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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	7.85% (7th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Insurable	-
ANGOLA	SAHAM ANGOLA SEGUROS	2014	Partner	N/A - 2019	13.98% (3rd, Total) - 2021	Pool Captive	Pool Captive	Pool Captive	-	-
ARGENTINA	LA CAJA DE SEGUROS	2004	General	N/A - 2020	3.49% (6th, Life); 4.95% (5th Non-Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	-
ARMENIA	INGO ARMENIA	2015	Partner	B+ (Fitch) - 2023	25.47% (2nd, Non-Life) - 2022	Pool Captive	-	-	Pool Captive	-
AUSTRALIA	MLC LIMITED	2019	Partner	AA- (S&P) - 2019	12.53% (4th, Life) - 2022	-	Pool Captive	Pool Captive	-	-
AUSTRIA	GENERALI VERSICHERUNG	1992	General	A- (Fitch) - 2021	14.89% (3rd, Non-Life) - 2020	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
AZERBAIJAN	ATESHGAIH LIFE INSURANCE	2013	Partner	Not rated	14.61% (2nd, Life) - 2019	-	Pool Captive	Pool Captive	-	-
AZERBAIJAN	ATESHGAIH INSURANCE	2013	Partner	Not rated	11.3% (3rd, Non-Life) - 2017	Pool Captive	-	-	-	-
BAHRAIN	BAHRAIN NATIONAL LIFE	2013	Partner	Not rated	4.8% (4th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
BELGIUM	VIVIVUM	2021	Partner	Not rated	11.5% (3rd, Employee Benefits) - 2021	Insurable	Pool Captive	Pool Captive	-	Insurable
BENIN	SAHAM ASSURANCE VIE	2014	Partner	Not rated	23.74% (2nd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	-
BERMUDA	BERMUDA LIFE INSURANCE	1998	Partner	A-, Excellent (AM Best) - 2023	N/A	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
BOTSWANA	HOLLARD LIFE	2012	Partner	AA (GCR) - 2021	5.56% (3rd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	-
BRAZIL	GENERALI BRASIL	1966	General	Not rated	2.20% (10th, Life) - 2022	Pool Captive	Pool Captive	Pool Captive	-	-
BRAZIL	SUL AMERICA	2019	Partner	N/A - 2023	1.06% (24th, Life) - 2022	-	-	-	Captive	-
BULGARIA	GENERALI INSURANCE	2006	General	Not rated	6.90% (8th, Non-Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
BURKINA FASO	SAHAM ASSURANCE VIE	2014	Partner	Not rated	23.74% (2nd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	-
CAMBODIA ****	GENERALI LIFE	2003	General	Not rated	1.76% (10th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	-
CAMEROON	SAHAM LIFE INSURANCE CAMEROON	2014	Partner	Not rated	3.68% (8th, Life) - 2022	Pool Captive	Pool Captive	Pool Captive	-	-
CANADA	SUN LIFE	2004	Partner	A+ (AM Best) - 2021	20.9% (2nd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
CHILE	SEGUROS DE VIDA SURAMERICANA	2020	Partner	A+ (Fitch) - 2021	1.26% (20th, Life) - 2022	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
CHINA	GENERALI CHINA LIFE	2005	General	Not rated	0.4% (35th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
COLOMBIA	SEGUROS BOLIVAR	2019	Partner	AAA (Fitch) - 2021	10.75% (4th, Life) - 2022	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
COSTA RICA	ASSA COMPANIA DE SEGUROS	2018	Partner	AAA (cri), (Fitch) - 2020	7.06% (4th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
CROATIA	GENERALI OSIGURANJE	2003	General	Not rated	6.27% (7th, Life); 8.53% (5th, Non-Life) - 2022	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
CYPRUS *	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Ingr Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
CZECH REPUBLIC ***	GENERALI CESKA POJISTOVNA	2008	General	A, Excellent (AM Best) - 2020	0.72% (2nd, Life); 26.81% (1st, Non-Life) - 202	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
DENMARK	AP PENSION	1999	Partner	Not rated	7.89% (4th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	Insurable
DOMINICAN REPUBLIC	SEGUROS UNIVERSAL	1996	Partner	A+(dom) (Fitch) - 2022	20.67% (2nd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
ECUADOR	GENERALI ECUADOR	2004	General	AA- (Bankwatch Ratings) - 2016	.29% (14th, Life); 2.07% (16th, Non-Life) - 202	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
