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## COUNTRIES AND COVERAGES



OUNTRY	LOCAL NETWORK PARTNER F	2013	INSURER TYPE Partner	FINANCIAL RATING Not rated	MARKET SHARE 12.7% (6th, Life) - 2016	ACCIDENT Pool   Captive	DISABILITY Pool   Captive	LIFE Pool   Captive	MEDICAL Insurable	PENSIO
NGOLA	SAHAM ANGOLA SEGUROS	2014	Partner	A-(AO), (GCR) - 2019	21% (3rd, Total) - 2013	Pool   Captive		Pool   Captive	-	-
RGENTINA	LA CAJA DE SEGUROS	2004	Generali	B2 (Moody's) - 2020	4.7% (4th, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	-	
RMENIA JSTRALIA	INGO ARMENIA MLC LIMITED	2015 2019	Partner	Not rated	25.7% (2nd, Non-Life) - 2018	Pool   Captive	- Deal I Contine	- Deal I Cantiur	Pool   Captive	-
ISTRALIA	GENERALI VERSICHERUNG	2019	Generali	AA- (S&P) - 2019 A- (Fitch) - 2021	10.96% (3rd, Life) - 2018 14.8% (2nd, Non-Life) - 2019	- Pool   Captive		Pool   Captive Pool   Captive	- Pool   Captive	- Insurabl
ERBAIJAN	ATESHGAH LIFE INSURANCE	2013	Partner	Not rated	14.7% (2nd, Life) - 2019	-		Pool   Captive		-
ERBAIJAN	ATESHGAH INSURANCE	2013	Partner	Not rated	8.9% (3rd, Non-Life) - 2019	Pool   Captive	-	-		-
HRAIN	BAHRAIN NATIONAL LIFE	2013	Partner	Not rated	4.8% (4th, Life) - 2016	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
LGIUM	VIVIUM	2021	Partner	Not rated	11.5% (3rd, Employee Benefits) - 2021	Insurable	Pool   Captive	Pool   Captive	•	Insurab
NIN RMUDA	SAHAM ASSURANCE VIE BERMUDA LIFE INSURANCE	2014 1998	Partner	Not rated A Excellent (AM Best) - 2020	22.7% (2nd, Life) - 2018 N/A	Pool   Captive	Pool   Captive		- Pool   Captive	-
TSWANA	HOLLARD LIFE	2012	Partner	A-, Excellent (AW Best) - 2020 AA (GCR) - 2021	1.8% (4th, Life) - 2018	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive	Insurat
AZIL	GENERALI BRASIL	1966	Generali	Not rated	1% (21st, Life) - 2019	Pool   Captive				-
RAZIL	SUL AMERICA	2019	Partner	BB- (Fitch) - 2020	10.1% (3rd, Medical) - 2018	•	•		Captive	-
ILGARIA	GENERALI INSURANCE	2006	Generali	Not rated	7.4% (7th, Non-Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
IRKINA FASO	SAHAM ASSURANCE VIE	2014	Partner	Not rated	3.9% (8th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive		
MBODIA ****	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 Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	-	
ANADA	SANAM LIFE INSURANCE CAMEROON	2014	Partner	A+ (AM Best) - 2021	27.3% (2nd, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	- Pool   Captive	
ILE	SEGUROS DE VIDA SURAMERICANA	2020	Partner	A+ (Fitch) - 2021	0.42% (24th, Life) - 2019	Pool   Captive	Pool   Captive			-
INA	GENERALI CHINA LIFE	2005	Generali	Not rated	0.5% (28th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	Insurat
LOMBIA	SEGUROS BOLIVAR	2019	Partner	AAA (Fitch) - 2021	10.0% (3rd, Total) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	
STA RICA OATIA	ASSA COMPAÑÍA DE SEGUROS GENERALI OSIGURANJE	2018 2003	Partner	AAA (cri), (Fitch) - 2020	10.7% (3rd, Life) - 2019	Pool   Captive				-
PRUS *	UTMOST PANEUROPE DAC	2003	Partner	Not rated A (Fitch) - 2021	7.6% (7th, Life); 7.6% (5th, Non-Life) - 2019 6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive		Insurable	
ECH REPUBLIC ***	GENERALI CESKA POJISTOVNA	2008	Generali	A, Excellent (AM Best) - 2020	16.1% (2nd, Life); 22.8% (1st, Non-Life) - 2019				Pool   Captive	Insurat
NMARK	AP PENSION	1999	Partner	Not rated	6.4% (5th, Life) - 2019	Pool   Captive			-	Insurat
MINICAN REPUBLIC	SEGUROS UNIVERSAL	1996	Partner	A+ (Fitch) - 2017	18% (2nd, Life) - 2017	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
