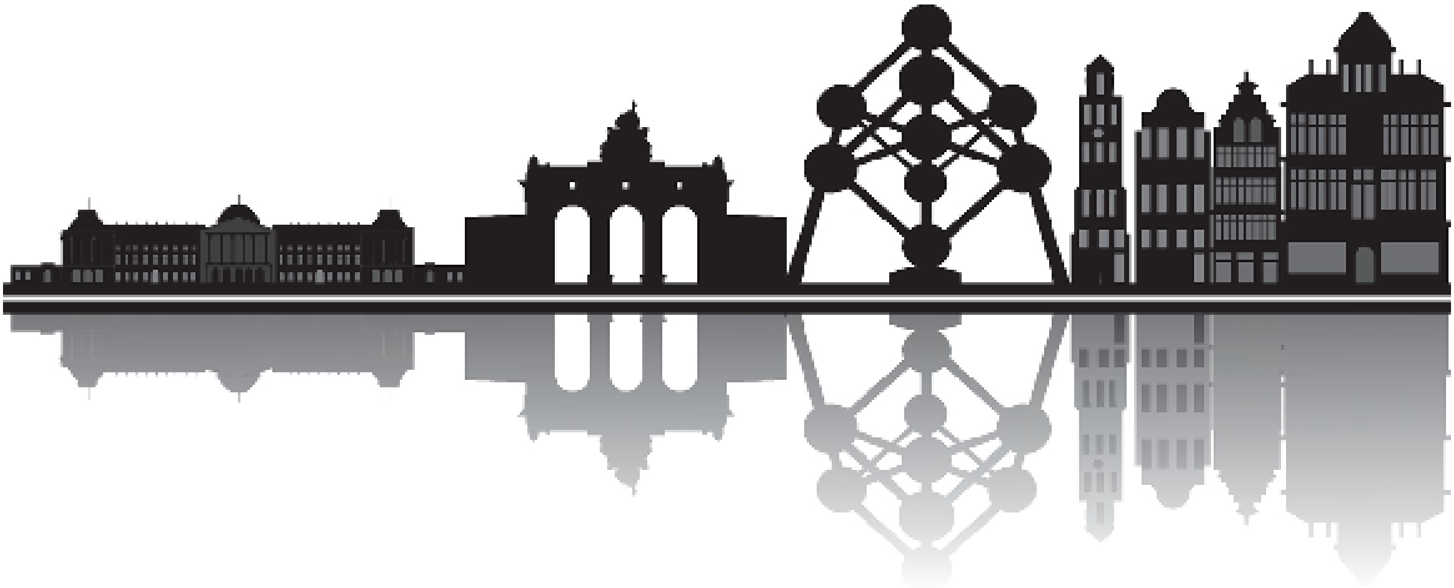
GEB News
April 2016

Generali
Employee Benefits Network



50
years

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Save the date

21st – 23rd November 2016

2016 GEB Forum

Brussels. Together we stand.

More information and how to register on our website

Generali Employee Benefits (GEB) turns 50
Time to celebrate and plan ahead

It is very timely that with the celebration of GEB 50th anniversary this year, we unveil our new strategy and how we will continue providing our clients and partners with unique solutions to their evolving needs.

Key objectives, in line with Generali Group strategic turnaround, are to respond to new trends in the market and society at large, and to drive a renewed commitment across the network to a streamlined and seamless customer experience.

We will pursue both continuity and innovation-driven growth.

Building on solid foundations - such as our unrivalled geographic reach and governance – we will continue delivering global arrangements that enhance visibility, risk management, and costs optimisation. Thanks to our data and analytics capabilities, our clients will be provided with solutions that are competitive while highly valuable and relevant to a diversified labour market.

Our focus on data management proved right. GEB reports are not just accounting tools, but what HR and Risk managers need in order to interpret and improve their benefits strategies.

