

GENERALI EMPLOYEE BENEFITS NETWORK

AT A GLANCE



May 2023

The GEB Network is a global employee benefits platform that helps multinational corporates succeed by protecting and enhancing their human capital's physical, emotional & financial wellbeing.

**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

**Generali
Employee Benefits
(GEB) Network**

> Our Strengths

Committed to be your Lifetime Partner.

CONTENTS

NAVIGATE WITH EASE



THE GEB NETWORK



COMPETITIVE KNOW-HOW



GLOBAL SOLUTIONS



LIFECYCLE POOLING SERVICES MAP



CAPTIVE SERVICES MAP



MOBILITY SOLUTIONS



EMPLOYEE BENEFITS



EGB



REPORTING



ECOSYSTEM OF PARTNERSHIPS



HEALTH & WELLBEING SERVICES



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 2022

Generali Employee Benefits (GEB) Network is a business unit of Generali Group, that helps multinational corporates succeed by protecting and enhancing the physical, emotional & financial wellbeing of their human capital.

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



OUR PEOPLE

Nrs. of employees:

GEB **158**

UK Branch **47**

(of which **55%** Male **45%** Female)

Nationalities: **32**

Average age: **40.27**



PREMIUMS VOLUME

€1,636 million

GWP

(incl. **€162** 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

48 Captives

352 Lifecycle Pooling*

3,553 Reinsurance Only

*Pool clients embed also the number of Global Underwriting



OUR NETWORK

131 Network Partners

33 Generali Group or affiliated,

2 branches,

96 correspondent partners

122 Countries



FINANCIAL RELIABILITY*

Financial strength rating:

A with stable outlook**

Long-Term issuer rating:

a+ with stable outlook**

*Updated on the 5th of December 2022

**issued by AM Best


COMPETITIVE KNOW-HOW

We are in 122 countries globally, together with our 131 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
- ✓ For the Standalone mode, **bi-annual reporting** is provided.
- ✓ 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

LIFECYCLE POOLING SERVICES MAP

A value-rich journey




CAPTIVE SERVICES MAP

A value-rich journey



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.



GEB's dedicated **International Mobility team** is available for any questions or support. Get in touch at internationalmobility@geb.com or find out more at geb.com.

SOLUTIONS

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

REQUEST A QUOTE ON



OUR OFFER

ONE BUNDLE SOLUTION

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

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

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.

Life



Health



Disability



Group
Personal
Accident



Pension &
Retirement
Savings



Travel & Vacation
Rental
*EMPLOYEE-PAID
BENEFIT*



Get in touch and find out more at geb.com.

TECHNICAL AND INNOVATIVE MINDSET

TO UNLOCK NEW OPPORTUNITIES AND ANSWER
EVOLVING CUSTOMERS' NEEDS



EGEB

Backed by the highest data privacy and protection standards, eGEB supports clients end-to-end.

eGEB further improves customer experience, and capabilities in underwriting, actuarial, and portfolio risk management activities.

This new ecosystem of applications fully integrated that can answer new market needs in terms of **compliance on data privacy, business continuity, and cybersecurity** and is also a paramount step to comply with **IFRS17 requirements**.












The eGEB programme will provide GEB with a state-of-art and integrated applications ecosystem:

- ✓ end-to-end processes automation is assured from the ingestion of information flows - provided by Network Partners to the reporting production for the client results;
- ✓ assured an improved data granularity and 20 times more computing power than the previous system.



REPORTING

Access to relevant data is what makes the difference in making the right decisions.

	 CONTRACTUAL CURRENCY	 LOCAL CURRENCY	 INDIVIDUAL CLAIM DETAILS	 PROTECTION REPORTING	 FREQUENCY	 TIMING	 EXPERIENCE YEAR	 OCCURENCE YEAR	 CLIENT DATA CENTRE	 MEDICAL REPORTING	 DISABILITY REPORTING
CENTRAL COORDINATION	✓	✗	✗	✗	Annual	March	✓	✗	✗	✗	✗
LIFECYCLE POOLING MULTIEMPLOYER	✓	✗	✗	✗	Annual	September	✓	✗	✗	✗	✗
LIFECYCLE POOLING STANDALONE	✓	✓	✓	✗	Annual	June	✓	✗	✓	✓	✗
GLOBAL UNDERWRITING	✓	✓	✓	✗	Annual	June	✓	✗	✓	✓	✗
CAPTIVE SIMPLIFIED	✓	✓	✓	✓	Annual	May	✓	✓	✓	✓	✓
CAPTIVE GOLD & PLATINUM	✓	✓	✓	✓	Quarterly	30 or 45 days after the quarter	✓	✓	✓	✓	✓

ECOSYSTEM OF PARTNERSHIPS

Support your employees' health & wellbeing, strengthen your global solution



PREVENTION & ASSISTANCE

SYMPTOM CHECKER

powered by Sensely

Medical triage and direction to care via a 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 Dialogue (formerly TicTrac)

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

MENTAL HEALTH RISK MANAGEMENT

powered by FlourishDX

Implement best practices in workplace mental health using software that identifies and mitigates mental health risks in the workforce, trains line managers and provides employee mental health resources.

