COUNTRIES AND COVERAGES



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Country Algeria										
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 Insurable	Life Insurable	Medical Insurable	Pension
Angola	Saham Angola Seguros	2013	Partner	Not rated N/A - 2019	7.85% (/tn, Life) - 2021 13.98% (3rd, Total) - 2021	Captive Pool	Captive Pool	Captive I Pool	Insurable -	-
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	Mlc Limited	2019	Partner	AA- (S&P) - 2019	12.53% (4th,Life) - 2022		Captive Pool	Captive Pool	-	
Austria	Generali Versicherung	1992	Generali	A- (Fitch) - 2021	14.89% (3rd, Non-Life) - 2020	Captive Pool	Captive Pool	Captive Pool	Captive Pool	Insurable
Azerbaijan	Ateshgah Insurance	2013	Partner	Not rated	11.3% (3rd, non-Life) - 2017	Captive Pool			Captive Pool	-
Azerbaijan	Ateshgah Life Insurance	2013	Partner	Not rated	14.61% (2nd, Life) - 2019		Captive Pool	Captive Pool		-
Bahrain	Bahrain National Life Vivium	2013 2021	Partner Partner	Not rated Not rated	4.8% (4th, Life) - 2016 11.5% (3rd, Employee Benefits) - 2021	Captive Pool Insurable	Captive Pool	Captive Pool Captive Pool	Captive Pool	- Insurable
Belgium Benin	Saham Assurance Vie	2014	Partner	Not rated	23.74% (2nd, Life) - 2021	Captive Pool	Captive Pool	Captive Pool		insurable
Bermuda	Bermuda Life Insurance	1998	Partner	A-, Excellent (AM Best); a- (long term ICR, AM Best) - 2023	N/A	Captive Pool	Captive Pool	Captive Pool	Captive Pool	Insurable
Botswana	Hollard Life	2012	Partner	AA (GCR) - 2021	5.56% (3rd, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	-	-
Brazil	Generali Brasil	1996	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	Saham Assurance Vie	2014	Partner	Not rated	6.97% (5th, Life) - 2020	Captive Pool	Captive Pool	Captive Pool		
Cambodia **** Cameroon	Generali Life Saham Life Insurance Cameroon	2003 2014	Generali Partner	Not rated Not rated	1.76% (10th, Life) - 2021 3.68% (8th, Life) - 2022		Captive Pool	- Captive Pool	-	•
Cameroon	Sanam Life Insurance Cameroon Sun Life	2014	Partner	Not rated A+ (AM Best): AA (S&P): Aa3 (Mondys): AA (DBRS) - 2021	3.68% (8th, Life) - 2022 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	Not rated	0.4% (35th, Life) - 2017	Captive Pool	Captive Pool	Captive Pool	Captive Pool	Insurable
Colombia	Seguros Bolivar	2019	Partner	AAA (Fitch) - 2021	10.75% (4th, Life) - 2022	Captive Pool	Captive Pool	Captive Pool	Captive Pool	-
Costa Rica	Assa Compañía De Seguros	2018	Partner	AAA (cri), (Fitch) - 2020	7.06% (4th,Life) - 2021	Captive Pool	Captive Pool	Captive Pool	Captive Pool	-
Côte d'Ivoire	Saham Assurance Vie	2014	Partner	Not rated	13.07% (4th, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	-	-
Cyprus*	Utmost Paneurope Dac	2011	Partner	A (Fitch) - 2021	6% (2nd, Med/lrg Corporate) via IRE - 2017	Captive Pool	Captive Pool	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 *** Denmark	Generali Ceska Pojistovna Ap Pension	2008 1999	Generali Partner	A, Excellent (AM Best) - 2020 Not rated	20.72% (2nd, Life); 26.81% (1st, Non-Life) - 2022 7.89% (4th, Life) - 2021	Captive Pool Captive Pool	Captive Pool	Captive Pool	Captive Pool	Insurable
Denmark Dominican Republic	Ap Pension Seguros Universal S.A.	1999	Partner	Not rated A+(dom) (Fitch) - 2022	7.89% (4th, Life) - 2021 20.67% (2nd, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	Captive Pool	Insurable
Dominican Republic Ecuador	Seguros Universal S.A. Generali Ecuador	2004	Generali	A+(dom) (Fitch) - 2022 AA- (Bankwatch Ratings) - 2016	20.67% (2nd, Life) - 2021 1.29% (14th, Life); 2.07% (16th, Non-Life) - 2022	Captive Pool	Captive Pool	Captive Pool	Captive Pool	-
Egypt	Egyptian Life Takaful	2013	Partner	Not rated	5.08% (4th, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	Captive Pool	Insurable
El Salvador	Assa Vida Compañía De Seguros	2019	Partner	EAA(slv) (Fitch) - 2023	3.3% (8th, Life) - 2019	Captive Pool	Captive Pool	Captive Pool	Captive Pool	-
Estonia	Utmost Paneurope Dac *	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/lrg Corporate) via IRE - 2017	Captive Pool	Captive Pool	Captive Pool		
Eswatini	Hollard Life	2002	Partner	AA (GCR) - 2021	1.09% (6th, Life) - 2021	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	1996	Generali Partner	A (AM Best); A- (Fitch); Baa1 (Moody's) - HO rating - 2020 Not rated	7.27% (6th, Life) - 2021 27.9% (2nd, Life) - 2019	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 Pool	Captive Pool	Captive Pool		Insurable
Germany	Dialog Lebensversicherung Dialog Versicherung	2019	Generali	A3 (Moody's); A (Fitch) - 2022 A3 (Moody's); A (Fitch) - 2022	0.55% (47th, Lile) - 2021 0.55% (37th, Non-life) - 2021	Captive Pool	- Puol	- Cuptive POOI	-	Insurable -
Ghana	Hollard Life Assurance Ghana Limited	2018	Partner	Not rated	0.69% (16th, Life) - 2020	Captive Pool	Captive Pool	Captive Pool	-	-
Gibraltar	Bupa	2002	Partner	B++ (AM Best); A (Fitch); A1 (Moody's) - 2022	N/A	-			Captive Pool	-
Global Mobility	Aditya Birla Sun Life	2021	Partner	AAA - 2021	1.75% (9th, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	-	-
Global Mobility	Bupa Global	2021	Partner	A (Fitch); A1 (Moody's) - 2022	N/A	-			Captive Pool	-
Global Mobility	Unitedhealthcare Global	2006	Partner	aa- (AM Best); AA- (Fitch); A+ (S&P); A1 (Moody's) - 2023	6.31% (1st, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	Insurable	•
Global Mobility	Utmost Worldwide Limited	1966	Partner	A (Fitch) - 2019	N/A	Captive Pool	Captive Pool	Captive Pool	-	Insurable
Global Mobility Greece	Foyer Global Health Generali Hellas	2023 1987	Partner	Not rated Not rated	8.5% (6th, Life) - 2016 6.85% (6th, Life): 7.97% (5th, Non-Life) - 2020	Captive Pool	Captive Pool	Captive Pool	Captive Pool	Insurable
Guatemala	Assa Compañía 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 Compañía 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 (Fitch); A1 (Moody's) - 2022	8.94% (2nd, Non-Life) - 2021	-	-	-	Captive Pool	
Hong Kong	Generali Hong Kong Branch	1996	Generali	A (AM Best); A- (Fitch); Baa1 (Moody's) - 2020	0.03% (39th, Life); 1.61% (20th, Non - Life) - 2021	Captive Pool	Captive Pool	Captive Pool	Captive Pool	
Hungary ***	Generali Biztosito	1992	Generali	Not rated	8.87% (4th, Life); 17.67% (2nd, Non-Life) - 2021	Captive Pool	Captive Pool	Captive Pool	Insurable	Insurable
India	Future Generali India	2008	Generali	Not rated	1.85% (16th, Non-life) - 2021	Captive Pool			Captive Pool	-
India	Future Generali India Life	2008	Generali	Not rated	0.21% (20th, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	-	•
India	Icici Lombard General Insurance Company Limited Generali Indonesia	2021	Partner Generali	B++ (AM Best); AAA (CRISIL) - 2023	8.03% (2nd, Non-Life) - 2021	Captive Pool			Captive Pool	-
Indonesia Ireland	Litmost Paneurone Dac	2009	Generali Partner	A (AM Best); A- (Fitch); Baa1 (Moody's) - HO rating - 2020 A (Fitch) - 2021	1.27% (18th, Life) - 2021 6% (2nd, Med/rg Corporate) - 2017	Captive Pool	Captive Pool	Captive Pool	Captive Pool	
Italy	Generali Italia		Generali	A stable (AM Best); A3 (Moody's); A-(Fitch) - 2022	8.38% (3rd, Life); 15.01% (2nd, Non-Life) - 2021	Captive Pool		Captive Pool	Captive Pool	Insurable
Japan ***		1996					Captive Pool			
	Talju Life Insurance Company	1996	Partner	A (S&P); A1 (Moody's) - 2021	1.6% (19th; Life) - 2016	Captive Pool	Captive Pool Captive Pool	Captive Pool	Captive Pool	Insurable
Jordan				A (S&P); A1 (Moody's) - 2021 B+ (AM Best) - 2020	1.6% (19th; Life) - 2016 6.29% (4th, Life) - 2019			Captive Pool	Captive Pool	Insurable Insurable
	Taiju Life Insurance Company	1971	Partner			Captive Pool	Captive Pool			
Kazakhstan Kenya	Taiju Life Insurance Company Middle East Insurance European Insurance Life Jubilee	1971 2009 2009 2011	Partner Partner Partner Partner	B+ (AM Best) - 2020 B (Fitch) - 2021 AA- (GCR) - 2020	6.29% (4th, Life) - 2019 16.86% (3rd, Life) - 2022 11.27% (3rd, Life) - 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	Insurable
Kazakhstan Kenya Kuwait	Taiju Life Insurance Company Middle East Insurance European Insurance Life Jubilee Warba Insurance	1971 2009 2009 2011 2008	Partner Partner Partner Partner Partner	B+ (AM Best) - 2020 B (Fitch) - 2021 AA- (GCR) - 2020 BBB (S&P) - 2021	6.29% (4th, Life) - 2019 16.86% (3rd, Life) - 2022 11.27% (3rd, Life) - 2021 3.72% (5th, Life) - 2020	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	Insurable - - -
Kazakhstan Kenya Kuwait Kyrgyzstan	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubilee Warba Insurance Ayu Garant	1971 2009 2009 2011 2008 2012	Partner Partner Partner Partner Partner Partner	B+ (AM Best) - 2020 B (Firch) - 2021 A- (GCR) - 2020 BBB (SAP) - 2021 Not rated	6.29% (4th, Life) - 2019 16.86% (3rd, Life) - 2022 11.27% (3rd, Life) - 2021 3.72% (5th, Life) - 2020 8.04 % (7th) via Kyngyzstan - 2020	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 -	Insurable
Kazakhstan Kenya Kuwait Kyrgyzstan	Taiju Life Insurance Company Middle East Insurance European Insurance Life Jubilee Warba Insurance	1971 2009 2009 2011 2008	Partner Partner Partner Partner Partner	B+ (AM Best) - 2020 B (Fitch) - 2021 AA- (GCR) - 2020 BBB (S&P) - 2021	6.29% (4th, Life) - 2019 16.86% (3rd, Life) - 2022 11.27% (3rd, Life) - 2021 3.72% (5th, Life) - 2020	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	Insurable - - -
Kazakhstan Kenya Kuwait Kyrgyzstan Laos **** Latvia	Taiju Life Insurance Company Middle East Insurance European Insurance Life Udbilee Warba Insurance Ayu Garant General Life Utmost Paneurope Dac *	1971 2009 2009 2011 2008 2012 2003 2011	Partner Partner Partner Partner Partner Partner Partner Generali Partner	B+ (AM Best) - 2020 B (Fich) - 2021 AA - (GCR) - 2020 BBB (SAP) - 2021 Not rated Not rated A (Fich) - 2020	6.29% (4th, Life) - 2019 18.89% (3rd, Life) - 2021 11.27% (3rd, Life) - 2022 3.72% (5rn, Life) - 2020 8.04 % (7th) via Kyrgyastan - 2020 1.76% (10th, Life) - 2021 6% (2nd, Medifig Corporate) via IRE - 2017	Captive Pool - Captive Pool	Captive Pool	Captive Pool Captive Pool Captive Pool Captive Pool Captive Pool - Captive Pool	Captive Pool Captive Pool Captive Pool	Insurable
