

# GENERALI EMPLOYEE BENEFITS NETWORK

AT A GLANCE



June 2022

## **We are a global service-based platform, designed to protect your people.**

We help your business succeed by protecting and nurturing those who work for you.

Driven by innovation, people and knowledge, we are built on an ecosystem of partnerships to support our clients on their Environmental, Social & Governance (ESG) journey and to enhance all facets of wellbeing: physical - with health, accident & disability protection; emotional – for example through the prevention of mental health issues; financial - via life and pension protection.

**Generali  
Employee Benefits  
(GEB) Network**

**> Value Proposition**

## Coordination of local expertise to support multinational corporations



### **Global presence, one point of contact**

dedicated and best-in-class service teams to simplify the customer journey



### **Technical and innovative mindset**

to unlock new opportunities and answer evolving customers' needs



### **Multinational approach and strong governance**

to provide peace of mind and responsiveness across our extensive network



### **Digital data and information-sharing**

through value-added services and community engagement

We speak the language of our clients.

**Generali  
Employee Benefits  
(GEB) Network**

**> Our Strengths**

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NAVIGATE WITH EASE



THE GEB NETWORK



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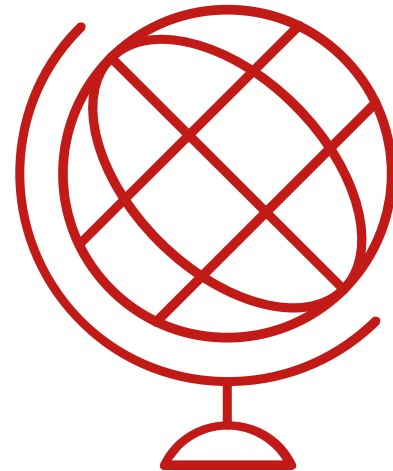
DIGITAL SOLUTIONS



COMMUNITY ENGAGEMENT

## **GLOBAL PRESENCE, ONE POINT OF CONTACT**

DEDICATED AND BEST-IN-CLASS SERVICE TEAMS  
TO SIMPLIFY THE CUSTOMER JOURNEY





# THE GEB NETWORK

## Key figures YE 2021

**Generali Employee Benefits (GEB) Network** is a business line of Generali Group, dedicated to providing multinational companies and employers with solutions to protect and enhance the wellbeing of their workforce worldwide.

Established in 1966, GEB is now one of the world's leading employee benefits network.

### OUR PEOPLE

**212**

No. OF EMPLOYEES

**57% ♂ 43% ♀**

MORE THAN **30** NATIONALITIES

**37.6** y.o. AVERAGE AGE



### PREMIUMS VOLUME

**€1,554** mln

GWP

incl. €172 mln from the other A.G. S.p.A. branches



### OUR OFFICES

Atlanta, Frankfurt, **Hong Kong**, London, **Luxembourg**, Milan, Mumbai, Paris, **Parsippany**, Prague, San Francisco, São Paulo.



### OUR CLIENTS

**330** POOL & GUP

**47** CAPTIVE

**3,061** REINSURANCE ONLY



### OUR NETWORK

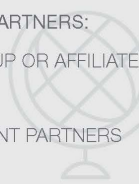
**138** NETWORK PARTNERS:

**33** GENERALI GROUP OR AFFILIATED

**2** BRANCHES

**103** CORRESPONDENT PARTNERS

**126** COUNTRIES



### FINANCIAL RELIABILITY

issued on 17 Nov 2021, effective since 15 Nov 2021

FINANCIAL STRENGTH RATING

**A** with stable outlook\*

LONG-TERM ISSUER RATING

**a+** with stable outlook\*

Assicurazioni Generali S.p.A. -

Luxembourg Branch

\*Issued by AM Best





# COMPETITIVE KNOW-HOW

We are in 126 countries globally, together with our 139 Network Partners

## GEB Network Partners

- ✓ local insurers
- ✓ **top ranked** in their market
- ✓ recognized for their **outstanding expertise and high-quality services**
- ✓ specialists in the employee benefits sector.



