## GENERALI EMPLOYEE BENEFITS NETWORK

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## COUNTRIES AND

## COVERAGES



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

Country Algeria	Local Network Partner Macir Vie	Partner Since 2013	NP Type Partner	Financial Rating Not rated	Market Share 7.85% (7th, Life) - 2021	Accident	Disability	Life	Medical	Pension
Angola	Saham Angola Seguros	2013	Partner	N/A - 2019	13.98% (3rd, Total) - 2021	Captive	Captive	Captive	-	-
Argentina	La Caja De Seguros	2004	Generali	N/A - 2020	3.49% (6th, Life); 4.95% (5th Non-Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	-	
Armenia	Efes Insurance	2023	Partner	NA - 2024	NA - 2023	Captive   Pool	-	-	Captive   Pool	
Australia Austria	Acenda Generali Versicherung	2019 1992	Partner Generali	A Excellent (AM Best) A+ (S&P) (backed by parent company N	10% (4th,Life) - 2023 14.89% (3rd, Non-Life) - 2020	Continue   Docel	Captive   Pool	Captive   Pool	Captive   Pool	- Insurable
Azerbaijan	Ateshgah Insurance	2013	Partner	A- (Fitch) - 2021 Not rated	11.3% (3rd, non-Life) - 2020	Captive   Pool Captive	Captive   Pool	Captive   Pool	Captive	insurable
Azerbaijan	Ateshgah Life Insurance	2013	Partner	Not rated	14.61% (2nd, Life) - 2019	-	Captive	Captive	-	
Bahrain	Bahrain National Life	2013	Partner	Not rated	4.8% (4th, Life) - 2016	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	
Belgium	Vivium	2021	Partner	Not rated	11.5% (3rd, Employee Benefits) - 2021	Insurable	Captive   Pool	Captive   Pool	-	Insurable
Benin	Saham Assurance Vie Bermuda Life Insurance	2014	Partner	Not rated A-, Excellent (AM Best); a- (long term ICR, AM Best) - 2023	23.74% (2nd, Life) - 2021 N/A	Captive Captive   Pool	Captive Captive   Pool	Captive Captive   Pool	Captive   Pool	- Insurable
Bermuda Botswana	Hollard Life	1998 2012	Partner Partner	A-, Excellent (AM Best), a- (long term ICR, AM Best) - 2023 AA (GCR) - 2021	5.56% (3rd. Life) - 2021	Captive	Captive	Captive	Captive   Pool	insurable
Brazil	Generali Brasil	1966	Generali	Not rated	2.20% (10th, Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	-	
Brazil	Sul America	2019	Partner	N/A - 2023	1.06% (24th,Life) - 2022	-			Captive	
Bulgaria	Generali Insurance	2006	Generali	Not rated	6.90% (8th, Non-Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	
Burkina Faso Cambodia ****	Saham Assurance Vie Generali Life	2014 2003	Partner Generali	Not rated	6.97% (5th, Life) - 2020 1.76% (10th, Life) - 2021	Captive Captive   Dast	Captive Captive   Pool	Captive Captive	Casting   Deal	-
Cameroon	Saham Life Insurance Cameroon	2003	Partner	Not rated	3.68% (8th, Life) - 2022	Captive   Pool Captive	Captive	Captive   Pool Captive	Captive   Pool	
Canada	Sun Life	2004	Partner	A+ (AM Best); AA (S&P); Aa3 (Moody's); AA (DBRS) - 2021	20.9% (2nd, Life) - 2017	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	
Chile	Seguros De Vida Suramericana	2020	Partner	A+ (Fitch) - 2021	1.26% (20th, Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	
China	Generali China Life	2005	Generali	A+ Superior (AM Best); A+ (S&P); A+ (Fitch, backed by AG S		Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
Colombia Costa Rica	Seguros Bolivar Assa Compañía De Seguros	2019 2018	Partner Partner	AAA (Fitch) - 2021	10.75% (4th, Life) - 2022	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	-
Côte d'Ivoire	Saham Assurance Vie	2018	Partner	AAA (cri), (Fitch) - 2020 Not rated	7.06% (4th,Life) - 2021 13.07% (4th, Life) - 2021	Captive	Captive	Captive	Captive   Pool	
