COUNTRIES AND COVERAGES

GENERALI Employee Benefits Network

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		-
Angola	Saham Angola Seguros	2014	Partner	N/A - 2019	13.98% (3rd, Total) - 2021	Captive	Captive	Captive	-	-
Argentina	La Caja De Seguros	2004	Generali	N/A - 2020	3.49% (6th, Life); 4.95% (5th Non-Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	-	-
Armenia	Efes Insurance	2023	Partner	NA - 2024	NA - 2023	Captive | Pool	-	-	Captive | Pool	-
Australia	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	-	-	Captive	-
Azerbaijan	Ateshgah Life Insurance	2013	Partner	Not rated	11.3% (3rd, non-Life) - 2017	-	Captive	Captive	-	-
Bahrain	Bahrain National Life	2013	Partner	Not rated	4.8% (4th, Life) - 2016	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	-
Belgium	Vivium	2021	Partner	Not rated	11.5% (3rd, Employee Benefits) - 2021	Insurable	Captive | Pool	Captive | Pool	-	Insurable
Benin	Saham Assurance Vie	2014	Partner	Not rated	23.74% (2nd, Life) - 2021	Captive	Captive	Captive	-	-
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	1966	Generali	Not rated	2.20% (10th, Life) - 2022	Captive | Pool	Captive | Pool	Captive | Pool	-	-
Brazil	Sul America	1966	Generali	Not rated	2.20% (10th, 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	Captive	Captive	-	-
Cambodia ****	Generali Life	2003	Generali	Not rated	1.76% (10th, Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	-
Cameroon	Saham Life Insurance Cameroon	2014	Partner	Not rated	3.68% (8th, Life) - 2022	Captive	Captive	Captive	-	-
Canada	Sun Life	2004	Partner	A+ (AM Best); AA (S&P); Aa3 (Moody's); AA (DBRS) - 2021	20.9% (2nd, Life) - 2017	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	-
Chile	Seguros De Vida Suramericana	2020	Partner	A+ (Fitch) - 2021	1.26% (20th, Life) - 2022	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	-
China	Generali China Life	2005	Generali	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	Captive	Captive	-	-
Croatia	Generali Osiguranje	2003	Generali	Not rated	6.27% (7th, Life); 8.53% (5th, Non-Life) - 2022	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	-
Czechia ***	Generali Ceska Pojistovna	2008	Generali	A, Excellent (AM Best) - 2020	20.72% (2nd, Life); 26.81% (1st, Non-Life) - 2022	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	Insurable
Denmark	Ap Pension	1999	Partner	Not rated	7.89% (4th, Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	Captive	Insurable
Dominican Republic	Seguros Universal S.A.	1996	Partner	A+(dom).(Fitch) - 2022	20.67% (2nd, Life) - 2021	-	-	Captive | Pool	Captive | Pool	-
Ecuador	Generali Ecuador	2004	Generali	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	Assa Vida Compañia 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	1994	Partner	Not Rated - 2020	9.39% (4th, Life) - 2021	-	Captive | Pool	Captive | Pool	Captive | Pool	Insurable
France *	Generali France	1966	Generali	A (AM Best); A- (Fitch); Baa1 (Moody's) - HO rating - 2020	7.27% (6th, Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	Insurable
Georgia	Aldagi	2013	Partner	Not rated	27.9% (2nd, Life) - 2019	Captive	Captive	Captive	-	-
Germany	Dialog Lebensversicherung	2019	Generali	A3 (Moody's); A (Fitch) - 2022	0.33% (47th, Life) - 2021	-	Captive | Pool	Captive | Pool	-	Insurable
Germany	Dialog Versicherung	2019	Generali	A3 (Moody's); A (Fitch) - 2022	0.33% (47th, Life) - 2021	Captive | Pool	-	-	-	-
Ghana	Hollard Life Assurance Ghana Limited	2018	Partner	Not rated	0.69% (16th, Life) - 2020	Captive | Pool	Captive | Pool	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	Utmost Worldwide Limited	2021	Partner	AAA - 2021	1.75% (9th, Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	-	Insurable
Global Mobility	Bupa Global	2021	Partner	AAA - 2021	1.75% (9th, Life) - 2021	-	-	-	Captive | Pool	-
Global Mobility	Unitedhealthcare Global	1966	Partner	A. (Fitch) - 2019	N/A	Captive | Pool	Captive | Pool	Captive | Pool	Insurable	-
