



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% (8th, 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) - 2017	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/Ingr 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	AYADOLU 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 Expts)	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.

\* 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.

Information can change daily.

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