Croatia	Generali Osiguranje	2003	Generali	Not rated	6.27% (7th, Life); 8.53% (5th, Non-Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	
Czechia ***	Generali Ceska Pojistovna	2008	Generali	A, Excellent (AM Best) - 2020	20.72% (2nd, Life); 26.81% (1st, Non-Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
Denmark	Ap Pension	1999	Partner	Not rated	7.89% (4th, Life) - 2021	Captive	Captive   Pool	Captive   Pool	Captive	Insurable
Dominican Republic Ecuador	Seguros Universal S.A.	1996 2004	Partner Generali	A+(dom) (Fitch) - 2022	20.67% (2nd, Life) - 2021	Insurable Captive   Pool	Insurable Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Insurable
	Generali Ecuador Gig Egypt Life Takaful	2004 2013	Partner	AA- (Bankwatch Ratings) - 2016 Not rated	1.29% (14th, Life); 2.07% (16th, Non-Life) - 2022 5.08% (4th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	- Insurable
Egypt El Salvador	Assa Vida Compañía De Seguros	2013	Partner	EAA(slv) (Fitch) - 2023	3.3% (8th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Finland	Localtapiola General Mutual	1994	Partner	Not Rated - 2020	9.39% (4th, Life) - 2021	Captive   Pool	-	-	Captive   Pool	
Finland	Localtapiola Mutual Life	2018	Partner	Not Rated - 2020	9.39% (4th, Life) - 2021	-	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
France *	Generali France	1966	Generali	A (AM Best); A- (Fitch); Baa1 (Moody's) - HO rating - 2020	7.27% (6th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
Georgia Germany	Aldagi Dialog Lebensversicherung	2013 2019	Partner Generali	Not rated A3 (Moody's): A (Fitch) - 2022	27.9% (2nd, Life) - 2019 0.33% (47th, Life) - 2021	Captive	Captive Captive   Pool	Captive Captive   Pool	-	- Insurable
Germany Germany	Dialog Lebensversicherung Dialog Versicherung	2019	Generali	A3 (Moody's); A (Fitch) - 2022 A3 (Moody's); A (Fitch) - 2022	0.33% (47th, Life) - 2021 0.55% (37th, Non-life) - 2021	Captive   Pool	-	-	-	-
Ghana	Hollard Life Assurance Ghana Limited	2018	Partner	Not rated	0.69% (16th, Life) - 2020	Captive	Captive	Captive	-	-
Global Mobility	Icici Lombard General Insurance Company Limited	2021	Partner	AAA Stable (ICRA/CRISIL) - 2024	8.3% (2nd, Non-Life) - 2023	Captive   Pool	-	-	Captive   Pool	
Global Mobility	Utmost Worldwide Limited	1966	Partner	A (Fitch) - 2019	N/A	Captive   Pool	Captive   Pool	Captive   Pool	-	Insurable
Global Mobility Global Mobility	Bupa Global	2021	Partner	A (Fitch); A1 (Moody's) - 2022 aa- (AM Best); AA- (Fitch); A+ (S&P); A1 (Moody's) - 2023	N/A 6.219/ (1et 1.ife) 2021	Cantive   Bool	Captive   Real	- Captive   Pool	Captive   Pool	-
Global Mobility Global Mobility	Unitedhealthcare Global Foyer Global Health	2006 2023	Partner Partner	aa- (AM Best); AA- (Fitch); A+ (S&P); A1 (Moody's) - 2023 Not rated	6.31% (1st, Life) - 2021 8.5% (6th, Life) - 2016	Captive   Pool	Captive   Pool	Capuve   Pool	Captive   Pool	
Global Mobility Greece	Generali Hellas	1987	Generali	Not rated	9.7% (4th, Life) - 2023	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
Guatemala	Assa Compañia De Seguros	2019	Partner	EAA(slv) (Fitch) - 2023	1.20% (13th, Life); 4.22% (9th, Non-Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Honduras	Assa Compañia De Seguros	2019	Partner	AAA(cri) (Fitch) - 2022	1.15% (11th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	•
Hong Kong	Bupa Asia Limited	2022	Partner	A+ (AM Best); A- (S&P) - 2024	35% (1st, Non-Life (Health)) - 2023	-	-	-	Captive   Pool	-
