



# Generali Employee Benefits

## Local Protection, Global Connection

[geb.com](http://geb.com)



Over  
**1500**  
clients

Over  
**90%\***  
would recommend  
us

Present in more than  
**120**  
countries worldwide

**12**  
regional offices

Over  
**50**  
years  
Leading employee  
benefits  
worldwide

**200**  
years  
as global insurance  
player

## THE TRUE GLOBAL NETWORK

The Generali Employee Benefits Network (GEB) is the number one Employee Benefits network in the world by geographic reach and size.

For over 50 years, we have supported our clients' international success by effectively protecting their human capital.

Our strong and long-standing relationships with both partners and clients, coupled with strong expertise and governance capacity, make us the leading player in the market.

Over 90%\* of our clients would recommend us to others. We have consistently invested in their future by entering new regions, developing unique solutions and advancing innovative strategies to help them achieve their goals.

\* Based on results of 2014 GEB Customer Survey

---

**Global reach**

GEB provides access to leading insurance solutions in over 120 countries. The Network has greatly expanded its presence in Africa, Central and Eastern Europe, Latin America and Asia Pacific. This is an expression of the GEB Network's commitment to be where clients need solutions.

---

**Solidity**

GEB is a strategic unit of the Generali Group, one of the world's top insurers by global premium income.

---

**A cohesive network**

GEB is recognised for maintaining one of the largest and most cohesive networks in the industry. Over 98% of business is placed with Generali-owned companies or exclusive GEB Network partners.

---

**High-touch service**

Dedicated professionals are committed to helping clients succeed. GEB Network local companies are market leaders in most of the countries. Service Level Agreements assure the timeliness of responses at both central and local levels, and consistent access to high quality service standards.

---

**Insight**

Generali experts facilitate coordination and information gathering, to enhance a company's risk management capacities and to help them obtain the most from the benefits they provide to employees.

---

**Competitiveness**

GEB works with its clients to deliver the best combination of products and services. This ensures cost control optimisation and maximises return on investment.

---

## GEB SOLUTIONS TO COMPANIES NEEDS

In today's global economy, companies of all sizes and in every sector compete in the international arena. In order to establish competitive and consistent employee benefits programs, these companies face challenges in controlling costs and operating across multiple countries.

Local **compliance** and global consistency

Cost **control** and optimisation

Global **coordination** and monitoring

**Knowledge** transfer

**Return** on investment

**Talent** management and retention

At the same time, workplace benefits, and their impact on daily lives, are increasingly under the spotlight as key to attracting and retaining talent, and to enhancing societal wellbeing.

As a leading global network, GEB is the ideal partner to match challenges ahead with superior benefits strategies.

GEB can provide top quality employee benefits solutions in over 120 countries, and consolidate worldwide policies with sophisticated international programs, such as Multi-national Pooling and Reinsurance to Captive, to foster global coordination and insight.

The Generali teams identify the strategy best suited to each company based on the number of insured employees, premium volume, distribution and spread of risk, as well as clients' risk tolerance and management philosophies.

**GEB's** flexible and smart solutions **support** companies to manage **complexity** and effectively invest in their **employees**

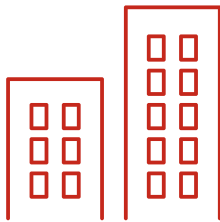
## OUR INTERNATIONAL PROGRAMS



**Captives:** Generali is the world leader in today's captive market, and has consistently maintained its competitive advantage over recent decades. World-class underwriting, servicing and reporting skills make GEB the provider of choice for the vast majority of multinational corporations using their captives for Employee Benefits programs.



**Multinational Pooling:** Multinational pooling combines the local group insurance policies of a multinational's subsidiaries around the world. The key advantage is the benefit from enhanced control and coordination. By pooling the financial performance of local employee benefits contracts into a single centralised account, companies can balance potential losses in some countries against positive experiences in others.



