

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	GA ANGOLA SEGUROS	2014	Partner	Not rated	21% (3rd, Total) - 2017	Pool Captive Pool Captive	Pool Captive	Pool Captive		
ARGENTINA ARMENIA	LA CAJA DE SEGUROS INGO ARMENIA	2004 2015	Generali Partner	B1 (Moody's) - 2016 Not rated	5.9% (2nd, Life) - 2017 27% (2nd, Non-Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
AUSTRALIA *	MLC	2019	Partner	AA- (S&P) - 2019	10.96% (3rd, Life) - 2018		Pool Captive	Pool Captive		
AUSTRIA	GENERALI VERSICHERUNG	1992	Generali	A (AM Best) - 2016	10.5% (4th, Life); 15% (2nd, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
AZERBAIJAN AZERBAIJAN	ATESHGAH LIFE INSURANCE ATESHGAH INSURANCE	2013 2013	Partner Partner	Not rated Not rated	18.2% (2nd, Life) - 2017 11.3% (3rd, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
BAHAMAS	UTMOST WORLDWIDE LIMITED	1966	Generali	A (AM Best) - 2017	3.76% (7th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
BAHRAIN	BAHRAIN NATIONAL LIFE	2013	Partner	Not rated	4.8% (4th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
BELARUS BELGIUM	INGOSSTRAKH BELARUS ATHORA BELGIUM	2018 1966	Partner Partner	A (Expert RA) - 2016 Not rated	0.7% (14th, Non-Life) - 2017 3.7% (10th, Life); 1.4% (11th, Non-Life) - 2016	Insurable Pool Captive	Insurable Pool Captive	Insurable Pool Captive	Insurable	- Insurable
BELIZE	ATLANTIC INSURANCE	2014	Partner	A, Excellent (AM Best) - 2017	N/A	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
BENIN	SAHAM ASSURANCE VIE	2014	Partner	Not rated	21.1% (2nd, Life) - 2016	Pool Captive	Pool Captive	Pool Captive		
BERMUDA BOTSWANA	BERMUDA LIFE INSURANCE HOLLARD LIFE	1998 2012	Partner Partner	B++, Good (AM Best) - 2016 Not rated	N/A 2.9% (6th, Life) - 2016	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive	Insurable
BRAZIL	GENERALI BRASIL	1966	Generali	Not rated	0.6% (27th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		
BRAZIL	SUL AMERICA	2019	Partner	BB-, Stable (Fitch) - 2019	10.1% (3rd, Medical) - 2018				Captive	
BULGARIA BURKINA FASO	GENERALI INSURANCE SAHAM ASSURANCE VIE	2006 2014	Generali Partner	Not rated Not rated	8.6% (6th, Non-Life) - 2017 34.7% (1st, Life) - 2016	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive	
CAMBODIA	GENERALI LIFE	2003	Generali	Not rated	1.4% (12th, Life) via Thailand - 2017	Pool Captive	Pool Captive	Pool Captive		
CAMEROON	SAHAM LIFE INSURANCE CAMEROON	2014	Partner	Not rated	5.7% (6th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		-
CANADA CAYMAN ISLANDS	SUN LIFE FINANCIAL UTMOST WORLDWIDE LIMITED	2004 1966	Partner Generali	A+ (AM Best) - 2017	20.9% (2nd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
CAYMAN ISLANDS CHILE	COMPANIA DE SEGUROS DE VIDA SURA	1966	Partner	A (AM Best) - 2017 AA (Fitch) - 2016	3.76% (7th, Life) - 2016 6.8% (6th, Life) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	
CHINA	GENERALI CHINA LIFE	2005	Generali	Not rated	0.4% (35th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
COLOMBIA	SEGUROS BOLIVAR	2019	Partner	AAA (Fitch) - 2018	10.0% (3rd, Total) - 2018	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