UADOR	GENERALI ECUADOR	2004	Generali	AA- (Bankwatch Ratings) - 2016	2.3% (7th, Life) - 2019	Pool   Captive				-
YPT	EGYPTIAN LIFE TAKAFUL	2013	Partner	Not rated	4.2% (6th, Life) - 2019	Pool   Captive				Insurat
SALVADOR TONIA °	ASSA VIDA COMPAÑIA DE SEGUROS	2019 2011	Partner	EAAA (Fitch) - 2021 A (Fitch) - 2021	3.3% (8th, Life) - 2019 6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive	
LAND	LOCALTAPIOLA GENERAL MUTUAL	2011 1994	Partner	A (Fitch) - 2021 Not rated	6% (2nd, Med/Irg Corporate) via IRE - 2017 9.6% (3rd, Non-Life) - 2017	Pool   Captive Pool   Captive	-our Captive	- captive	- Pool   Captive	
LAND	LOCALTAPIOLA MUTUAL LIFE	2018	Partner	Not rated	10.2% (4th, Life) - 2019	-	Pool   Captive	Pool   Captive	-	Insural
ANCE *	GENERALI FRANCE	1966	Generali	A (AM Best) - 2020	5% (7th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	Insural
BON	SAHAM ASSURANCE VIE	2014	Partner	Not rated	1% (4th, Life) - 2018	Pool   Captive	Pool   Captive			-
ORGIA	ALDAGI	2013	Partner	Not rated	27.9% (2nd, Life) - 2019	Pool   Captive				-
RMANY RMANY	DIALOG LEBENSVERSICHERUNG DIALOG VERSICHERUNG	2019 2019	Generali Generali	A- (Fitch) - 2021 A- (Fitch) - 2021	0.3% (46th, Life); 0.3% (46th, Life) - 2018 1.8% (16th, Non-Life) - 2018	- Pool I Captive	Pool   Captive	Pool   Captive		Insural
ANA	HOLLARD LIFE ASSURANCE GHANA LIMITEL	2019 2018	Partner	A- (Fitch) - 2021 Not rated	1.8% (16th, Non-Life) - 2018 5% - 2023	Pool   Captive Pool   Captive	- Pool I Cantive	- Pool   Captive		-
BRALTAR	UTMOST WORLDWIDE LIMITED	1966	Partner	A (Fitch) - 2021	N/A	Pool   Captive	Pool   Captive	Pool   Captive	-	Insural
EECE	GENERALI HELLAS	1987	Generali	Not rated	5.1% (6th, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	Insural
ATEMALA	ASSA COMPAÑIA DE SEGUROS	2019	Partner	AA (PCR) - 2018	3.8% (11st, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
ERNSEY	UTMOST WORLDWIDE LIMITED	1966	Partner	A (Fitch) - 2020	N/A	Pool   Captive	Pool   Captive	Pool   Captive		Insural
NDURAS NG KONG	ASSA COMPAÑIA DE SEGUROS BUPA ASIA LIMITED	2019 2022	Partner	Not rated	3.8% (11st, Life) - 2019 22% - 2020	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive Pool   Captive	-
NG KONG****	GENERALI HONG KONG BRANCH	1966	Generali	A1 (Moody's) - 2021 A (AM Best) - 2020	0.1% (38th, Life); 1.9% (18th, Non-Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	
NG RONG	GENERALI HONG KONG BRANCH	1986	Generali	Not rated	9.6% (5th, Life); 16.9% (2nd, Non-Life) - 2018				Insurable	- Insural
IA	ADITYA BIRLA SUN LIFE	2021	Partner	AA+ - 2021	1.4% (9th, Life) - 2019	Pool   Captive		Pool   Captive	-	-
IA	FUTURE GENERALI INDIA	2008	Generali	Not rated	1.5% (17th, Non-Life) - 2018	Pool   Captive			Pool   Captive	-
NA	FUTURE GENERALI INDIA LIFE	2008	Generali	Not rated	0.2% (21st, Life) - 2017	Pool   Captive	Pool   Captive	Pool   Captive		
A	ICICI LOMBARD GENERALI INDONESIA	2021 2009	Partner Generali	AAA (CRISIL) - 2021	7.6 - 2021	Insurable Real   Continu	- Deal I Contine	- Deal I Captiva	Pool   Captive	- Insurat
ONESIA LAND	BUPA GLOBAL	2009	Partner	A (AM Best) - 2020 A+ (Fitch) - 2017	10.6% (2nd, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive Pool   Captive	insurai
LAND	UTMOST PANEUROPE DAC	2021	Partner	A (Fitch) - 2011	6% (2nd, Med/Irg Corporate) - 2017	Pool   Captive	Pool   Captive	Pool   Captive	-	
LY	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	Insural