Kazakhstan Kenya Kuwait Kyrgyzstan Laos **** Laoshio	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubilee Warba Insurance Ayu Garant	1971 2009 2009 2011 2008 2012	Partner Partner Partner Partner Partner Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR) - 2020 BBB (SAP) - 2021 Not rated Not rated A (Firch) - 2020 A- (Excellent) (AM Best) - 2023	6.29% (4th, Life) - 2019 18.89% (3th, Life) - 2022 11.27% (3rd, Life) - 2020 3.72% (5th, Life) - 2020 8.04 % (7th) via Kyrgyzstan - 2020 1.76% (10th, Life) - 2021 6% (2nd, Medding Corporate) via IRE - 2017 NVA	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 -	Insurable
Kazakhstan Kenya Kuwait Kyrgyzstan Latos **** Latvia Lesotho Lithuania	Taiju Life Insurance Company Middik East Insurance European Insurance Life Jubblee Warba Insurance Ayu Garant Generali Life	1971 2009 2009 2011 2008 2012 2003 2011	Partner Partner Partner Partner Partner Partner Partner Generali Partner	B+ (AM Best) - 2020 B (Fich) - 2021 AA - (GCR) - 2020 BBB (SAP) - 2021 Not rated Not rated A (Fich) - 2020	6.29% (4th, Life) - 2019 18.89% (3rd, Life) - 2021 11.27% (3rd, Life) - 2022 3.72% (5rn, Life) - 2020 8.04 % (7th) via Kyrgyastan - 2020 1.76% (10th, Life) - 2021 6% (2nd, Medifig Corporate) via IRE - 2017	Captive Pool - Captive Pool	Captive Pool	Captive Pool Captive Pool Captive Pool Captive Pool Captive Pool - Captive Pool	Captive Pool Captive Pool Captive Pool	Insurable
Kazakhstan Kenya Kuwait Kyngyzstan Laos **** Lestha Lithuania Luxembourg	Taiju Life Insurance Company Middik East Insurance European Insurance Life Jubblee Warba Insurance Ayu Garant Generali Life Ulmost Paneurope Dac * LING Lesofthe Follard Ulmost Paneurope Dac *	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011	Partner Partner Partner Partner Partner Partner Partner Generali Partner Partner	B+ (AM Best) - 2020 B (Pitch) - 2021 AA- (GCR) - 2020 BBB (SAP) - 2021 Not rated Not rated A (Pitch) - 2020 A- (Excellent) (AM Best) - 2023 A (Pitch) - 2020	6.29% (4th, Life) - 2019 16.89% (3nd, Life) - 2022 11.27% (3nd, Life) - 2021 3.72% (5th, Life) - 2020 8.04 % (7th) via Kyrgyzstan - 2020 1.76% (10th, Life) - 2021 6% (2nd, Med/ling Corporate) via IRE - 2017 N/A 6% (2nd, Med/ling Corporate) via IRE - 2017	Captive Pool	Captive Pool	Captive Pool	Captive Pool Captive Pool Captive Pool	Insurable
Kazakhstan Keriya Kurvat Kurvat Kyrgyzstan Laos *** Lebvia Lesono Lithuania Lusembourg Macaa **** Madagascar	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubblee Warba Insurance Ayu Garant Generali Life Ulmost Paneurope Dac * LING Lesotho Hollard Ulmost Paneurope Dac * Foyer Vie Generali Life Option	1971 2009 2009 2011 2008 2012 2003 2011 2002 2011 1990 1996 2014	Partner Partner Partner Partner Partner Partner Partner Partner Partner Generali Partner Partner Partner Partner Partner Partner Generali Partner	B+ (AM Best) - 2020 B (Pitch) - 2021 AA- (GCR) - 2020 BBB (SAP) - 2021 Not rated Not rated A (Pitch) - 2020 A- (Excellers) (AM Best) - 2023 A (Pitch) - 2020 Not rated A (AM Best): A- (Fitch); Bast (Moody's) - 2020 Not rated A (AM Best): A- (Fitch); Bast (Moody's) - 2020 Not rated	6.29% (4th, Life) - 2019 16.89% (3rd, Life) - 2022 11.27% (3rd, Life) - 2022 3.72% (5th, Life) - 2020 8.04 % (7th) via Kyrgyzstan - 2020 1.76% (10th, Life) - 2021 6% (2nd, Medifing Corporate) via IRE - 2017 N/A 6% (2nd, Medifing Corporate) via IRE - 2017 8.58% (8th, Life) - 2021 0.03% (38th, Life) : 1.61% (20th, Non - Life) - 2021 8.04% (4th, Life) - 2020	Captive Pool	Captive Pool	Captive Pool	Captive Pool Captive Pool	Insurable
Kazakhstan Kenya Kowait Kyngyzatan Jaca *** Lathian Lesotho Lithuania Luxembourg Malagascar Malagascar	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubbilee Warba Insurance Ayru Garant Generali Life Limost Paneurope Dac * LNIG Lesotho Hollard Ulmost Paneurope Dac * Foyer Vie Generali Hong Kong Branch Saham Assurance Grest Eastern Life	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2007	Partner Partner Partner Partner Partner Partner Partner Partner General Partner Partner Partner General Partner Partner Partner Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR) - 2020 BBB (SAP) - 2021 Not rated Not rated A (Fitch) - 2020 A- (Excellent) (AM Best) - 2023 A- (Fitch) - 2020 Not rated A (AM Best) - 47(Fitch), Bast (Moody's) - 2020 Not rated A (AM Best) - 47(Fitch), Bast (Moody's) - 2020 Not rated AA (SAP) - 2021	6.29% (4th, Life) - 2019 18.89% (3nd, Life) - 2021 11.27% (3nd, Life) - 2022 3.72% (5in, Life) - 2020 8.04 % (7th) via Krypyrastan - 2020 1.75% (70h, Life) - 2021 6% (2nd, Meding Corporate) via IRE - 2017 NA 6% (2nd, Meding Corporate) via IRE - 2017 8.5% (6n, Life) - 2021 0.03% (38th, Life); 161% (20th, Non - Life) - 2021 8.04% (4th, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	Captive Pool Captive Pool Captive Pool	Insurable
Kazakhstan Kenya Kuwait Kyngyzatan Lanos *** Latvia Lesotho Lithuania Lusenbourg Madagascar Madajascar Madai	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubilee Warba Insurance Ayu Garant Generali Life Uhmost Paneurope Dac * LNIG Leoribh Follard Uhmost Paneurope Dac * Foyer Vie Generali Hong Kong Branch Saham Assurance Great Eastern Life Saham Assurance	1971 2009 2009 2011 2008 2012 2003 2011 2002 2011 1990 1996 2014 2007 2014	Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR)- 2020 BBB (SAP) - 2021 Not rated Not rated A (Firch) - 2020 A- (Excellent) (AM Best) - 2023 A (Firch) - 2020 Not rated A (AM Best) - 4, (Fitch), Bast (Moody's) - 2020 Not rated A (AM Best) - A (Fitch) - 2021 Not rated AA (SAP) - 2021 Not rated	6.29% (4th, Life) - 2019 18.89% (3nd, Life) - 2021 18.27% (5th, Life) - 2022 18.27% (5th, Life) - 2020 8.04 % (7th) via Kyrgyzstan - 2020 1.76% (10th, Life) - 2021 6% (2nd, Med/ling Copporate) via IRE - 2017 N/A 6% (2nd, Med/ling Copporate) via IRE - 2017 8.58% (6th, Life) - 2021 0.03% (38th, Life) - 2021 1.51% (20th, Non - Life) - 2021 22.3% (2nd, Life) - 2021 47.37% (1st, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	Captive Pool Captive Pool	Insurable
Kazakhstan Kanya Konya K	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubblee Warba Insurance Ayu Garant Generali Life Ulmost Paneurope Dac * LING Lesotho Hollard Ulmost Paneurope Dac * Foyer Vie Generali Hong Kong Branch Saham Assurance Great Eastern Life Saham Assurance Ulmost Paneurope Dac * Saham Assurance Great Eastern Life Saham Assurance Ulmost Paneurope Dac *	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2007 2014 2011	Partner Partner Partner Partner Partner Partner Partner Partner Generali Partner	B+ (AM Best) - 2020 B (Pitch) - 2021 AA- (GCR) - 2020 BBB (S&P) - 2021 Not rated Not rated A (Pitch) - 2020 A- (Excellent) (AM Best) - 2023 A (Pitch) - 2020 Not rated A (AM Best) - A- (Pitch) - 2020 Not rated A (AM Best) - A- (Fitch); Bast (Moody's) - 2020 Not rated AA- (S&P) - 2021 Not rated AA- (S&P) - 2021 Not rated AA- (Sitch) - 2020	6.29% (4th, Life) - 2019 16.89% (3th, Life) - 2022 11.27% (3th, Life) - 2022 3.72% (5th, Life) - 2020 8.0 % (7th) via Krygyzstan - 2020 1.75% (10th, Life) - 2021 6% (2nd, Medirg Corporate) via IRE - 2017 N/A 8.58% (8th, Life) - 2021 0.03% (38th, Life) - 1.61% (20th, Non - Life) - 2021 8.54% (4th, Life) - 2020 2.2.3% (2nd, Life) - 2021 47.37% (1st, Life) - 2021 6% (2nd, Medirg Corporate) via IRE - 2017	Captive Pool	Captive Pool	Captive Pool	Captive Pool Captive Pool	Insurable
Kazakhstan Keriya Kuyaal Kyrgyzstan Laos *** Lativia Lesotho Lithuania Lusenbourg Malagasorr Malaysia Mali Mali Mala	Taiju Life Insurance Company Middik East Insurance European Insurance Life Jubible Warba Insurance Ayu Garant Generali Life Ulmost Paneurope Das * LNIG Lesorho Hollard Ulmost Paneurope Das * Foyer Vie Generali Hong Kong Branch Sahan Assurance Griest Eastern Life Saham Assurance Ulmost Paneurope Das * Life Care Life Life	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2007 2014 2011 2012	Partner Partner Partner Partner Partner Partner Partner General Partner	B+ (AM Best) - 2020 B (First) - 2021 AA- (GCR), 2020 BB8 (SAP) - 2021 Not rated Not rated A (First) - 2020 A- (Excellent) (AM Best) - 2023 A- (Excellent) (AM Best) - 2020 Not rated A (AM Best) - A (First), Bast (Moody's) - 2020 Not rated AA- (SAP) - 2021 Not rated A (First) - 2020 Not rated	6.29% (4th, Life) - 2019 16.86% (3nl, Life) - 2021 11.27% (8nl, Life) - 2021 3.72% (8nl, Life) - 2021 3.72% (8nl, Life) - 2020 1.76% (10nl, Life) - 2021 6% (2nl, Mediting Corporate) via IRE - 2017 N/A 6% (2nl, Mediting Corporate) via IRE - 2017 8.56% (8nl, Life) - 2021 0.33% (3th, Life) - 2021 6.04% (4th, Life) - 2021 4.737% (1st, Life) - 2021 6% (2nd, Mediting Corporate) via IRE - 2017 N/A	Captive Pool	Captive Pool	Captive Pool	Captive Pool Captive Pool Captive Pool Captive Pool Captive Pool Captive Pool	Insurable
Kazakristan Kenya Kuwait Kyngyzstan Laos **** Lesotho Lithuania Lesotho Lithuania Lusenbourg Macao ***** Madagascar Malaysis Mata Mata Mata Meuritius Medoto	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubblee Warba Insurance Ayu Garant Generali Life Ulmost Paneurope Dac * LING Lesotho Hollard Ulmost Paneurope Dac * Foyer Vie Generali Hong Kong Branch Saham Assurance Great Eastern Life Saham Assurance Ulmost Paneurope Dac * Saham Assurance Great Eastern Life Saham Assurance Ulmost Paneurope Dac *	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2007 2014 2011	Partner Partner Partner Partner Partner Partner Partner Partner Generali Partner	B+ (AM Best) - 2020 B (Pitch) - 2021 AA- (GCR) - 2020 BBB (S&P) - 2021 Not rated Not rated A (Pitch) - 2020 A- (Excellent) (AM Best) - 2023 A (Pitch) - 2020 Not rated A (AM Best) - A- (Pitch) - 2020 Not rated A (AM Best) - A- (Fitch); Bast (Moody's) - 2020 Not rated AA- (S&P) - 2021 Not rated AA- (S&P) - 2021 Not rated AA- (Sitch) - 2020	6.29% (4th, Life) - 2019 16.89% (3th, Life) - 2022 11.27% (3th, Life) - 2022 3.72% (5th, Life) - 2020 8.0 % (7th) via Krygyzstan - 2020 1.75% (10th, Life) - 2021 6% (2nd, Medirg Corporate) via IRE - 2017 N/A 8.58% (8th, Life) - 2021 0.03% (38th, Life) - 1.61% (20th, Non - Life) - 2021 8.54% (4th, Life) - 2020 2.2.3% (2nd, Life) - 2021 47.37% (1st, Life) - 2021 6% (2nd, Medirg Corporate) via IRE - 2017	Captive Pool	Captive Pool	Captive Pool	Captive Pool Captive Pool Captive Pool Captive Pool Captive Pool Captive Pool	Insurable