COSTA RICA CROATIA	ASSA COMPAÑÍA DE SEGUROS GENERALI OSIGURANJE	2018	Partner Generali	AAA, Stable (Fitch) - 2017 Not rated	3.5% (6th, Life) - 2017 9% (6th, Life); 4.9% (8th, Non-Life) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	
CYPRUS *	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2019	6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	- acri caparo	
CZECH REPUBLIC	GENERALI POJISTOVNA	1995	Generali	Not rated	6.5% (6th, Life); 7.2% (6th, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive		Insurable
CZECH REPUBLIC DENMARK	CESKA POJISTOVNA AP PENSION	2008 1999	Generali Partner	A, Excellent (AM Best) - 2016 Not rated	17.9% (1st, Life) - 2017 4.2% (8th, Life) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive		Insurable
DOMINICAN REPUBLIC	ARS UNIVERSAL	1999	Partner	A+ (Fitch) - 2017	4.2% (8th, Life) - 2017 N/A	- our Captive	- Captive		Pool Captive	mourable •
DOMINICAN REPUBLIC	SEGUROS UNIVERSAL	1996	Partner	A+ (Fitch) - 2017	18% (2nd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
ECUADOR	GENERALI ECUADOR	2004	Generali	AA- (Bankwatch Ratings) - 2016	2.1% (12th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
EGYPT EL SALVADOR	EGYPTIAN LIFE TAKAFUL ASEGURADORA AGRICOLA COMERCIAL	2013	Partner Partner	Not rated A+ (Fitch) - 2017	3.9% (6th, Life) - 2017 20.6% (1st, Non-Life) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Insurable
ESTONIA °	UTMOST PANEUROPE DAC	2013	Partner	A (Fitch) - 2019	6% (2nd, Med/lrg Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive		
FINLAND	LOCALTAPIOLA GENERAL MUTUAL	1994	Partner	A, Excellent (AM Best) - 2017	9.6% (3rd, Non-Life) - 2017	Pool Captive	Desti C	Paril Carthur	Pool Captive	in the
FINLAND FRANCE	LOCALTAPIOLA MUTUAL LIFE GENERALI FRANCE	2018 1966	Partner Generali	A, Excellent (AM Best) - 2017 A (AM Best) - 2017	11.4% (4th, Life) - 2017 4.7% (8th, Life) - 2016	Pool Captive	Pool Captive Pool Captive	Pool Captive	Pool Captive	Insurable
GABON	SAHAM ASSURANCE VIE	2014	Partner	Not rated	0.4% (4th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	-	-
GEORGIA	ALDAGI	2013	Partner	Not rated	35.4% (2nd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		
GERMANY GERMANY	GENERALI VERSICHERUNG CENTRAL KRANKENVERSICHERUNG	1966 2003	Generali Generali	A (AM Best) - 2016 A (AM Best) - 2017	2.2% (12th, Non-Life) - 2016 N/A	Pool Captive			Pool Captive	
GERMANY	DIALOG LEBENSVERSICHERUNG	2019	Generali	A- (Fitch) - 2018	0.34% (44th, Life) - 2017		Pool Captive	Pool Captive	- Captive	Insurable
GHANA	NATIONWIDE MUTUAL HEALTH	2011	Partner	Not rated	N/A		-		Insurable	
GHANA CIRRALTAR	VANGUARD	2011	Partner	Not rated	1.5% (9th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool I Carril	- Ingurable
GIBRALTAR GREECE	UTMOST WORLDWIDE LIMITED GENERALI HELLAS	1966 1987	Partner Generali	A (Fitch) - 2019 Not rated	N/A 4.6% (6th, Life) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Insurable Insurable
GUATEMALA	ASEGURADORA GENERAL	1996	Partner	AA (Fitch) - 2016	11.7% (3rd, Life) - 2017	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
