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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	SAHAM ANGOLA SEGUROS	2014	Partner	Not rated	21% (3rd, Total) - 2013	Pool   Captive	Pool   Captive	Pool   Captive	-	-
ARGENTINA	LA CAJA DE SEGUROS	2004	Generali	B2 (Moody's) - 2020	4.7% (4th, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	-	-
ARMENIA	INGO ARMENIA	2015	Partner	Not rated	25.7% (2nd, Non-Life) - 2018	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- (Fitch) - 2021	14.8% (2nd, Non-Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	Insurable
AZERBAIJAN	ATESHGAIH LIFE INSURANCE	2013	Partner	Not rated	14.7% (2nd, Life) - 2019	-	Pool   Captive	Pool   Captive	-	-
AZERBAIJAN	ATESHGAIH 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	B+ (Expert RA) - 2020	0.7% (13rd, Non-Life) - 2019	Insurable	Insurable	Insurable	Insurable	-
BELGIUM	VIVIUM	2021	Partner	Not rated	11.5% (3rd, Employee Benefits) - 2021	Insurable	Pool   Captive	Pool   Captive	-	Insurable
BENIN	SAHAM ASSURANCE VIE	2014	Partner	Not rated	22.7% (2nd, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	-	-
BERMUDA	BERMUDA LIFE INSURANCE	1998	Partner	A-, Excellent (AM Best) - 2020	N/A	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	Insurable
BOTSWANA	HOLLARD LIFE	2012	Partner	AA (GCR) - 2021	4.8% (4th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	-	-
BRAZIL	GENERALI BRASIL	1966	Generali	Not rated	1% (21st, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	-	-
BRAZIL	SUL AMERICA	2019	Partner	BB- (Fitch) - 2020	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	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	2004	Partner	A+ (AM Best) - 2021	27.3% (2nd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
CHILE	SEGUROS DE VIDA SURAMERICANA	2020	Partner	A+ (Fitch) - 2021	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) - 2021	10.0% (3rd, Total) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
COSTA RICA	ASSA COMPAÑIA DE SEGUROS	2018	Partner	AAA (cri), (Fitch) - 2020	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	Insurable
CYPRUS *	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2021	6% (2nd, Med/Ingr Corporate) via IRE - 2017	Pool   Captive	Pool   Captive	Pool   Captive	-	-
CZECH REPUBLIC ***	GENERALI CESKA POJISTOVNA	2008	Generali	A, Excellent (AM Best) - 2020	16.1% (2nd, Life); 22.8% (1st, Non-Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	Insurable
DENMARK	AP PENSION	1999	Partner	Not rated	6.4% (5th, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	-	Insurable
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	2.3% (7th, Life) - 2019	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	EAAA (Fitch) - 2021	3.3% (8th, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
ESTONIA *	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2021	6% (2nd, Med/Ingr Corporate) via IRE - 2017	Pool   Captive	Pool   Captive	Pool   Captive	-	-
FINLAND	LOCALTAPIOLA GENERAL MUTUAL	1994	Partner	Not rated	9.6% (3rd, Non-Life) - 2017	Pool   Captive	-	-	Pool   Captive	-
FINLAND	LOCALTAPIOLA MUTUAL LIFE	2018	Partner	Not rated	10.2% (4th, Life) - 2019	-	Pool   Captive	Pool   Captive	-	Insurable
FRANCE *	GENERALI FRANCE	1966	Generali	A (AM Best) - 2020	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) - 2021	0.3% (46th, Life); 0.3% (46th, Life) - 2018	-	Pool   Captive	Pool   Captive	-	Insurable
GERMANY	DIALOG VERSICHERUNG	2019	Generali	A- (Fitch) - 2021	1.8% (16th, Non-Life) - 2018	Pool   Captive	-	-	-	-
GHANA	NATIONWIDE MUTUAL HEALTH	2011	Partner	Not rated	N/A	-	-	-	Insurable	-
GHANA	VANGUARD	2011	Partner	Not rated	1.4% (10th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	-	-