Kazakhstan Karya Kuwat Kyngyatanoo *** Latvia Lesotho Lusenbourg Macao **** Madagascar Madaysia Mata Mauritus Mastao Macato Modova	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubblee Warba Insurance Ayu Garmit Generali Life Uhmost Paneurope Dac * LINIG Leorbho Hollard Utmost Paneurope Dac * Foyer Vie Generali Hong Kong Branch Saham Assurance Greet Eastern Life Saham Assurance Umost Paneurope Dac * International Assurance Vie Utmost Paneurope Dac * International Assurance Life Saeguros Monterey New York Life	1971 2009 2009 2011 2008 2012 2003 2011 2002 2011 1990 1996 2014 2007 2014 2011 2012 2018	Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR) - 2020 BBB (SAP) - 2021 Not rated Not rated A (Firch) - 2020 A (Excellent) (AM Best) - 2023 A (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A (AM Best) - A (Firch) - 8at (Moody's) - 2020 Not rated AA- (SAP) - 2021 Not rated AA- (SaP) - 2021 Not rated AA (Firch) - 2020	6.29% (4th, Life) - 2019 16.86% (3nd, Life) - 2021 11.27% (5th, Life) - 2022 11.27% (5th, Life) - 2020 8.04 % (7th) via Kyrgyzstan - 2020 8.04 % (7th) via Kyrgyzstan - 2020 1.76% (10th, Life) - 2021 6% (2nd, Med/ing Copporate) via IRE - 2017 N/A 6% (2nd, Med/ing Copporate) via IRE - 2017 8.56% (5th, Life) - 2021 0.03% (3th, Life) - 2021 0.03% (3th, Life) - 16% (20th, Non - Life) - 2021 47.37% (2nd, Life) - 2021 6% (2nd, Med/ing Copporate) via IRE - 2017 N/A 8.38% (4th, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	Captive Pool	Insurable
Kazakhstan Keriya Kkuwalt Kyngyzstan Laos *** Lesotho Lithuania Lesotho Lithuania Madagascar Madagascar Madaysia Mas Mas Mas Mas Matha Maritius Mesioo Medidova Monaco	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubibite Warba Insurance Warba Insurance Warba Insurance Ayru Garant Generali Life Ulmost Paneurope Dac * LNIG Lesotho Hollard Ulmost Paneurope Dac * Foyer Vie Generali Hong Kong Branch Saham Assurance Greet Eastern Life Saham Assurance Ulmost Paneurope Dac * International Assurance Life Seguros Monteney New York Life European Insurance Life	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2007 2014 2017 2014 2011 2012 2018	Partner	B+ (AM Best) - 2020 B (Fitch) - 2021 AA- (GCR) - 2020 BBB (S&F) - 2021 Not rated Not rated A (Fitch) - 2020 A- (Excellent) (AM Best) - 2023 A- (Fitch) - 2020 Not rated A (AM Best) - A- (Fitch), Bast (Moody's) - 2020 Not rated A - (S&P) - 2021 Not rated AA- (S&P) - 2021 Not rated AA- (S&P) - 2021 Not rated A+ (AM Best) - A- (Fitch) - 2020 Not rated A+ (AM Best) - 2020 Not rated A+ (AM Best) - 2020 Not rated A+ (AM Best) - 2023 B (Fitch) - 2021	6.29% (4th, Life) - 2019 16.89% (3nd, Life) - 2022 11.27% (3nd, Life) - 2022 3.72% (5lh, Life) - 2022 8.04 % (7th) via Kyrgyratian - 2020 1.75% (10th, Life) - 2021 6% (2nd, Meding Corporate) via IRE - 2017 N. 6.5% (2nd, Meding Corporate) via IRE - 2017 8.59% (8th, Life) - 2021 0.03% (39th, Life) - 1.61% (20th, Non - Life) - 2021 2.3% (2nd, Life) - 1.61% (20th, Non - Life) - 2021 47.37% (1st, Life) - 2021 6% (2nd, Meding Corporate) via IRE - 2017 NA 8.39% (4th, Life) - 2021 6% (2nd, Meding Corporate) via IRE - 2017 NA 8.39% (4th, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	Captive Pool	Insurable
Kazakhstan Karya Kuwat Kyrgycstan Laso **** Lesotho Luthunia Lusembourg Macao **** Madagascar Malaysia Mata Mauritius Medoto Modova Monaco Monaco Montenegro	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubibite Warba Insurance Warba Insurance Ayu Garant Generali Life Ulmost Paneurope Das * LNIG Lesotho Hollard Ulmost Paneurope Das * Foyer Ve Generali Hong Kong Branch Saham Assurance Griest Eastern Life Saham Assurance Ulmost Paneurope Das * International Assurance Life Seguros Monteney New York Life European Insurance Life Generali France Generali Montenegro Saham Assurance Generali Montenegro Saham Assurance Generali Montenegro Saham Assurance Generali Montenegro Saham Assurance	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2007 2014 2011 2012 2018 2009 1996 2008	Partner Partner Partner Partner Partner Partner Partner Partner General Partner	B+ (AM Best) - 2020 B (Fitch) - 2021 AA- (GCR) - 2020 BBB (S&F) - 2021 Not rated Not rated A (Fitch) - 2020 A- (Excellent) (AM Best) - 2023 A (Fitch) - 2020 Not rated A (AM Best) - 4020 Not rated A (AM Best) - 2020 Not rated A- (S&P) - 2021 Not rated A- (S&P) - 2021 Not rated A+ (AM Best) - 2020 Not rated A+ (AM Best) - 2020 Not rated A+ (AM Best) - 2020 Not rated A+ (AM Best) - 2023 B (Fitch) - 2021 A (AM Best) - 2023 A (AM Best) - 2021 Not rated Not rated Not rated	6.29% (4th, Life) - 2019 16.89% (3nd, Life) - 2022 11.27% (3nd, Life) - 2022 3.72% (5lh, Life) - 2022 6.04 % (7th) via Kyrgyratian - 2020 1.75% (7th), Life) - 2021 6% (2nd, Medling Corporate) via IRE - 2017 N. 6% (2nd, Medling Corporate) via IRE - 2017 8.58% (8th, Life) - 2021 0.03% (39th, Life), 1.61% (20th, Non - Life) - 2021 2.3% (2nd, Life), 1.61% (20th, Non - Life) - 2021 4.737% (3nd, Life) - 2021 4.737% (3nd, Life) - 2021 6% (2nd, Medling Corporate) via IRE - 2017 NA 8.39% (4th, Life) - 2021 16.89% (3nd, Life) - 2022 7.27% (8th, Life) - 2022 4.40% (4th, Non-Life) - 2022 4.40% (7th, Ife) - 2022	Captive Pool	Captive Pool Captiv	Captive Pool Captiv	Captive Pool	Insurable
Kazakhstan Keriya Kkryal Kkyral Kkyral Kkyral Kkyral Kkyral Kyrystan Lesotho Lithuania Lesotho Lithuania Madagascar Madagascar Madagascar Madisyala Mesi Mesi Mesi Mesi Mesi Mesi Mesi Mesi	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubalee Warbat Insurance Ayu Garant General Life Utmost Paneurope Dac * LINIG Lesotho Hollard Utmost Paneurope Dac * Foyer Vic Generali Hong Kong Branch Saham Assurance Generali Eastern Life Saham Assurance Utmost Paneurope Dac * International Assurance Life Seguros Monterrey New York Life European Insurance Life Generali Monternego General Monternego General Monternego General Monternego General Monternego General Monternego Generali Monternego Generali Monternego Generali Monternego Holland Life	1971 2009 2009 2011 2008 2012 2003 2011 2002 2011 1990 2014 2014 2011 2012 2018 2009 1996 2018 2009	Partner Partner Partner Partner Partner Partner Partner Partner General Partner	B+ (AM Best) - 2020 B (9 (rich) - 2021 AA- (GCR)- 2020 BBB (SAP) - 2021 Not rated A (Fich) - 2020 A- (Excellent) (AM Best) - 2023 A- (Fisch) - 2020 Not rated A (Fisch) - 2020 Not rated A (AM Best) - (Fisch), Bast (Moody's) - 2020 Not rated AA (SAP) - 2021 Not rated AA (SAP) - 2021 Not rated A (Fisch) - 2020 Not rated A+ (AM Best) - 2023 B (Fisch) - 2023 A (AM Best): A- (Fisch): Bast (Moody's) - HO rating - 2020 Not rated A (AM Best): A- (Fisch): Bast (Moody's) - HO rating - 2020 Not rated Not rated Not rated Not rated	6.29% (4th, Life) - 2019 18.89% (3nd, Life) - 2021 18.27% (5th, Life) - 2022 18.27% (5th, Life) - 2020 8.0 4% (7th) via Kyrgyzstan - 2020 8.0 4% (7th) via Kyrgyzstan - 2020 7.76% (2nd, Med/Ing Copporate) via IRE - 2017 8.58% (6th, Life) - 2021 8.0.9% (3th, Life) - 2021 8.0.9% (3th, Life) - 2021 8.0.9% (4th, Life) - 2021 9.0.9% (3th, Life) - 2021 9.0.9% (2nd, Med/Ing Copporate) via IRE - 2017 8.0.9% (4th, Life) - 2021 9.0.9% (2nd, Life) - 2021 9.0.9% (2nd, Med/Ing Copporate) via IRE - 2017 N/A 8.39% (4th, Life) - 2021 18.69% (3th, Life) - 2021 14.0.9% (6th, Life) - 2021 14.0.9% (6th, Life) - 2021 14.0.9% (6th, Life) - 2021 14.1.21% (4th, Life) - 2021	Captive Pool Captiv	Captive Pool	Captive Pool	Captive Pool	Insurable
Kazakhstan Karya Kuwait Kyrgycstan Laoo **** Lathia Lesotho Lishbania Lusembourg Maciao **** Madagascar Malaysia Mas Masta Maurilus Moostoo Mortooo Moortonegro Moorenbergo Moorenbergo Moorenbergo Moorenbergo Moorenbergo	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubibite Warba Insurance Ayru Garant Generali Life Ulmost Paneurope Dac * LNG Lesotho Hollard Ulmost Paneurope Dac * Foyer Vie Generali Hong Kong Branch Saham Assurance Great Eastern Life Saham Assurance Ulmost Paneurope Dac * International Assurance Life Saham Assurance Life Seguros Monterrey New York Life European Insurance Life Generali France Generali Gentreegro Saham Assurance Life Generali Gentreegro Saham Assurance Hollard Life Generali Gentreegro Saham Assurance	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2007 2014 2017 2012 2018 2009 1996 2008 2015 2015 2016	Partner Generali Partner Partner Partner	B+ (AM Best) - 2020 B (Pitch) - 2021 AA- (GCR) - 2020 BBB (SAP) - 2021 Not rated Not rated A (Pitch) - 2020 A- (Excellers) (AM Best) - 2023 A (Pitch) - 2020 Not rated A (AM Best) - A (Pitch) - 2020 Not rated A (AM Best), A- (Fitch): Bast (Moody's) - 2020 Not rated AA- (SAP) - 2021 Not rated AA (Pitch) - 2020 Not rated AA (AM Best); A- (Pitch): Bast (Moody's) - HO rating - 2020 Not rated Not rated Not rated Not rated Not rated Not rated	6.29% (4th, Life) - 2019 16.89% (3rd, Life) - 2022 11.27% (5th, Life) - 2022 3.72% (5th, Life) - 2022 3.72% (5th, Life) - 2020 3.64 % (7th) via Kyrgyzstan - 2020 1.76% (10th, Life) - 2021 6% (2nd, Medifing Corporate) via IRE - 2017 8.58% (6th, Life) - 2021 0.03% (3th, Life); 151% (20th, Non - Life) - 2021 0.03% (3th, Life); 151% (20th, Non - Life) - 2021 8.64% (4th, Life) - 2022 12.39% (2nd, Life) - 2021 6% (2nd, Medifing Corporate) via IRE - 2017 NA 8.39% (4th, Life) - 2021 16.86% (3td, Life) - 2021 16.86% (3td, Life) - 2021 14.04% (4th, Non-Life) - 2022 1.176% (10th, Non-Life) - 2022 1.176% (10th, Life) - 2022 1.176% (10th, Life) - 2022	Captive Pool	Captive Pool	Captive Pool	Captive Pool	Insurable
