



Multinational Pooling

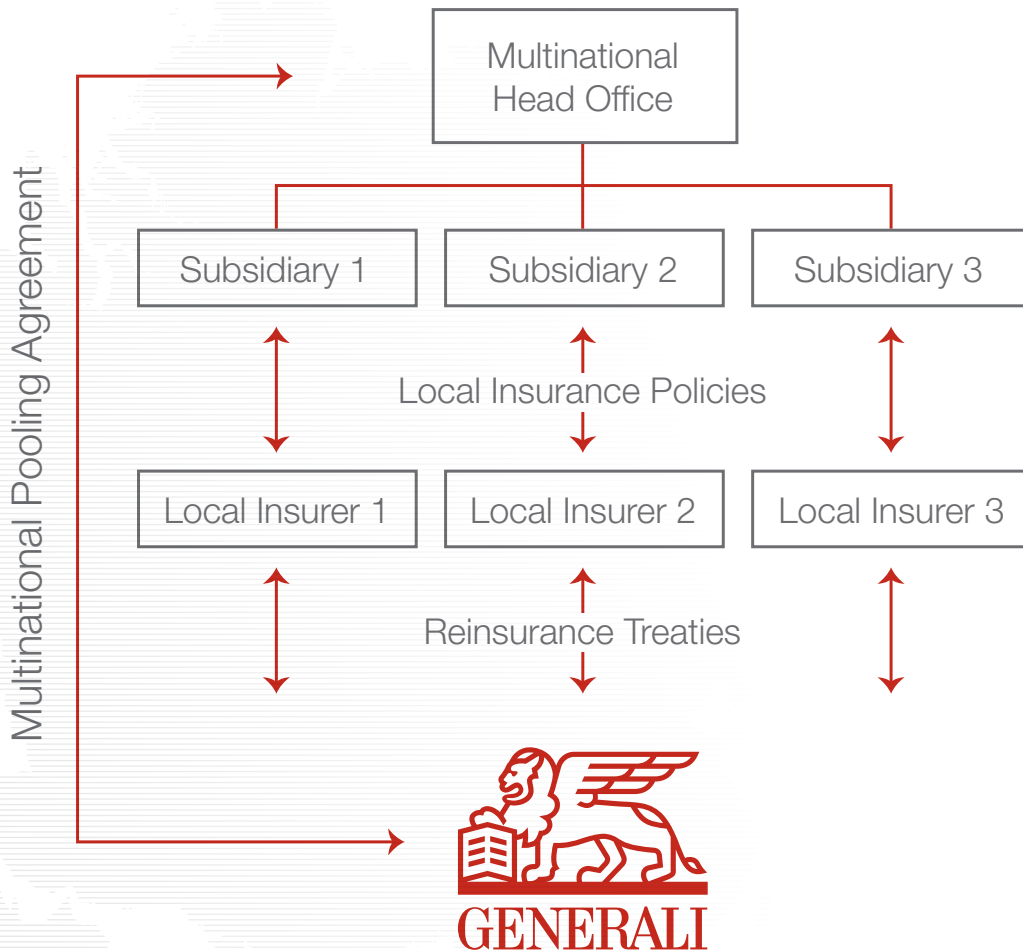
Turning complexity into solutions

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What is pooling?





Multinational Pooling is a financial tool designed to help multinational corporations efficiently execute their global Employee Benefits strategy. It allows the multinational company to combine the Employee Benefits' contracts of its subsidiaries around the world into a centralised account.

If the overall experience of the Employee Benefits' contracts participating in the pool is positive in a given year, a profit share (called multinational pooling dividend) is paid back to the head office of the multinational company.

How does it work?

Setting up a pool with Generali is simple and adds value to all stakeholders. Once a year we present the head office of the multinational client with a report containing all the information pertaining to each of the participating policies as well as the financial summary showing the aggregated final result.

By combining the Employee Benefits' contracts of the participating countries into a single account we are able to redistribute any underwriting margin back to the head office of the multinational client.

Generali Employee Benefits (GEB) offers a wide variety of pooling products designed to fit the vast majority of potential clients by size or risk appetite.

Each pooling product is equipped with protections intended to limit losses deriving from individual peak claims or aggregate claims. Losses are either carried forward to the next year, or fully absorbed by GEB. The types of protection available are the following:

1. Pooling Point Protection – Protects the pool against high individual claims

2. Stop Loss Protection – Cuts losses on an aggregate level.

Please contact your local GEB representative for more details on the level of protections.

WITH POOLING

	BELGIUM	BRAZIL	TOTAL
PREMIUM	500	300	800
CLAIMS	-200	-100	-300
EXPENSES	-50	-50	-100
MARGINS REDISTRIBUTED TO THE CLIENT	250	150	400

Why use pool?

— SIMPLICITY:

One point of contact for all your worldwide Employee Benefits activities and a consistent guaranteed level of service.

— ENHANCED INFORMATION FLOWS:

GEB will provide the multinational company with regular reports and a continuous flow of information.

This valuable source of information will allow clients to analyse data according to their needs.

— FINANCIAL RETURN:

If the overall experience is positive within a pool, a financial return called a multinational pooling dividend will be paid back to the multinational head office.



Why choose GEB?

- **Geographical scope:** GEB is the largest network and the market leader in Employee Benefits thanks to its strong local presence in over 120 countries and solid experience in managing insurance risks worldwide.
- **VIP service:** Our customers tell us that it is our people who set us apart from our competitors. Our experienced team will provide the pool client with:
 - Clear and detailed annual reports
 - Medical reports: incurred and paid claims
 - Online Customer portal

It is part of our corporate DNA to protect and enhance people's life and we will do what it takes to find a solution that suits your needs.
- **Reinsurance model:** GEB is based on a reinsurance model enabling us to be more flexible, client and solution oriented.





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