

Country	Local Network Partner	Partner Since	NP Type	Financial Rating	Market Share	Accident	Disability	Life	Medical	Pension
Algeria	Macir Vie	2013	Partner	Not rated	7.85% (7th, Life) - 2021	Insurable	Insurable	Insurable	Insurable	-
Angola	Saham Angola Seguros	2014	Partner	Not rated	13.98% (3rd, Total) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Argentina	La Caja De Seguros	2004	General	N/A - 2020	3.49% (6th, Life); 4.95% (5th Non-Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Armenia	Eles Insurance	2023	Partner	NA - 2024	NA - 2023	Captive   Pool	-	-	Captive   Pool	-
Australia	Mic Limited	2019	Partner	AA (S&P) - 2019	12.53% (4th, Life) - 2022	-	Captive   Pool	Captive   Pool	-	-
Austria	General Versicherung	1992	General	A-(Fitch) - 2021	14.89% (3rd, Non-Life) - 2020	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
Azerbaijan	Aleshgah Insurance	2013	Partner	Not rated	11.3% (3rd, Non-Life) - 2017	Captive   Pool	-	-	Captive   Pool	-
Azerbaijan	Aleshgah Life Insurance	2013	Partner	Not rated	14.61% (2nd, Life) - 2019	-	Captive   Pool	Captive   Pool	-	-
Bahrain	Bahrain National Life	2013	Partner	Not rated	4.8% (4th, Life) - 2016	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Belgium	Vivium	2021	Partner	Not rated	11.5% (3rd, Employee Benefits) - 2021	Insurable	Captive   Pool	Captive   Pool	-	Insurable
Berlin	Saham Assurance Vie	2014	Partner	Not rated	23.74% (2nd, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	-	-
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	Holland Life	2012	Partner	AA (GCR) - 2021	5.56% (3rd, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Brazil	General Brasil	1996	General	Not rated	2.20% (10th, Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Brazil	Sui America	2019	Partner	N/A - 2023	1.06% (24th, Life) - 2022	-	-	-	Captive	-
Bulgaria	General Insurance	2006	General	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 ***	General Life	2003	General	Not rated	1.76% (10th, Life) - 2021	-	Captive   Pool	-	-	-
Cameroon	Saham Life Insurance Cameroon	2014	Partner	Not rated	3.68% (8th, Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Canada	Sun Life	2004	Partner	A+ (AM Best); AA (S&P); A3 (Moody's); AA (DBRS) - 2021	20.9% (2nd, Life) - 2017	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Chile	Seguros De Vida Suramericana	2020	Partner	A+(Fitch) - 2021	1.26% (20th, Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
China	General China Life	2005	General	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	Asa Compania De Seguros	2018	Partner	AAA (cr), (Fitch) - 2020	7.06% (4th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Cote 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/Irg Corporate) via IRE - 2017	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Croatia	General Osiguranje	2003	General	Not rated	6.27% (7th, Life); 8.53% (5th, Non-Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Czechia ***	General Ceska Pojistovna	2008	General	A, Excellent (AM Best) - 2020	20.72% (1st, Life); 26.81% (1st, Non-Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
Denmark	Ap Pension	1999	Partner	Not rated	7.8% (4th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	-	Insurable
Dominican Republic	Seguros Universal S.A.	1996	Partner	A+(dom) (Fitch) - 2022	20.67% (2nd, Life) - 2021	-	-	Captive   Pool	Captive   Pool	-
Ecuador	General Ecuador	2004	General	AA-(Bankwatch Ratings) - 2016	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	Asa Vida Compania 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/Irg Corporate) via IRE - 2017	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Eswatini	Holland Life	2002	Partner	AA (GCR) - 2021	1.09% (6th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Finland	Localapiola General Mutual	1994	Partner	Not Rated - 2020	9.39% (4th, Life) - 2021	Captive   Pool	-	-	Captive   Pool	-
Finland	Localapiola Mutual Life	2018	Partner	Not Rated - 2020	9.39% (4th, Life) - 2021	-	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
France *	General France	1996	General	A (AM Best); A-(Fitch); Ba3 (Moody's) - HO rating - 2020	7.27% (6th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
Georgia	Aldagi	2013	Partner	Not rated	27.9% (2nd, Life) - 2019	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Germany	Dialog Lebensversicherung	2019	General	A3 (Moody's); A (Fitch) - 2022	0.33% (47th, Life) - 2021	-	Captive   Pool	Captive   Pool	-	Insurable
Germany	Dialog Versicherung	2019	General	A3 (Moody's); A (Fitch) - 2022	0.55% (37th, Non-Life) - 2021	Captive   Pool	-	-	-	-
Ghana	Holland 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% (8th, 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	Captive   Pool	Insurable
Global Mobility	Utmost Worldwide Limited	1966	Partner	A (Fitch) - 2019	N/A	Captive   Pool	Captive   Pool	Captive   Pool	-	Insurable
Global Mobility	Foyer Global Health	2023	Partner	Not rated	8.5% (6th, Life) - 2016	-	-	-	Captive   Pool	-
Greece	General Helias	1987	General	Not rated	6.85% (6th, Life); 7.97% (5th, Non-Life) - 2020	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
Guatemala	Asa Compania De Seguros	2019	Partner	EAA(slv) (Fitch) - 2023	1.20% (13th, Life); 4.22% (8th, Non-Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Honduras	Asa Compania De Seguros	2019	Partner	AAA(cr) (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	General Hong Kong Branch	1996	General	A (AM Best); A-(Fitch); Ba3 (Moody's) - 2020	0.03% (39th, Life); 1.61% (20th, Non-Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
Hungary ***	General Biztosag	1992	General	Not rated	8.87% (4th, Life); 17.67% (2nd, Non-Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
India	Future Generali India	2008	General	Not rated	1.85% (16th, Non-Life) - 2021	Captive   Pool	-	-	Captive   Pool	-