Kazakhstan Karya Kuwai Kyrgyastan Laos *** Lasotho Lesotho Lesotho Lesotho Lubunia Luwenbourg Madagascar Matayaia Madi Madagascar Matayaia Mata Mauritus Meeicoo Modova Monaco Monaco Monacoo Mozambique Mozambique Mozambique	Taiju Life Insurance Company Middik East Insurance European Insurance Life Jubible Warba Insurance Ayu Garant Generali Life Urmost Paneurope Das * LNIG Lesorho Hollard Urmost Paneurope Das * Foyer Vie Generali Hong Kong Branch Saham Assurance Granet Eastern Life Saham Assurance Urmost Paneurope Das * International Assurance Life Seguros Morteney New York Life European Insurance Life Generali France Generali Morteney Company Saham Assurance Hollard Life Generali Life Holdard Lif	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2007 2014 2011 2012 2018 2009 1996 2008 2015 2012 2003 2015	Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR), 2020 BBS (SAP) - 2021 Not rated A (Firch) - 2020 A- (Excellent) (AM Best) - 2023 A- (Excellent) (AM Best) - 2023 A- (Firch) - 2020 Not rated A (AM Best), A- (Firch), Bast (Moody's) - 2020 Not rated A- (SAP) - 2021 Not rated A- (Firch) - 2020 Not rated A- (Firch) - 2020 Not rated A- (Firch) - 2020 Not rated A- (AM Best), A- (Firch); Bast (Moody's) - HO rating - 2020 Not rated	6.29% (4th, Life) - 2019 16.86% (3nd, Life) - 2021 11.27% (8th, Life) - 2022 11.27% (8th, Life) - 2022 13.72% (8th, Life) - 2020 1.76% (10th, Life) - 2020 1.76% (10th, Life) - 2021 6% (2nd, Mediting Corporating via IRE - 2017 N/A 6% (2nd, Mediting Corporating via IRE - 2017 8.58% (8th, Life) - 2021 0.03% (3th, Life) - 2021 6.04% (4th, Life) - 2021 22.3% (2nd, Life) - 2021 6% (2nd, Mediting Corporating via IRE - 2017 N/A 8.39% (4th, Life) - 2021 16.68% (3nd, Life) - 2021 16.68% (3nd, Life) - 2022 7.27% (8th, Life) - 2022 14.05% (4th, Non-Life) - 2022 4.00% (7th, Isin) - 2021 11.21% (4th, Life) - 2021 1.21% (1th, Life) - 2021	Captive Pool	Captive Pool Captiv	Captive Pool	Captive Pool	Insurable
Kazakhstan Karya Kuwat Kynyyatan Latvia Lesotho Lesotho Lesotho Lesotho Lithuania Luxembourja Macagascar Madayasia Masa Masa Masa Masa Masa Masa Masa	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubalee Warba Insurance Ayu Garant General Life Utmost Paneurope Dac * LINIG Lesotho Hollard Utmost Paneurope Dac * Foyer Vic Generali Hong Kong Branch Saham Assurance Generali Eastern Life Saham Assurance Utmost Paneurope Dac * International Assurance Life Seguros Monterrey New York Life European Insurance Life Generali Monterrego General Monterrego Saham Assurance Holland Life Generali Life Furnance Furnanc	1971 2009 2009 2011 2008 2012 2003 2011 10202 2011 1990 2014 2014 2011 2012 2018 2009 1996 2016 2016 2017 2018 2009 2018 2009 2016 2015 2012 2018 2010 2016 2017 2011	Partner Partner Partner Partner Partner Partner Partner Partner Generali Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR)- 2020 BBB (SAP) - 2021 Not rated A (Firch) - 2020 A (Excellent) (AM Best) - 2023 A (Fitch) - 2020 Not rated A (Fitch) - 2020 Not rated A (AM Best) - 4 (Fitch) - 8ast (Moody's) - 2020 Not rated AA (SAP) - 2021 Not rated AA (SAP) - 2021 Not rated A (Fitch) - 2020 Not rated A+ (AM Best) - 2023 B (Fitch) - 2021 A (AM Best) - 2023 B (Fitch) - 2021 A (AM Best) - 4 (Fitch) - 2021 Not rated	6.29% (4th, Life) - 2019 16.86% (3nd, Life) - 2021 11.27% (5th, Life) - 2022 11.27% (5th, Life) - 2020 8.04 % (7th) via Kyrgyzstan - 2020 8.04 % (7th) via Kyrgyzstan - 2020 1.76% (2nd, Meding Coporate) via IRE - 2017 N/A 6% (2nd, Meding Coporate) via IRE - 2017 8.58% (6th, Life) - 2021 0.03% (3nt, Life) - 161% (2nd, Non - Life) - 2021 8.04% (4th, Life) - 2020 22.3% (2nd, Life) - 2021 47.37% (1st, Life) - 2021 6% (2nd, Meding Coporate) via IRE - 2017 N/A 8.36% (4th, Life) - 2021 16.86% (3nd, Life) - 2021 11.68% (3nd, Life) - 2021 11.404% (4th, Non-Life) - 2022 4.00% (7th, life) - 2021 11.21% (4th, Life) - 2020 1.76% (10th, Life) - 2020	Captive Pool	Captive Pool	Captive Pool	Captive Pool	Insurable
Kazakhstan Karya Kuwat Kyngyatan Lasoho Lasoho Lasoho Lusoho Lusoho Macao Macao Macao Madayasaa Madaysia Madaysia Madayasia Mad	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubibite Warba Insurance Warba Insurance Ayru Garant Generali Life Umost Paneurope Dac * LNIG Lesotho Hollard Umrost Paneurope Dac * Foyer Vie Generali Hong Kong Branch Saham Assurance Greet Eastern Life Saham Assurance Umrost Paneurope Dac * International Assurance Life Seguros Monteney New York Life European Insurance Life Generali Montenego Saham Assurance Holland Life Generali Montenego Saham Assurance Holland Life Generali Life Holland Life Generali Life Holland Life Generali Life Holland Life Lambia Limited Untota Paneurope Dac Jain New Zealand	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2007 2014 2017 2014 2019 2018 2009 1996 2008 2015 2015 2012 2008 2015 2012 2003 2012 2011	Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR) - 2020 BBB (SAP) - 2021 Not rated Not rated A (Firch) - 2020 A- (Exceller) (AM Best) - 2023 A- (Firch) - 2020 Not rated A (AMB Best): A- (Firch): Bast (Moody's) - 2020 Not rated A (AMB Best): A- (Firch): Bast (Moody's) - 2020 Not rated AA- (SAP) - 2021 Not rated AA- (Firch): 2020 Not rated AA- (Firch): 2020 Not rated AA- (Modey) - 2023 B (Firch) - 2021 A (AMB Best): A- (Firch): Bast (Moody's) - HO rating - 2020 Not rated Not Pared Not	6.29% (4th, Life) - 2019 16.89% (3rd, Life) - 2022 11.27% (5th, Life) - 2022 3.72% (5th, Life) - 2020 3.4 % (7th) via Kyrgyzstan - 2020 3.64 % (7th) via Kyrgyzstan - 2020 1.76% (10th, Life) - 2021 6% (2nd, Med/ling Corporate) via IRE - 2017 8.58% (8th, Life) - 2021 0.03% (3th, Life); 1.61% (20th, Non - Life) - 2021 8.59% (2nd, Life); 1.61% (20th, Non - Life) - 2021 2.23% (2nd, Life) - 2021 4.73% (1st, Life) - 2021 6% (2nd, Med/ling Corporate) via IRE - 2017 NA 8.39% (4th, Life) - 2021 16.86% (3nd, Life) - 2022 7.27% (6th, Life) - 2022 1.26% (2nd, Non-Life) - 2022 1.124% (4th, Non-Life) - 2022 1.126% (10th, Life) - 2022 1.12% (15th, Life) - 2021 1.2% (15th, Life) - 2021	Captive Pool	Captive Pool Captiv	Captive Pool	Captive Pool	Insurable
Kazakhstan Karya Kurwal Kyrgyzstan Laos *** Lathvia Lesotho Lithuania Lusenbourg Macae **** Madagascar Madagascar Madigascar Matik Matik Mexico Modova Monaco Monaco Monaco Monaco Mozamilique Myenmar **** Namibia Neisrandia	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubalee Warba Insurance Ayu Garant General Life Utmost Paneurope Dac * LINIG Lesotho Hollard Utmost Paneurope Dac * Foyer Vic Generali Hong Kong Branch Saham Assurance Generali Eastern Life Saham Assurance Utmost Paneurope Dac * International Assurance Life Seguros Monterrey New York Life European Insurance Life Generali Monterrego General Monterrego Saham Assurance Holland Life Generali Life Furnance Furnanc	1971 2009 2009 2011 2008 2012 2003 2011 10202 2011 1990 2014 2014 2011 2012 2018 2009 1996 2016 2016 2017 2018 2009 2018 2009 2016 2015 2012 2018 2010 2016 2017 2011	Partner Partner Partner Partner Partner Partner Partner Partner Generali Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR)- 2020 BBB (SAP) - 2021 Not rated A (Firch) - 2020 A (Excellent) (AM Best) - 2023 A (Fitch) - 2020 Not rated A (Fitch) - 2020 Not rated A (AM Best) - 4 (Fitch) - 8ast (Moody's) - 2020 Not rated AA (SAP) - 2021 Not rated AA (SAP) - 2021 Not rated A (Fitch) - 2020 Not rated A+ (AM Best) - 2023 B (Fitch) - 2021 A (AM Best) - 2023 B (Fitch) - 2021 A (AM Best) - 4 (Fitch) - 2021 Not rated	6.29% (4th, Life) - 2019 16.80% (3nd, Life) - 2021 11.27% (5th, Life) - 2022 11.27% (5th, Life) - 2022 3.72% (5th, Life) - 2020 1.76% (5th, Life) - 2020 1.76% (7th, Life) - 2021 6% (2nd, Meding Corporate) via IRE - 2017 NA 6% (2nd, Meding Corporate) via IRE - 2017 8.58% (6th, Life) - 2021 0.03% (3th, Life) - 2021 0.03% (3th, Life) - 2021 2.23% (2nd, Life) - 2021 6% (2nd, Life) - 2021 6% (2nd, Life) - 2021 16.86% (3nd, Life) - 2021 16.86% (3nd, Life) - 2021 11.21% (4th, Life) - 2020 1.76% (1th, Life) w 3ch - 2016 6% (2nd, Meding Corporate) wi IRE - 2017 27.5% (1st, Life) - 2016 20.67% (3nd, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	Captive Pool	Insurable
Kazakhstan Karyay Kuyayt Kyrygystan Lesotho Lesotho Lesotho Lithunini Lusembourg Madagascar Madagascar Madagascar Madaysia Mada Mata Mata Mata Mata Monaco Monoco Monocoo Morambique Myanmar **** Warmbia Morambique Myanmar **** Marmbia Morambique Myanmar **** Marmbia Morambique Myanmar **** Marmbia Myanmar **** Myanmar *** Myanmar ** Myanmar	Taiju Life Insurance Company Middik East Insurance European Insurance Life Jubble Warba Insurance Ayu Garant General Life Ulmost Paneurope Das * LNIG Lesorio Hollard Ulmost Paneurope Das * Foyer Vie General Hong Kong Branch Saham Assurance Griest Eastern Life Saham Assurance Ulmost Paneurope Das * International Assurance Life Seguros Morterrey New York Life European Insurance Life Seguros Morterrey New York Life European Insurance Life General France General Morterrey New York Life European Insurance Life General France General Life Holland Life General Life Holland Life General Life Holland Life Life Namibia Limited Ulmost Paneurope Das Aia New Zesland Assa Compania De Seguros	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2017 2014 2011 2012 2018 2019 2019 2019 2019 2019 2019 2019 2019	Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR), 2020 BBS (SAP) - 2021 Not rated A (Firch) - 2020 A- (Excellent) (AM Best) - 2023 A- (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A (AM Best), A- (Firch), Bast (Moody's) - 2020 Not rated AA (SAP) - 2021 Not rated AA (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A+ (AM Best), 2023 B (Firch) - 2021 A (AM Best), A- (Firch); Bast (Moody's) - HO rating - 2020 Not rated	6.29% (4th, Life) - 2019 16.89% (3rd, Life) - 2022 11.27% (5th, Life) - 2022 3.72% (5th, Life) - 2020 3.4 % (7th) via Kyrgyzstan - 2020 3.64 % (7th) via Kyrgyzstan - 2020 1.76% (10th, Life) - 2021 6% (2nd, Med/ling Corporate) via IRE - 2017 8.58% (8th, Life) - 2021 0.03% (3th, Life); 1.61% (20th, Non - Life) - 2021 8.59% (2nd, Life); 1.61% (20th, Non - Life) - 2021 2.23% (2nd, Life) - 2021 4.73% (1st, Life) - 2021 6% (2nd, Med/ling Corporate) via IRE - 2017 NA 8.39% (4th, Life) - 2021 16.86% (3nd, Life) - 2022 7.27% (6th, Life) - 2022 1.26% (2nd, Non-Life) - 2022 1.124% (4th, Non-Life) - 2022 1.126% (10th, Life) - 2022 1.12% (15th, Life) - 2021 1.2% (15th, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	Captive Pool	Insurable