GEB Network



Local service only

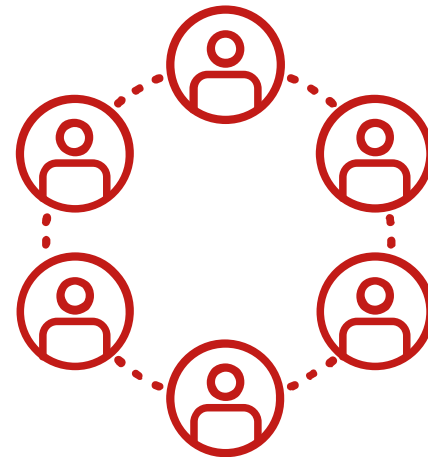


GEB Offices & Desks



## **MULTINATIONAL APPROACH AND STRONG GOVERNANCE**

TO PROVIDE PEACE OF MIND AND RESPONSIVENESS  
ACROSS OUR EXTENSIVE NETWORK







# GLOBAL SOLUTIONS

Protecting your people, together

## CENTRAL COORDINATION

Strengthening your core, together

- ✓ Dedicated to **Medium size companies**, min. requirements are 2 countries and a consolidated annual premium of EUR 100K
- ✓ **High level servicing** within a simple contractual set-up
- ✓ **Data flows** and exclusive digital detailed **annual report** access, including benchmarking
- ✓ Access to **Digital Health Services** at preferable rates



## LIFECYCLE POOLING

Adapting to your pace, together

- ✓ Two pooling modes according to the Multinational size: **Multiemployer** (EUR 20K min.) and **Standalone** (EUR 1M min.)
- ✓ The Multiemployer mode is a **full stop loss** while for the Standalone mode individual and global protections apply
- ✓ In both modes an **annual reporting** is provided, being more detailed for the Standalone mode
- ✓ A **dividend** is payable according to the pooling experience

## GLOBAL UNDERWRITING

Boosting your governance, together

- ✓ **Optimization** per country and per line of risk depending on a combined ratios analysis
- ✓ Min. of EUR 3 Mio consolidated annual premium with heterogeneity requirements in terms of **country and Medical cover** weights
- ✓ **Rates** are usually **guaranteed** for 3 years, except for medical cover
- ✓ **No protections** neither central charges are applied



## CAPTIVE

Going the extra mile, together

- ✓ **Simplified** solution starting from EUR 3M min. consolidated annual premium
- ✓ **Enhanced** solution, with additional servicing levels, accessible from EUR 5M min. consolidated annual premium
- ✓ **Protections** are offered separately: Surplus Treaty, Stop Loss Treaty or Catastrophic Excess of Loss
- ✓ **Collateral requirements** depending on the risk concentration



# CAPTIVE SERVICES MAP

## Steps for a value rich journey



### NEW BUSINESS & RENEWALS

- ✓ **Renewal Meeting**
- ✓ **Captive Underwriting support & assistance** with established procedure of **central quote validation**
- ✓ **Captive Renewal Dashboard**
- ✓ **Activity Tracker**



### CAPTIVE MANAGEMENT

- ✓ **Large Claim Review and Audit Support**
- ✓ **Central Account Servicing**
- ✓ **Service Level Agreement with Score Card**
- ✓ **Employee Benefits Knowledge Support** and high level **Risk Management advice**



### FINANCIAL SERVICES

- ✓ **Cash Call Provisions**
- ✓ Transfer of assets for **non-deposited reserves**
- ✓ **Reinsurance & Risk management protections**
- ✓ **Invoicing & Balance payment monitoring**
- ✓ **Returns on assets** ceded entirely to Captive



### HEALTH & WELLBEING SERVICES

- ✓ **Dedicated Health & Wellbeing team** to assist clients
- ✓ **Global Medical Dashboard Reports** with interactive claim utilization and trend reports
- ✓ **Health Resource Centre** and **Digital Health Services**
- ✓ **Individualized meetings** with GEB's team of Health & Wellness experts giving advice and support, based on data analytics



