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Partner Content

## The future is here. The future is now.

Andrea Pontoni, chief operations officer at Generali Employee Benefits • November 25, 2022



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Don't you just love it when a plan comes together? And what a plan – and a monumental journey – this is for Generali Employee Benefits (GEB Network). Many talk about digital transformation, but few see the fruits of their labour within such a relatively short space of time. Just two years on from the project start, GEB has everything in place, in terms of cloud-based data privacy, security and infrastructure agility, to help evolve and grow our business, as well as that of our clients and network partners.

In this article, we take a brief look at the project, where it is now and what it will bring, not only to GEB but also our clients and network partners.

Known as eGEB for short, digital transformation has represented the biggest project the network has ever undertaken.

Around 50% of the organisation's employees have directly worked on this. On top of this, around another 20 external consultants were working on the project at its height. Everyone was involved in rethinking entire processes and implementing new ways of working. It was no mean feat.

### Why was the digital transformation needed?

For the last 20 years or so, GEB has worked with a legacy custom tool. It was built by us and customised for our needs, so of value in its time, but limited in today's rapidly changed, and ever-changing, world; a world where integration and personalisation are paramount.

Now, our technological capabilities need to extend to supporting aspects such as: advanced cloud-based data privacy and security; integration of existing data management platforms, including customer relationship management; and the ability to meet unique requests from clients with regards to personalisation of employee benefits and reporting capabilities.

### The first fully integrated captive client reporting went live on the new platform in June.

Now, in addition to our groundbreaking medical reporting, a market-first introduced some years ago, we can also supply, via one access point, disability claims analysis and also underwriting year reporting.

GEB's Client Data Centre gives captive clients secure 24/7 digital access to all of their global programme data, including the medical dashboard. This allows clients to look at coverage in multiple countries and across multiple years, including benchmark data, drilldown functionality for aspects such as top diagnoses for large claims and by age band and benefit category. It also now provides possible stress indicators too. The latter represents an innovative clinical assessment of stress indicators gleaned from medical claims data to identify possible stress or mental health issues within a population, with two-level drilldown functionality into relationship type and gender.

The Client Data Centre also provides access to our new disability dashboard, helping captive clients better manage their long-term disability portfolio. Leveraging the individual case reserves as well as other key data points related to the claim details, we are able to provide key insights on all of the countries where long-term disability is present. This information puts the client in the position to take relevant action on the disability portfolio to help them better manage this risk, and implement concrete actions on the benefit design, pricing and wellbeing initiatives proposed.

### As of this year, we have also added to this reporting framework, underwriting year reporting.

Via one dashboard, clients can access all the required data and metrics they need in order to set their renewal rates. The key advantages of which include: predictability of renewal pricing; ability to analyse how profitable renewals are/were; compliance with evolving regulatory requirements. It's simply a win-win for both GEB and the client because once a scheme has been with us for a few years, it omits the need for time-consuming to-ing and fro-ing with network partners to collect the latest data.

### Of course, this is a win-win for our network partners too.

The digital transformation was only ever going to be a success as far as we were able to work in partnership with everyone; internally and externally. That of course includes our 138 network partners. It is testament to our lifetime partner philosophy in action that we are where we are with the digital transformation project; in short, fit for the future.



#### Upcoming Events

- 6.12.2022  
The vulnerability of supply chains to climate change
- 7.12.2022  
WEBINAR: 2023 International insurance programmes outlook:
- 1.12.2022 - 1.12.2022  
WEBINAR: Powered up: Avoiding the shock on an energy shortage
- 29.11.2022  
Risk Frontiers Benelux conference



#### Latest Publications



GRM Journal Autumn 2022  
October 20, 2022

#### GRM Most Read

- AGCS shakes up global programmes business as it targets 'substantial' growth  
July 14, 2022
- Aon reports strong revenue growth on back of 'modestly positive' market  
July 29, 2022