Hong Kong Hungary ***	Generali Hong Kong Branch Generali Biztosito	1966 1992	Generali Generali	A+ Superior (AM Best); A+ (S&P); A+ (Fitch, backed by AG S Not rated	I <1% (15th, Life); 5% (6th, Non - Life (Health)) - 202 8.87% (4th, Life); 17.67% (2nd, Non-Life) - 2021	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool Insurable	Insurable
India	Future Generali India	2008	Generali	AAA Stable (ICRA/CRISIL) - 2024	6.1% (4th, Non-life (Health)) - 2023	Captive   Pool		- captive   Fooi	Cantive   Pool	insulable
India	Future Generali India Life	2008	Generali	AAA Stable (ICRA/CRISIL) - 2024	1.5% (12th, Life) - 2023	Captive   Pool	Captive   Pool	Captive   Pool	-	Insurable
India	Aditya Birla Sun Life	2021	Partner	AAA - 2023	8% (5th, Life) - 2023	Captive   Pool	Captive   Pool	Captive   Pool	-	Insurable
Indonesia	Generali Indonesia	2024	Generali	A+ Superior (AM Best); A+ (S&P); A+ (Fitch, backed by AG S		Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
Ireland	Utmost Paneurope Dac (Irl)	2011	Partner	A (Fitch) - 2021 A stable (AM Best): A3 (Moody's): A-(Fitch) - 2022	6% (2nd, Med/Irg Corporate) - 2017	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool	- Insurable
Italy Japan ***	Generali Italia Taliu Life Insurance Company	1966 1971	Generali Partner	A stable (AM Best); A3 (Moody's); A-(Fitch) - 2022 A+ Strong (S&P); A1 (Moody's) - 2023	8.38% (3rd, Life); 15.01% (2nd, Non-Life) - 2021 15% (3rd; Life) - 2023	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
Jordan	Middle East Insurance	2024	Partner	B+ (AM Best) - 2020	6.29% (4th, Life) - 2019	Captive	Captive	Captive	Captive	Insurable
Kazakhstan	European Insurance company	2024	Partner	B (Fitch) - 2021	16.86% (3rd, Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Kenya	Jubilee	2011	Partner	AA- (GCR) - 2020	11.27% (3rd, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Kuwait	Warba Insurance	2008	Partner	BBB (S&P) - 2021	3.72% (5th, Life) - 2020	Captive	Captive	Captive	Captive	•
Kyrgyzstan Luxembourg	Ayu Garant Fover Vie	2012	Partner Partner	Not rated Not rated	8.04 % (7th) via Kyrgyzstan - 2020 8.58% (6th, Life) - 2021	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	-	- Insurable
Madagascar	Saham Assurance	2014	Partner	Not rated	8.04% (4th, Life) - 2020	Captive	Captive	Captive	-	-
Malaysia	Great Eastern Life	2007	Partner	A Excellent (AM Best) AA- Very Strong (Fitch) AAA (RAM Rati		Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	
Mali	Saham Assurance Vie	2014	Partner	Not rated	47.37% (1st, Life) - 2021	Captive	Captive	Captive	-	•
Malta	Utmost Paneurope Dac *	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Captive   Pool	Captive   Pool	Captive   Pool	-	· ·
Mauritius	International Assurance Life	2012	Partner	Not rated	N/A	Captive   Pool	Captive   Pool	Captive   Pool	-	Insurable
Mexico	Seguros Atlas	2013	Partner	mxAAA (S&P) - 2017 A (Excellent) - 2024	1.63% (15th, Life) - 2021	Pool	Insurable Captive	Pool Captive	Pool	•
Mexico Montenegro	Grupo Nacional Provincial Generali Montenegro	2024 2008	Partner Generali	A (Excellent) - 2024 Not rated	14.79% - 2024 14.04% (4th, Non-Life) - 2022	Captive Captive   Pool	Captive   Pool	Captive   Pool	Captive Captive   Pool	
Moracco	Saham Assurance	2008	Partner	Not rated	4.00% (7th, life) - 2021	Captive	Captive	Captive	Captive	
Mozambique	Hollard Life	2012	Partner	Not rated	11.21% (4th, Life) - 2020	Captive	Captive	Captive		
Namibia	Hollard Life Namibia Limited	2012	Partner	Not Rated - 2017	1.2% (15th, Life) via SA - 2016	Captive	Captive	Captive	-	-