Kazakhstan Karyay Kuyay Kuyay Kyygystan Latvia Lesotho Listhania Lusembourg Macapascar Madaysia Madagascar Madaysia Mada Madagascar Madaysia Madagascar Madaysia Madagascar Madag	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubblee Warba Insurance Ayu Garmit Generali Life Utmost Paneurope Dac * LINIG Leondo Hollard Utmost Paneurope Dac * Foyer Ve Generali Hong Kong Branch Saham Assurance Greate Eastern Life Saham Assurance Utmost Paneurope Dac * International Assurance Life Seguros Monteney New York Life European Insurance Life Generali Life Assa Corpolisio Dac Ala New Zesland Assa Corpolisio De Seguros Saham Assurance	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2007 2014 2017 2014 2019 2018 2009 1996 2018 2009 1996 2015 2012 2008 2015 2012 2003 2012 2011 1993 2019	Partner Partner Partner Partner Partner Partner Partner Partner Generali Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR) - 2020 BBB (SAP) - 2021 Not rated A (Firch) - 2020 A (Excellent) (AM Best) - 2023 A (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A (AM Best), A- (Firch), Bast (Moody's) - 2020 Not rated AA- (SAP) - 2021 Not rated AA- (SAP) - 2021 Not rated A+ (AM Best), C- (Firch), Bast (Moody's) - 4020 Not rated A+ (AM Best), C- (Firch), Description of the service of	6. 29% (4th, Life) - 2019 16.86% (3nd, Life) - 2021 18.27% (5th, Life) - 2022 18.27% (5th, Life) - 2020 8.04 % (7th) via Kyrgyzstan - 2020 8.04 % (7th) via Kyrgyzstan - 2020 1.76% (10th, Life) - 2021 6% (2nd, Med/ing Copporate) via IRE - 2017 N/A 6% (2nd, Med/ing Copporate) via IRE - 2017 8.56% (5th, Life) - 2021 0.03% (3nth, Life) - 2021 0.03% (3nth, Life) - 1021 18.04% (4th, Life) - 2020 22.3% (2nd, Life) - 2021 6% (2nd, Med/ing Copporate) via IRE - 2017 N/A 8.39% (4th, Life) - 2021 18.86% (3nt, Life) - 2021 18.86% (3nt, Life) - 2021 14.64% (4th, Non-Life) - 2022 4.00% (7th, life) - 2021 11.21% (4th, Life) - 2020 1.72% (10th, Life) - 2021 1.25% (1sth, Life) - 2016 6% (2nd, Med/ing Copporate) via IRE - 2017 27.5% (1sth, Life) - 2021 8.96% (6th, Non-Life) - 2021	Captive Pool	Captive Pool	Captive Pool Captiv	Captive Pool	Insurable
Kazakhstan Karyay Kuyay Kuyay Kyygystan Latvia Lesotho Listhania Lusembourg Macapascar Madaysia Madagascar Madaysia Mada Madagascar Madaysia Madagascar Madaysia Madagascar Madag	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubibite Warba Insurance Warba Insurance Ayru Garant Generali Life Ulmost Paneurope Dac * LNIG Lesotho Hollard Ulmost Paneurope Dac * Foyer Vie Generali Hong Kong Branch Saham Assurance Griest Eastern Life Saham Assurance Ulmost Paneurope Dac * International Assurance Life Seguros Monterery New York Life European Insurance Life Generali France Generali Montenery on Care Saham Sasurance Holland Life Generali Montenery Holland Life Generali Montenery Holland Life Generali Life Holland Life Generali Life Holland Life Sadamd Assa Compañila De Seguros Saham Assurance Life Generali Life Holland Life Sadamd Assa Compañila De Seguros Saham Assurance Juliand Assa Compañila De Seguros Saham Assurance	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2017 2012 2018 2009 1996 2008 2015 2012 2019 2019 2010 2011 2012 2018 2009 2016 2008 2017 2017 2018 2019 2019 2019 2014 2011 2019 2019 2014 2011 2011 2012 2018 2009 2016 2008 2017 2017 2018 2019 2018 2019 2014 2011	Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR) - 2020 BBB (SAP) - 2021 Not rated Not rated A (Firch) - 2020 A- (Excellent) (AM Best) - 2023 A (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A (AM Best), A- (Firch): Beat (Moody's) - 2020 Not rated AA- (SAP) - 2021 Not rated AA- (Firch) - 2020 Not rated A (Firch) - 2021 A (AM Best), A- (Firch): Beat (Moody's) - HO rating - 2020 Not rated	6.29% (4th, Life) - 2019 16.89% (3nd, Life) - 2021 18.27% (5th, Life) - 2022 18.27% (5th, Life) - 2020 8.0 4 % (7th) via Kyrgyzstan - 2020 8.0 4 % (7th) via Kyrgyzstan - 2020 1.76% (10th, Life) - 2021 6% (2nd, Med/ing Corporate) via IRE - 2017 8.58% (6th, Life) - 2021 9.5% (3nth, Life) - 151% (20th, Non - Life) - 2021 9.5% (3nth, Life) - 151% (20th, Non - Life) - 2021 9.5% (2nd, Life) - 2022 9.23% (2nd, Life) - 2022 9.5% (2nd, Life) - 2021 16.89% (3nt, Life) - 2021 11.21% (4th, Life) - 2021 11.25% (1sh, Life) via SA - 2016 9% (2nd, Med/ing Corporate) via IRE - 2017 27.5% (1st, Life) - 2021 13.44% (7th, Life) - 2021	Captive Pool	Captive Pool Captiv	Captive Pool Captiv	Captive Pool	Insurable
Kazakhstan Karya Kuwalt Kyrgyastan Laso	Taiju Life Insurance Company Middik East Insurance European Insurance Life Jubible Warba Insurance Ayu Garant Generali Life Ulmost Paneurope Das * LNIG Lesotho Hollard Ulmost Paneurope Das * English Company Company Generali Hong Kong Branch Saham Assurance Generali Hong Kong Branch Saham Assurance Ulmost Paneurope Das * International Assurance Life Seguros Monteney New York Life European Insurance Life Generali France Generali Monteney New York Life European Insurance Life Generali France Generali Life Holland Life Life Holla	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2017 2012 2018 2019 2019 2019 2019 2019 2019 2019 2019	Partner	B+ (AM Bess) - 2020 B (Firch) - 2021 AA- (GCR), 2020 BBS (SAP) - 2021 Not rated A (Firch) - 2020 A (Excellent) (AM Bess) - 2023 A (Firch) - 2020 A (AM Bess), A- (Firch), Bsart (Moodys) - 2020 Not rated AA- (SAP) - 2021 Not rated AA (Firch) - 2020 A (AM Bess) - 2023 B (Firch) - 2020 A (AM Bess), A- (Firch), Bsart (Moodys) - HO rating - 2020 Not rated AA (Firch) - 2021 Not rated Not rated Not rated AA (Firch) - 2021 Not rated AA (SAP): A (Moodys) - 2021 AA (AB Bess) - 2021 AA (Bass) - 422 (Moodys) - 2022	6.29% (4th, Life) - 2019 16.86% (3nd, Life) - 2021 11.27% (8th, Life) - 2022 11.27% (8th, Life) - 2022 13.72% (8th, Life) - 2020 1.76% (10th, Life) - 2021 6% (2nd, Mediting Corporation via IRE - 2017 N/A 6% (2nd, Mediting Corporation via IRE - 2017 8.58% (8th, Life) - 2021 0.03% (3th, Life) - 2021 6% (2nd, Mediting Corporation via IRE - 2017 8.58% (6th, Life) - 2021 47.37% (1st, Life) - 2021 6% (2nd, Life) - 2021 6% (2nd, Life) - 2021 16.86% (3nd, Life) - 2021 11.68% (3nd, Life) - 2021 11.68% (3nd, Life) - 2021 11.69% (3nd, Life) - 2021 11.21% (4th, Life) - 2021 13.44% (1th, Life) - 2021 13.44% (1th, Life) - 2021 13.45% (7th, Life) - 2021 13.45% (7th, Life) - 2021 13.45% (7th, Life) - 2021 14.45% (3nd, Life) - 2022	Captive Pool Captiv	Captive Pool	Captive Pool Captiv	Captive Pool	Insurable Captive Pool Insurable
Kazakhstan Karya K	Taiju Life Insurance Company Middik East Insurance European Insurance Life Jubblee Warba Insurance Ayu Garant Generali Life Utmost Paneurope Dac * LINIG Lesono Hollard Utmost Paneurope Dac * Company Linig Lesono Hollard Utmost Paneurope Dac * Foyer Vive Generali Hong Kong Branch Saham Assurance Great Eastern Life Saham Assurance Vice Utmost Paneurope Dac * International Assurance Life Seguros Monteney New York Life European Insurance Life Generali France Generali Life Generali Life Generali Life Generali Life Generali Life Assurance Hollard Life Generali Life Generali Life Assa Companyini De Seguros Saham Assurance Assa Maneard Assa Companyini De Seguros Saham Assurance Axa Maneard Eurolink Insurance Skople Dnb Livelosaking Sulocon Jubblee	1971 2009 2009 2011 2008 2012 2003 2011 2002 2011 1990 1996 2014 2017 2014 2011 2012 2018 2009 1996 2016 2019 2019 2019 2019 2019 2019 2010 2010	Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR)- 2020 BB (SAP) - 2021 Not rated A (Firch) - 2020 A (Excellent) (AM Best) - 2023 A (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A (Firch) - 2020 Not rated AA (SAP) - 2021 Not rated AA (SAP) - 2021 Not rated AA (SAP) - 2021 A (AM Best) - 2023 B (Firch) - 2020 Not rated A+ (Firch) - 2020 Not rated A+ (AM Best) - 2023 B (Firch) - 2021 A (AM Best) - A (Firch) - 2021 A (AM Best) - A (Firch) - 2021 A (AM Best) - A (Firch) - 2021 A (Firch) - 2021 AA (Firch) - 2021 Not rated	6.29% (4th, Life) - 2019 16.86% (3nd, Life) - 2021 11.27% (5th, Life) - 2022 11.27% (5th, Life) - 2022 3.72% (5th, Life) - 2020 8.0 4% (7th) via Kyrgyzstan - 2020 1.76% (10th, Life) - 2021 6% (2nd, Meding Copporate) via IRE - 2017 8.58% (6th, Life) - 2021 8.0.4% (3th, Life) - 2021 8.0.4% (3th, Life) - 2021 8.0.4% (3th, Life) - 2021 9.0.3% (3th, Life) - 2021 11.25% (3th, Life) - 2021 11.25% (3th, Life) - 2021 11.25% (4th, Life) - 2021 12.6% (3th, Life) - 2021 13.4% (3th, Life) - 2021 14.4% (3th, Catal Markel) - 2022 14.4% (3th, Catal Markel) - 2022 14.4% (3th, Life) - 2022	Captive Pool	Captive Pool	Captive Pool Captiv	Captive Pool	Insurable Captive Pool Insurable