GUINEA HONDURAS	SAHAM ASSURANCE DAVIVIENDA SEGUROS	2014 1996	Partner Partner	Not rated AA+ (Fitch) - 2016	N/A 8.7% (5th, Life) - 2017	Pool Captive	Pool Captive Pool Captive	Pool Captive	- Pool Captive	
HONG KONG	GENERALI HONG KONG BRANCH	1966	Generali	A (AM Best) - 2017	0.1% (35th, Life); 1.7% (18th, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
HUNGARY	GENERALI BIZTOSITO	1992	Generali	Not rated	9.4% (4th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
INDIA INDIA	FUTURE GENERALI INDIA FUTURE GENERALI INDIA LIFE	2008 2008	Generali Generali	Not rated Not rated	1.4% (17th, Non-Life) - 2017 0.2% (21st, Life) - 2017	Pool Captive Pool Captive	Pool Captive	Pool Captive	Pool Captive	
INDONESIA	GENERALI INDONESIA	2009	Generali	A (AM Best) - 2017	1.7% (16th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
IRELAND	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2019	6% (2nd, Med/Irg Corporate) - 2017	Pool Captive	Pool Captive	Pool Captive		
ISRAEL	MIGDAL GENERALLITALIA	N/A	Partner	Not rated	24.8% (1st, Life); 11.3% (4th, Non-Life) - 2016	Insurable	Insurable	Insurable		
ITALY IVORY COAST	SAHAM ASSURANCE VIE	1966 2014	Generali Partner	A, Excellent (AM Best) - 2016 Not rated	8.1% (3rd, Life); 15.3% (2nd, Non-Life) - 2017 15.6% (3rd, Life) - 2016	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) - 2017	1.6% (19th; Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
JORDAN	MIDDLE EAST INSURANCE	2009	Partner	B++ (AM Best) - 2017	6.3% (5th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
KAZAKHSTAN KENYA	EUROPEAN INSURANCE LIFE JUBILEE	2009	Partner Partner	Not rated Not rated	18.8% (3rd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		
KUWAIT	WARBA INSURANCE	2011	Partner	BBB+ (S&P) - 2016	15.3% (3rd, Life) - 2017 4.8% (4th, Life) - 2017	Pool Captive Pool Captive	Pool Captive 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 A (Fitch) - 2019	1.4% (12th, Life) via Thailand - 2017	Pool Captive	Pool Captive	Pool Captive Pool Captive		
LATVIA * LITHUANIA *	UTMOST PANEUROPE DAC UTMOST PANEUROPE DAC	2011	Partner Partner	A (Fitch) - 2019 A (Fitch) - 2019	6% (2nd, Med/lrg Corporate) via IRE - 2017 6% (2nd, Med/lrg Corporate) via IRE - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive		
LUXEMBOURG	FOYER VIE	1990	Partner	Not rated	8.5% (6th, Life) - 2016	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	
MADAGASCAR MALAYSIA	SAHAM ASSURANCE GREAT EASTERN LIFE	2014 2007	Partner Partner	Not rated AA- (S&P) - 2017	5.9% (4th, Life) - 2016 22.3% (2nd, life) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	- Pool Captive	
MALI	SAHAM ASSURANCE VIE	2014	Partner	Not rated	31.2% (1st, Non-Life) - 2016	Pool Captive	Pool Captive	Pool Captive	- 1	
MALTA *	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2019	6% (2nd, Med/lrg Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive		
MAURITIUS MEXICO	INTERNATIONAL ASSURANCE LIFE SEGUROS MONTERREY NEW YORK LIFE	2012 2018	Partner Partner	Not rated AA+ (AM Best) - 2018	N/A 9.3% (3rd, Life) - 2017	Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	- Pool Captive	Insurable -
MOLDOVA	EUROPEAN INSURANCE LIFE	2018	Partner	Not rated	9.3% (3rd, Life) - 2017 18.8% (3rd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	- oo Loabine	