Netherlands	Utmost Paneurope Dac	2011	Partner	A (Fitch) - 2021	6% (2nd, Med/Irg Corporate) via IRE - 2017	Captive   Pool				
New Zealand	Aia New Zealand Assa Compañia De Seguros	1993	Partner Partner	AA- (S&P) A+ (AM Best) - 2023 Not rated	22% (2nd, Life) - 2023 20.87% (3rd, Life) - 2021	- Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	- Captive   Pool	-
Nicaragua Niger	Saham Assurance	2019	Partner	Not rated	8.95% (6th, Non-Life) - 2021	Captive Pool	Captive	Captive		
Nigeria	Axa Mansard	2014	Partner	B+ (A.M. Best) - 2021	3.44% (7th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	-	-
North Macedonia	Eurolink Insurance Skopje	2005	Partner	Not rated	10.71% (3rd, Non-Life) - 2022	Captive	Captive	Captive	Captive	-
Norway	Dnb Livsforsikring	1984	Partner	AA- (S&P); Aa1 (Moody's) - 2021	12.40% (3rd, Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
Pakistan	Jubilee	2011	Partner	AA++, Stable (JCR-VIS); AA-(KE) (GCR) - 2023	12.79%(2nd, Life) - 2022	Captive   Pool Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Pan Europe ** Panama	Utmost Paneurope Dac * Assa Compañía De Seguros	2011 2018	Partner Partner	A (Fitch) - 2020 A, Excellent (AM Best) - 2018	6% (2nd, Med/Irg Corporate) via IRE - 2017 20.47% (1st, Life) - 2022	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool	Insurable -
Paraguay ***	Seguridad Seguros	2018	Partner	pvA+ (Solventa) - 2020	8.88% (5th, Life); 4.77% (8th, Non-Life) - 2022	Captive	Captive	Captive	Captive	
Peru	Rimac Seguros	2014	Partner	BBB, Stable (Fitch); Baa2 (Moody's) - 2021	23.41% (2nd, Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	
Philippines	Generali Philippines	2008	Generali	Not rated	0.54% (18th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Poland ***	Generali T.U.S.A.	1999	Generali	Not rated	5.31% (5th, Non-Life) - 2022	Captive   Pool Captive   Pool	- Contine   Deel	- Contine I Deer	Captive   Pool Captive   Pool	-
Poland *** Portugal	Generali Zycie T.U.S.A. Generali Tranquilidade	1998 2021	Generali Generali	Not rated A (AM Best); A- (Fitch); Baa1 (Moody's) - HO rating - 2020	4.57% (6th, Life) - 2022 1.03% (14th, Life) - 2021	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Insurable -
Puerto Rico **	Mapfre Life Insurance	2021	Partner	A (Aivi Besi); A- (Fitch); Baa I (woody's) - HO fating - 2020 A- (Fitch); A- (S&P) - 2022	0.06% (46th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Romania	Generali Romania	2000	Generali	Not rated	5.29% (5th, Life); 5.72% (6th, Non-Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
Senegal	Saham Assurance Vie	2014	Partner	Not rated	1.31% (10th, Life) - 2021	Captive	Captive	Captive		
Serbia	Generali Osiguranje Srbija	2004	Generali	Not rated	24.95% (1st, Life); 16.80% (2nd, Non-Life) - 2021	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	-
Singapore Slovakia ***	Great Eastern Life Generali Slovensko Poistovna	2007	Partner Generali	AA- (Fitch) A Excellent (AM Best) - 2023 Not rated	28% (1st, Life) - 2023 9.98% (4th, Life); 14.26% (3rd, Non-Life) - 2021	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	
Slovenia	Generali Zavarovalnica	2000	Generali	Not rated	12.37% (3rd, Life); 19.40% (3rd, Non-Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	-	Insurable
South Africa	Hollard Life	2012	Partner	AA (GCR) - 2021	1.09% (6th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	-	-
South Korea	Kyobo Life	2010	Partner	A (AM Best) AA (KIS) - 2023	20% (2nd, Life) - 2023	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
