captive	Pool Captive		
ALTA °	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
URITIUS	INTERNATIONAL ASSURANCE LIFE SEGUROS MONTERREY NEW YORK LIFE	2012	Partner	Not rated	N/A 8 2% (5th Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool I Cantius	Insur
EXICO	SEGUROS MONTERREY NEW YORK LIFE EUROPEAN INSURANCE LIFE	2018 2009	Partner Partner	AA+ (AM Best) - 2018 Not rated	8.3% (5th, Life) - 2019 15% (3rd, Life) - 2019	Pool Captive Pool Captive	Pool Captive	Pool Captive	Pool Captive	
DLDOVA DNACO	GENERALI FRANCE	2009 1966	Partner Generali	Not rated A (AM Best) - 2017	15% (3rd, Life) - 2019 4.7% (8th, Life) - 2016	Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive	
NTENEGRO	GENERALI MONTENEGRO	2008	Generali	Not rated	15.2% (4th, Non-Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
ROCCO	SAHAM ASSURANCE	2015	Partner	Not rated	5.7% (6th, Life) - 2018	Pool Captive	Pool Captive	Pool Captive		
ZAMBIQUE	HOLLARD LIFE	2012	Partner	Not rated	23.8% (2nd, Life) - 2018	Pool Captive	Pool Captive	Pool Captive		-
ANMAR ****	GENERALI LIFE	2003	Generali	Not rated	1.3% (13rd, Life) - 2019	Pool Captive	Pool Captive	Pool Captive		-
MIBIA	HOLLARD LIFE	2012	Partner	Not rated	1.2% (15th, Life) via SA - 2016	Pool Captive	Pool Captive	Pool Captive		
THERLANDS	UTMOST PANELIBODE DAG	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Dool ! C: "	Pool Captive	Pool Captive	-	
THERLANDS W 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	Pool Captive	Pool Captive		
W ZEALAND CARAGUA	ASSA COMPAÑIA DE SEGUROS	2019	Partner	A+ (AM Best) - 2016 Not rated	35.2% (1st, Life) - 2018 3.8% (11st, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
SER	SAHAM ASSURANCE	2014	Partner	Not rated	10.9% (5th, Non-Life) - 2016	Pool Captive	Pool Captive	Pool Captive	- Labrard	
SERIA	AXA MANSARD	2011	Partner	B+ (A.M. Best) - 2016	2.9% (9th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		
RWAY	DNB LIVSFORSIKRING	1984	Partner	A+ (S&P) - 2016	13.3% (3rd, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insur
AN	OMAN INSURANCE	2008	Partner	AAA (S&P) - 2021	5% (6th, Life) - 2018	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
KISTAN	JUBILEE	2012	Partner	AA+, Stable (JCR-VIS) - 2016	22.8% (2nd, Life) - 2019	Pool Captive	Pool Captive	Pool Captive		
NAMA	ASSA COMPAÑÍA DE SEGUROS UTMOST PANEUROPE DAC	2018	Partner	A, Excellent (AM Best) - 2021	10.7% (3rd, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
N EUROPE **	UTMOST PANEUROPE DAC SEGURIDAD SEGUROS	2011 2006	Partner Partner	A (Fitch) - 2020 pyA+ (Solventa) - 2016	6% (2nd, Med/lrg 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	
RAGUAY *** RU	RIMAC SEGUROS	2006	Partner	pyA+ (Solventa) - 2016 BBB, Stable (Fitch) - 2016	7.9% (5th, Life); 4% (8th, Non-Life) - 2019 25.5% (2nd, Life) - 2019	Pool Captive	Pool Captive	Pool Captive		
LIPPINES	GENERALI PHILIPPINES	2014	Generali	Not rated	25.5% (2nd, Life) - 2019 0.4% (22nd, Life) - 2018	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
LAND ***	GENERALI ZYCIE T.U.S.A.	1998	Generali	Not rated	4.2% (7th, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insu
LAND ***	GENERALI T.U.S.A.	1999	Generali	Not rated	3.8% (7th, Non-Life) - 2019	Pool Captive			Pool Captive	
RTUGAL	GENERALI SEGUROS	2021	Generali	A (AM Best) - 2017	0.8% (13rd, Life); 3.2% (9th, Non-Life) - 2018	Pool Captive	Pool Captive		Pool Captive	
ERTO RICO **	MAPFRE LIFE INSURANCE	2007	Partner	Not rated	0.4% (28th, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	_
MANIA	GENERALI ROMANIA	2000	Generali	Not rated	6.1% (5th, Life); 6.4% (6th, Non-Life) - 2019		Pool Captive	Pool Captive		Insur
JSSIA	INGOSSTRAKH INSURANCE	2013	Partner	BB+ (S&P) - 2017	12.1% (2nd, Non-Life) - 2018	- De-11 Co-15	Post Contract	Devil 2 "	Pool Captive	_
JSSIA	INGO LIFE	2009	Partner	BB+ (S&P) - 2017	2.6% (9th, Life) - 2018	Pool Captive	Pool Captive Pool Captive	Pool Captive	-	
ENEGAL	SAHAM ASSURANCE VIE	2014	Partner	Not rated	2.3% (8th, Life) - 2018	Pool Captive		Pool Captive		

COUNTRIES AND COVERAGES



COUNTRY	LOCAL NETWORK PARTNER	PARTNER SINCE	INSURER TYPE	FINANCIAL RATING	MARKET SHARE	ACCIDENT	DISABILITY	LIFE	MEDICAL	PENSION
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/lrg 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	AAA (S&P) - 2021	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	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 GFR's Pooling or Captive arrangements

Pool I Cantive: Coverages can be included in GFB'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. Exceptionally, for the US, Stop Loss cover can be included in the Captive arrangements.

 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.

- 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.

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

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