



GEB News - December 2015



Generali Employee Benefits
Local protection, global connection





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Generali, official COP21 partner, stresses the links between climate and health throughout the summit.

“In its capacity as an insurance company, Generali has a wide-ranging concern for climate change (cyclones, storms, precipitation, droughts and heat waves, etc.). The damage to the environment will continue to grow while the impacts on health will be significant. We nevertheless have powerful levers at our disposal for supporting attenuation and adaptation policies regarding climate change, both in terms of orienting our asset management policies and encouraging more responsible behaviour by our customers. That is the reason for our commitment as an official partner to COP21” explains H el ene N’Diaye, Technical Risks Director, Generali, France.

Need to act: 2015 is the hottest year ever recorded

The most recent data presented by Vincent Peuch, Director of the Copernicus “Atmosphere” Service at the European Centre for Medium Term Weather Forecasting (ECMWF) during the talk organised by Generali at the Bourget shows that:

- The average temperature collected over the past 12 months (from November 2014 to October 2015) has been the hottest recorded so far, with 0.38°C over the annual average calculated for the period 1981-2010

- World temperature in October 2015 was 0.64°C, higher than that recorded for the average of months over the period 1981-2010
- Over a century, average global temperature has increased by approximately 1 °C
- 2015 will probably be the hottest recorded year since the pre-industrial age

What will be the impact on our health?

Our climate has a powerful influence on emerging and spreading of infectious diseases

Global climate change causes an increase in the frequency and severity of extreme events (such as excessive rains, droughts and heat waves) resulting in the emergence of two types of infectious diseases:

- **bacterial diseases carried by water** such as cholera or parasites such as blood flukes or fasciola (a chronic illness caused by parasitic worms) or even by protozoa such as amoebiasis.

- **vector or infectious diseases** such as chikungunya, malaria, and dengue (In 50 years, the number of cases of dengue fever has **multiplied by 30** according to the WHO)

Cases of dengue and chikungunya have been registered **in Italy** in 2007 while the **tiger mosquito** has reached areas of **Southern Europe** (Italy and the South of France) requiring surveillance and sensitization of the population.

The 21st Conference of the Parties to the United Nations Framework Convention on Climate Change (COP21/CMP11), was held in Paris from 30 November to 11 December 2015. The conference represents a key milestone in the international talks on climate change as it aimed at devising a new agreement on climate change, applicable to all, to keep global warming below 2°C.

Find out more on [COP21](#)

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Generali and International Centre for Theoretical Physics team up to study risk from earthquakes

29 October 2015. The insurance group and the scientific institute of the United Nations have signed a three-year partnership agreement to develop a seismic risk mitigation model and to collaborate at a global level.

Trieste - A physics-based model capable of analysing the behaviour of earthquake faults with a high degree of accuracy based on geological, seismological and satellite data, as well as on simulations carried out on high-performance computers. That is precisely the purpose of the innovative agreement signed today in Trieste between the **Generali Group** and the United Nations' **Abdus Salam International Centre for Theoretical Physics (ICTP)** - the world's first and most important global scientific institution in research and knowledge transfer to emerging and developing countries, based in Trieste, and operating under the aegis of the Italian Government, the IAEA and UNESCO - to support a **three-year project for the study and analysis of earthquake hazards and seismic risk mitigation**.

The collected data and simulations that ICTP scientists will carry out on a fault system located in northeastern Italy between the Friuli Venezia Giulia region and Istria will serve to validate the model and to enable its implementation in other areas of the world exposed to seismic risk, with the aim to develop a scientific culture of prevention and to mitigate consequences of risk on the territory. For the Generali Group the project will also be an opportunity to assess the exposure to seismic risk in countries where Generali is present and to respond in a timely manner to the specific needs of customers living in certain areas.

The partnership represents one of the most prominent examples of cooperation in Italy between an insurance group and a scientific institution in the study of earthquakes. The study will be completed in 2018 with the presentation of the research results.



