LOCAL NETWORK PARTNER

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COUNTRIES AND COVERAGES

MARKET SHARE

EINANCIAL RATING



LIFE

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	A-(AO), (GCR) - 2019	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 GENERALI VERSICHERUNG	2019	Partner	AA- (S&P) - 2019	10.96% (3rd, Life) - 2018	-	Pool Captive	Pool Captive	-	-
AUSTRIA	ATESHGAH LIFE INSURANCE	1992 2013	Generali Partner	A- (Fitch) - 2021 Not rated	14.8% (2nd, Non-Life) - 2019 14.7% (2nd, Life) - 2019	Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive	Insurable
AZERBAIJAN	ATESHGAH LIFE INSURANCE	2013	Partner	Not rated	8.9% (3rd, Non-Life) - 2019	Pool Captive	Foor Captive	Poor Capilve	- 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 BURKINA FASO	GENERALI INSURANCE SAHAM ASSURANCE VIE	2006 2014	Generali Partner	Not rated Not rated	7.4% (7th, Non-Life) - 2019 3.9% (8th, Life) - 2018	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive	
CAMBODIA ****	GENERALI LIFE	2014	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 COMPAÑÍA 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	Insurable	-
CYPRUS *	UTMOST PANEUROPE DAC GENERALI CESKA POJISTOVNA	2011 2008	Partner Generali	A (Fitch) - 2021	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	-	- Insurable
CZECH REPUBLIC *** DENMARK	AP PENSION	1999	Partner	A, Excellent (AM Best) - 2020 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	18% (2nd, Life) - 2019	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/Irg 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	Profile 1	Insurable
FRANCE*	GENERALI FRANCE	1966	Generali	A (AM Best) - 2020	5% (7th, Life) - 2018	Pool Captive Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
GABON GEORGIA	SAHAM ASSURANCE VIE ALDAGI	2014 2013	Partner	Not rated Not rated	1% (4th, Life) - 2018 27.9% (2nd, Life) - 2019	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive		
GERMANY	DIALOG LEBENSVERSICHERUNG	2013	Generali	A- (Fitch) - 2021	0.3% (46th, Life); 0.3% (46th, Life) - 2018	- Captive	Pool Captive	Pool Captive		Insurable
GERMANY	DIALOG VERSICHERUNG	2019	Generali	A- (Fitch) - 2021 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 HONG KONG*****	BUPA ASIA LIMITED GENERALI HONG KONG BRANCH	2022 1966	Partner Generali	A1 (Moody's) - 2021 A (AM Best) - 2020	22% - 2020 0.1% (38th, Life); 1.9% (18th, Non-Life) - 2018	- Pool Captive	- Deal I Contine	- Deal I Captiva	Pool Captive Pool Captive	
HUNGARY ***	GENERALI HONG KONG BRANCH	1996	Generali	Not rated	9.6% (5th, Life); 16.9% (2nd, Non-Life) - 2018	Pool Captive	Pool Captive 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	7.6 - 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/Irg Corporate) - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
ISRAEL	MIGDAL	N/A	Partner	Aa1 (Midroog) - 2021	30.2% (1st, Life) - 2019	-		-	Insurable	-
ITALY IVORY COAST	GENERALI ITALIA SAHAM ASSURANCE VIE	1966 2014	Generali Partner	Baa1 (Moody's), A stable (AM Best) - 2020 Not rated	8% (3rd, Life); 14.3% (2nd, Non-Life) - 2019 15.4% (3rd, Life) - 2018	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive	Insurable
JAPAN ***	TAIJU 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	WARBA INSURANCE	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			-	-
LATVIA °	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2021	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive		
LESOTHO LITHUANIA °	LESOTHO NATIONAL INSURANCE UTMOST PANEUROPE DAC	2017 2011	Partner Partner	Not rated A (Fitch) - 2021	10.8% (2nd, Life) - 2007 6% (2nd, Mod/ka Comparete) via IPE - 2017	Pool Captive	Pool Captive	Pool Captive	•	
LITHUANIA °	FOYER VIE	2011 1990	Partner	A (Fitch) - 2021 Not rated	6% (2nd, Med/Irg Corporate) via IRE - 2017 8.5% (6th, Life) - 2016	Pool Captive Pool Captive	Pool Captive 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 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/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 Partner	AA+ (AM Best) - 2021	8.3% (5th, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
MOLDOVA MONACO	EUROPEAN INSURANCE LIFE GENERALI FRANCE	2009 1966	Generali	Not rated A (AM Best) - 2020	15% (3rd, Life) - 2019 4.7% (8th, Life) - 2016	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	- Pool Captive	