EGYPT	EGYPTIAN LIFE TAKAFUL	2013	Partner	Not rated	5.08% (4th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
EL SALVADOR	ASSA VIDA COMPANIA DE SEGUROS	2019	Partner	EAAslv (Fitch) - 2023	3.3% (8th, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
ESTONIA *	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Ingr Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
FINLAND	LOCALTAPIOLA GENERAL MUTUAL	1994	Partner	Not rated	9.39% (4th, Life) - 2021	Pool Captive	-	-	Pool Captive	-
FINLAND	LOCALTAPIOLA MUTUAL LIFE	2018	Partner	Not rated	9.39% (4th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	Insurable
FRANCE *	GENERALI FRANCE	1966	General	A (AM Best) - 2020	7.27% (6th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
GABON	SAHAM ASSURANCE VIE	2014	Partner	Not rated	23.74% (2nd, Life) - 2021	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	General	A3 (Moody's) - 2022	0.33% (47th, Life) - 2021	-	Pool Captive	Pool Captive	-	Insurable
GERMANY	DIALOG VERSICHERUNG	2019	General	A3 (Moody's) - 2022	0.55% (37th, Non-Life) - 2021	Pool Captive	-	-	-	-
GHANA	HOLLARD LIFE ASSURANCE GHANA LIMITEE	2018	Partner	Not rated	0.69% (16th, Life) - 2020	Pool Captive	Pool Captive	Pool Captive	-	-
GIBRALTAR	UTMOST WORLDWIDE LIMITED	1966	Partner	A (Fitch) - 2019	N/A	Pool Captive	Pool Captive	Pool Captive	-	Insurable
GREECE	GENERALI HELLAS	1987	General	Not rated	6.85% (6th, Life); 7.97% (5th, Non-Life) - 2020	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
GUATEMALA	ASSA COMPANIA DE SEGUROS	2019	Partner	EAAslv (Fitch) - 2023	1.20% (13th, Life); 4.22% (9th, Non-Life) - 2022	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
GUERNSEY	UTMOST WORLDWIDE LIMITED	1966	Partner	A (Fitch) - 2019	N/A	Pool Captive	Pool Captive	Pool Captive	-	Insurable
HONDURAS	ASSA COMPANIA DE SEGUROS	2019	Partner	AAA(cri) (Fitch) - 2022	1.15% (11th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
HONG KONG	BUPA ASIA LIMITED	2022	Partner	A (Fitch) - 2022	8.94% (2nd, Non-Life) - 2021	-	-	-	-	Pool Captive
HONG KONG****	GENERALI HONG KONG BRANCH	1966	General	A (AM Best) - 2020	0.3% (39th, Life); 1.61% (20th, Non - Life) - 202	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
HUNGARY ***	GENERALI BIZTOSITO	1992	General	Not rated	3.87% (4th, Life); 17.67% (2nd, Non-Life) - 202	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
INDIA	ADITYA BIRLA SUN LIFE	2021	Partner	AAA - 2021	1.75% (9th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	-
INDIA	FUTURE GENERALI INDIA	2008	General	Not rated	1.85% (16th, Non-Life) - 2021	Pool Captive	-	-	Pool Captive	-
INDIA	FUTURE GENERALI INDIA LIFE	2008	General	Not rated	0.21% (20th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	-
INDIA	ICICI LOMBARD	2021	Partner	B++ (AM Best) - 2023	8.03% (2nd, Non-Life) - 2021	Insurable	-	-	Pool Captive	-
INDONESIA	GENERALI INDONESIA	2009	General	A (AM Best) - 2020	1.27% (18th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
IRELAND	BUPA GLOBAL	2021	Partner	A (Fitch) - 2022	N/A	-	-	-	-	Pool Captive
IRELAND	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Ingr Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
ITALY	GENERALI ITALIA	1966	General	A stable (AM Best) - 2022	1.38% (3rd, Life); 15.01% (2nd, Non-Life) - 202	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
IVORY COAST	SAHAM ASSURANCE VIE	2014	Partner	Not rated	23.74% (2nd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	-
JAPAN **	TALU LIFE INSURANCE COMPANY	1971	Partner	A (S&P) - 2021	1.6% (19th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
JORDAN	MIDDLE EAST INSURANCE	2009	Partner	B+ (AM Best) - 2020	6.29% (4th, Life) - 2019	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
KAZAKHSTAN	EUROPEAN INSURANCE LIFE	2009	Partner	B (Fitch) - 2021	16.86% (3rd, Life) - 2022	Pool Captive	Pool Captive	Pool Captive	-	-
KENYA	JUBILEE	2011	Partner	AA- (GCR) - 2020	11.27% (3rd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	-