The Generali Group Ceo Mario Greco commented: *“What makes the agreement between our insurance group and the ICTP so important and unique is that it allows pooling the respective expertise, creating synergies to develop a better understanding of seismic risk in the exposed areas and to produce benefits from a greater diffusion of the culture of prevention. Studying earthquakes and developing earthquake models are the best ways to tackle the problem of great global risks and is certainly the right way to care about the concerns, wellbeing and protection of our future citizens.”*

The ICTP Director Fernando Quevedo commented: *“This project is of utmost scientific relevance to ICTP and will allow us to expand our mission of supporting developing countries. In addition, this agreement between two leading institutions at a global level in science and in the insurance industry respectively constitutes a win-win situation of collaboration for a society better prepared to deal with natural disasters.”*

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GEB Meeting 2015

The GEB Network Meeting took place this year in the heart of Berlin, where about 200 delegates from 50 countries gathered to discuss how to give our clients the competitive edge they need in fast changing and high-demanding scenarios.

This annual appointment provides the opportunity for all our Network partners to share experiences from their regions, discuss market needs and strategies to work together to keep improving our customer experience.

The agenda this year reflected the ambitious vision informing the strategy of Generali worldwide: reduce the burden and create value for our clients, thanks to a smarter use of data, and establish new partnerships to foster innovation (see the recent partnerships with [OBI Mobiles](#)).

Opening the three-day event, high level representatives of **Generali Group** and **Global Business Lines** outlined capabilities and infrastructures to support countries' operations and enable them to serve all corporate needs with an integrated approach. **Giovanni Liverani**, CEO of Generali Deutschland, welcomed participants to Berlin, providing an update on challenges and priorities ahead in his country.

Paolo Vagnone, Head of Generali Global Business Lines (GBL), highlighted the strengthened capacity of GBL to integrate Generali top class corporate insurance solutions and thus provide a one-stop shop for business' risk management needs.

During the following two days, the event programme included thematic workshops and hands-on seminars to analyse how to respond to common challenges (from demographic trends to regulatory pressures) that are placing employee benefits high in Human Resources and Risk Managers' agenda. These challenges provide an opportunity to devise innovative solutions for the wellbeing of organisations and their employees.



Three main areas of innovation were investigated by attendees: **Pension and savings**, including global trends and future scenarios; **Wellness** solutions, and in particular data availability, return on investment and advantages of global governance; and internationalisation of middle market, with tailored solutions to facilitate **Small and Medium sized Companies** entering the group benefits market and formulating plans to engage their employees.

Countries from Singapore to Slovakia shared best practice and experts contributed to identify how to roll them out in other countries. *"When we meet a client as GEB we are perceived as world leader"* commented a local partner in the debate on how GEB governance can provide support and empowerment within the network to scale up achievements and take advantage of synergies.

Further food for thought was provided by the inspirational speech of this year keynote speaker: Professor Simon Anholt.

Professor Anholt is an independent policy advisor who helps national and local governments develop and implement strategies for enhanced economic, political and cultural engagement with other countries.

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The provocative idea of nations as brands launched his career back in 1998 when he declared governments should carefully manage their reputation and public profile when competing (on FDI, tourists, talents, events...) on the global stage.

To join the GEB Meeting this year he returned to Berlin where in 2014 he presented his new project at a **TED talk** - soon got viral: the [Good Country Index](#). The index is built in response to findings on what the main driver of a strong image is: being good.

What it takes to be good at global scale? "It is not about morality. Interconnected global challenges led to the rise of a global public opinion, interested not much in what happens within a single country but in how each country contributes to a better world" (based on parameters ranging from research publications and patents, to employment measures).

Companies have a role to play too: "CSR is not a gift

for society, it is something companies have to do. Particularly with new generation of employees with a strong global mind-set, the net income is not the only criteria they value. They are looking for meaning, for being proud ... It is about feeling rewarded. It requires a long term vision and a bit of wisdom from governments and companies alike, but in our increasingly social world the vocabulary of key drivers and aspirations is already shifting: from richness to happiness to meaningful".