Global Mobility	Foyer Global Health	2021	Partner	A (Fitch); A1 (Moody's) - 2022	N/A	-	-	-	Captive | Pool	-
Greece	Generali Hellas	1987	Generali	Not rated	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	2022	Partner	A (Fitch) ; A1 (Moody's) - 2022	8.94% (2nd, 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	1.85% (16th, Non-life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	-	-
India	Icici Lombard General Insurance Company Limited	2008	Generali	Not rated	1.85% (16th, Non-life) - 2021	Captive | Pool	-	-	Captive | Pool	-
Indonesia	Generali Indonesia	2024	Generali	A (AM Best); A- (Fitch); Baa1 (Moody's) - HO rating - 2020	1.27% (18th, Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	Insurable
Ireland	Utmost Paneurope Dac	2011	Partner	A (Fitch) - 2021	6% (2nd, Med/lrg Corporate) - 2017	Captive | Pool	Captive | Pool	Captive | Pool	-	-
Italy	Generali Italia	1966	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	Captive | Pool	Insurable
Japan ***	Taiju 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	2024	Partner	B+ (AM Best) - 2020	6.29% (4th, Life) - 2019	Captive	Captive	Captive	Captive	Insurable
Kazakhstan	European Insurance company	2024	Partner	B (Fitch) - 2021	16.86% (3rd, Life) - 2022	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	-
Kenya	Jubilee	2011	Partner	AA- (GCR) - 2020	11.27% (3rd, Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	-	-
Kuwait	Warba Insurance	2008	Partner	BBB (S&P) - 2021	3.72% (5th, Life) - 2020	Captive	Captive	Captive	Captive	-
Kyrgyzstan	Ayu Garant	2012	Partner	Not rated	8.04 % (7th) via Kyrgyzstan - 2020	Captive | Pool	Captive | Pool	Captive | Pool	-	-
Laos ****	Generali Life	2003	Generali	Not rated	1.76% (10th, Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	-	-
Latvia	Utmost Paneurope Dac *	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/lrg Corporate) via IRE - 2017	Captive | Pool	Captive | Pool	Captive | Pool	-	-
Lithuania	Utmost Paneurope Dac *	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/lrg Corporate) via IRE - 2017	Captive | Pool	Captive | Pool	Captive | Pool	-	-
Luxembourg	Foyer Vie	1990	Partner	Not rated	8.58% (6th, Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	-	Insurable
Macao *****	Generali Hong Kong Branch	1966	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	-
Madagascar	Saham Assurance	2014	Partner	Not rated	8.04% (4th, Life) - 2020	Captive	Captive	Captive	-	-
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	Captive	Captive	-	-
Malta	Utmost Paneurope Dac *	2011	Partner	A (Fitch) - 2020	6% (2nd, Med/lrg Corporate) via IRE - 2017	Captive | Pool	Captive | Pool	Captive | Pool	-	-
Mauritius	International Assurance Life	2012	Partner	Not rated	N/A	Captive | Pool	Captive | Pool	Captive | Pool	-	Insurable
Mexico	Seguros Atlas	2013	Partner	mxAAA (S&P) - 2017	1.63% (15th, Life) - 2021	Captive | Pool	Insurable	Captive | Pool	Captive | Pool	-
Mexico	Grupo Nacional Provincial	2013	Partner	mxAAA (S&P) - 2017	1.63% (15th, Life) - 2021	Captive	Captive	Captive	Captive	-
Moldova	European Insurance company	2024	Partner	B (Fitch) - 2021	16.86% (3rd, Life) - 2022	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	-
Monaco	Generali France	1966	Generali	A (AM Best); A- (Fitch); Baa1 (Moody's) - HO rating - 2020	7.27% (6th, Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	Insurable
Montenegro	Generali Montenegro	2008	Generali	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	Captive	Captive	Captive	-
Mozambique	Hollard Life	2012	Partner	Not rated	11.21% (4th, Life) - 2020	Captive | Pool	Captive | Pool	Captive | Pool	-	-
Myanmar ****	Generali Life	2003	Generali	Not rated	1.76% (10th, Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	-
Namibia	Hollard 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/lrg 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	Assa Compañia 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% (6th, Non-Life) - 2021	Captive	Captive	Captive	-	-
