



Generali Employee Benefits Network

At a glance



**WE SPEAK
YOUR
LANGUAGE**

April, 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

We speak the language of *our* clients.

Coordination of local expertise to support multinational corporations



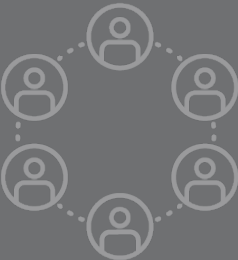
Global presence,
one point of contact

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

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Navigate with ease



The GEB Network



Competitive Know-how



Global Solutions



Captive Services Map



Mobility Solutions



Employee Benefits



Ecosystem of Partnerships



Health & Wellbeing Services



Digital Solutions



Community Engagement

> Contacts



Global presence, one point of contact

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





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



OUR CLIENTS

330

POOL & GUP

47

CAPTIVE

3,061

REINSURANCE ONLY



PREMIUMS VOLUME

€1,554

mln

GWP

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



OUR NETWORK

138

NETWORK PARTNERS:

33 GENERALI GROUP OR AFFILIATED

2 BRANCHES

103 CORRESPONDENT PARTNERS

126

COUNTRIES



OUR OFFICES

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



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

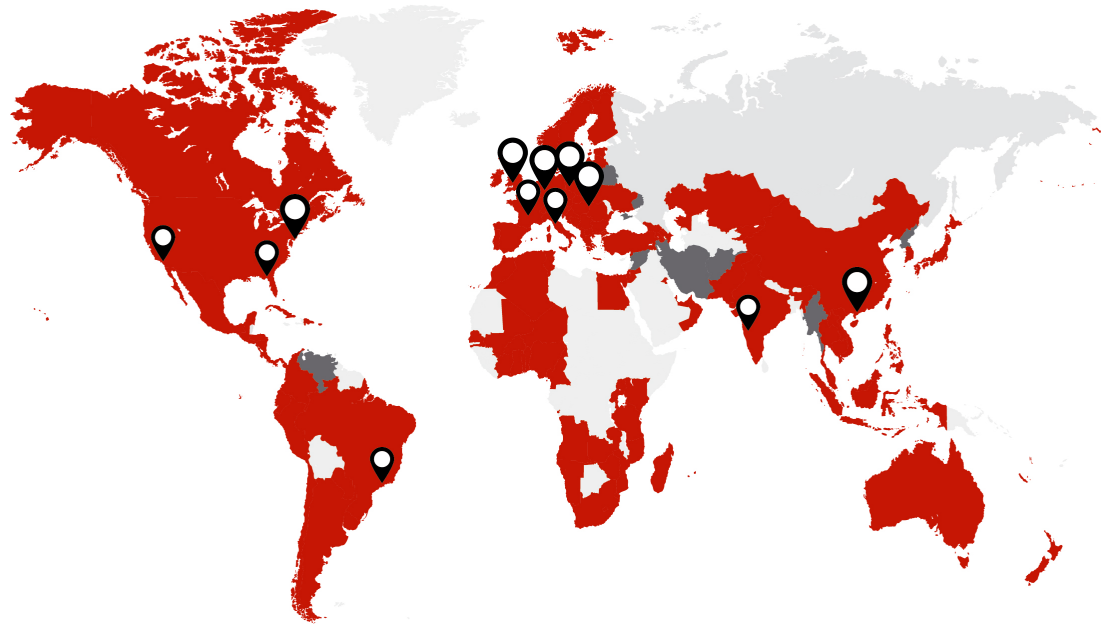
GEB Network Partners

- ✓ 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

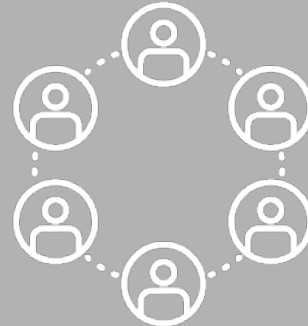
 GEB Offices & Desks





Multinational approach and strong governance

to provide peace of mind and responsiveness
across our extensive Network





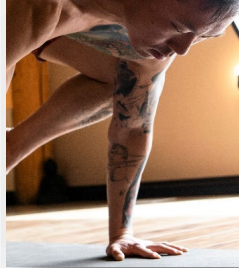
Global Solutions



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

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**

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



● 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.