GEB partners commented and shared their strong belief that delivering and measuring impact, as well as creating and effectively communicating value, will play a major role in Employee Benefits strategies in the upcoming years.

We would like to thank all participants who contributed with their energy and enthusiasm to the success of this conference, and look forward to celebrating with you all GEB 50th Anniversary in 2016.

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GEB puts Wellness to work

Employers are placing greater emphasis on wellness and on maintaining the productivity of their workforce.

Such an approach can serve to control costs, and it can also aid in attracting and retaining the talent that a company requires in order to succeed.

Generali Employee Benefits Network is pleased to announce the availability of a new Wellness Solutions brochure.

It was created to help interested clients learn more about local wellness capabilities across the Network and how they can be used to further an employer's own objectives within a wellness program, or country specific initiative.

The brochure is the result of a recent survey of local network insurance companies. Generali and partner insurers were evaluated on the current wellness capabilities that exist locally, and that can be put at an employer's disposal. At the back of the brochure are the results from 51 local insurers in 48 different countries.

As part of its global approach to confirm wellness capabilities across the Network, Generali Employee Benefits evaluated insurers across 9 categories, and within 3 groupings:



Health Promotion

- Health Promotion & Education
- Lifestyle intervention programs
- Wellness facilities allowances

Screenings and Prevention

- Health Risk Assessment
- Health check-up & Bio screening
- Vaccinations & Immunizations

Assistance and Productivity

- Disease & Condition Management programs
- EAP & Psychological Counselling
- Disability Management, Return to Work

Click [here](#) to download a copy of the new Wellness brochure

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Generali Hong Kong enhances its group medical solutions

Generali Hong Kong upgrades its group medical offering with two new features that equip employers with sophisticated tools to protect and ensure the wellbeing of their employees and their families.

The first announcement is the launch of the new **Flexi Top** Medical Plan for the top-up or conversion of medical benefits offered to employees. Flexi Top is designed to provide employers with added value and competitive group medical plans for their workforce. Without extra administrative burdening, employees are offered the opportunity to complement their group benefits or to convert their group coverage in to individual policy, ensuring smooth portability in case they plan to retire or work elsewhere.

Flexi Top will be available to Hong-Kong based employees as of January 2016. Groups of at least 50 employees are eligible to take advantage of this new offer.

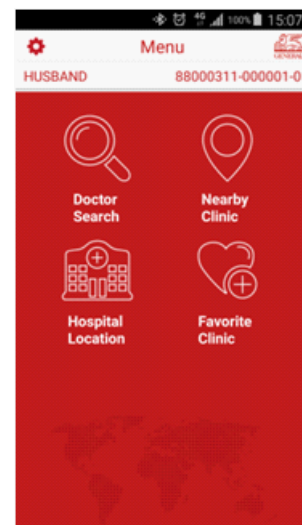
At the same time Generali Hong Kong is launching the brand new app **We Care** available to all members of a group medical plan with Generali, to bring them easy access to medical services with few clicks, anytime and anywhere.

We Care supports multiple devices for use by dependents and is available on Apple and most Android devices, in both Chinese and English languages.

Main features include:

- Search of network doctor by name, district and / or specialty
- Find network doctors around you via Google map
- Save your favorite network doctor for future reference
- Locate the private hospitals available in Hong Kong

Upcoming features will further include Health Tips and Alerts and Mobile Claims services.



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New eldercare support service in UK

Generali Employee Benefits UK has recently launched a new complimentary service designed to support employees with caring responsibilities for elderly parents.

The Eldercare Support Service offers information and assistance to all UK employees of Generali's Group Income Protection (GIP) policyholders, whether insured or not, via the telephonic EAP delivered by Optum UK and is available to employees, eligible dependents and non-household-resident dependent parents of employees. Employees and parents can easily access useful information and assistance on topics such as bereavement, accommodation, mobility aids, etc...

As of December 2015 new enhancements additionally bring to customers some of the valuable features of the Best Doctors™ service, including Ask Best Doctors, the online medical member portal featuring a medical encyclopaedia, health calculator, video library with almost 300 health related videos, My Health Folder an online tool that lets you store all medical information related to your Best Doctors cases securely in a single place, and FindBestDoc™ to help with the selection of a consultant.