KUWAIT	WARBA INSURANCE	2008	Partner	BBB (S&P) - 2021	3.72% (5th, Life) - 2020	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	General	Not rated	1.76% (10th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	-
LATVIA *	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Ingr Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
LESOTHO	LESOTHO NATIONAL INSURANCE	2017	Partner	A- (Excellent) (AM Best) - 2023	10.8% (2nd, Life) - 2007	Pool Captive	Pool Captive	Pool Captive	-	-
LITHUANIA *	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Ingr Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
LUXEMBOURG	FOYER VIE	1990	Partner	Not rated	8.58% (6th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	Insurable
LUXEMBOURG	FOYER GLOBAL HEALTH	2023	Partner	Not rated	8.5% (6th, Life) - 2016	-	-	-	-	Pool Captive
MACEDONIA	EUROLINK INSURANCE SKOPJE	2005	Partner	Not rated	10.71% (3rd, Non-Life) - 2022	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
MACEDONIA	GRAWE OSIGURUVANJE AD	2023	Partner	N/A - 2023	2.15% (2nd, Life); 3.42% (Non-Life, 11th) - 202	-	-	-	Pool Captive	-
MADAGASCAR	SAHAM ASSURANCE	2014	Partner	Not rated	1.80% (3rd, Non-Life) - 2016	Pool Captive	Pool Captive	Pool Captive	-	-
MALAYSIA	GREAT EASTERN LIFE	2007	Partner	AA- (S&P) - 2021	22.3% (2nd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
MALI	SAHAM ASSURANCE VIE	2014	Partner	Not rated	23.74% (2nd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	-
MALTA *	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	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	A++ (AM Best) - 2023	8.39% (4th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
MOLDOVA	EUROPEAN INSURANCE LIFE	2009	Partner	B (Fitch) - 2021	16.86% (3rd, Life) - 2022	Pool Captive	Pool Captive	Pool Captive	-	-
MONACO	GENERALI FRANCE	1966	General	A (AM Best) - 2020	7.27% (6th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
MONTENEGRO	GENERALI MONTENEGRO	2008	General	Not rated	14.04% (4th, Non-Life) - 2022	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
MOROCCO	SAHAM ASSURANCE	2015	Partner	Not rated	1.80% (3rd, Non-Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
MOZAMBIQUE	HOLLARD LIFE	2012	Partner	AA (GCR) - 2021	5.56% (3rd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	-
MYANMAR ****	GENERALI LIFE	2003	General	Not rated	1.76% (10th, Life) - 2021	Insurable	Insurable	Insurable	-	-
NAMIBIA	HOLLARD LIFE	2012	Partner	AA (GCR) - 2021	5.56% (3rd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	-
NETHERLANDS	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Ingr Corporate) via IRE - 2017	-	Pool Captive	Pool Captive	-	-
NETHERLANDS	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Ingr Corporate) via IRE - 2017	Pool Captive	-	-	-	-
NEW ZEALAND	AIA NEW ZEALAND	1993	Partner	AA (Fitch) - 2021	27.5% (1st, Life) - 2016	-	Pool Captive	Pool Captive	-	-
NICARAGUA	ASSA COMPANIA DE SEGUROS	2019	Partner	Not rated	20.87% (3rd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
NIGER	SAHAM ASSURANCE	2014	Partner	Not rated	1.80% (3rd, Non-Life) - 2016	Pool Captive	Pool Captive	Pool Captive	-	-
NIGERIA	AXA MANSARD	2011	Partner	B+ (A.M. Best) - 2021	3.44% (7th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	-
NORWAY	DNB LIVSFORSIKRING	1984	Partner	AA- (S&P) - 2021	12.40% (3rd, Life) - 2022	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
OMAN	SUKOON	2008	Partner	A (AM Best) - 2022	14.41% (3rd, Total Market) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
PAKISTAN	JUBILEE	2012	Partner	AA- (GCR) - 2020	11.27% (3rd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
PANAMA	ASSA COMPANIA DE SEGUROS	2018	Partner	AAA (cri), (Fitch) - 2020	7.06% (4th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
PAN EUROPE **	A (Fitch) - 2020	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Ingr Corporate) via IRE - 2017	Pool Captive	Pool Captive</			