Kazakhstan Karya Kuwalt Kyngyatan Laso Laso Laso Laso Laso Laso Laso Laso Laso Macao Laso Macao Laso Macao Macao Laso Macao	Taiju Life Insurance Company Middie East Insurance European Insurance European Insurance Life Jubibite Warba Insurance Ayru Garant Generali Life Ulmost Paneurope Dac * LNIG Lesotho Hollard Ulmost Paneurope Dac * Foyer Vie Generali Hong Kong Branch Saham Assurance Grest Eastern Life Saham Assurance Grest Eastern Life Saham Assurance Life Seguros Monterery New York Life European Insurance Life Generali France Generali Monteneryo Saham Assurance Holland Life Generali Life Holland Life Generali Limited Ulmost Paneurope Dac Ala New Zosland Ala Securior Saham Assurance Holland Life Generali Life Holland Life Seguros Saham Assurance Ana Mariand Assa Compañía De Seguros Saham Assurance Ana Mariand Assa Compañía De Seguros Saham Assurance Life Monte Life Seguros Saham Assurance Life Monte Life Seguros Saham Assurance Saham Assurance Saham Assurance Saham Assurance Saham Assurance Saham Assurance Saham Paneurope Dac Ana Mariand Salacon Jubilee Ulmost Paneurope Dac For Life Seguros Saham Assurance Saham Assurance Saham Assurance Saham Assurance Saham Assurance Saham Assurance	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 2014 2007 2014 2011 2012 2018 2009 1996 2008 2015 2012 2019 2019 2019 1990 2010 2011 2012 2018 2009 2019 2011 2012 2011 2012 2018 2009 2016 2008 2015 2011 2012 2011 2018 2009 2018 2019 2019 2019 2018 2019 2019 2019 2019 2019 2019 2019 2019	Partner	B+ (AM Bess) - 2020 B (First) - 2021 AA- (GCR), 2020 BB8 (SAP) - 2021 Not rated A (First) - 2020 A- (Excellent) (AM Bess) - 2023 A- (Excellent) (AM Bess) - 2023 A- (Excellent) (AM Bess) - 2020 Not rated A (AM Bess), A- (First), Bass (Moody's) - 2020 Not rated A- (SAP) - 2021 Not rated A (First) - 2020 Not rated A (First) - 2020 A (AM Bess) - 2021 Not rated A+ (AM Bess) - 2021 A (AM Bess) - 2021 A (AM Bess), A- (First), Bass (Moody's) - HO rating - 2020 Not rated A (First) - 2021 Not rated A (First) - 2021 Not rated Not rated A (First) - 2021 Not rated A (First) - 2021 Not rated Not rated A (First) - 2021 A (AM Bess) - 2021 Not rated A (First) - 2022 A (First) - 2020 A (First) - 2020	6.29% (4th, Life) - 2019 16.89% (3nd, Life) - 2021 18.27% (5th, Life) - 2021 3.72% (5th, Life) - 2021 3.72% (5th, Life) - 2020 8.04 % (7th) via Kyrgyzstan - 2020 1.76% (10th, Life) - 2021 6% (2nd, Med/ing Corporate) via IRE - 2017 N/A 6% (2nd, Med/ing Corporate) via IRE - 2017 6.58% (6th, Life) - 2021 0.03% (3th, Life) - 161% (20th, Non - Life) - 2021 0.03% (3th, Life) - 161% (20th, Non - Life) - 2021 2.2.3% (2nd, Life) - 2022 2.2.3% (2nd, Life) - 2021 6% (2nd, Med/ing Corporate) via IRE - 2017 N/A 8.39% (4th, Life) - 2021 16.89% (3nd, Life) - 2021 16.89% (3nd, Life) - 2021 11.21% (4th, Life) - 2021 1.22% (5th, Life) - 2021 1.23% (1sh, Life) - 2021 1.24% (1sh, Life) - 2021 1.25% (1sh, Life) - 2021 1.25% (1sh, Life) - 2021 1.25% (1sh, Life) - 2021 1.27% (3nd, Life) - 2021 1.24% (5th, Life) - 2021 1.25% (1sh, Life) - 2021 1.24% (5th, Life) - 2021 1.24% (3nd, Non-Life) - 2021 1.24% (3nd, Non-Life) - 2021 1.24% (3nd, Non-Life) - 2022 1.24% (3nd, Life) - 2022	Captive Pool	Captive Pool Captiv	Captive Pool	Captive Pool	Insurable Captive Pool Insurable
Kazakhstan Karya Karya Karya Kayaya Kayaya Kayaya Lasoaho Lasoa Lasoaho Labuaha Lasoaho Labuaha Lasoaho Labuaha Lasoaho Labuaha Madagascar Madayasa Mada Madagascar Madayasa Madagascar Madayasa Madagascar Madayasa Madagascar Madayasa Madagascar Madagasc	Taiju Life Insurance Company Middle East Insurance European Insurance Life Jubible Warba Insurance Ayu Garant General Life Ulmost Paneurope Das * LNIG Lesorho Hollard Ulmost Paneurope Das * Foyer Vie General Hong Kong Branch Saham Assurance Gratet Eastern Life Saham Assurance Ulmost Paneurope Das * International Assurance Life Seguros Morterrey New York Life European Insurance Life General Faneurope Das * International Assurance Life General Faneurope Das * Holland Life General Life Life Maribia Limited Ulmost Paneurope Das Ala Manasard Eurolik Insurance Skopje Drib Uvistensking Sukcon Jubiblee Ulmost Paneurope Das * Assa Compania De Seguros Sukon	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2017 2014 2011 2012 2018 2019 2019 2019 2019 2019 2019 2019 2019	Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GSR), 2020 BBB (SAP) - 2021 Not rated A (Firch) - 2020 A (AM Best), A- (Firch), Bast (Moody's) - 2020 A (AM Best), A- (Firch), Bast (Moody's) - 2020 A (AM Best), A- (Firch), Bast (Moody's) - HO rating - 2020 A (AM Best), A- (Firch), Bast (Moody's) - HO rating - 2020 A (AM Best), A- (Firch), Bast (Moody's) - HO rating - 2020 A (AM Best), A (Firch), Bast (Moody's) - HO rating - 2020 A (Firch) - 2021 A (AM Best), A (SAP', Lat (Moody's) - 2022 A (AM Best), A (SAP', Lat (Moody's) - 2022 A (AM Best), A (SAP', Lat (Moody's) - 2022 A (AM Best), A (SAP', Lat (Moody's) - 2022 A (Firch) - 2020	6.29% (4th, Life) - 2019 16.80% (3nd, Life) - 2021 13.72% (5th, Life) - 2022 13.72% (5th, Life) - 2022 3.72% (5th, Life) - 2020 1.76% (5th), Life) - 2020 1.76% (5th), Life) - 2021 6% (2nd, Meding Corporate) via IRE - 2017 NA 6% (2nd, Meding Corporate) via IRE - 2017 8.58% (5th, Life) - 2021 0.03% (3th, Life) - 2021 0.03% (3th, Life) - 2021 2.23% (2nd, Life) - 2021 6% (2nd, Life) - 2021 6% (2nd, Life) - 2021 16.86% (3nd, Life) - 2021 16.86% (3nd, Life) - 2021 11.21% (4th, Life) - 2022 11.21% (4th, Life) - 2022 11.21% (4th, Life) - 2022 12.40% (3th, Life) - 2022 12.40% (3th, Life) - 2022 6% (2th, Meding Corporate) via IRE - 2017 20.47% (3th, Life) - 2022	Captive Pool	Captive Pool	Captive Pool Captiv	Captive Pool	Insurable Captive Pool Captive Pool Insurable
Kazakhstan Karyay Kuyay Kuyay Kuyay Kuyay Kuyay Lasoth Lasoth Lasoth Lasoth Lasoth Lasoth Lasoth Madagascar Malaysia Madagascar Madaysia Madagascar Madaysia Mada Madagascar Monaco Moddova Monaco Moddova Monaco Mozambipue Myanmar *** Narmbia New Zealand Nearagua New Palanda Newaragua N	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubibite Warba Insurance Warba Insurance Harbara Company Warba Insurance Ayru Garant Generali Life Ulmost Paneurope Dac * LNIG Lesotho Hollard Ulmost Paneurope Dac * Foyer Vie Generali Hong Kong Branch Saham Assurance Great Eastern Life Saham Assurance Ulmost Paneurope Dac * International Assurance Life Seguon Monterrey New York Life European Insurance Life Generali France Generali Montenegro Saham Assurance Hollant Life Generali Life Hollant Life Hollant Life Generali Life Hollant Life Generali Life Hollant	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2007 2014 2017 2012 2018 2009 1996 2015 2019 2019 2019 1996 2011 2019 2019 2019 1996 2019 1996 2019 2019 2019 2019 2019 2019 2019 2019	Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR) - 2020 BBB (SAP) - 2021 Not rated A (Firch) - 2020 A (Excellent) (AM Best) - 2023 A (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A (AM Best) - (Firch), Bast (Moody's) - 2020 Not rated A - (SAP) - 2021 Not rated A - (Firch), Bast (Moody's) - 2020 Not rated A - (Firch) - 2020 Not rated A + (AM Best) - 2023 B (Firch) - 2021 A (AM Best) - 2021 A (AM Best) - 2021 A (AM Best) - 2021 A (Firch) - 2021 A (AM Best) - 2021 A (Firch) - 2021 A (AM Best) (A (SAP) - A (Moody's) - 2021 A (AM Best) (A (SAP) - A (Moody's) - 2022 A (AH Stable (GCR-NYS) - A (Moody's) - 2022 A (AH Stable (GCR-NYS) - A (Moody's) - 2023 A (Firch) - 2020 A Excellent (AM Best) - 2018 pyA+ (Solventi) - 2020	6.29% (4th, Life) - 2019 16.86% (3nd, Life) - 2021 11.27% (5th, Life) - 2022 11.27% (5th, Life) - 2020 8.04 % (7th) via Kyrgyzstan - 2020 1.76% (10th, Life) - 2021 6% (2nd, Meding Coporate) via IRE - 2017 N/A 6% (2nd, Meding Coporate) via IRE - 2017 8.58% (5th, Life) - 2021 0.03% (3nt, Life) - 15% (20th, Non - Life) - 2021 8.04% (4th, Life) - 2021 22.3% (2nd, Life) - 2021 6% (2nd, Meding Coporate) via IRE - 2017 N/A 8.39% (4th, Life) - 2021 16.86% (3nd, Life) - 2021 16.86% (3nd, Life) - 2021 11.66% (3nd, Life) - 2021 11.66% (3nd, Life) - 2021 11.21% (4th, Life) - 2021 11.21% (5th, Life) via SA - 2016 6% (2nd, Meding Coporate) via IRE - 2017 27.5% (10th, Life) - 2021 13.44% (7th, Life) - 2021 13.45% (7th, Life) - 2022 14.41% (3nd, Mon-Life) - 2022 15.47% (5th, Life) - 2022 8.88% (5th, Life) - 2022	Captive Pool Captiv	Gaptive Pool Captive Pool Captiv	Captive Pool Captiv	Captive Pool	Insurable Captive Pool Insurable
Kazakhstan Karyay Kanya Kayaystan Anos **** Lesotho Lesotho Lesotho Lesotho Lithuania Luxembourg Macao **** Malaysia Madagascar Malaysia M	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubibite Warba Insurance Warba Insurance General Life Unional Paneurope Dac * LNIG Lesotho Hollard Ulmost Paneurope Dac * Foyer Ve Generali Hong Kong Branch Saham Assurance Griest Eastern Life Saham Assurance Ulmost Paneurope Dac * International Assurance Life Seguros Monteney New York Life European Insurance Life Generali Honder Hong Kong Generali Honder Hong Generali Monteney Not Life European Insurance Life Generali Monteney Not Life European Insurance Life Generali Monteney Not Life European Insurance Life Generali Honder Life Generali Monteney Generali Monteney Generali Life Holland Life Holland Life Namibia Limited Ulmost Paneurope Dac Ala New Zedand Assa Companila De Seguros Saham Assurance Ara Ministand Eurolink Insurance Skople Dho Livelostiking Sulcon Jubiblee Ulmost Paneurope Dac * Assa Companila De Seguros Segurida Seguros Seguros Seguros	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2017 2014 2011 2012 2018 2009 1996 2008 2015 2012 2011 2012 2018 2009 1996 2008 2015 2012 2011 2011 2012 2011 2012 2011 2003 2012 2011 1993 2014 2011 2005 1998 2016 2017 2017 2018 2019 2014 2011 2006 2018 2019	Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR), 2020 BB8 (SAP) - 2021 Not rated A (Firch) - 2020 A (Excellent) (AM Best) - 2023 A (Excellent) (AM Best) - 2023 A (Firch) - 2020 Not rated A (AM Best) - A- (Firch) Bast (Moody's) - 2020 Not rated A (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A+ (AM Best) - 2023 B (Firch) - 2021 A (AM Best) - A- (Firch): Bast (Moody's) - HO rating - 2020 Not rated	6.29% (4th, Life) - 2019 16.86% (3nd, Life) - 2021 11.27% (8th, Life) - 2022 11.27% (8th, Life) - 2022 11.27% (8th, Life) - 2022 17.75% (8th, Life) - 2020 17.76% (10th, Life) - 2021 17.76% (10th, Life) - 2022 17.27% (10th, Life) - 2021 17.26% (10th, Life) - 2021 17.27% (10th, Life) - 2022 17.27% (20th, Life) - 2021 17.27% (20th, Life) - 2022 17.27% (20th, Life) - 2021 17.27% (20th, Life) - 2022	Captive Pool	Captive Pool	Captive Pool	Captive Pool	Insurable Captive Pool Captive Pool Insurable