	Generali Seguros España	1966	Generali	A (Fitch) - 2022	4.27% (6th, non-life) - 2021	Captive   Pool Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
Spain			Generali	BBB (Fitch) - 2017 A Positive - 2021	2.20% (14th, Non- Life) - 2021 3.7% (7th, Life) - 2017	Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	- Captive   Pool	-	•
Spain Switzerland	Generali Assurances Generales	1999	Generali		3.7% (7th, Life) - 2017 11.74% (2nd, Life) - 2021		Captive   Pool	Captive   Pool		- Insurable
Spain Switzerland Switzerland	Generali Assurances Generales Generali Personal Insurance	2023	Generali Partner			0 1 10 1				
Spain Switzerland	Generali Assurances Generales		Generali Partner Partner	A+, Stable (S&P) - 2021	17.27% (2nd, Life); 24.47%(1st, Non-Life) - 2022	Captive   Pool	-	Captive   Pool	Captive   Pool	-
Spain Switzerland Switzerland Taiwan Tanzania	General Assurances Generales General Personal Insurance Helvetia Fubon Life Jubilee	2023 2002 1993 2011	Partner Partner Partner	A+, Stable (S&P) - 2021 A- (S&P); A2 (Moody's) - 2021 A (GCR) - 2020	17.27% (2nd, Life); 24.47%(1st, Non-Life) - 2022 7.89% (3rd, Life) - 2021	Captive   Pool	- Captive   Pool	Captive   Pool	Captive   Pool	
Spain Switzerland Switzerland Switzerland Talwan Tanzania Thailand	Generali Assurances Generales Generali Personal Insurance Helvetia Fubon Life Jubilee Generali Life	2023 2002 1993 2011 2003	Partner Partner Partner Generali	A+, Stable (S&P) - 2021 A- (S&P); A2 (Moody's) - 2021 A (GCR) - 2020 A+ Superior (AM Best); A+ (S&P); A+ (Fitch, backed by AG S	17.27% (2nd, Life); 24.47%(1st, Non-Life) - 2022 7.89% (3rd, Life) - 2021 I 3% (10th, Life) - 2023	Captive   Pool Captive   Pool	- Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	Captive   Pool	•
Spain Switzerland Switzerland Switzerland Taiwan Tanzania Thailand Togo	Generali Assurances Generales General Personal Insurance Helvetia Fubon Life Jubilee Generali Life Saham Assurance Vie	2023 2002 1993 2011 2003 2014	Partner Partner Partner Generali Partner	A+, Stable (S&P) - 2021 A- (S&P); A2 (Moodys) - 2021 A (GCR) - 2020 A+ Superior (AM Best); A+ (S&P); A+ (Fitch, backed by AG S Not Rated - 2017	17.27% (2nd, Life); 24.47%(1st, Non-Life) - 2022 7.89% (3rd, Life) - 2021 13% (10th, Life) - 2023 3.20% (6nd, Life) - 2020	Captive   Pool Captive   Pool Captive	- Captive   Pool Captive   Pool Captive	Captive   Pool Captive   Pool Captive	Captive   Pool	-
Spain Switzerland Switzerland Switzerland Taiwan Tanzania Thalland Togo Tunisia	Generali Assurances Generales Generali Presonal Insurance Helvetia Fubon Life Jublice Generali Life Saham Assurance Vie Magirebia	2023 2002 1993 2011 2003 2014 2007	Partner Partner Partner Generali Partner Partner	A+, Stable (S&P) - 2021 A- (S&P); A2 (Modyls) - 2021 A (GCR) - 2020 A+ Superior (AM Best); A+ (S&P); A+ (Fitch, backed by AG S Not Rated - 2017 Not rated	17.27% (2nd, Life); 24.47%(1st, Non-Life) - 2022 7.89% (3rd, Life) - 2021 13% (10th, Life) - 2023 3.20% (6nd, Life) - 2020 7.15% (4th, Total Market) - 2021	Captive   Pool Captive   Pool Captive Captive   Pool	Captive   Pool Captive   Pool Captive Captive   Pool	Captive   Pool Captive   Pool Captive Captive   Pool	-	• • •