### DATA & REPORTING

- ✓ **Quarterly or annual reinsurance reporting** provided via dedicated **Client Data Portal**
- ✓ **Summary Report** with overview of the performance of the best & worst countries
- ✓ **Surplus Protection reports** and documenting of individual cuts to Captive
- ✓ **Individual claims details** for all different lines of business
- ✓ **Detailed Medical reporting** including ICD 10 coding and **Disability reports**



# MOBILITY SOLUTIONS

Moving forward, together

**Single point of contact for your globally mobile employees' protection.**

GEB's dedicated International Mobility team specializes in offering tailored Employee Benefit solutions to multinational companies for their globally mobile employees and expatriates.

REQUEST A QUOTE ON



## SOLUTIONS

- ✓ Group **Life** Insurance
- ✓ Group **Accident** Insurance
- ✓ Group **Disability** Insurance
- ✓ Group **Health** Insurance
- ✓ **International Retirement & Savings**



## OUR OFFER

### ONE BUNDLE SOLUTION

GEB IL bridges the offer of GEB's Network Partners worldwide with the **needs of our stakeholders**, and proactively propose the best solution with a holistic approach:

- ✓ **One or multi-carrier** arrangements
- ✓ **Admitted and/or Non-Admitted**



GEB's dedicated **International Mobility team** is available for any questions or support. Get in touch at [internationalmobility@geb.com](mailto:internationalmobility@geb.com) or find out more at [geb.com](http://geb.com).



# EMPLOYEE BENEFITS

We've got your back

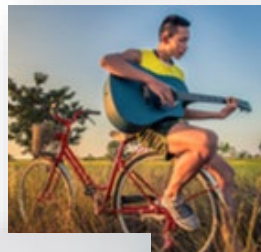
**With you and your employees,  
beyond the working hours.**

In today's dynamic and busy world, employee benefits have become an inextricable part of human resources and risk managers' practice. Not just the experienced staff but also the younger generations consider these now fundamental when looking at career moves and overall compensation.

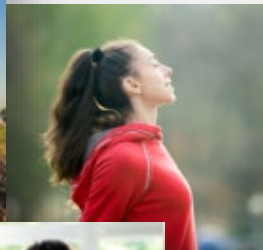


Get in touch and find out  
more at [geb.com](https://geb.com).

**Life**



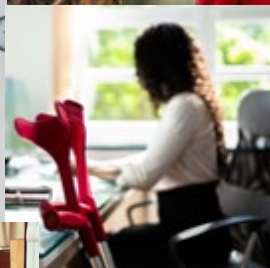
**Health**



**Disability**



**Group  
Personal  
Accident**



**Pension &  
Retirement  
Savings**



**Travel & Vacation  
Rental**

EMPLOYEE-PAID BENEFIT



## **TECHNICAL AND INNOVATIVE MINDSET**

TO UNLOCK NEW OPPORTUNITIES AND ANSWER  
EVOLVING CUSTOMERS' NEEDS





# ECOSYSTEM OF PARTNERSHIPS

Support your employees' health & wellbeing for less with our preferential terms on digital health services

## PREVENTION & ASSISTANCE

### ✓ **EMPLOYEE ASSISTANCE PROGRAMME**

powered by LifeWorks

Supporting all facets of wellbeing including mental, social, physical and financial through educational resources, direct access to professional counsellors and digital health tools with a holistic approach.

### ✓ **SYMPTOM CHECKER**

powered by Sensely

Medical triage and direction to care via a character-based, voice-enabled virtual assistance platform that quickly assesses symptoms to provide your employees with instant advice on what care they need and how to access it.

### ✓ **HEALTH ENGAGEMENT PLATFORM**

powered by TicTrac

A customizable wellness platform that uses behavioural science to help your employees adopt healthy behaviours, individually and within teams.



## CONSULTING & CARE

### ✓ **MENTAL HEALTH RISK MANAGEMENT**

powered by FlourishDX

Implement best practice in workplace mental health, incorporating an employee mental wellbeing app with software and tools to help employers identify and mitigate mental health risks in the workforce, including line manager training.