MONACO	GENERALI FRANCE	1966	Generali	A (AM Best) - 2017	4.7% (8th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
MONTENEGRO MOROCCO	GENERALI MONTENEGRO SAHAM ASSURANCE	2008	Generali Partner	Not rated Not rated	28.3% (1st, Life); 19% (2nd, Non-Life) via Serbia - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
MOROCCO MOZAMBIQUE	HOLLARD LIFE	2015 2012	Partner Partner	Not rated Not rated	6% (6th, Life) - 2017 21.5% (2nd, Life) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive	
MYANMAR	GENERALI LIFE	2003	Generali	Not rated	1.4% (12th, Life) via Thailand - 2017	Pool Captive	Pool Captive	Pool Captive		
NAMIBIA	HOLLARD LIFE	2012	Partner	Not rated	1.2% (15th, Life) via SA - 2016	Pool Captive	Pool Captive	Pool Captive		
NETHERLANDS * NETHERLANDS	UTMOST PANEUROPE DAC UTMOST PANEUROPE DAC	2011 2011	Partner Partner	A (Fitch) - 2019 A (Fitch) - 2019	6% (2nd, Med/Irg Corporate) via IRE - 2017 6% (2nd, Med/Irg Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive		
NEW ZEALAND	AIA NEW ZEALAND	1993	Partner	A+ (AM Best) - 2016	27.5% (1st, Life) - 2016	- Con Captive	Pool Captive	Pool Captive		
NICARAGUA	SEGUROS AMERICA	1996	Partner	Not rated	41.4% (1st, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
NIGER NIGERIA	SAHAM ASSURANCE MANSARD INSURANCE	2014	Partner	Not rated Not rated	10.9% (5th, Non-Life) - 2016	Pool Captive	Pool Captive	Pool Captive		
NIGERIA NORWAY	DNB LIVSFORSIKRING	2011 1984	Partner Partner	Not rated A+ (S&P) - 2016	3.4% (7th, Life) - 2016 14.5% (3rd, Life) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive	- Insurable
OMAN	OMAN INSURANCE	2008	Partner	A (AM Best) - 2016	22.4% (1st, Total) via United Arab Emirates - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
PAKISTAN	JUBILEE	2012	Partner	AA+, Stable (JCR-VIS) - 2016	23.6% (2nd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
PANAMA PAN EUROPE **	ASSA COMPAÑÍA DE SEGUROS UTMOST PANEUROPE DAC	2018 2011	Partner Partner	A, Excellent (AM Best) - 2018 A (Fitch) - 2019	15.4% (3rd, Life) - 2017 6% (2nd, Med/lrg Corporate) via IRE - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive	
PARAGUAY	SEGURIDAD SEGUROS	2006	Partner	pyA+ (Solventa) - 2016	3.6% (21td, Meding Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
PERU	RIMAC SEGUROS	2014	Partner	BBB, Stable (Fitch) - 2016	25.1% (2nd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
PHILIPPINES POLAND	GENERALI PHILIPPINES GENERALI ZYCIE T.U.S.A.	2008 1998	Generali Generali	Not rated Not rated	0.4% (22nd, Life) - 2017 4% (7th, Life) - 2017	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive Pool Captive	Pool Captive	- Insurable
POLAND	GENERALI ZYCIE T.U.S.A. GENERALI T.U.S.A.	1998	Generali	Not rated Not rated	4% (7th, Life) - 2017 3.6% (7th, Non-Life) - 2017	Pool Captive	- cor captive	- Captive	Pool Captive Pool Captive	Insurable -
PORTUGAL	GENERALI COMPANHIA DE SEGUROS	2006	Generali	A (AM Best) - 2016	3.2% (9th, Non-Life) - 2017	Pool Captive			Pool Captive	
PORTUGAL	GENERALI VIDA, COMPANHIA DE SEGUROS	1995	Generali	A (AM Best) - 2017	0.6% (19th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		