**Small & medium sized companies:** The advantages of multinational pooling are now available to small and medium sized companies thanks to our dedicated solution Generali Multi Plan (GMP). GMP combines the experience of different employers' policies into one large pool, granting them full access to Generali's strength and service. Companies with subsidiaries in at least two countries are eligible to participate.



## COMPREHENSIVE RANGE OF SOLUTIONS TO COMPANIES EVOLVING NEEDS

Our holistic approach is designed to meet the evolving needs of multinational employers: From Group Life & Disability, to Accident, Retirement, Expatriate, Healthcare and Wellness solutions.

### Protection



- Life and Disability and Accident solutions
- Tailored benefits design
- Competitive terms & conditions

### Retirement & Savings



- Locally admitted pension schemes
- Centralised investment management through SICAV in Luxembourg
- Unified reporting and overall coordination across countries

### Expatriate



- Comprehensive cross-border solutions (life, disability, accident, travel, retirement, healthcare)
- International benefit designs and portability of coverage
- Coordination of local coverages

### Health & Wellness



- GEB dedicated Health Centre of Excellence
- Unique set of reports with the right data to understand trends and underlying cost drivers
- Support to effective risk management and coordination of global health portfolios
- Tailored solutions focused on Health promotion, Screenings and prevention, Assistance and productivity

## SERVICES THAT CREATE VALUE

We have been leading and shaping the employee benefits market for the last 50 years by continuously investing in innovation that simplifies solutions and brings added value to our clients.

**Insight:** Access to relevant data is what makes the difference to making the right decisions. So, we continuously strive to improve data quality and communication via IT solutions and frequent technical reviews of our network partners.

**Global coordination:** Our powerful and easy to use reporting tools, from our interactive Booklet to annual reports and dedicated analysis, allow our clients to quickly obtain up to date overviews of their entire benefits plans.

**Local granularity:** Our quarterly reports “Reinsurance Updates” give a breakdown by country and policy to help companies regularly monitor experience and identify trends at local level.

**Anytime, anywhere:** GEB Customer Portal provides clients with secure access to real time information on their benefit programmes – such as reports, quotes and renewals - legal documents, minutes of meetings, and publications of interest.

**Knowledge:** GEB Country Benefits Manual provides annually updated descriptions of local mandatory plans and most used supplementary employee benefits arrangements. Easy to use and access, the manual is available online as well as on iPads and Android tablets (iCBM).

**Educational opportunities:** We regularly organises seminars and conferences, including customer committees and regional workshops, to discuss latest trends and state of the art solutions with top employee benefits specialists worldwide.

**Commitment** to investing in the **future** for our clients

**Insight:** Unmatched reporting capabilities to enhance competitiveness

A **single point of contact** into the Generali world

GEB **Customer Portal**

**Information**, training and education

## WHAT MAKES US WORLD LEADER

**A globally integrated network:** The GEB Network operates out of 12 regional offices from San Francisco to Shanghai, and with over 120 leading insurers, most of which are Generali companies or exclusive partners.

**Global Governance:** one of the largest and most cohesive networks in the industry

**Minimising risks, maximising returns**

**Centralised control** - local interface with our experts

Unrivalled **expertise** in risk management, dedicated service team

**Passion** for excellence and deep commitment to long-term partnerships

**Full range** of corporate solutions with Global Business Lines

**Where risks can best be managed:** GEB Network is based on a fully centralised approach to risk management. Each local insurer is linked to GEB via a treaty which allows to centralise worldwide employee benefits risks into a single program, where Generali is the ultimate bearer of the risk.

**Governance:** Our global presence and centralised model ensure full control at local and central levels to the benefit of our clients. This set-up further allows us to offer more flexible underwriting and attractive financial terms and conditions, as well as service excellence throughout the GEB network.

**Experience:** With 50 years of experience, Generali is well positioned to understand local markets and how to tailor offerings to the needs of multinationals. A proactive approach to risk management helps clients derive the most value from their benefits programs around the world.

**People:** GEB's global-minded and talented professionals are recognised for their strong competency, strategic advice and for providing superior service to clients. Our passion for excellence and deep commitment to long-term partnerships give GEB the unique capacity to match local experience and market practice with each client's individual global strategy and philosophy.