ORY COAST	SAHAM ASSURANCE VIE	2014	Partner	Not rated	15.4% (3rd, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	-	-
PAN ***	TAIJU LIFE INSURANCE COMPANY	1971	Partner	A (S&P) - 2021	3.2% (11st, Life) - 2018	Pool   Captive	Pool   Captive			Insurat
RDAN ZAKHSTAN	MIDDLE EAST INSURANCE EUROPEAN INSURANCE LIFE	2009 2009	Partner Partner	B+ (AM Best) - 2020 B (Fitch) - 2021	6.2% (5th, Life) - 2018 15% (3rd, Life) - 2019	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive	
NYA	JUBILEE	2009	Partner	AA- (GCR) - 2020	14.5% (2nd, Life) - 2019	Pool   Captive	Pool   Captive Pool   Captive			
WAIT	WARBA INSURANCE	2008	Partner	BBB (S&P) - 2021	4.8% (4th, Life) - 2017	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	-	-
DS ****	GENERALI LIFE	2003	Generali	Not rated	1.3% (13rd, Life) - 2019	Pool   Captive			-	-
TVIA°	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2021	6% (2nd, Med/Irg Corporate) via IRE - 2017		Pool   Captive		-	-
SOTHO	LESOTHO NATIONAL INSURANCE	2017	Partner	Not rated	10.8% (2nd, Life) - 2007	Pool   Captive				
HUANIA °	UTMOST PANEUROPE DAC FOYER VIE	2011 1990	Partner	A (Fitch) - 2021	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive			-	-
KEMBOURG KEMBOURG	FOYER VIE FOYER GLOBAL HEALTH	1990 2023	Partner	Not rated	8.5% (6th, Life) - 2016	Pool   Captive	Pool   Captive	Pool   Captive	- Pool   Captive	Insural
CEDONIA	EUROLINK INSURANCE SKOPJE	2023	Partner	Not rated	10.1% (2nd, Total) - 2017	- Pool   Captive	Pool   Captive	- Pool   Captive		
DAGASCAR	SAHAM ASSURANCE	2014	Partner	Not rated	7.9% (4th, Life) - 2018	Pool   Captive		Pool   Captive	-	
LAYSIA	GREAT EASTERN LIFE	2007	Partner	AA- (S&P) - 2021	22.3% (2nd, Life) - 2019	Pool   Captive	Pool   Captive		Pool   Captive	
LI	SAHAM ASSURANCE VIE	2014	Partner	Not rated	35.6% (2nd, Life) - 2018	Pool   Captive			-	
	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2021	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive		Pool   Captive		-
URITIUS XICO	INTERNATIONAL ASSURANCE LIFE SEGUROS MONTERREY NEW YORK LIFE	2012 2018	Partner Partner	Not rated AA+ (AM Best) - 2021	N/A 8.3% (5th, Life) - 2019	Pool   Captive Pool   Captive		Pool   Captive Pool   Captive	- Pool   Captive	Insurat
LDOVA	EUROPEAN INSURANCE LIFE	2018	Partner	Not rated	15% (3rd, Life) - 2019	Pool   Captive		Pool   Captive Pool   Captive	- oor   capuve	
NACO	GENERALI FRANCE	1966	Generali	A (AM Best) - 2020	4.7% (8th, Life) - 2016	Pool   Captive			Pool   Captive	
NTENEGRO	GENERALI MONTENEGRO	2008	Generali	Not rated	15.2% (4th, Non-Life) - 2019	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		-	-
ANMAR **** MIBIA	GENERALI LIFE HOLLARD LIFE	2003 2012	Generali Partner	Not rated	1.3% (13rd, Life) - 2019	Insurable Pool I Cantive	Insurable Pool I Captive	Insurable Pool I Captive	•	
MIBIA THERLANDS	HOLLARD LIFE UTMOST PANEUROPE DAC	2012 2011	Partner	Not rated A (Fitch) - 2021	1.2% (15th, Life) via SA - 2016 6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	-	
THERLANDS	UTMOST PANEUROPE DAG	2011	Partner	A (Fitch) - 2021 A (Fitch) - 2021	6% (2nd, Med/ing Corporate) via IRE - 2017	- Pool   Captive				-
V ZEALAND	AIA NEW ZEALAND	1993	Partner	AA (Fitch) - 2021	35.2% (1st, Life) - 2018	-	Pool   Captive	Pool   Captive		
ARAGUA	ASSA COMPAÑIA DE SEGUROS	2019	Partner	Not rated	3.8% (11st, Life) - 2019	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	-
ER	SAHAM ASSURANCE	2014	Partner	Not rated	10.9% (5th, Non-Life) - 2016	Pool   Captive	Pool   Captive			-