Spain Switzerland Switzerland Taiwan Tanzania Thailand Togo Tunisia Turkey	Generali Assurances Generales Generali Personal Insurance Helvetia Futon Life Jubilee Generali Life Saham Assurance Vie Maghrebia Anadoù Hayat	2023 2002 1993 2011 2003 2014 2007 2003	Partner Partner Partner Generali Partner Partner Partner	A+, Stable (S&P) - 2021 A- (S&P); A2 (Mody(s) - 2021 A (GCR) - 2020 A+ Superior (AM Best); A+ (S&P); A+ (Fitch, backed by AG S Not Rated - 2017 Not rated	17.27% (2nd, Life); 24.47%(1st, Non-Life) - 2022 7.89% (3rd, Life) - 2021 13% (10th, Life) - 2023 3.20% (6nd, Life) - 2020 7.15% (4th, Total Market) - 2021 9.42% (4th, Life) - 2021	Captive   Pool Captive   Pool Captive	Captive   Pool Captive   Pool Captive Captive   Pool Captive   Pool	Captive   Pool Captive   Pool Captive Captive   Pool Captive   Pool	Captive   Pool Captive   Pool	- - - Insurable
Spain Switzerland Switzerland Taiwan Tanzania Thailand Togo Tunisia Turkey Turkey	Generali Assurances Generales Generali Presonal Insurance Helvetia Fubon Life Jublice Generali Life Saham Assurance Vie Magirebia	2023 2002 1993 2011 2003 2014 2007	Partner Partner Partner Generali Partner Partner	A+, Stable (S&P) - 2021 A- (S&P); A2 (Modyls) - 2021 A (GCR) - 2020 A+ Superior (AM Best); A+ (S&P); A+ (Fitch, backed by AG S Not Rated - 2017 Not rated	17.27% (2nd, Life); 24.47%(1st, Non-Life) - 2022 7.89% (3rd, Life) - 2021 13% (10th, Life) - 2023 3.20% (6nd, Life) - 2020 7.15% (4th, Total Market) - 2021	Captive   Pool Captive   Pool Captive Captive   Pool	Captive   Pool Captive   Pool Captive Captive   Pool	Captive   Pool Captive   Pool Captive Captive   Pool	Captive   Pool	• • •
Spain Switzerland Switzerland Switzerland Taiwan Tanzania Thalland Togo Tunisia	General Assurances Generales General Persoal Insurance Holveila Fubon Life Jubite General Life Saham Assurance Vie Maghrebia Anadoù Hayat Anadoù Sigorta	2023 2002 1993 2011 2003 2014 2007 2003 2004	Partner Partner Partner Generali Partner Partner Partner Partner	A+, Stuble (S&P) - 2021 A+ (S&P); A2 (Modyle) - 2021 A+ (SAP); A2 (Modyle) - 2021 A+ Superior (AIM Best); A+ (S&P); A+ (Fitch, backed by AG S Not Rated - 2017 Not rated B+ (Fitch) - 2022	17.27% (2nd, Lile); 24.47% (1st, Non-Life) - 2022 7.89% (3nd, Lile): - 2021 13% (10h, Life) - 2023 3.20% (6nd, Life) - 2023 7.15% (4h, Total Markel) - 2021 9.42% (4th, Lile) - 2021 1.218% (3nd, Non-Life) - 2021	Captive   Pool Captive   Pool Captive Captive   Pool	Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool	Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool	Captive   Pool Captive   Pool Captive   Pool Captive	- - - Insurable
Spain Switzerland Switzerland Taixan Taixan Taixan Taixan Tunisia Turkey Turkey Uganda United Anab Emirates	General Assumners Generales General Personal Insurance Hetvetia Fubon Life Jubite General Life Sahan Assurance Vie Maghob Hugat Anadoki Sigorta Bupa Achaden Sigorta Jubite	2023 2002 1993 2011 2003 2014 2007 2003 2004 2025 2011 2008	Partner Partner Partner Generali Partner Partner Partner Partner Partner Partner Partner Partner	A+, Stuble (S&P) - 2021 A+ (G&P): A2 (Moodys) - 2021 A+ (GAP): A2 (Moodys) - 2021 A+ Superior (IAM Best): A+ (S&P): A+ (Fitch, backed by AG S Nor Read - 2017 Not read B+ (Fitch) - 2022 A+ - 2024 Not read A+ (AM Best): A (S&P): A2 (Moodys) - 2022	17.27% (2nd, Lile); 24.47% (14, Non-Lile) - 2022 7.9% (2nd, Lile) - 2021 3% (10nd, Lile) - 2023 3.30% (10nd, Lile) - 2023 3.30% (10nd, Lile) - 2021 3.24% (4nd, Lile) - 2021 12.18% (2nd, Non-Lile) - 2021 18.04% (2nd, Lile) - 2021 18.04% (2nd, Lile) - 2021 18.04% (2nd, Lile) - 2021	Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool	Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool	Captive   Pool Captive   Pool Captive Captive   Pool Captive   Pool	Captive   Pool Captive   Pool Captive   Pool Captive Captive   Pool	Insurable