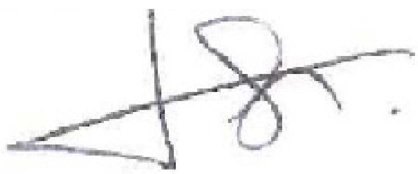
GEB pioneer set of medical reports offers a clear example. Rather than advising simple plug-and-play health and wellness solutions, that too often fail to deliver in the long term, we have enabled companies to gain unique insight from their own claims experience, and to embed monitoring and prevention in their daily operations. Investing in prevention and wellbeing at work will be ever more key to tackling rising medical costs impact on our clients' portfolio.

With organisations expanding their operations abroad, effective solutions for expatriate and mobile employees are increasingly in demand. GEB is uniquely placed to help employers address mobility challenges, by covering the full range of benefits employees and their families most need, and by working closely with EuropAssistance, world leader in assistance and care services and part of Generali corporate offering with Global Business Lines.

We are further expanding into new markets with solutions dedicated to improve access to group insurance for small and medium sized companies. Our multi-employer pooling plan (Generali Multi Plan) registered a remarkably positive performance over the last two years, as explained later in this issue. A wider range of solutions will serve the needs of owners of small or medium sized companies, with a view to helping them expand and hire people by reducing burden, stabilising risks and promoting cost-savings.

To achieve our ambitious vision, we count on a unique pool of global talents, our GEB people, well-known for their dedication to service excellence, transparency and world leading expertise. Our 12 regional offices around the globe will be further strengthened as key network hubs to ensure strong technical and commercial support at every step of the decision-making and risk management process.

2016 will be a very important year for GEB, and more announcements will follow soon. We look forward to meeting you at the next GEB Forum to discuss together how we will support your success for the next 50 years.



Ludovic Bayard
General Manager at GEB

Philippe Donnet appointed as Group CEO of Generali

Philippe Donnet, 55 years old, Generali Italia Country Manager since July 2013, has worked in the insurance industry at the highest international level, holding senior management positions at a number of global insurance groups.

Under the leadership of Donnet, Generali Italia accomplished a rapid integration of its business activities, along with a substantial simplification and rationalization of distribution networks, brands, products, operating and organizational structure. He is today the first non-Italian at the helm of the Generali Group.

Group CFO Alberto Minali has been further appointed as General Manager of the Company.

Alberto Minali, 50 years old, Group CFO and Manager in charge of preparing the company's financial reports since September 2012, began his professional career with the Generali Group and subsequently gained experience in senior management roles in other important Italian and international companies.

As General Manager he will take on responsibility of Finance, Operations, Insurance & Reinsurance, Marketing, Strategy and Data.

Philippe Donnet and Alberto Minali will continue to hold their current positions within the Group.

Generali 2015 results

The Group ended the year 2015 with **excellent results: operating performance** exceeded **pre-financial crisis levels**, whilst net profit and the **dividend are the best in the past 8 years.**

In spite of a challenging macroeconomic environment and low interest rates, the strategic initiatives undertaken by the Group have created strong growth in production, excellent operating profitability and a further improvement in capital strength.

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GROUP HIGHLIGHTS

Gross written premiums (+4.6%)

€ 74,165 mln

Business mix

P&C segment premiums	28%
Life segment premiums	72%

Operating return on equity

14.0%

ROE (+0.8 pps)

Group operating result amounted to 4,785 mln (+6.1%)

Total Assets Under Management (+4.2%)

€ 500 bln

Net profit

2 bln

(+21.6 pps)

Dividend per share

€ 0.72

(+20%)

Our people

over 76 thousands

Men	50.4%
Women	49.6%

In a snapshot:

- The **operating result** reached € 4.8 bln, up by 6.1% (€ 4,5bln FY14), driven by the Life segment (+6.2%) and by the recovery of the P&C segment
- **Operating RoE**, the main profitability target, increased significantly to 14% above the target (amply exceeding the goal of remaining above 13%)
- **Net profit** grew significantly to € 2,030 million (+21.6%; € 1,670 mln FY14), thanks to the improvement in operating and non operating performance, thus returning to pre-financial crisis levels
- The launch of new products and business initiatives boosted Total premiums above € 74 bln (+4.6%): the increase was driven by growth in the Life segment and improvement of the P&C segment
- **Life** premium income grew to € 53.297 million (+6.2%; € 49,813 mln FY14)
- Dividend per share raised at € 0.72 (+20%; €0.60 FY14)
- These results are accompanied by a **strengthened capital position**: Economic Solvency ratio at 202% as calculated under the Group's full internal model (186% FY14)

More details:

Press release

Interactive Annual Integrated Report 2015

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Excellent performance from multi-employer solution: Generali Multi Plan (GMP)

Companies participating in the Generali Multi Plan (GMP), the multi-employer pooling solution, received a pay-out ratio of 37% for each country with a positive experience in 2014.