ERIA	AXA MANSARD	2011	Partner	B+ (A.M. Best) - 2021	2.9% (9th, Life) - 2017	Pool   Captive		Pool   Captive		-
RWAY	DNB LIVSFORSIKRING	1984	Partner	AA- (S&P) - 2021	13.3% (3rd, Life) - 2019	Pool   Captive	Pool   Captive		Pool   Captive	Insural
AN LISTAN	SUKOON JUBILEE	2008 2012	Partner	AAA (S&P) - 2021 AA+, Stable (JCR-VIS) - 2020	5% (6th, Life) - 2018 22.8% (2nd, Life) - 2019	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive	Pool   Captive Pool   Captive		
IAMA	ASSA COMPAÑÍA DE SEGUROS	2012	Partner	A, Excellent (AM Best) - 2020	22.8% (2nd, Lire) - 2019 10.7% (3rd, Life) - 2019	Pool   Captive Pool   Captive				
EUROPE **	UTMOST PANEUROPE DAC	2010	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool   Captive	Pool   Captive	Pool   Captive	-	
RAGUAY ***	SEGURIDAD SEGUROS	2006	Partner	pyA+ (Solventa) - 2020	7.9% (5th, Life); 4% (8th, Non-Life) - 2019	Pool   Captive		Pool   Captive	Pool   Captive	-
20	RIMAC SEGUROS	2014	Partner	BBB, Stable (Fitch) - 2021	25.5% (2nd, Life) - 2019	Pool   Captive	Pool   Captive			-
LIPPINES	GENERALI PHILIPPINES	2008	Generali	Not rated	0.4% (22nd, Life) - 2018	Pool   Captive	Pool   Captive	Pool   Captive	Pool   Captive	
AND ***	GENERALI ZYCIE T.U.S.A.	1998	Generali	Not rated	4.2% (7th, Life) - 2019	Pool   Captive			Pool   Captive	Insural
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) - 2020	0.8% (13rd, Life); 3.2% (9th, Non-Life) - 2018	Pool   Captive		Pool   Captive	Pool   Captive	-
ERTO RICO **	MAPFRE LIFE INSURANCE	2007	Partner	A (AM Best) - 2020	0.4% (28th, Life) - 2019	Pool   Captive		Pool   Captive	Pool   Captive	-
MANIA	GENERALI ROMANIA	2000 2014	Generali Partner	Not rated Not rated	6.1% (5th, Life); 6.4% (6th, Non-Life) - 2019 2.3% (8th, Life) - 2018	Pool   Captive Pool   Captive				Insurat
NEGAL							I UUT   Captive	r our j captive		
ENEGAL	SAHAM ASSURANCE VIE GENERALI OSIGURANJE SRBIJA	2014	Generali	Not rated	29.4% (1st, Life); 19.1% (2nd, Non-Life) - 2019			Pool   Captive	Pool I Cantiur	

## COUNTRIES AND COVERAGES



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COUNTRY	LOCAL NETWORK PARTNER	PARTNER SINCE	INSURER TYPE	FINANCIAL RATING	MARKET SHARE	ACCIDENT	DISABILITY	LIFE	MEDICAL	PENSION
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	GENERALI PERSONAL INSURANCE	2023	Generali	A Positive - 2021	3.7% (7th, Life) - 2017	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	JSIC INGO	2013	Partner	uuAA (IBI-Rating) - 2016	3.1% (6th, Non-Life) - 2019	-	-	-	Pool   Captive	-
UNITED ARAB EMIRATES	SUKOON	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		

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. 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 reimbursement of medical expenses or daily allowance. May also include expenses for hospitalisation due to accident. Pension: may include reimbursement of medical deel homes. For further details abox local products please contact your declared GEB Regional Office as isted below.

Insurable: Coverage can be insured locally, but cannot currently be included in GEB's Pooling or Captive arrangements.

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

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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 (htsptal & disability), or a fixed or safary based lump sum. Coverage is 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: gebfrance@geb.com gebprague@geb.com gebfrankfurt@geb.com gebhk@geb.com gebuk@geb.com gebusa@geb.com gebitaly@geb.com western.europe@geb.com