CONSULTING & CARE

EMPLOYEE ASSISTANCE PROGRAMME

powered by LifeWorks & Workplace Options

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

TELEMEDICINE

powered by Europ 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 Europ Assistance

Providing expert medical advice from world leading specialists to advise patients on complex diagnoses and treatment options.

TRAVEL DOCTORS

powered by Air Doctor

Search for doctors by location, specialty, 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.

FINANCIAL WELLBEING PLATFORM

Powered by Fidelity Workplace Consulting

Global online assessment of your employee's budgeting, debt, savings and protection status, with educational content to improve their knowledge to take actions that improve their financial outcomes.

GEB's Digital Health Services can be purchased on a separate, standalone 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.

HEALTH & WELLBEING SERVICES

Informed Solutions for Better Health

Medical risk management expertise, data insights, and innovative health products for the global workforce.

REPORTING, ANALYTICS & GUIDANCE

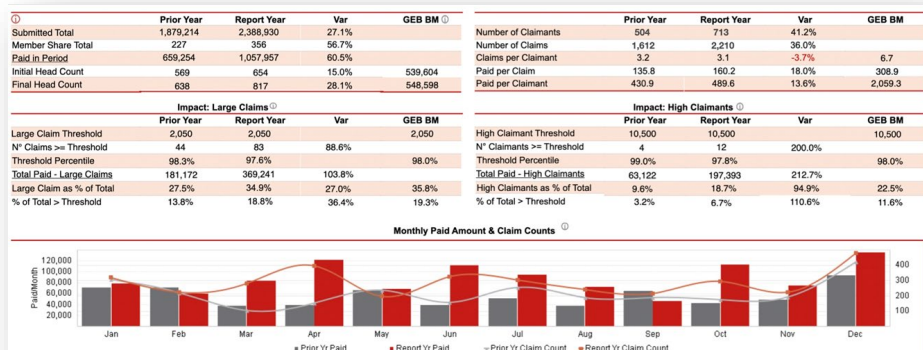
Global Dashboard Reports to supplement local reporting

- ✓ 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

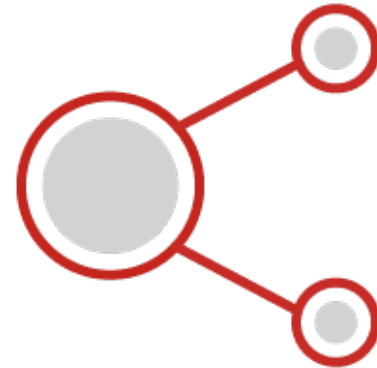
- ✓ Country Health Profiles
- ✓ Digital Health Services
- ✓ Access to global medical dashboard reports
- ✓ Multilingual Health Kits
- ✓ Podcasts & Webinars
- ✓ Health news from GEB



For questions or support, contact GEB's dedicated **Health & Wellbeing** team via email at health@geb.com or learn more at geb.com.

DIGITAL DATA AND INFORMATION-SHARING

THROUGH VALUE-ADDED SERVICES AND COMMUNITY
ENGAGEMENT

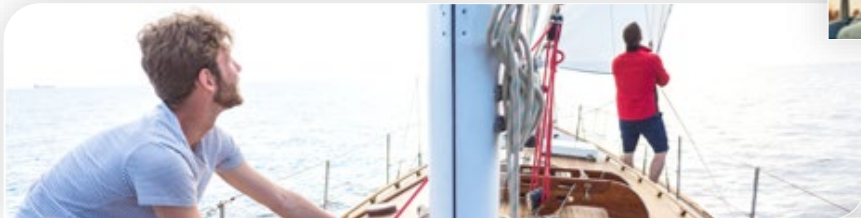


DIGITAL SOLUTIONS

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.

QUARTERLY UPDATES #GEBInsights



EXCLUSIVE
KNOWLEDGE
#GEBPodcast

Tune into Mosaico,
our new official
podcast.

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



CONFERENCES & EVENTS #GEBEvents

28 Sep 2022 / Events

CAPTIVE APÉRO IN PARIS

We are delighted to invite our French intermediaries to our Captive Apéro in Paris, a new event format focusing on Captive and entirely dedicated to the French market

[READ MORE >](#)

24 Jan 2023 - 31 Dec 2023 / Events

LUX4CAPTIVES - THE SERIES

We are proud to launch our first meeting with the Captive community in Luxembourg. We designed a new event format to share best practices among peers and discuss innovative solutions a...

[READ MORE >](#)

24 May 2023 - 26 May 2023 / Events

GEB Global Conference 2023

We are looking forward to meeting again our Clients, Network Partners and Intermediaries in Milan.

[READ MORE >](#)



WEEKLY
UPDATES
ON LINKEDIN



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Prague
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Sao Paulo

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[FINANCIAL WELLBEING >](#)

[MENTAL HEALTH STRATEGY >](#)

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