The Multi Plan has proven yet again its unique value for companies with a small benefits portfolio and who are looking for an effective way to stabilise their risks, access global expertise and simplify the management of their employee benefits programmes.

How it works

The Multi Plan is a simplified pooling solution specifically designed for small groups, where different organisations' experience is combined into a larger and less volatile pool.
This results in enhanced protection and potential savings.

- In case of a surplus:

At the end of each year, if the overall Multi Plan experience is positive, an international pooling dividend will be redistributed to the participating companies for each country with a positive experience.

- In case of loss:

If the overall experience of the Multi Plan portfolio is negative, the losses will be entirely absorbed by Generali Employee Benefits while no dividend will be paid.

Key strengths

- Dividends:

The Multi Plan pay-out ratio is unmatched, and all countries with a positive experience are eligible for a dividend payment. This means that even if a company had an overall negative experience, it can still receive back country-based dividends from the pool.

- Global Expertise:

The Multi Plan gives small groups access to the largest and strongest employee benefits network, with high quality services in over 120 countries, and a unique capacity to support companies' international workforce operations.

37%

2014
pay-out ratio

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Requirements to join

- At least 2 countries
- At least 20,000 euro annual premium worldwide

2014 Facts and figures

The GMP second experience year closed with very good results and a significant increase of the portfolio size:

- About 20 countries represented
- Mostly from the Americas, followed by Asia and Europe
- From 50 to >10,000 employees per company

COUNTRY-based dividend

JOIN NOW

> 2 countries
> 20k total premium

Brexit: What is at stake?

(From Generali Investments)
The Generali Investment Focal Point, issued on March 2016, analyses economic risks related to the potential Brexit from the European Union and its impact on economic risks, GDP growth and financial markets.
An extract is provided below, while the research paper is available here

Highlights
On June 23, British voters will decide on whether the UK will leave the EU.
The Referendum date was announced by PM David Cameron after he re-negotiated the terms of Britain's EU membership at the European summit on February 18/19.

The most important results of the deal were:

- The UK extends its "special status" within the EU, including an exemption from being part of an 'ever closer union'.
- As a safeguard for the City of London, the deal affirms non-discrimination for non-eurozone members by decisions regarding the euro and the European financial rules.
- Countries can be authorized to limit non-contributory in work benefits to newly arriving EU workers up to four years. Special regulations were found for child benefits.(This topic is of special importance, as it is intended to limit immigration, a key concern driving many people's voting decisions).

What next?

- Recent polls point at a tight race. While the reform agreement between the EU and the British PM David Cameron has helped to strengthen the 'Remain' camp, immigration concerns may favor a 'Leave' vote amid the EU refugee crisis.
- A 'Leave' vote would be followed by up to two years of negotiations over the terms of the 'Brexit'. This will be a period of high uncertainty while EU regulations continue to be applied. Investment and overall growth in the UK may suffer on high political and legal uncertainties.
- In the longer term, growth would soften from receding immigration, trade barriers for financial services and less foreign direct investment.
- On financial markets, the strongest initial response would be seen in the exchange rate. The British pound may weaken noticeably on ebbing capital inflows while UK Gilts and equities in local currency may be less affected.

Economic risks tilted to the downside include:

- Goods trade: The EU is UK's largest trading partner (54.1% in 2014). In the worst case, the UK would fall back to WTO status with an average EU tariff of about 4% (but individual sectoral tariffs may be much higher). However, we see an EFTA solution (continued free trade in merchandise products) as more likely.
- Service trade: It seems likely that financial services based on the euro would, in part, relocate from London to Frankfurt or Paris. On top, the UK would lose its influence to shape EU financial legislation. Finally, a similar argument applies to foreign direct investment (FDI). The UK has likely benefitted from FDI of non-EU multinational firms as a platform to access all EU.