**Breadth of solutions:** Adopting a holistic approach to multinational clients' needs, Global Business Lines provides a full range of solutions in global insurance and assistance. Our dedicated corporate lines leverage the strengths of:

- Generali Employee Benefits (GEB)
- Global Corporate & Commercial (GC&C)
- Europ Assistance (EA)

GC&C (Expo 2015 official insurer) completes GEB's offering with a focus on property, casualty and specialty needs. Our clients can also rely on Europ Assistance, world leader in assistance and support services.

With a single access point to its multinational, 360° programs and world class expertise, Generali Global Business Lines enables clients to obtain the maximum from integrated insurance and risk management strategies.

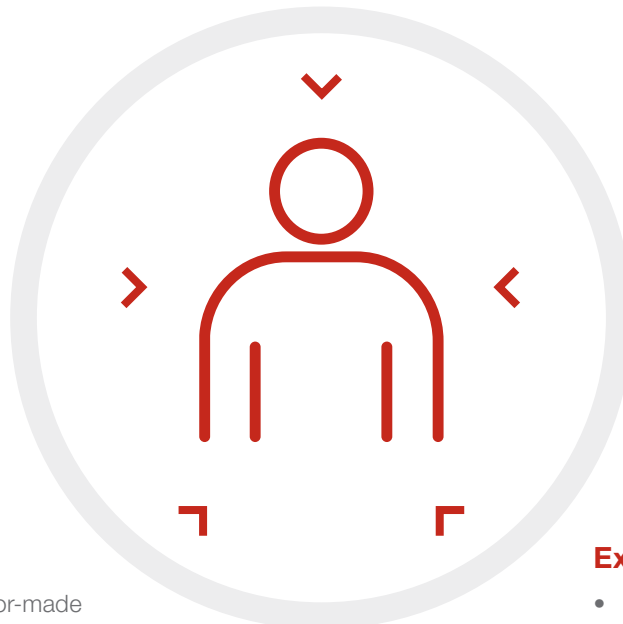
## > Three solutions, one partner

### Full range of solutions for client needs

- Integrated insurance and risk management capacity
- Tailored design based on unique needs and strategy

### Service Support

- Service Manager responsible for program delivery



### Additional Services

- Crisis Management
- Captive fronting

### Governance

- Better control and tailor-made coverages of specific exposures
- Global coordination and maximum level of flexibility

### Extensive Global Network

- Centralised services and synergies
- Local control to ensure worldwide excellence across the spectrum

## THE GENERALI GROUP – A SOLID FOUNDATION

Founded in 1831, the Generali Group offers clients the maturity and stability of an international insurer with nearly 200 years' experience in the industry. Today, Generali is a leading insurer in Europe and one of the world's top insurers by global premium income.

The Group's sound capital position and strong business profile are based on international diversification and local presence in established and growing markets. Due to its strong ability to innovate, and ambitious yet realistic vision, Generali is the only insurer listed among the 50 smartest companies in the world according to the MIT Technology Review (2015).

### One of the leading insurers in the world



2014 figures // \*Source: Fortune Global 500

### Live the Community

Generali actively contributes to the wellbeing of our society, operating with a long-term vision and responsibility towards future generations.

The Group is recognised for its integrated approach to Socially Responsible Investments and is a signatory company of the Principles for Responsible Investment (PRI) of the United Nations (UN). Generali further supports the UN Global Compact on human rights, environmental protection and fight against corruption.

In the communities where the Group companies are rooted, Generali collaborate with NGOs and institutions worldwide in the areas of culture, sports, scientific research, education, and medical assistance.

More information on the Generali Group can be found at [www.generali.com](http://www.generali.com)



## **Generali Employee Benefits**

149 Avenue Louise – Box 17  
1050 Brussels, Belgium  
Tel. +32 (0)2 537 27 60

[marketing@geb.com](mailto:marketing@geb.com)  
[www.geb.com](http://www.geb.com)