GIBRALTAR	UTMOST WORLDWIDE LIMITED	1966	Partner	A (Fitch) - 2021	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) - 2020	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	ADITYA BIRLA SUN LIFE	2021	Partner	AA+ - 2021	1.4% (9th, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	-	-
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	-	-
INDIA	ICICI LOMBARD	2021	Partner	AAA (CRISIL) - 2021	-	Insurable	-	-	Pool   Captive	-
INDONESIA	GENERALI INDONESIA	2009	Generali	A (AM Best) - 2020	10.6% (2nd, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
IRELAND	BUPA GLOBAL	2021	Partner	A+ (Fitch) - 2017	-	-	-	-	Pool   Captive	-
IRELAND	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2021	6% (2nd, Med/Ingr Corporate) - 2017	Pool   Captive	Pool   Captive	Pool   Captive	-	-
ISRAEL	MIGDAL	N/A	Partner	AA1 (Midroog) - 2021	30.2% (1st, Life) - 2019	-	-	-	Insurable	-
ITALY	GENERALI ITALIA	1966	Generali	Baa1 (Moody's), A stable (AM Best) - 2020	8% (3rd, Life); 14.3% (2nd, Non-Life) - 2019	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	-	-
JAPAN **	TALU LIFE INSURANCE COMPANY	1971	Partner	A (S&P) - 2021	3.2% (11st, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	Insurable
JORDAN	MIDDLE EAST INSURANCE	2009	Partner	B+ (AM Best) - 2020	6.2% (5th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
KAZAKHSTAN	EUROPEAN INSURANCE LIFE	2009	Partner	B (Fitch) - 2021	15% (3rd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	-	-
KENYA	JUBILEE	2011	Partner	AA- (GCR) - 2020	14.5% (2nd, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	-	-
KUWAIT	KYRGYZINSTRAKH	2008	Partner	BBB (S&P) - 2021	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) - 2021	6% (2nd, Med/Ingr 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) - 2021	6% (2nd, Med/Ingr 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	7.9% (4th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	-	-
MALAYSIA	GREAT EASTERN LIFE	2007	Partner	AA- (S&P) - 2021	22.3% (2nd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
MALI	SAHAM ASSURANCE VIE	2014	Partner	Not rated	35.6% (2nd, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	-	-
MALTA *	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2021	6% (2nd, Med/Ingr 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) - 2021	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) - 2020	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	Insurable	Insurable	Insurable	-	-
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) - 2021	6% (2nd, Med/Ingr Corporate) via IRE - 2017	-	Pool   Captive	Pool   Captive	-	-
NETHERLANDS	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2021	6% (2nd, Med/Ingr Corporate) via IRE - 2017	Pool   Captive	-	-	-	-
NEW ZEALAND	AIA NEW ZEALAND	1993	Partner	AA (Fitch) - 2021	35.2% (1st, Life) - 2018	-	Pool   Captive	Pool   Captive	-	-
NICARAGUA	ASSA COMPAÑIA DE SEGUROS	2019	Partner	Not rated	3.8% (11st, Life) - 2019	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	-	-
NIGERIA	AXA MANSARD	2011	Partner	B+ (A.M. Best) - 2021	2.9% (9th, Life) - 2017	Pool   Captive	Pool   Captive	Pool   Captive	-	-
NORWAY	DNB LIVSFORSIKRING	1984	Partner	AA- (S&P) - 2021	13.3% (3rd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	Insurable
OMAN	OMAN INSURANCE	2008	Partner	AAA (S&P) - 2021	5% (6th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
PAKISTAN	JUBILEE	2012	Partner	AA+, Stable (JCR-VIS) - 2020	22.8% (2nd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
PANAMA	ASSA COMPAÑIA DE SEGUROS	2018	Partner	A, Excellent (AM Best) - 2021	10.7% (3rd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
PAN EUROPE **	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Ingr Corporate) via IRE - 2017	Pool   Captive	Pool   Captive	Pool   Captive	-	-
PARAGUAY ***	SEGURIDAD SEGUROS	2006	Partner	py+ (Solvencia) - 2020	7.9% (5th, Life); 4% (8th, Non-Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
PERU	RIMAC SEGUROS	2								

