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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) - 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	KYODO 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- (S&P) - 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/Inrg 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) - 2019	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	uaAA (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	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: 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. 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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