India	Future Generali India Life	2008	General	Not rated	0.21% (20th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	-	-
India	Ioici Lombard General Insurance Company Limited	2021	Partner	B++ (AM Best); AAA (CRISIL) - 2023	8.03% (2nd, Non-Life) - 2021	Captive   Pool	-	-	Captive   Pool	-
Indonesia	General Indonesia	2009	General	A (AM Best); A-(Fitch); Ba3 (Moody's) - HO rating - 2020	1.27% (18th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Ireland	Utmost Paneurope Dac	2011	Partner	A (Fitch) - 2021	6% (2nd, Med/Irg Corporate) - 2017	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Italy	General Italia	1996	General	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	Captive   Pool	Insurable
Japan ***	Tajui Life Insurance Company	1971	Partner	A (S&P); A1 (Moody's) - 2021	1.6% (19th, Life) - 2016	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
Jordan	Middle East Insurance	2009	Partner	B+(AM Best) - 2020	6.29% (4th, Life) - 2019	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
Kazakhstan	European Insurance Life	2009	Partner	B (Fitch) - 2021	16.86% (3rd, Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Kenya	Jubilee	2011	Partner	AA-(GCR) - 2020	11.27% (3rd, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Kuwait	Warba Insurance	2008	Partner	BBB (S&P) - 2021	3.72% (5th, Life) - 2020	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Kyrgyzstan	Ayu Garant	2012	Partner	Not rated	8.04 % (7th) via Kyrgyzstan - 2020	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Laos ****	General Life	2003	General	Not rated	1.76% (10th, Life) - 2021	-	Captive   Pool	-	-	-
Latvia	Utmost Paneurope Dac *	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Lesotho	LNIG Lesotho Holland	2022	Partner	A-(Excellent) (AM Best) - 2023	N/A	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Lithuania	Utmost Paneurope Dac *	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	-	Captive   Pool	-	-	-
Luxembourg	Foyer Vie	1990	Partner	Not rated	8.58% (6th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Macao ****	General Hong Kong Branch	1996	General	A (AM Best); A-(Fitch); Ba3 (Moody's) - 2020	0.03% (39th, Life); 1.61% (20th, Non-Life) - 2021	-	Captive   Pool	-	Captive   Pool	-
Madagascar	Saham Assurance	2014	Partner	Not rated	8.04% (4th, Life) - 2020	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Malaysia	Great Eastern Life	2007	Partner	AA-(S&P) - 2021	22.3% (2nd, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Mali	Saham Assurance Vie	2014	Partner	Not rated	47.37% (1st, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Malta	Utmost Paneurope Dac *	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Mauritius	International Assurance Life	2012	Partner	Not rated	N/A	Captive   Pool	Captive   Pool	Captive   Pool	-	Captive   Pool
Mexico	Seguros Monterrey New York Life	2018	Partner	A++ (AM Best) - 2023	8.39% (4th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Moldova	European Insurance Life	2009	Partner	B (Fitch) - 2021	16.86% (3rd, Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Monaco	General France	1996	General	A (AM Best); A-(Fitch); Ba3 (Moody's) - HO rating - 2020	7.27% (6th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Montenegro	General Montenegro	2008	General	Not rated	14.04% (4th, Non-Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Morocco	Saham Assurance	2015	Partner	Not rated	4.00% (7th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Mozambique	Holland Life	2012	Partner	Not rated	11.21% (4th, Life) - 2020	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Myanmar ****	General Life	2003	General	Not rated	1.76% (10th, Life) - 2021	-	Captive   Pool	-	-	-
Namibia	Holland Life Namibia Limited	2012	Partner	Not Rated - 2017	1.2% (15th, Life) via SA - 2016	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Netherlands	Utmost Paneurope Dac	2011	Partner	A (Fitch) - 2021	6% (2nd, Med/Irg Corporate) via IRE - 2017	Captive   Pool	Captive   Pool	Captive   Pool	-	-
New Zealand	Aia New Zealand	1993	Partner	AA (Fitch) - 2021	27.5% (1st, Life) - 2016	-	Captive   Pool	Captive   Pool	-	-
Nicaragua	Asa Compania De Seguros	2019	Partner	Not rated	20.87% (3rd, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Niger	Saham Assurance	2014	Partner	Not rated	8.95% (8th, Non-Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Nigeria	Axa Mansard	2011	Partner	B+(AM Best) - 2021	3.44% (7th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
North Macedonia	Eurolink Insurance Skopje	2005	Partner	Not rated	10.71% (3rd, Non-Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Norway	Dnb Livsforsikring	1984	Partner	AA-(S&P); Aa1 (Moody's) - 2021	12.40% (3rd, Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	Insurable
Oman	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	-
Pakistan	Jubilee	2012	Partner	AAA+, Stable (JCR-VIS); AA-(KE) (GCR) - 2023	12.79% (2nd, Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Pan Europe **	Utmost Paneurope Dac *	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/Irg Corporate) via IRE - 2017	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Paraguay	Asa Compania De Seguros	2018	Partner	A, Excellent (AM Best) - 2018	20.47% (1st, Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Paraguay ***	Seguridad Seguros	2006	Partner	ppA+ (Solvencia) - 2020	8.88% (5th, Life); 4.77% (6th, Non-Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Peru	Rimac Seguros	2014	Partner	BBB, Stable (Fitch); Ba3 (Moody's) - 2021	23.41% (2nd, Life) - 2022	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Philippines	General Philippines	2008	General	Not rated	0.54% (16th, Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Poland ***	General T.U.S.A.	1999								