Founded over 20 years ago by Professors from Harvard Medical School, Best Doctors is today the main point of contact for people searching for state-of-the-art medical advice, opinions and information (with over 30 million members in more than 100 countries), and is available in UK through insurers, employers, and affinities.

Eldercare Support Service can also include if appropriate, an Occupational Therapist's assessment of an elderly parent with a confidential eldercare report for the employee. The assessment report aims to answer big questions such as whether the employee's parent will be able to cope upon discharge from an unplanned stay in hospital, what sort of extra



assistance they may need, what assistance is available from the local NHS trust or social care services, as well as providing a summary of key contact details. This element of the Eldercare Support Service is a valuable resource to empower employees and better equip them to cope with what can be a highly stressful and emotional time.

“Working schedules and caring responsibilities are often delicately balanced. When an emergency medical situation arises, especially with an ageing parent, this balance can become unmanageable and the resulting situation can be complex, time-consuming, and traumatic.” says Simon Thomas, Head of Employee Benefits & Life Division, Generali UK Branch. “We know the UK 50+ economy is already the third largest in the world, and the sandwich generation phenomenon is already the norm for many families. It's time to remove stigmas, open dialogue and wherever possible offer support that can make a real difference to employees and their families. For this reason, and in alignment with the Group's core values, Generali UK has launched the new Eldercare Support Service.”

To learn more about the new Eldercare Support Service from Generali UK please contact EAP@generali.co.uk

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Award-winning health program “initiative.diabetes” launched by Generali in Germany

The private health insurer of Generali Deutschland, Central Krankenversicherung, designed “initiative.diabetes” - an unique disease management program for insurees with type 2 diabetes. The innovative intervention concept was developed together with the Deutsches Institut für Telemedizin und Gesundheitsförderung (DITG). Customers are actively supported to establish lifestyle changes towards a healthier diet, regular physical activity and a successful diabetes self-management. Through these lifestyle changes customers can learn how to control the disease.

The combination of personal coaching and technical innovation was the decisive factor for the “initiative.diabetes” to be honoured with the **MSD-Health award** (MSD-Gesundheitspreis) in September, the most important German award for **innovations in Health Economics**.

How it works:

Simple and smart digital tools help customers to successfully integrate those changes into their daily living.

At the very beginning of the program every patient receives a starter kit, which includes a Smartphone (iPhone®), a blood glucose meter that can be used with the Smartphone (GlucuDock®), an activity tracker (a Fitbit®) and instructions to install the necessary software.

The patient is further introduced to his personal telephone coach, who supports the patient throughout the whole program. They communicate regularly through the online portal developed explicitly for this program (www.initiative-diabetes.de). All relevant health data is transmitted from the blood glucose meter and the activity tracker to the portal. The coach supervises the patient's blood glucose and can intervene if necessary. The program extends over a period of one year and is divided into two phases - the intensive phase and the maintenance phase. During the intensive phase the coach and patient set goals regarding a reduction of the long-term blood glucose level HbA1c and reduction of the Body Mass Index. In the maintenance phase the patient is encouraged to establish the lifestyle changes in his/her daily living without regular contact with the coach.

During this phase the coach still supervises the patient's blood glucose level and can be contacted by the patient via the message function of the portal.



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New pension product from Generali Germany

The new pension product from Generali Germany combines security and potential higher rate of return. Retirement provision has become today one of the top concern for employees: despite continued low interest rates, they are still searching for a solution that combines profit and security. For generations, occupational schemes have offered a proven and regularly updated solution to this issue. A core element of these products are their protection against life's general risks, making them an important element for a sustainable pension. The challenge for providers is offering the highest rate of return together with the greatest level of security.

With Rente Zukunft, Generali has developed a solution that continues to invest in the company's coverage assets to meet customers' security requirements. In addition, customers can benefit from a higher interest rate and a higher maturity bonus during the savings

accumulation period.