Kazakhstan Karyay Kuyay Kuyay Kuyay Kuyay Kuyay Latafa Lasoho Latafa Lasoho Latafa Lasoho Macao Macao Macao Macao Madayasaar Madayasaar Madayasia Mada Ma	Taiju Life Insurance Company Middik East Insurance European Insurance Life Jubblee Warbas Insurance Ayu Garant Generali Life Ulmost Paneurope Dae * LINIG Lesono Hollard Ulmost Paneurope Dae * LINIG Lesono Hollard Ulmost Paneurope Dae * Foyer Vie Generali Hong Kong Branch Saham Assurance Graeta Eastern Life Saham Assurance Life Saham Assurance Life Seguros Morsterney New York Life European Insurance Life Generali Hong Kong Branch Saham Assurance Ulmost Paneurope Dae * International Assurance Life Generali Trance Generali Life Saham Assurance Hollard Life Generali Life Life Assa Compañía De Seguros Saham Assurance Asa Manace Eurolink Insurance Skopje Dnb Livsbriskining Sulocon Jubblee Ulmost Paneurope Dae * Asas Compañía De Seguros Seguridad Seguros Seguridad Seguros Seguridad Seguros Seguridad Seguros Generali Phippines	1971 2009 2009 2011 2008 2012 2003 2011 2002 2011 1990 1996 2014 2017 2014 2011 2012 2018 2009 1996 2014 2011 2012 2018 2009 1996 2008 2015 2012 2010 2011 1993 2019 2014 2011 1993 2019 2014 2011 2005 1984 2008 2012 2011 2008	Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR) - 2020 BBB (SAP) - 2021 Not rated A (Firch) - 2020 A (Excellent) (AM Best) - 2023 A (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A (AM Best) - (Firch), Bast (Moody's) - 2020 Not rated A - (SAP) - 2021 Not rated A - (Firch), Bast (Moody's) - 2020 Not rated A - (Firch) - 2020 Not rated A + (AM Best) - 2023 B (Firch) - 2021 A (AM Best) - 2021 A (AM Best) - 2021 A (AM Best) - 2021 A (Firch) - 2021 A (AM Best) - 2021 A (Firch) - 2021 A (AM Best) (A (SAP) - A (Moody's) - 2021 A (AM Best) (A (SAP) - A (Moody's) - 2022 A (AH Stable (GCR-NYS) - A (Moody's) - 2022 A (AH Stable (GCR-NYS) - A (Moody's) - 2023 A (Firch) - 2020 A Excellent (AM Best) - 2018 pyA+ (Solventi) - 2020	6.29% (4th, Life) - 2019 18.89% (3nd, Life) - 2021 18.27% (5th, Life) - 2022 18.27% (5th, Life) - 2022 3.72% (5th, Life) - 2020 8.0 4% (7th) via Kyrgyzstan - 2020 1.76% (70h, Life) - 2021 6% (2nd, Meding Copporate) via IRE - 2017 8.55% (6th, Life) - 2021 8.0.9% (3th, Life) - 2021 8.0.9% (3th, Life) - 2021 8.0.9% (4th, Life) - 2021 22.3% (2nd, Life) - 2021 47.37% (1st, Life) - 2021 18.6.9% (2nd, Life) - 2021 18.6.9% (3th, Life) - 2021 18.9.9% (6th, Non-Life) - 2022 18.8% (5th, Life) - 2022 18.8% (5th, Life) - 2022 28.8% (5th, Life) - 2022 28.8% (5th, Life) - 2022 28.8% (5th, Life) - 2022	Captive Pool Captiv	Gaptive Pool Captive Pool Captiv	Captive Pool Captiv	Captive Pool	Insurable Captive Pool Insurable
Kazakhstan Karyay Kowai Kyrgyzstan Lases*** Lasedho Lasesho La	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubibite Warba Insurance Warba Insurance General Life Unional Paneurope Dac * LNIG Lesotho Hollard Ulmost Paneurope Dac * Foyer Ve Generali Hong Kong Branch Saham Assurance Griest Eastern Life Saham Assurance Ulmost Paneurope Dac * International Assurance Life Seguros Monteney New York Life European Insurance Life Generali Honder Hong Kong Generali Honder Hong Generali Monteney Not Life European Insurance Life Generali Monteney Not Life European Insurance Life Generali Monteney Not Life European Insurance Life Generali Honder Life Generali Monteney Generali Monteney Generali Life Holland Life Holland Life Namibia Limited Ulmost Paneurope Dac Ala New Zedand Assa Companila De Seguros Saham Assurance Ara Ministand Eurolink Insurance Skople Dho Livelostiking Sulcon Jubiblee Ulmost Paneurope Dac * Assa Companila De Seguros Segurida Seguros Seguros Seguros	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2017 2014 2011 2012 2018 2009 1996 2008 2015 2012 2011 2012 2018 2009 1996 2008 2015 2012 2011 2011 2012 2011 2012 2011 2003 2012 2011 1993 2014 2011 2005 1998 2016 2017 2017 2018 2019 2014 2011 2006 2018 2019	Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR), 2020 BBB (SAP) - 2021 Not rated A (Firch) - 2020 A (Excellent) (AM Best) - 2023 A (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A (AM Best), A- (Firch), Bast (Moody's) - 2020 Not rated A (AM Best), 2023 A (AM Best), 2023 A (Firch) - 2020 Not rated A+ (AM Best) - 2023 B (Firch) - 2020 Not rated A+ (AM Best), 2023 B (Firch) - 2021 A (AM Best), A- (Firch), Bast (Moody's) - HO rating - 2020 Not rated B+ (AM Best) - 2021 Not rated AA- (S&P) - As I (Moody's) - 2021 A (Firch) - 2020 A (Excellent (MM Best) - 2018 DyA- (Soberta) - 2020 BBB, Stable (Firch): Basz (Moody's) - 2021 Not rated Not rated DyA- (Soberta) - 2020 BBB, Stable (Firch): Basz (Moody's) - 2021	6.29% (4th, Life) - 2019 16.86% (3nd, Life) - 2021 11.27% (8th, Life) - 2022 11.27% (8th, Life) - 2022 11.27% (8th, Life) - 2022 17.75% (8th, Life) - 2020 17.76% (10th, Life) - 2021 17.76% (10th, Life) - 2022 17.27% (10th, Life) - 2021 17.26% (10th, Life) - 2021 17.27% (10th, Life) - 2022 17.27% (20th, Life) - 2021 17.27% (20th, Life) - 2022 17.27% (20th, Life) - 2021 17.27% (20th, Life) - 2022	Captive Pool	Captive Pool	Captive Pool	Captive Pool Captiv	Insurable Captive Pool Insurable
Kazakhstan Karya Karya Kuwalt Kyrgycstan Lasa *** Lasa *** Lesotho Lithuania Lusenbourg Macao **** Mada Madagascar Malaysia Mala Mata Mata Mata Mata Mata Mata Modova Modova Modova Modova Modova Modova Morannipue Myanmar *** Namhia Neterhanda Nicaragua Nigeria North Macadonia Nocarhoupe Palastan North Macadonia North	Taiju Life Insurance Company Middie East Insurance European Insurance Life Jubibite Warba Insurance Warba Insurance Ayru Garant Generali Life Umont Paneurope Dac * LNIG Lesotho Hollard Umnost Paneurope Dac * Foyer Vie Generali Hong Kong Branch Saham Assurance Grest Eattern Life Saham Assurance Umnost Paneurope Dac * International Assurance Life Seguros Monterrey New York Life European Insurance Life Generali Hongrance Life Generali Monterrey Saham Assurance Holland Life Generali Life Holland Life Generali Limited Utmost Paneurope Dac Ain New Zentand Assa Compania De Seguros Saham Assurance Ava Manisand Eurofick Insurance Ava Segurofica De Seguros Segurofica Seguros Segurofica Seguros Generali TULS A.	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2007 2014 2012 2018 2009 1996 2018 2019 2019 2019 2019 2019 2019 2019 2019	Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR) - 2020 BBB (SAP) - 2021 Not rated A (Firch) - 2020 A (Excellent) (AM Best) - 2023 A (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A (AM Best), A (Firch) - Bast (Moodys) - 2020 Not rated AA- (SAP) - 2021 Not rated AA- (SAP) - 2021 Not rated A+ (AM Best) - 2023 B (Firch) - 2020 Not rated A+ (AM Best) - 2023 B (Firch) - 2021 A (AM Best), A (Firch) - 2021 Not rated A (Firch) - 2021 A (AM Best), A (Firch) - 2020 A (Firch) - 2020 B (B, Stable (Firch), Basz (Moodys) - 2021 Not rated	6.29% (4th, Life) - 2019 16.86% (3nd, Life) - 2021 11.27% (5th, Life) - 2022 11.27% (5th, Life) - 2020 8.04 % (7th) via Kyrgyzstan - 2020 1.76% (10th, Life) - 2021 6% (2nd, Med/ing Copporate) via IRE - 2017 N/A 6% (2nd, Med/ing Copporate) via IRE - 2017 8.58% (5th, Life) - 2021 0.03% (3nt), Life, 151% (20th), Non - Life) - 2021 0.03% (3nt), Life, 151% (20th), Non - Life) - 2021 8.04% (4th), Life) - 2020 22.3% (2nd, Life) - 2021 6% (2nd, Med/ing Copporate) via IRE - 2017 N/A 8.39% (4th), Life) - 2021 16.86% (3nt), Life) - 2021 16.86% (3nt), Life) - 2021 11.86% (3nt), Life) - 2021 14.04% (4th), Life) - 2021 14.04% (4th), Life) - 2021 1.2% (10th), Life) - 2022 1.2% (10th), Life) - 2021 1.2% (10th), Life) - 2021 1.2% (10th), Life) - 2022 1.2% (10th), Life) - 2022 1.4% (2nd, Med/ing), 2021 1.2% (10th), Life) - 2022 1.4% (2nd, Med/ing), 2021 1.2% (10th), Non-Life) - 2022 1.4% (2nd, Med/ing), 2022 1.2% (10th), Non-Life) - 2022 6% (2nd, Med/ing), 47% (6th), Non-Life) - 2022 2.3.44% (5th), Life) - 2022 2.3.44% (5th), Non-Life) - 2022	Captive Pool Captiv	Gaptive Pool Captive Pool Captiv	Captive Pool	Captive Pool Captiv	Insurable Captive Pool Insurable
Jordan Karashstan Kenya Kuwat Kenya Kuwat Kenya Kuwat Laso *** Latvia Lasosho Lithuania Lusenbourg Macao *** Madagascar Mataysia Mad Matasha Mauritus Masoo Montenegro Noteria Negrana Negrana Papatara Papa Europe ** Panama Panaguay *** Peru Penand *** Peru Portugal Peutro Rico ** Portugal	Taiju Life Insurance Company Middie East Insurance European Insurance European Insurance Libubible Warba Insurance Ayru Garant General Life Ulmost Paneurope Dac * LNIG Lesotho Hollard Ulmost Paneurope Dac * Foyer Vie Generali Hong Kong Branch Saham Assurance Grest Eastern Life Saham Assurance Ulmost Paneurope Dac * International Assurance Life Seguros Monterery New York Life European Insurance Life Generali France Generali Monteneryo Saham Assurance Holland Life Generali Montenery Botholian Life Generali Life Holland Life Boguros Saham Assurance Axa Mirasard Axasa Compañía De Seguros Saham Assurance Life Saham Assurance Saham Sassarce Generali Tita Sano Jubilee Ulmost Paneurope Dac * Axasa Compañía De Seguros Seguridad Seguros Generali Titu S.A. Generali Seguros Generali Titu S.A. Generali Seguros Morpte Life Insurance	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2007 2014 2012 2018 2009 1996 2008 2019 2019 2019 2019 2019 2019 2019 2019	Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR) - 2020 BBI (SAP) - 2021 Not rated A (Firch) - 2020 Not rated A (AM Best) - A- (Firch) Bant (Moody's) - 2020 Not rated A (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A (Firch) - 2020 A (AM Best) - 2021 A (AM Best) - 2023 B (Firch) - 2023 B (Firch) - 2023 A (AM Best) - 2021 A (AM Best) - 2021 A (AM Best) - 2023 A (Firch) - 2021 A (AM Best) - 2021 A (AM Best) - 2021 A (Firch) - 2020 A - (Firch) - 2020 B (Firch) - 2020 A (Firch) - 2020 B (Firch) - 2020 B (Firch) - 4 (Firch) - 2020 A (Firch) - 2020 B (Firch) - 4 (Firch) - 2020 A (Firch) - 2020 B (Firch) - 4 (Firch)	6.29% (4th, Life) - 2019 16.86% (3nd, Life) - 2021 11.27% (8th, Life) - 2022 11.27% (8th, Life) - 2022 11.27% (8th, Life) - 2020 1.76% (10th, Life) - 2020 1.76% (10th, Life) - 2021 6%, 2nd, Mediting Copporately via IRE - 2017 N/A 6% (2nd, Mediting Copporately via IRE - 2017 8.58% (8th, Life) - 2021 6%, (2nd, Mediting Copporately via IRE - 2017 8.58% (8th, Life) - 2021 6% (2nd, Life) - 2021 11.25% (3nd, Life) - 2021 11.86% (3nd, Life) - 2022 11.86% (3nd, Life) - 2022 11.27% (8th, Life) - 2021 11.21% (4th, Life) - 2021 1.2% (15th, Life) - 2021 1.2% (15th, Life) - 2021 1.2% (15th, Life) - 2021 1.34% (7th, Life) - 2021 1.27% (3nd, Life) - 2022 1.4.41% (3nd, Life) - 2022 0.54% (18th, Life) - 2022 0.54% (18th, Life) - 2022 0.54% (18th, Life) - 2022 1.53% (8th, Life) - 2022 1.53% (8th, Life) - 2022 1.53% (8th, Life) - 2022	Captive Pool Captiv	Captive Pool	Captive Pool	Captive Pool Captiv	Insurable Captive Pool Captive Pool Insurable