Country	Local Network Partner	Partner Since	NP Type	Financial Rating	Market Share	Accident	Disability	Life	Medical	Pension
Slovakia ***	Generali Slovensko Poistovna	1998	Generall	Not rated	9.98% (4th, Life); 14.26% (3rd, Non-Life) - 2021	Captive   Pool	Captive   Pool	Captive   Pool	Captive   Pool	-
Slovenia	Generali Zavarovalnica	2000	Generall	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	General Seguros España	1996	Generall	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/fg Corporate) via IRE - 2017	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Switzerland	Generali Assurances Generales	1999	Generall	BBB (Fitch) - 2017	2.20% (14th, Non-Life) - 2021	Captive   Pool	Captive   Pool	-	-	-
Switzerland	Generali Personal Insurance	2003	Generall	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	Generall Life	2003	Generall	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% (6th, Life) - 2020	Captive   Pool	Captive   Pool	Captive   Pool	-	-
Tunisia	Maghreb 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	JASIC Ingo	2013	Partner	uaAA (BI - 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	Generall UK Branch	1998	Generall	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	General Vietnam	2011	Generall	A (AM Best); A- (Fitch); Ba1 (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:** Coverages can be insured locally, but cannot currently be included in GFR's Pooling or Captive arrangements.

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

- \* Through Generali France GEB additionally covers following French overseas territories : French Guiana, French Polynesia, Guadeloupe, Martinique, Mayotte, New Caledonia & Réunion.
- \*\* Inclusion in GEB's Captive arrangements only possible for Puerto Rico or US-based employee benefits Captives after obtaining DoL exemption related to ERISA regulation. Exceptionally, for the US, Stop Loss cover can be included in the Captive arrangements.
- \*\*\* Medical does not cover medical expenses reimbursement per se in this country, it is a daily allowance (hospital & disability), or a fixed or salary based lump sum.
- \*\*\*\* Coverage is only possible for subsidiaries of a Thai entity already covered by Generali Thailand.
- \*\*\*\*\* Additional coverage in Macao only possible for subsidiaries of an Hong Kong entity already covered by Generali Hong Kong.
- ° Covered via GEB's Pan European partner. Except for Latvia & Malta, policyholder cannot be located in these countries.
- °° Through our Pan European partner GEB covers employees in most EU (EEA, EFTA) countries.

Information can change daily.

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