Read more on Generali Investments Focal Point
Authors: Thomas Hempell, Michele Morganti, Christoph Siepmann

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Iran EU sanctions relief: what sectors affected

The European Union lifted all its economic and financial sanctions related to the Iran's nuclear programme.

16 January 2016, Implementation Day, marked the start of the execution of the roadmap agreed in 2015 by Iran and world powers in the Joint Comprehensive Plan of Action (JCPOA).

The Plan outlines commitments to be taken by both parties, to ensure on one side the peaceful use of Iran's nuclear developments and on the other the easing of certain sanctions.
Following the International Atomic Energy Agency (IAEA) verification that measures taken by Iran so far adhere to the JCPOA targets, the Council of the European Union set a precedent by authorising an unprecedented lift of EU economic and financial sanctions.
It is important to consider though that the bulk of US sanctions are still in place and transactions involving US dollars are still prohibited.

What sectors are affected and how?

- Financial, banking and insurance

The prohibition of financial transfers is lifted, opening up opportunity to conduct banking activities, including the opening of branches, and the provision of services including SWIFT. Provision of insurance and re-insurance is now allowed.

- Oil, gas and petrochemical

Import, purchase and transport of related products are now allowed. EU companies will be able to export equipment and technology, provide assistance, invest and create joint ventures.

- Shipping, ship building and transport

Activities now allowed include: "sale, supply, transfer or export of naval equipment and technology for ship building, maintenance or refit"; participation in the design and construction of cargo vessels and oil tankers destined to Iran. Cargo flights originating from Iran will have access to EU airports.

- Software

Sale, supply or export of Enterprise Resource Planning software, including updates, is no longer prohibited. However software with nuclear and military application is subject to an authorisation regime.

- Gold, precious metals, banknotes

This includes the sales and purchase of precious metals including diamonds and the provision of related brokering/financing/ security services

- Metals

An authorisation regime will regulate the sale, supply or export of certain graphite and raw metals.

Source: Information Note on EU sanctions to be lifted under the Joint Comprehensive Plan of Action (JCPOA), Brussels, 23 January 2016

By 2023, in conjunction with IAEA and UN Council monitoring that all nuclear material in Iran remains in peaceful activities, the EU will lift proliferation–related sanctions, including arms and missile technology sanctions.

Generali France looks at the link between CSR and performance

New global advisory solution to analyse enterprises' performance turns the spotlight on companies' sustainable growth & social role

Generali has launched this year an innovative advisory solution for business risk analysis to its corporate clients, which sees Generali as the first insurer to include sustainable development considerations into the assessment of risk.

The *Generali Performance Globale* solution offers a business assessment of the company that goes beyond traditional loss-prevention services, to include other factors from financial results to intangible assets such as a company's reputation and brand.

The analysis is based on 60 criteria, half of which are related to Corporate Social Responsibility (CSR), aimed at identifying the strengths and weaknesses of a company. After the initial business risk assessment, the company concerned is given a score on a scale of 1 to 20.

Only candidates with a minimum score of 15 can be awarded with the *Generali Performance Globale* label and benefit from a broad range of insurance offers the successful applicant can choose from. Moreover, the service provides a support and development plan which takes into account the specific needs arising from the business assessment.

In view of the success of this initiative, Generali France, in partnership with SGS – the world's leading inspection, testing and certification company, has decided to extend the advisory service to the specific requirements of franchised businesses. It has developed an analysis system based on performance criteria to evaluate processes, governance and relations between the company and its franchises.

Generali has created this service with the dual aim of promoting business activities and aligning with best practices of social responsibility.

The first franchise company to have agreed in taking part in the *Generali Performance Globale* is the historic French restaurant chain Courtepaille which has 280 restaurants and an annual turnover of €313 million.

More information on Generali Perfomance Globale.