### ✓ **TELEMEDICINE**

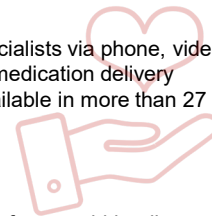
powered by Europe Assistance

24/7 access to doctors and specialists via phone, video or chat with prescriptions and medication delivery subject to local regulations. Available in more than 27 countries.

### ✓ **SECOND MEDICAL OPINION**

powered by Europe Assistance

Providing expert medical advice from world leading specialists to advise patients on complex diagnoses and treatment options for critical and non-critical care, chronic disease and case interventions for invasive elective procedures.



### ✓ **TRAVEL DOCTORS**

powered by Air Doctor

Search for doctors by location, speciality and language to get an appointment at the click-of-a-button, with minimal disruption to travel.

### ✓ **MUSCULOSKELETAL CARE**

powered by EQL

Receive medical triage and treatment for musculoskeletal conditions remotely, to avoid joint and muscle pain getting in the way of daily life.



GEB's **Digital Health Services** can be purchased on a separate, stand-alone basis to provide global wellbeing solutions, or to address gaps in cover in specific regions. Preferred pricing is available, for more information please contact [partnerships@geb.com](mailto:partnerships@geb.com) or visit at [geb.com](http://geb.com).



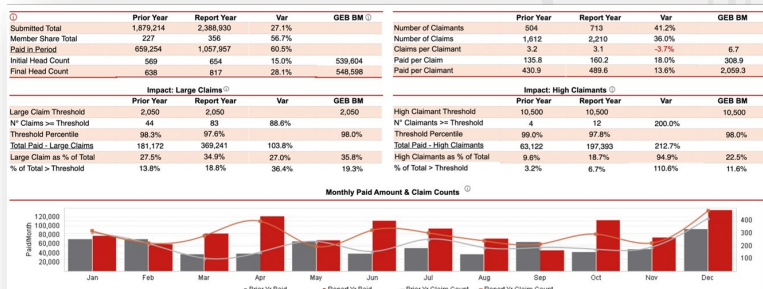
# HEALTH & WELLBEING SERVICES

A dedicated team providing reporting, analytics and access to health resources

## REPORTING, ANALYTICS & GUIDANCE

Global Dashboard Reports to supplement local reporting

- ✓ Reporting on approximately 40 countries, representing over 95% of GEB's portfolio premium volume
- ✓ Produced annually on Paid Claims (some ad hoc reporting available)
- ✓ Online, tabular and interactive dashboard reports
- ✓ Country-specific data including utilisation KPIs, peak claims, age/gender profiles, benefit & diagnostic categories, provider network usage, stress indicators, and benchmark comparisons
- ✓ Year over year variances with root causes (e.g., Incidence, Frequency, Average Cost)



## HEALTH RESOURCE CENTRE

Online tools, information and digital healthcare services to support the global workforce

- ✓ Country Health Profiles
- ✓ Digital Health Services
- ✓ Access to global medical dashboard reports
- ✓ Multilingual Health Kits
- ✓ Podcasts & Webinars
- ✓ Health news from GEB



For questions or support, contact GEB's dedicated **Health & Wellbeing** team via email at [health@geb.com](mailto:health@geb.com) or learn more at [geb.com](http://geb.com).

Tools and services for employers to support the health of your global workforce.

GEB offers access to a range of content, digital tools and services available at the global/central level to help support the wellbeing of your employees all around the world.