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) - 2021	22.3% (2nd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
SLOVAKIA ***	GENERALI SLOVENSKO POISTOVNA	1998	Generali	Not rated	3.98% (4th, Life); 14.26% (3rd, Non-Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
SLOVENIA	GENERALI ZAVAROVALNICA	2000	Generali	Not rated	2.37% (3rd, Life); 19.40% (3rd, Non-Life) - 2021	Pool Captive	Pool Captive	Pool Captive	-	Insurable
SOUTH AFRICA	HOLLARD LIFE	2002	Partner	AA (GCR) - 2021	5.56% (3rd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
SOUTH KOREA	KYOBO LIFE	2010	Partner	A (Fitch) - 2022	15.63% (2nd, Life) - 2022	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
SPAIN	GENERALI SEGUROS ESPAÑA	1966	Generali	A (Fitch) - 2022	4.27% (6th, non-life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
SWAZILAND	HOLLARD LIFE	2002	Partner	AA (GCR) - 2021	5.56% (3rd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
SWEDEN *	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/rg Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
SWITZERLAND	GENERALI ASSURANCES GENERALES	1999	Generali	BBB (Fitch) - 2017	2.20% (14th, Non-Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
SWITZERLAND	GENERALI PERSONAL INSURANCE	2023	Generali	A Positive - 2021	3.7% (7th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
SWITZERLAND	HELVETIA	2002	Partner	A+, Stable (S&P) - 2021	11.74% (2nd, Life) - 2021	-	Pool Captive	Pool Captive	Pool Captive	Insurable
TAIWAN	FUBON LIFE	1993	Partner	A- (SCR) - 2021	7.27% (2nd, Life); 24.47%(1st, Non-Life) - 2021	Pool Captive	-	Pool Captive	Pool Captive	Insurable
TANZANIA	JUBILEE	2011	Partner	AA- (GCR) - 2020	11.27% (3rd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
THAILAND	GENERALI LIFE	2003	Generali	Not rated	1.76% (10th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
TOGO	SAHAM ASSURANCE VIE	2014	Partner	Not rated	23.74% (2nd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
TUNISIA	MAGHREBIA VIE	2007	Partner	Not rated	7.15% (4th, Total Market) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
TURKEY	ANADOLU HAYAT	2004	Partner	Not rated	9.42% (4th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
TURKEY	ANADOLU SIGORTA	2004	Partner	B+ (Fitch) - 2022	12.18% (3rd, Non-Life) - 2021	-	-	-	-	Pool Captive
UGANDA	JUBILEE	2011	Partner	AA- (GCR) - 2020	11.27% (3rd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
UKRAINE	PJSIC INGO UKRAINE LIFE	2013	Partner	uaAA Stable (IBI Rating) - 2019	0.7% (11th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
UKRAINE	JSIC INGO	2013	Partner	uaAA (IBI-Rating) - 2016	N/A - 2022	-	-	-	-	Pool Captive
UNITED ARAB EMIRATES	SUKOON	2008	Partner	A (AM Best) - 2022	14.41% (3rd, Total Market) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
UNITED KINGDOM	BUPA	2002	Partner	B++ (AM Best) - 2022	N/A	-	-	-	-	Pool Captive
UNITED KINGDOM	GENERALI UK BRANCH	1998	Generali	A (AM Best) - 2022	3.76% (7th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
URUGUAY	MAPFRE LA URUGUAYA	2008	Partner	Baa2 (Moody's) - 2020	9% (2nd, Life) - 2017	Insurable	Insurable	Insurable	Insurable	-
USA **	SUN LIFE	2004	Partner	A+ (AM Best) - 2021	20.9% (2nd, Life) - 2017	Insurable	Insurable	Insurable	Insurable	-
USA	UNITEDHEALTHCARE	2006	Partner	A (AM Best) - 2016	13.2% (1st, Non-Life) - 2017	-	-	-	-	Insurable
USA	UNITEDHEALTHCARE GLOBAL	2006	Partner	aa- (AM Best) - 2023	6.31% (1st, Life) - 2021	Pool Captive	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	2.92% (7th, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
ZAMBIA	HOLLARD LIFE	2012	Partner	AA (GCR) - 2021	5.56% (3rd, Life) - 2021	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
ZIMBABWE	ZIMNAT	2012	Partner	A- (GCR) - 2022	5.54% (5th, Life) - 2022	Pool Captive	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 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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