Kazakhstan Karya Kerya Kuwat Kyryycatan Latos **** Lativa Lesotho Lithiunia Lusenhourja Macapacar Madayaia Mada Mata Mata Mata Mata Mata Mata Mat	Taiju Life Insurance Company Middik East Insurance European Insurance Life Jubible Warba Insurance Ayu Garant Generali Life Unioned Paneurope Das * LINIG Lesorho Hollard Ulmost Paneurope Das * Foyer Vie Generali Hong Kong Branch Saham Assurance Generali Hong Kong Branch Saham Assurance Ulmost Paneurope Das * Foyer Vie Generali Hong Kong Branch Saham Assurance Unioned Paneurope Das * International Assurance Life Seguros Morteney New York Life European Insurance Life Generali France Generali Morteney New York Life European Insurance Life Generali Life Hollard Life Hollard Life Generali Eaguros Saham Assurance Ana Maneard Eurolik Insurance Eurolik Insurance Generali Foliptines Generali Foliptines Generali Foliptines Generali Foliptines Generali Foliptines Generali Romania	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2017 2014 2011 2012 2018 2009 1996 2008 2015 2012 2019 2019 2019 2011 2012 2003 2011 2018 2008 2015 2019 2011 2018 2008 2016 2018 2019 2011 2019 2011 2019 2011 2019 2011 2019 2011 2019 2011 2018 2008 2012 2011 2018 2008 2012 2011 2018 2008 2014 2008 2019 2014 2008 2019 2014 2008 2019 2011	Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR), 2020 BBS (SAP) - 2021 Not rated A (Firch) - 2020 A (Excellent) (AM Best) - 2023 A (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A (AM Best), A- (Firch) Bast (Moody's) - 2020 Not rated A (Firch) - 2021 A (AM Best), A- (Firch); Bast (Moody's) - HO rating - 2020 Not rated A (Firch) - 2021 B (AM Best) - A (Firch) - 2021 A (Firch) - 2021 B (Firch) - 2020 B	6.29% (4th, Life) - 2019 16.80% (3nd, Life) - 2021 11.27% (5th, Life) - 2022 11.27% (5th, Life) - 2022 11.27% (5th, Life) - 2020 1.76% (5th, Life) - 2020 1.76% (5th, Life) - 2021 6% (2nd, Meding Corporate) via IRE - 2017 NA 6% (2nd, Meding Corporate) via IRE - 2017 8.58% (5th, Life) - 2021 0.03% (3th, Life) - 2021 1.75% (1st, Life) - 2021 1.75% (1st, Life) - 2021 1.6.86% (3nd, Life) - 2021 1.6.86% (3nd, Life) - 2022 1.72% (6th, Life) - 2021 1.1.21% (4th, Life) - 2021 1.1.21% (4th, Life) - 2021 1.1.21% (4th, Life) - 2021 1.2.25% (5th, Life) - 2021 1.2.26% (5th, Life) - 2021 1.2.26% (5th, Life) - 2021 1.2.26% (5th, Life) - 2021 1.2.34% (7th, Life) - 2021 1.2.34% (7th, Life) - 2021 1.2.40% (3th, Life) - 2022 1.2.40% (3th, Life) - 2022 1.2.40% (3th, Life) - 2022 1.3.34% (6th, Life) - 2022	Captive Pool	Captive Pool	Captive Pool	Captive Pool Captiv	Insurable Captive Pool Captive Pool Insurable
Kazakhstan Karya Kuwat Kuryat Kynyatan Laso*** Lasoho Lasoho Lasoho Lasoho Lasoho Lasoho Lasoho Lasoho Macao Macao Macao Macao Macao Madayasa Maday	Taiju Life Insurance Company Middie East Insurance European Insurance European Insurance Libubible Warba Insurance Ayru Garant General Life Ulmost Paneurope Dac * LNIG Lesotho Hollard Ulmost Paneurope Dac * Foyer Vie Generali Hong Kong Branch Saham Assurance Grest Eastern Life Saham Assurance Ulmost Paneurope Dac * International Assurance Life Seguros Monterery New York Life European Insurance Life Generali France Generali Monteneryo Saham Assurance Holland Life Generali Montenery Botholian Life Generali Life Holland Life Boguros Saham Assurance Axa Mirasard Axasa Compañía De Seguros Saham Assurance Life Saham Assurance Saham Sassarce Generali Tita Sano Jubilee Ulmost Paneurope Dac * Axasa Compañía De Seguros Seguridad Seguros Generali Titu S.A. Generali Seguros Generali Titu S.A. Generali Seguros Morpte Life Insurance	1971 2009 2009 2011 2008 2012 2003 2011 2022 2011 1990 1996 2014 2007 2014 2012 2018 2009 1996 2008 2019 2019 2019 2019 2019 2019 2019 2019	Partner	B+ (AM Best) - 2020 B (Firch) - 2021 AA- (GCR) - 2020 BBI (SAP) - 2021 Not rated A (Firch) - 2020 Not rated A (AM Best) - A- (Firch) Bant (Moody's) - 2020 Not rated A (Firch) - 2020 Not rated A (Firch) - 2020 Not rated A (Firch) - 2020 A (AM Best) - 2021 A (AM Best) - 2023 B (Firch) - 2023 B (Firch) - 2023 A (AM Best) - 2021 A (AM Best) - 2021 A (AM Best) - 2023 A (Firch) - 2021 A (AM Best) - 2021 A (AM Best) - 2021 A (Firch) - 2020 A - (Firch) - 2020 B (Firch) - 2020 A (Firch) - 2020 B (Firch) - 2020 B (Firch) - 4 (Firch) - 2020 A (Firch) - 2020 B (Firch) - 4 (Firch) - 2020 A (Firch) - 2020 B (Firch) - 4 (Firch)	6.29% (4th, Life) - 2019 16.86% (3nd, Life) - 2021 11.27% (8th, Life) - 2022 11.27% (8th, Life) - 2022 11.27% (8th, Life) - 2020 1.76% (10th, Life) - 2020 1.76% (10th, Life) - 2021 6%, 2nd, Mediting Copporately via IRE - 2017 N/A 6% (2nd, Mediting Copporately via IRE - 2017 8.58% (8th, Life) - 2021 6%, (2nd, Mediting Copporately via IRE - 2017 8.58% (8th, Life) - 2021 6% (2nd, Life) - 2021 11.25% (3nd, Life) - 2021 11.86% (3nd, Life) - 2022 11.86% (3nd, Life) - 2022 11.27% (8th, Life) - 2021 11.21% (4th, Life) - 2021 1.2% (15th, Life) - 2021 1.2% (15th, Life) - 2021 1.2% (15th, Life) - 2021 1.34% (7th, Life) - 2021 1.27% (3nd, Life) - 2022 1.4.41% (3nd, Life) - 2022 0.54% (18th, Life) - 2022 0.54% (18th, Life) - 2022 0.54% (18th, Life) - 2022 1.53% (8th, Life) - 2022 1.53% (8th, Life) - 2022 1.53% (8th, Life) - 2022	Captive Pool Captiv	Captive Pool Captiv	Captive Pool	Captive Pool	Insurable Captive Pool Insurable Insurable

COUNTRIES AND COVERAGES



Country	Local Network Partner	Partner Since	NP Type	Financial Rating	Market Share	Accident	Disability	Life	Medical	Pension
Slovakia ***	Generali Slovensko Poistovna	1998	Generali	Not rated	9.98% (4th, Life); 14.26% (3rd, Non-Life) - 2021	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	2002	Partner	AA (GCR) - 2021	1.09% (6th, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	Captive Pool	
South Korea	Kyobo Life	2010	Partner	A (Fitch); A1 (Moody's) - 2022	15.63% (2nd, Life) - 2022	Captive Pool	Captive Pool	Captive Pool	Captive Pool	Insurable
Spain	Generali Seguros España	1996	Generali	A (Fitch) - 2022	4.27% (6th, non-life) - 2021	Captive Pool	Captive Pool	Captive Pool	Captive Pool	Insurable
Sweden	Utmost Paneurope Dac *	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Captive Pool	Captive Pool	Captive Pool	-	-
Switzerland	Generali Assurances Generales	1999	Generali	BBB (Fitch) - 2017	2.20% (14th, Non- Life) - 2021	Captive Pool	Captive Pool	-	-	-
Switzerland	Generali Personal Insurance	2023	Generali	A Positive - 2021	3.7% (7th, Life) - 2017	Captive Pool	Captive Pool	Captive Pool	-	-
Switzerland	Helvetia	2002	Partner	A+, Stable (S&P) - 2021	11.74% (2nd, Life) - 2021	-	Captive Pool	Captive Pool	-	Insurable
Taiwan	Fubon Life	1993	Partner	A- (S&P); A2 (Moody's) - 2021	17.27% (2nd, Life); 24.47%(1st, Non-Life) - 2022	Captive Pool	-	Captive Pool	Captive Pool	-
Tanzania	Jubilee	2011	Partner	A (GCR) - 2020	7.89% (3rd, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	-	-
Thailand	Generali Life	2003	Generali	Not rated	1.76% (10th, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	Captive Pool	-
Togo	Saham Assurance Vie	2014	Partner	Not Rated - 2017	3.20% (6nd, Life) - 2020	Captive Pool	Captive Pool	Captive Pool	-	
Tunisia	Maghrebia Vie	2007	Partner	Not rated	7.15% (4th, Total Market) - 2021	Captive Pool	Captive Pool	Captive Pool	Captive Pool	-
Turkey	Anadolu Hayat	2003	Partner	Not rated	9.42% (4th, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	-	Insurable
Turkey	Anadolu Sigorta	2004	Partner	B+ (Fitch) - 2022	12.18% (3rd, Non-Life) - 2021	-	-	-	Captive Pool	-
Uganda	Jubilee	2011	Partner	Not rated	18.04% (2nd, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	-	-
Ukraine	PJSI Ingo Ukraine Life	2013	Partner	uaAA Stable (IBI Rating) - 2019	0.7% (11th Life) - 2016	Captive Pool	Captive Pool	Captive Pool	-	-
Ukraine	JSIC Ingo	2013	Partner	uaAA (IBI - Rating) - 2016	N/A	-	-	-	Captive Pool	-
United Arab Emirates	Sukoon	2008	Partner	A (AM Best); A (S&P); A2 (Moody's) - 2022	14.41% (3rd, Total Market) - 2021	Captive Pool	Captive Pool	Captive Pool	Captive Pool	-
United Kingdom	Bupa	2002	Partner	B++ (AM Best); A (Fitch); A1 (Moody's) - 2022	N/A	-	-	-	Captive Pool	-
United Kingdom	Generali Uk Branch	1998	Generali	A (AM Best); A- (Fitch); A3 (Moody's) - 2022	3.76% (7th, Life) - 2016	Captive Pool	Captive Pool	Captive Pool	-	-
USA	Sun Life	2004	Partner	A+ (AM Best); AA (S&P); Aa3 (Moody's) - 2022	0.52% (44th, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	Captive Pool	
Vietnam	Generali Vietnam	2011	Generali	A (AM Best); A- (Fitch); Baa1 (Moody's) - HO rating - 2020	2.92% (7th, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	Captive Pool	-
Zambia	Hollard Life	2012	Partner	Not rated	3.00% (9th, Life) - 2021	Captive Pool	Captive Pool	Captive Pool	-	
Zimbabwe	Zimnat	2012	Partner	A- (GCR) - 2022	5.54% (5th, Life) - 2022	Captive Pool	Captive Pool	Captive Pool	-	-

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

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

- Through Generali France GEB additionally covers following French overseas territories: French Guiana, French Polynesia, Guadeloupe, Martinique, Mavotte, New Caledonia & Réunion
- Inclusion in GEBS Captive arrangements only possible for Puerto Ricco 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.

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

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