**MEDICAL REPORTS**

Access our industry leading medical dashboard reports

**HEALTH KITS**

Access premiated videos, infographics and email templates

**DIGITAL SERVICES**

Access our new digital health tools & services

**PODCASTS & WEBINARS**

Access the latest podcasts and webinars from GEB Health & Wellbeing

**HEALTH NEWS**

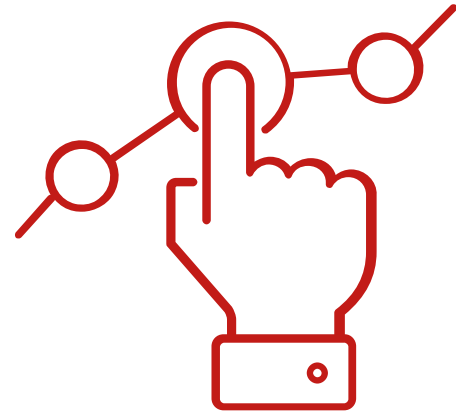
Access the latest news from GEB Health & Wellbeing

**COUNTRY PROFILES**

Access information on local country health trends & GEB Network medical capabilities

## DIGITAL DATA AND INFORMATION-SHARING

THROUGH VALUE-ADDED SERVICES AND COMMUNITY  
ENGAGEMENT





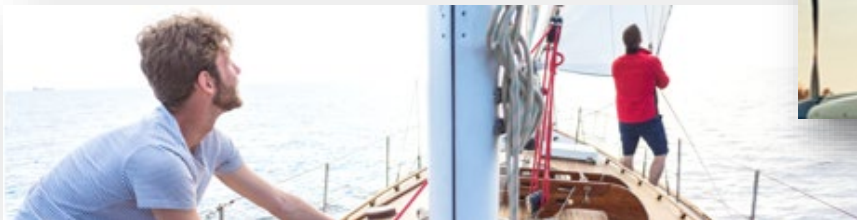


# DIGITAL SOLUTIONS

Designed for clients and intermediaries

**REQUEST AND MANAGE MOBILE BENEFITS QUOTES ONLINE**

**ENOMAD | Be the captain of your journey**



**FOCUSED LOCAL INSIGHTS INTO BENEFIT NORMS AND PRACTICES**

**COUNTRY INSIGHTS | Local EB focus, digitally accessible**



**ONE PORTAL FOR REPORTS AND DASHBOARDS FOR OUR CLIENTS**

**CLIENT DATA CENTRE | What it takes to fly your own plane**



**ENHANCING LOCAL BENEFITS AND WELLBEING SERVICES**

**DIGITAL HEALTH SERVICES | Finding peace of mind, together**



# COMMUNITY ENGAGEMENT

Connects, subscribe, learn, share, exchange, explore geb.com

## QUARTERLY UPDATES #GEBINSIGHTS



## UNIQUE EDUCATION AND CONVERSATIONS #gebevents



16 Feb 2022 - 21 Sep 2022 / Events

Virtual

### GEB TALKS 2022 - THE SERIES

What trends and innovations are foreseen today in the Employee Benefits world? Discover our new virtual event series specially designed for our key 6 topics.

[READ MORE >](#)



17 Mar 2022 - 07 Apr 2022 / Events

### GEB World Challenge

We're bringing together GEB employees, clients and partners in a digital step challenge to raise money for UNICEF who are supporting Ukrainian families and Children.

[READ MORE >](#)



28 Mar 2022 - 08 Apr 2022 / Education

Virtual

### GEB Network Academy 2022

Join us for a series of 1h educational sessions, about Employee Benefits trends, sustainability and mutual profitable growth, how to enhance our partnership and much more.

[READ MORE >](#)

## EXCLUSIVE KNOWLEDGE #GEBPodcast

Tune into Mosaico,  
our new official  
podcast.

Mosaico brings together our insurance partners, connecting different capabilities into one harmonious global view.



# THANK YOU, LET'S STAY CONNECTED

WITH YOU, WHEREVER YOU ARE

[CONTACT US](#)  
[AT GEB.COM >](#)



Podcast >



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Frankfurt  
**Hong Kong**  
London  
**Luxembourg**  
Milan  
Mumbai  
Paris  
**Parsippany**  
Prague  
San Francisco  
Sao Paulo

## EXPLORE MORE

[OUR NETWORK PARTNERS >](#)

[COUNTRY HEALTH PROFILES >](#)

[COUNTRY DISABILITY PROFILES >](#)

[MULTILINGUAL HEALTH KITS >](#)

[MOBILITY SOLUTIONS >](#)

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