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SINGAPORE	GREAT EASTERN LIFE	2007	Partner	AA- (S&P) - 2021	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) - 2021	1.2% (15th, Life) - 2016	Pool   Captive	Pool   Captive	Pool   Captive	-	-
SOUTH KOREA	KYOBO LIFE	2010	Partner	A+ (Fitch) - 2021	11% (3rd, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	Insurable
SPAIN	GENERALI SEGUROS ESPAÑA	1966	Generali	A- (Fitch) - 2021	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) - 2022	1.2% (15th, Life) - 2016	Pool   Captive	Pool   Captive	Pool   Captive	-	-
SWEDEN *	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2021	6% (2nd, Med/Ingr 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	Pool   Captive	-	-
SWITZERLAND	HELVETIA	2002	Partner	A+, Stable (S&P) - 2021	12.1% (3rd, Life) - 2018	-	Pool   Captive	Pool   Captive	-	Insurable
TAIWAN	FUBON LIFE	1993	Partner	A- (S&P) - 2021	15.1% (3rd, Life) - 2017	Pool   Captive	-	Pool   Captive	Pool   Captive	-
TANZANIA	JUBILEE	2011	Partner	A (GCR) - 2020	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	BB (Fitch) - 2021	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	uaAA Stable (IBI Rating) - 2019	0.8% (11st, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	-	-
UKRAINE	JISIC INGO	2013	Partner	uuAA (IBI-Rating) - 2016	3.1% (6th, Non-Life) - 2019	-	-	-	-	Pool   Captive -
UNITED ARAB EMIRATES	OMAN INSURANCE	2008	Partner	A- (S&P) - 2021	5% (6th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
UNITED KINGDOM	BUPA	2002	Partner	A+ (Fitch) - 2020	N/A	-	-	-	-	Pool   Captive -
UNITED KINGDOM	GENERALI UK BRANCH	1998	Generali	A (AM Best) - 2020	3.76% (7th, Life) - 2016	Pool   Captive	Pool   Captive	Pool   Captive	-	-
URUGUAY	MAFFRE LA URUGUAYA	2008	Partner	Baa2 (Moody's) - 2020	6.2% (2nd, Life) - 2019	Insurable	Insurable	Insurable	-	-
USA **	SUN LIFE	2004	Partner	AA (S&P) - 2021	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) - 2021	15.7% (1st, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	-	-
VENEZUELA	MERCANTIL SEGUROS	1999	Partner	Cc (Fitch) - 2020	10.3% (5th, Life) - 2018	Insurable	-	Insurable	-	Insurable -
VIETNAM	GENERALI VIETNAM	2011	Generali	A (AM Best) - 2020	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	A (GCR) - 2020	6.1% (5th, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	-	-
VIETNAM	GENERALI VIETNAM	2011	Generali	A (AM Best) - 2020	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	A (GCR) - 2020	6.1% (5th, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	-	-

**Accident:** may include lump sum or annuity payable in the event of death or disability or injury including body loss or hospitalisation caused by accident. Can also include workers compensation and any other rider.

**Disability:** may include short or long term disability paid in annuity or lump sum, premium waver and any other rider.

**Life:** may include death, survivor benefits, critical illness and any other rider.

**Medical:** may include reimbursement of medical expenses or daily allowance. May also include expenses for hospitalisation due to accident.

**Pension:** may include deferred compensation paid in lump sum or annuity.

For further details about local products please contact your dedicated GEB Regional Office as listed below.

**Insurable:** Coverance can be insured locally, but cannot currently be included in GFR's Pooling or Captive arrangements.

**Pool | Captive:** Coverances can be included in GFR'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.

\*\*\*\*\* Additional coverage in Macao only possible for subsidiaries of an Hong Kong entity already covered by Generali Hong Kong.

° 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.

Information can change daily.

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

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