MONACO	GENERALI FRANCE GENERALI MONTENEGRO	1966 2008	Generali	A (AM Best) - 2020 Not rated	4.7% (8th, Life) - 2016 15.2% (4th, Non-Life) - 2019	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	
MOROCCO	SAHAM ASSURANCE	2008	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/Irg Corporate) via IRE - 2017		Pool Captive	Pool Captive	•	
NETHERLANDS	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2021	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool Captive				
NEW ZEALAND	AIA NEW ZEALAND ASSA COMPAÑIA DE SEGUROS	1993 2019	Partner	AA (Fitch) - 2021 Not rated	35.2% (1st, Life) - 2018	- Deal I Crath	Pool Captive	Pool Captive	- Deal Crathe	
NICARAGUA					3.8% (11st, Life) - 2019 10.9% (5th, Non-Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
NIGER	SAHAM ASSURANCE AXA MANSARD	2014 2011	Partner	Not rated B+ (A.M. Best) - 2021	10.9% (5th, Non-Life) - 2016 2.9% (9th, Life) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive		
NORWAY	DNB LIVSFORSIKRING	1984	Partner	AA- (S&P) - 2021	2.9% (9th, Life) - 2017 13.3% (3rd, Life) - 2019	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	- Pool Captive	- Insurable
OMAN	OMAN INSURANCE	2008	Partner	AAA (S&P) - 2021 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 COMPAÑÍA 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/Irg Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	-	
PARAGUAY ***	SEGURIDAD SEGUROS	2006	Partner	pyA+ (Solventa) - 2020	7.9% (5th, Life); 4% (8th, Non-Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
PERU	RIMAC SEGUROS	2014	Partner	BBB, Stable (Fitch) - 2021	25.5% (2nd, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
PHILIPPINES	GENERALI PHILIPPINES	2008	Generali	Not rated	0.4% (22nd, Life) - 2018	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
POLAND ***	GENERALI ZYCIE T.U.S.A.	1998	Generali	Not rated	4.2% (7th, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
POLAND ***	GENERALI T.U.S.A.	1999	Generali	Not rated	3.8% (7th, Non-Life) - 2019	Pool Captive	Partic ::	Partil C. 17	Pool Captive	-
PORTUGAL	GENERALI SEGUROS	2021	Generali	A (AM Best) - 2020 A (AM Best) - 2020	0.8% (13rd, Life); 3.2% (9th, Non-Life) - 2018	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
PUERTO RICO ** ROMANIA	MAPFRE LIFE INSURANCE GENERALI ROMANIA	2007 2000	Partner Generali	A (AM Best) - 2020 Not rated	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	- Insurable
ROMANIA SENEGAL	SAHAM ASSURANCE VIE	2000	Partner	Not rated	6.1% (5th, Life); 6.4% (6th, Non-Life) - 2019 2.3% (8th, Life) - 2018		Pool Captive Pool Captive			Blub them
		2014	. urund	10.1000	2.2.3 (60, 200) 2010	and a contract	Cabing			

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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) - 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/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) - 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	JSIC 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) - 2022	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	MAPFRE 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	
ZAMBIA	HOLLARD LIFE	2012	Partner	Not rated	1.9% (9th, Life) - 2018	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.

Accelent: may include sump sum or annuity payable in the event of death of orasolity or injury including body loss of nospitalisation caused or 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

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Insurable: Coverage can be insured locally, but cannot currently 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. 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. ...

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

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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.

Information can change daily Please contact your dedicated GEB Regional Office for the latest updates: gebprague@geb.com gebfrance@geb.com gebuk@geb.com gebusa@geb.com gebfrankfurt@geb.com gebhk@geb.com gebitaly@geb.com western.europe@geb.com

Pool | Captive: Coverages can be included in GEB's Pooling or Captive arrangements.