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SMEs & sustainability: Generali Italia launches National Welfare Index

Generali Italia developed the first index to evaluate and reward company welfare at Italian SMEs.

Why this index?

The Italian economic and social environment is characterized by the increasing struggle of the public welfare system to meet citizens' social care requirements.

Large enterprises are contributing through welfare schemes of increasingly broad scope addressed to employees and their families. But the backbone of the Italian production system is formed by small and medium enterprises with 10 to 250 employees, representing over 80% of the country's workforce.

SMEs are now increasingly called on to develop adequate supplementary welfare systems. They need tools and support to reduce administrative burden and turn this duty into a competitive market advantage.

Aware of the importance of **welfare for development**, Generali Italia aims to support SMEs across sectors throughout this culture change, which sees the support given by an enterprise to its employees as leverage for growth for the company itself, hence creating a virtuous circle.

The Welfare Index PMI, developed in partnership with Confindustria and Confagricoltura (the Italian general confederations of industry and agriculture), will provide a tool for enterprises to regularly monitor their own welfare initiatives and learn from the most forward-looking experiences.

Each year best performers will be rewarded in manufacturing, services and agriculture.

2016 Findings

Based on the 2016 Report findings, presented in Rome in March 2016, common welfare initiatives promoted by SMEs are:

1) Human resources management, and in particular career development and mobility (64,1%), insurance for employees and their families (53%), economic support (46,2%);

2) Traditional welfare arrangements such as retirement (40,4%), health (38,8%), protection (38%);

3) More innovative initiatives: equal opportunities and support to parents (18,5%), social inclusion (14,1%) work-life balance (4,9%).

How to join in 2017:

To candidate your company for the index and award ceremony please consult the dedicated section of the website here

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How is the index developed?

Welfare Index PMI evaluates ten areas of intervention covering a company's whole welfare actions: supplementary pension, health, insurance policies for employees and their families, equal opportunities and parental support, work-life balance, financial support to employees and their families, staff training and support to future generations' mobility, safety and prevention, support to weaker categories and social integration, territorial welfare.

The index is expressed with a number up to 100 representing the company's evaluation. It takes into account three factors: scale and content of the initiatives; management of company welfare and employees' involvement; creativity and distinctiveness of the welfare activities against Italy's entrepreneurial background.

More information (ITA):
Press release
2016 Report Welfare Index PMI

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Generali Global Corporate & Commercial enters the German market

Generali Global Corporate & Commercial (GC&C) will be now servicing mid to large companies with turnover of up to €2bn, in Germany and across Eastern Europe.

The German branch will be led by Mr Hans-Peter Klebe who joins Generali from AXA where he was head of industrial insurance, southern region.

Giovanni Liverani, CEO of Generali Deutschland AG, said: "The launch of our corporate business in Germany is another important step in completing the offer of Generali in the market. Thanks to the GC&C unit we are now able to offer German companies with high turnover appropriate insurance packages in the P&C business."

Paolo Ribotta, head of Generali GC&C, said: "We are delighted to announce the launch of our Generali Global Corporate & Commercial operations in Germany today. The German market plays a very important role for our global presence as well as for the expansion of our business activities. In Hans-Peter Klebe we have gained an experienced manager with extensive industry experience and strong leadership capabilities."

Germany: Generali ranks high in service quality awards

Consumers receive good service in Germany – this is the result of a comprehensive analysis of 53 studies carried out last year by the German Institute for Service Quality.

The Institute presented the best companies in 14 categories during the German Service Award 2016, together with the television news channel n-tv.Generali companies in Germany ranked high in the categories 'Insurer Service' (first prize) and 'Insurance face-to-face advice locally' (first and third position).

In total, 'hidden' testers contacted 509 companies around 12,600 times for the analysis, with 42 companies receiving awards thanks to their high level of customer focus.

Competence, friendliness and waiting times were the key criteria. Among the other aspects included in the analysis, the capacity to offer additional services and the quality of the website and its contribution to the overall service proposition of the company.