Spain Switzerland Switzerland Tanzarka Thaliand Togo Tunkey Turkey Turkey Unked Arab Emirates Unked Arab Emirates	General Assurances Generales General Persoal Insurance Holveila Fubon Life General Life Saham Assurance Vie Maghreelia Anadolu Hayat Anadolu Hayat Anadolu Sigorta Bupa Acbadem Sigorta Jubilee Sukoon Bupa	2023 2002 1993 2011 2003 2014 2007 2003 2004 2005 2005 2025 2011 2006 2002	Partner Partner Partner Generali Partner Partner Partner Partner Partner Partner Partner Partner Partner Partner	A+, Stable (S&P) - 2021 A (GCP) - 2020 A (GCP) - 2020 A (GCP) - 2020 A Superior (AM Best), A+ (S&P); A+ (Fitch, backed by AG S Nor Read - 2017 Nor rated B+ (Fitch) - 2022 A+ - 2024 Nor rated A (AM Best), A (S&P); A2 (Moody's) - 2022 B++ (AM Best), A (Fitch); A1 (Moody's) - 2022	17.27% (2nd, Lile); 24.47% (4t, Non-Lile) - 2022 7.9% (3nd, Lile) - 2021 3% (10h, Lile) - 2023 3.20% (ind, Lile) - 2020 7.15% (ikh, Total Markel) - 2021 4.24% (ikh, Lile) - 2021 4.24% (ikh, Lile) - 2021 1.24% (ikh, Lile) - 2021 1.24% (ikh, Lile) - 2021 1.24% (ikh, Lile) - 2021 1.4.4% (ikh, Lile) - 2021 1.4.4% (ikh, Lile) - 2021 NA	Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool	Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool	Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool	Captive   Pool Captive   Pool Captive   Pool Captive	Insurable
Spain Switzerland Switzerland Tanxania Thailand Togo Tunkiaa Turkey Turkey Uakad Unked Arab Emirates Unked Kingdom	General Assumores Generales General Personal Insurance Helvetia Fubon Life Jubite General Life Sahari Assurance Vie Maghrebia Anadoù Syota Anadoù Syota Anadoù Syota Jubite Subon Biga Dunu Life Subon Biga	2023 2002 1993 2011 2003 2014 2007 2003 2004 2025 2004 2025 2011 2008 2002 2025	Partner Partner Generali Partner Partner Partner Partner Partner Partner Partner Partner Partner Generali	A+, Stubler (S&P) - 2021 A+ (C&P): A2 (Modely) = 7021 A+ (CAP): A2 (Modely) = 7021 A+ Superior (AM Best): A+ (S&P); A+ (Fitch, backed by AG S Not rated Not rated Fitch - 2022 B+ (Fitch): 2022 B+ (AM Best): A+ (SAP): A2 (Modely) - 2022 B++ (AM Best): A+ (Fitch): A2 (Modely) - 2022 B++ (AM Best): A+ (Fitch): A2 (Modely) - 2022	17.27% (2nd, Lile); 24.47% (14, Non-Lile) - 2022 7.9% (2nd, Lile) - 2021 13% (10nd, Lile) - 2023 3.20% (10nd, Lile) - 2021 3.20% (10nd, Lile) - 2021 3.24% (4nd, Lile) - 2021 12.18% (2nd, Non-Lile) - 2021 18.04% (2nd, Lile) - 2021 18.04% (2nd, Lile) - 2021 18.04% (2nd, Lile) - 2021 14.41% (3nd, Total Marker) - 2021 NA 3.75% (7th, Lile) - 2016	Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool	Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool	Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool	Captive   Pool Captive   Pool Captive   Pool Captive Captive   Pool Captive   Pool	Insurable - - -
Spain Switzerland Switzerland Tanzarka Thaliand Togo Tunkay Turkey Turkey United Arab Emirates United Kingdom United Kingdom United Kingdom	General Assurances Generales General Persoal Insurance Helvelia Fubon Lie General Life Saham Assurance Vie Maghrebia Anadolu Hayat Anadolu Sigorta Bupa Acbadem Sigorta Jubilee Sukoon Bupa Unum Limited Sum Life	2023 2002 1993 2011 2013 2014 2003 2004 2004 2025 2011 2008 2002 2002 2002 2002	Partner Partner Partner Partner Partner Partner Partner Partner Partner Partner Partner Partner Generali Partner	A+, Stable (S&P) - 2021 A+ (S&P) + 20 (doofly) - 3021 A+ (SAP) + 20 (doofly) - 3021 A+ Superior (AM Best); A+ (SAP); A+ (Fitch, backed by AG S