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**

Request a quote > geb.com



- ✓ **Request quotations** in just 6 simple steps
- ✓ **Manage quotations** with full flexibility from a personal repository and quote manager area
- ✓ Get regular **content and market updates**
- ✓ **Interact** with the GEB IL team



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.





Employee Benefits



We've got your back

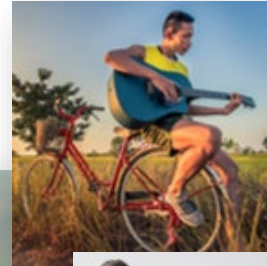
With you and your employees, beyond the working hours.

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.



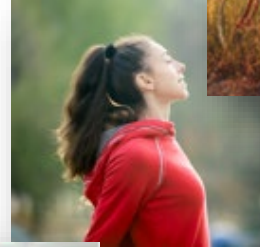
**Group
Personal
Accident**

Life

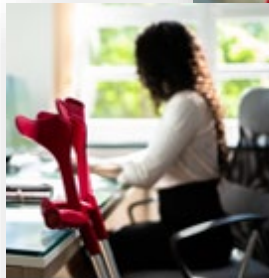


Get in touch and find out more at geb.com.

Health




Disability



**Travel & Vacation Rental
NEW!**

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**

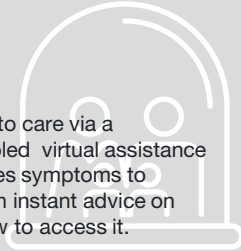
powered by LifeWorks

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 or visit at 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

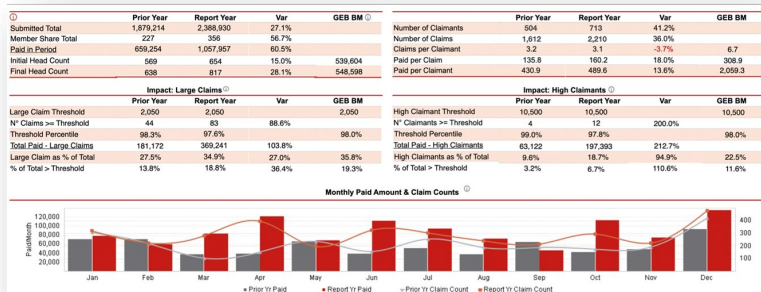
Online tools, information and digital healthcare services to support the global workforce

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

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.

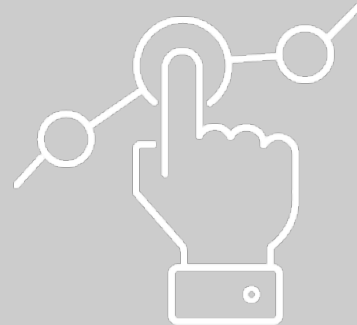
- MEDICAL REPORTS**: Access our industry leading medical dashboard reports.
- HEALTH KITS**: Access animated videos, infographics and email templates.
- DIGITAL SERVICES**: Access our new digital health tools & services.
- PODCASTS & WEBINARS**: Access the latest podcasts and webinars from GEB Health & Wellbeing.
- HEALTH NEWS**: Access the latest news from GEB Health & Wellbeing.
- COUNTRY PROFILES**: Access information on local country health trends & GEB Network medical capabilities.



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



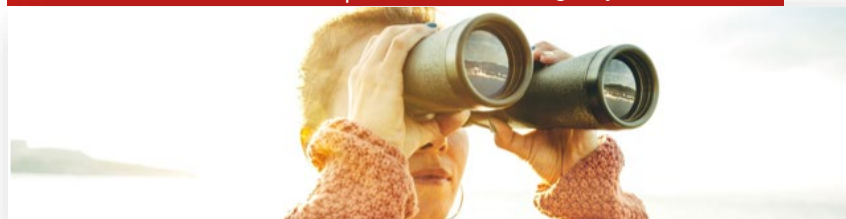
Designed for clients and intermediaries

ENOMAD | Be the captain of your journey



Request and manage mobile benefits quotes online

COUNTRY INSIGHTS | Local EB focus, digitally accessible



Focused local insights into benefit norms and practices

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



geb.com



Exclusive knowledge #GEBPodcast

Tune into Mosaico, our new official podcast.

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



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 >](#)

> Contacts

With you, wherever you are



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