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Global mobility risk management: promoting projects' success by mitigating risk of failure

The recent attacks in Brussels and Paris remind us that we are no longer confronted with security threats only in high risk areas. They now present themselves at our doorsteps. These types of incidents are unpredictable and, despite our best preparation, they sometimes can't be prevented. This doesn't mean we stop conducting business globally though, and it certainly doesn't mean we stop working abroad.

As organizations start or continue their expansion abroad, employers enter new legislative and ethical environments where moral and legal duty of care obligations towards employees may differ from the laws in their home country. However, the moral and legal responsibility and liability that sits with the organization's management, requires them to address the wide variety of medical and security risks that can impact their mobile workforce and business continuity in multiple environments.

Expatriate benefit packages include essential international private medical insurance (IPMI) to ensure expatriates can access medical treatment locally, and be evacuated abroad or repatriated home in case of aggravation. However, providing such insurance covers is not enough, as coverage offers only reactive services, where an incident must occur in order to trigger the policy benefits.

With the potential high costs related to expatriate assignments failures, organizations look to ensure return on investment with complementary risk management procedures and tools. The value of having a mobility risk management program in place goes far beyond IPMI by ensuring skilled expatriate populations are fit and prepared to work abroad with knowledge, tools and resources adapted to their destination country, health status, and family situation. Investing in duty of care should not be considered as an overhead cost but as an enabler of business opening and continuity abroad.

ASSESS

The first step is to conduct a gap analysis between the organization's existing procedures and industry best practices.

Following this assessment, recommendations can be made to design a centrally-managed global mobility risk management program for the entire expatriate workforce. For high risk industries and locations, organizations can build location-specific emergency response plans or conduct complete health risk assessments to ensure mechanisms are in place to ensure efficient and cost-effective response in the event of medical and security-related incidents. These plans can be scaled-up to crisis management plans to prepare for the worst.

When mobilizing employees abroad, international organizations need to have relevant, consistent and protective occupational health processes in place. An occupational health service integrated into the organization's operation can yield important benefits such as:
improving productivity by reducing lost-time illness or injury by identifying at-risk individuals (chronic diseases, dental problems, etc.).
reducing costs by avoiding unnecessary evacuations or repatriations and by reducing IPMI premiums as occupational health is often viewed by insurers as a way to adequately demonstrate protection of employee health.

ADVISE

Assignments abroad can be filled with risks: consider the recent back-to-back deadly earthquakes in Nepal; the rise in international terrorist actions and violence; the Ebola outbreak; and continued political protests and uprisings across the Middle East. With all these risks, implementing a mobility risk management

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solution that keeps expatriates and their employers updated and informed of changing conditions and facilitates communication in high-risk locations can be truly invaluable.

Besides more extreme examples, there are many other events that can disrupt expatriates' lives and thwart business plans such as location-specific endemic infectious diseases, car accidents, theft, or loss of personal or company-owned property. A mobility risk management program offers expatriate populations with appropriate medical and security pre-deployment training and continuous intelligence in the destination country.

ACCOMPANY

During their assignment, expatriates expect to receive the same level healthcare provided in their home country. To satisfy the need for cashless access to international standards of medical care delivered in comfortable surroundings, international organizations can rely on third party providers, experts in the building and management of local healthcare provider networks to manage routine and emergency care as well as specialist medical services.

International assignees located in high risk or remote locations often require adequate protection with on-the-ground medical and security capabilities. In the event of injury or illness, on-site medical care with medical staff or via telemedicine solutions are a must to ensure prompt diagnosis, treatment and recovery.

Some environments may require continuous on-the-ground security close protection and tracking protocols and technology.

ASSIST

Whether they are struck with illness, have sustained injury, are in the midst of political upheaval or close to an infectious disease outbreak or terrorist attack, expatriates need access to a unique 24/7 helpline in their own language to receive prompt and adapted response or recovery of incurred costs.

Today, organizations are mostly concerned with keeping their mobile workforce safe, especially in unknown and complex environments, usually in developing or underdeveloped countries.

With increasingly frequent threats in developed countries, closer to organizations' headquarters, current efforts in protecting mobile workforces may extend to protecting all their employees, regardless of location and employment status.