hor Read - 2017 Not rated B+ (Fitch) - 2022 A+ - 2024 Not rated A+ (AM Best); A+ (SAP); A2 (Moodys) - 2022 A+ (AM Best); A+ (Fitch); A1 (Moodys) - 2022 A+ (AM Best); A+ (Fitch); A1 (Moodys) - 2022 A+ (AM Best); A+ (Fitch); A3 (Moodys) - 2022 A+ (AM Best); A+ (SAP); A3	17.27% (2nd, Lile); 24.47% (4t, Non-Lile) - 2022 7.9% (3nd, Lile) - 2021 13% (10h, Lile) - 2023 3.30% (ind, Lile) - 2020 7.15% (4th, Total Market) - 2021 12.18% (2nd, Non-Lile) - 2021 12.18% (2nd, Non-Lile) - 2021 14.41% (2nd, Total Market) - 2021 14.41% (2nd, Total Market) - 2021 14.41% (2nd, Total Market) - 2021 14.43% (2nd, Total Market) - 2021 3.75% (7nd, Lile) - 2021	Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Insurable	Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Insurable	Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Insurable	Captive   Pool Captive   Pool Captive   Pool Captive Captive   Pool Captive   Pool Captive	Insurable
Spain Switzerland Switzerland Taixan Taixan Taixan Tunisia Tunisia Tunkey Turkey Unkey Unkey Unked Arab Emirates United Kingdom	General Assumores Generales General Personal Insurance Helvetia Fubon Life Jubite General Life Sahari Assurance Vie Maghrebia Anadoù Syota Anadoù Syota Anadoù Syota Jubite Subon Biga Dunu Life Subon Biga	2023 2002 1993 2011 2003 2014 2007 2003 2004 2025 2004 2025 2011 2008 2002 2025	Partner Partner Generali Partner Partner Partner Partner Partner Partner Partner Partner Partner Generali	A+, Stubler (S&P) - 2021 A+ (C&P): A2 (Modely) = 7021 A+ (CAP): A2 (Modely) = 7021 A+ Superior (AM Best): A+ (S&P); A+ (Fitch, backed by AG S Not rated Not rated Fitch - 2022 B+ (Fitch): 2022 B+ (AM Best): A+ (SAP): A2 (Modely) - 2022 B++ (AM Best): A+ (Fitch): A2 (Modely) - 2022 B++ (AM Best): A+ (Fitch): A2 (Modely) - 2022	17.27% (2nd, Lile); 24.47% (4t, Non-Lile) - 2022 7.9% (3nd, Lile) - 2021 13% (10h, Lile) - 2023 3.30% (ind, Lile) - 2020 7.15% (4th, Total Market) - 2021 12.18% (2nd, Non-Lile) - 2021 12.18% (2nd, Non-Lile) - 2021 14.41% (2nd, Total Market) - 2021 14.41% (2nd, Total Market) - 2021 14.41% (2nd, Total Market) - 2021 14.43% (2nd, Total Market) - 2021 3.75% (7nd, Lile) - 2021	Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool	Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool	Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool Captive   Pool	Captive   Pool Captive   Pool Captive   Pool Captive Captive   Pool Captive   Pool	Insurable - - -

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

\* Through General France GEB additionally covers following French overseas territories : French Guiana, French Polynesia, Guadeloupe, Martinique, Mayotte, New Caledonia & Réunion.
\*\* Inclusion in GEBS Captive arrangements only possible for Putori Rico r U3-based employee benefits Captives after obtaining DcL exemption related to ERISA regulation. Exceptionally, for the US, Stop Loss cover can be included in the Captive arrangements.
\*\*\*\* Modual does not cover medical expenses reinhursement in: Is 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 General Hong Kong.

Information can change o Please contact your dedicated GEB Regional Office for the latest updr brankfund Ggeb.com gebuk Ggeb. gebik@geb.com gebus@geb.com \* Covered via GEB's Pan European partner: Except for Latvia & Maita, policyholder cannot be located in these countries \*\* Through our Pan European partner GEB covers employees in most EU (EEA, EPTA) countrie \*\*\* Medical Captive, only for Stop Loss Coverage