Nigeria	Axa Mansard	2011	Partner	B+ (A.M. Best) - 2021	3.44% (7th, Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	-	-
North Macedonia	Eurolink Insurance Skopje	2005	Partner	Not rated	10.71% (3rd, Non-Life) - 2022	Captive	Captive	Captive	Captive	-
Norway	Dnb Livsforsikring	1984	Partner	AA- (S&P); Aa1 (Moody's) - 2021	12.40% (3rd, Life) - 2022	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	Insurable
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	AA++, 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/lrg Corporate) via IRE - 2017	Captive | Pool	Captive | Pool	Captive | Pool	-	-
Panama	Assa Compañía 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	pyA+ (Solventa) - 2020	8.88% (5th, Life); 4.77% (8th, Non-Life) - 2022	Captive	Captive	Captive	Captive	-
Peru	Rimac Seguros	2014	Partner	BBB, Stable (Fitch); Baa2 (Moody's) - 2021	23.41% (2nd, Life) - 2022	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	-
Philippines	Generali Philippines	2008	Generali	Not rated	0.54% (18th, Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	-
Poland ***	Generali T.U.S.A.	1999	Generali	Not rated	5.31% (5th, Non-Life) - 2022	Captive | Pool	-	-	Captive | Pool	-
Poland ***	Generali Zycie T.U.S.A.	1999	Generali	Not rated	5.31% (5th, Non-Life) - 2022	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	Insurable
Portugal	Generali Tranquilidade	2021	Generali	A (AM Best); A- (Fitch); Baa1 (Moody's) - HO rating - 2020	1.03% (14th, Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	-
Puerto Rico **	Mapfre Life Insurance	2007	Partner	A- (Fitch) ; A- (S&P) - 2022	0.06% (46th, Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	-
Romania	Generali Romania	2000	Generali	Not rated	5.29% (5th, Life); 5.72% (6th, Non-Life) - 2022	Captive | Pool	Captive | Pool	Captive | Pool	-	Insurable
Senegal	Saham Assurance Vie	2014	Partner	Not rated	1.31% (10th, Life) - 2021	Captive	Captive	Captive	-	-
Serbia	Generali Osiguranje Srbija	2004	Generali	Not rated	24.95% (1st, Life); 16.80% (2nd, Non-Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	-
Singapore	Great Eastern Life	2007	Partner	AA- (S&P) - 2021	28.26% (1st, Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	Captive | Pool	-
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	-	-
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	1966	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/lrg 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	1999	Generali	BBB (Fitch) - 2017	2.20% (14th, Non- Life) - 2021	Captive | Pool	Captive | Pool	Captive | Pool	-	-
Switzerland	Helvetia	1999	Generali	BBB (Fitch) - 2017	2.20% (14th, Non- 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	-	-
Tajikistan	BIMA Insurance	2024	Partner	Not rated	38,3% (1st, Life/Non-Life)	Insurable	Insurable	Insurable	Insurable	
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	Captive	Captive	-	-
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	2003	Partner	Not rated	9.42% (4th, Life) - 2021	-	-	-	Captive | Pool	-
Uganda	Jubilee	2011	Partner	Not rated	18.04% (2nd, Life) - 2021	Captive | Pool	Captive | Pool	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	2002	Partner	B++ (AM Best); A (Fitch); A1 (Moody's) - 2022	N/A	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	Insurable	Insurable	Insurable	Captive	-
Ukraine	PJSIC INGO Ukraine Life	2016	Partner	uaAA Stable (IBI Rating)	N/A	-	-	Insurable	-	
Ukraine	JSC Insurance Company INGO	2013	Partner	uaAA (IBI-Rating)	N/A	Insuranble	-	-	Insurable	
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	-	-

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 GEB's Pooling or Captive arrangements.

Pool | Captive: Coverages can be included in GEB'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) countrie
°°° Medical Captive, only for Stop Loss Coverage

Information can change daily.
Please contact your dedicated GEB Regional Office for the latest updates:

gebfrankfurt@geb.com
gebhk@geb.com
gebitaly@geb.com
gebuk@geb.com
gebusa@geb.com
western.europe@geb.com