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COUNTRIES AND COVERAGES



COUNTRY	LOCAL NETWORK PARTNER	PARTNER SINCE	INSURER TYPE	FINANCIAL RATING	MARKET SHARE	ACCIDENT	DISABILITY	LIFE	MEDICAL	PENSION
PUERTO RICO **	MAPFRE LIFE INSURANCE	2007	Partner	Not rated	0.4% (28th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
ROMANIA	GENERALI ROMANIA	2000	Generali	Not rated	3.3% (9th, Life); 7.1% (7th, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
RUSSIA	INGOSSTRAKH INSURANCE	2013	Partner	BB+ (S&P) - 2017	8.7% (3rd, Non-Life) - 2017				Pool Captive	-
RUSSIA	INGO LIFE	2009	Partner	BB+ (S&P) - 2017	3.1% (8th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		-
SENEGAL	SAHAM ASSURANCE VIE	2014	Partner	Not rated	0.2% (10th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		
SERBIA	GENERALI OSIGURANJE SRBIJA	2004	Generali	Not rated	28.3% (1st, Life); 19% (2nd, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
SINGAPORE	GREAT EASTERN LIFE	2007	Partner	AA- (S&P) - 2017	27.8% (1st, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	
SLOVAKIA	GENERALI SLOVENSKO POISTOVNA	1998	Generali	Not rated	9.2% (5th, Life); 11.9% (3rd, Non-Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
SLOVENIA	GENERALI ZAVAROVALNICA	2000	Generali	Not rated	4.8% (8th, Life); 4.6% (6th, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive		Insurable
SOUTH AFRICA	HOLLARD LIFE	2002	Partner	AA (GCR) - 2017	1.2% (15th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive		-
SOUTH KOREA	KYOBO LIFE	2010	Partner	A+ (Fitch) - 2016	10.2% (3rd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
SPAIN	GENERALI SEGUROS ESPAÑA	1966	Generali	A- (Fitch) - 2016	2.6% (9th, Life); 4.3% (5th, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	Insurable
SWAZILAND	HOLLARD LIFE	2002	Partner	AA (GCR) - 2017	1.2% (15th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	-	-
SWEDEN *	UTMOST PANEUROPE DAC	2011	Partner	A (Fitch) - 2019	6% (2nd, Med/lrg Corporate) via IRE - 2017	Pool Captive	Pool Captive	Pool Captive		-
SWITZERLAND	GENERALI ASSURANCES GENERALES	1999	Generali	BBB (Fitch) - 2017	2.8% (12th, Non-Life) - 2017	Pool Captive	Pool Captive	-		-
SWITZERLAND	HELVETIA	2002	Partner	A, Stable (S&P) - 2017	11.9% (3rd, Life) - 2017		Pool Captive	Pool Captive		Insurable
TAIWAN	FUBON LIFE	1993	Partner	A- (S&P) - 2016	15.1% (3rd, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
TANZANIA	JUBILEE	2011	Partner	Not rated	6.8% (4th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive		
THAILAND	GENERALI LIFE	2003	Generali	Not rated	1.4% (12th, Life) - 2017	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	12.2% (3rd, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
TURKEY	ANADOLU HAYAT	2004	Partner	Not rated	7% (5th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		Insurable
TURKEY	ANADOLU SIGORTA	2004	Partner	BBB-, Stable (Fitch) - 2017	11.39% (3rd, Non-Life) - 2018	-	-	-	Pool Captive	-
UGANDA	JUBILEE	2011	Partner	Not rated	12.8% (5th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		-
UKRAINE	PJSIC INGO UKRAINE LIFE	2013	Partner	Not rated	0.7% (11th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive	-	-
UKRAINE	PJSIC INGO UKRAINE	2013	Partner	uuAA (IBI-Rating) - 2016	2.7% (7th, Non-Life) - 2016			-	Pool Captive	
UNITED ARAB EMIRATES	OMAN INSURANCE	2008	Partner	A-, stable (S&P) - 2016	22.4% (1st, Total) - 2016	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
UNITED KINGDOM	BUPA	2002	Partner	A+ (Fitch) - 2017	N/A		-		Pool Captive	-
UNITED KINGDOM	GENERALI GLOBAL HEALTH (for Expats)	1998	Generali	A (AM Best) - 2017	N/A		-	-	Pool Captive	-
UNITED KINGDOM	GENERALI UK BRANCH	1998	Generali	A (AM Best) - 2017	3.76% (7th, Life) - 2016		Pool Captive	Pool Captive		
URUGUAY	MAPFRE LA URUGUAYA	2008	Partner	Baa2 (Moody's) - 2016	9% (2nd, Life) - 2017	Insurable	Insurable	Insurable	-	-
USA **	SUN LIFE FINANCIAL	2004	Partner	AA- (S&P) - 2017	0.2% (61st, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		-
USA **	UNITEDHEALTHCARE	2006	Partner	A (AM Best) - 2016	13.2% (1st, Non-Life) - 2017			-	Insurable	
USA **	UNITEDHEALTHCARE GLOBAL	2006	Partner	A (AM Best) - 2016	13.2% (1st, Non-Life) - 2017	Pool Captive	Pool Captive	Pool Captive		
VENEZUELA	MERCANTIL SEGUROS	1999	Partner	A+ (Fitch) - 2016	9.6% (4th, Life); 9.8% (2nd, Non-Life) - 2016	Insurable	-	Insurable	Insurable	-
VIETNAM	GENERALI VIETNAM	2011	Generali	A (AM Best) - 2017	2.9% (7th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive	Pool Captive	-
ZAMBIA	HOLLARD LIFE	2012	Partner	Not rated	2% (8th, Life) - 2016	Pool Captive	Pool Captive	Pool Captive		-
ZIMBABWE	ZIMNAT	2012	Partner	Not rated	5.4% (4th, Life) - 2017	Pool Captive	Pool Captive	Pool Captive		-

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.

Information can change daily.

Please contact your dedicated GEB Regional Office for the latest updates.

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^{*} Insurable Coverage that can exceptionally be included in GEB's Captive arrangements.

** 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.

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.