International organizations can rely on experienced and globally capable mobility risk management and assistance partners to promote their projects' success by identifying their at-risk workforce and project locations, advising them on how to mitigate medial and security risks, accompanying them to ensure project continuity, and assisting them in the event of an incident.

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IEBA 16th Annual Conference

Brussels, 8 – 10 March 2016

The International Employee Benefits Association Conference gathered this year about 150 delegates from industry, consultancies and insurance providers to discuss latest trends in the international employee benefits landscape.

Key debate areas of this edition included the role of benefits and rewards to drive corporate change; the impact of terrorism on employees' safety; latest developments across geographies; integrating local diversity in global plans; and strategies for the middle market.

The conference was opened by Mr Marco Giacomelli, Head of Generali Global Health and Chairman of IEBA, and included a rich programme of expert Case Studies to shed light on best practices in the market.

Several case studies looked at the historic evolution of employee benefits solutions for multinationals, drawing key lessons from the past and outlining what the future will look like. Generali Employee Benefits Network made the case for the relevance and continuing value of Global Underwriting as an alternative to traditional Employee Benefits funding.

“We are registering an increasing interest in the market for this approach. It is rightly perceived as an innovative and effective solution”, says **Sven Roelandt**, GEB Regional Manager for Western Europe. “We want to illustrate to attendees why GEB, through its structure based on reinsurance, is one of the very few players in the market able to actually execute this solution and deliver its benefits in terms of premium optimisation, improved local terms and conditions and enhanced governance”.

The issues of global governance and of integrating local regulations in effective benefits design were further explored in deep-dive break-out sessions. A look across geographies, from US, Asia and Europe, highlighted the need to bridge different cultures, while a representative from the National Bank of Belgium intervened on one of the most urgent issues for Europe, its public pension system.

GEB treated the conference participants to a gala dinner that took place at Château Saint-Anne, one of the networking opportunities provided by the conference along its rich educational programme. We thank you for the interesting exchanges over this two-day event, and look forward to meeting you again next year.

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The second European Compensation and Benefits Forum brought together leading experts from the EMEA region to share expertise and discuss creative approaches to challenges ahead.

Chaired by Mr Uli Kleber, GEB Regional Manager for Central Europe, the two-day event included networking and educational sessions, with a focus this year on transversal issues and techniques HR managers can use to best understand and tackle main trends in the industry.

Among the key topics of this edition, the raising importance of **prevention** at a very early stage of the employee benefits strategy, to maximise impact not only on cost savings but also on employees' engagement and productivity targets.

"From buying traditional benefits and leaving the management of this area to the insurer, employers are increasingly moving towards assistance and lifestyle intervention programs, taking a more proactive stance on the wellbeing of their workforce" said **Pasquale Gorrasi**, head of expatriate solutions at GEB and among the speakers at the event.

HR predictive models aim to mitigate exposure to risks, to spot trends, and to devise benefits packages that resonate as much as possible with the needs and aspirations of a specific employee population.

Employees are different and value benefits differently.

Effective **segmentation techniques** are the foundation of a competitive benefits strategy that can deliver more value and still maintain agility and simplicity of administrative processes.

Applying a Flexi-Fit approach to smart benefits design means building on a common core with opportunities for trade-offs that give employees a say in what they perceive as valuable and essential to their performance.

In this direction, **digital platforms** are replacing policy papers to communicate value of the reward proposition and to highlight their impact in the daily lives of employees through an interactive and ongoing approach .

Other topics in the agenda included the need to identify and adequately compensate hot skills, how to integrating business units' governance needs within global reward strategies, and the impact of mergers and acquisition processes on the revision of benefits programs.

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Upcoming Events

Meet us at:

- Lockton Forum, 25 – 26 April 2016, Chicago (US)
- GEB Latin America Network Meeting, 25 – 27 April 2016, Miami (US)
- IBIS Academy, 23 – 27 May 2016, Amsterdam (NL)
- Foro Mundial RH 2016, 2 – 3 June, Monterrey (ME)
- GEB Forum, 21 – 23 November 2016, Brussels

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