A further advantage of Rente Zukunft is that consumers have the chance of a better guaranteed interest rate during retirement, and therefore a higher potential income. Important for employees: even during a change of employer, the insurance can be transferred to the new employer or continued on a private basis.

"Employees can benefit hugely from an intelligent occupational pension scheme. For the deferred compensation, the state contributes around 50 percent of the financing via tax and social security waivers. In light of the prevailing skills shortage, employers can also benefit from an improved company image and increased employee motivation. Occupational pension schemes are, and will remain, an attractive and acknowledged means of attracting and retaining employees," explains Michael Stille, Executive Board Member at Generali Lebensversicherung AG.

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FERMA Forum 2015

Generali meets the risk management community in Venice. Generali was a diamond partner for The Federation of European Risk Management Associations (**FERMA**) 2015 Risk Management Forum in Venice from 4th to 7th October.

The forum is the largest pan-European event for the risk and insurance management community and takes place every other year in a different European city. The FERMA association acts as a significant stakeholder in the decision-making process at European level on risk management, risk financing and insurance and it coordinates, promotes and supports the development and use of risk management, insurance and risk financing in Europe.

The 2015 Forum saw more than 1600 risk and insurance professionals from across Europe attending to share their views on the **“Living and working in a riskier world: profession, innovation, diversity”**. Generali’s participation represented an opportunity to support the risk management community and to share the culture of risk management with stakeholders through workshops, panels and debates. Generali representatives met participants to provide them with the opportunity to deepen their knowledge of the Group’s activities in the corporate segment and its integrated approach through **Generali Global Business Lines**.

“Good risk management is not a burning platform but the eternal flame”: Generali Group CEO Mario Greco tells in his keynote speech opening the Forum. “In this evermore complex world, the nature of what risk managers do has become a core business function. Managing risks should influence everything from strategic decision-making to day-to-day interaction with customers, regulators or suppliers. Good risk management is not a burning platform but the eternal flame.”



Talking about the role of companies like Generali, he added: “Industry should play its part in providing new ways of approaching problems as well as innovative solutions to them”.

In commenting on Generali’s participation as a Diamond Partner for FERMA, he said: “FERMA plays a key role in promoting and supporting the development and use of risk management, insurance and risk financing in Europe. Our investment in this forum reflects our conviction that partnership is a key element for finding solutions to the problems of today’s interconnected world.”

Julia Graham, the President of FERMA, said “The title of this FERMA Forum is Living and Working in a Riskier World. In this new and riskier world, our profession is thriving and ready to seize opportunities to take a bigger role in advising and leading risk management in organisations. According to Julia, the new and riskier world is characterised by:

- Increasing domination of intangible assets, ie. intellectual property and brand value, over tangible assets.

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Giovanna Dal Negro -The Fairplay Srl

- Massive dependency on systems connectivity with integrity, value creation through new business models, new technologies and ever escalating speed to bring these to market.
 - Special geopolitical issues in Europe, including the challenges of large scale population migration, and the continuing effects of failed corporate governance. Nor is Europe immune from other global risks.
- “Risk managers, insurers, brokers and those who support managing in this new and riskier world, must come to terms with this or face extinction. The corporate history of those who did not adapt reminds us that survival of the fittest remains a true statement... Risk managers no longer just monitor, but have the opportunity to lead.”

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5th Foro Multilatinas AméricaEconomía

GEB sponsored the fifth edition of **Foro Multilatinas** the annual conference organised by AméricaEconomía, Latin America's leading business publication.

With over 200 delegates regularly attending, including top officials from national and international organisations, and senior executives/entrepreneurs, the event has quickly established itself as the major forum in the region to advance internationalisation of Latin America companies.

The event took place on 15 and 16 October in Miami, a city that traditionally represents a hub for Latin-America companies' global business. The event theme was in fact dedicated this year to "The Emergence of Multilatinas on the Global Scene".

The ambition is to go beyond regional consolidation, and support so called Multilatinas companies growing into major players in the global arena.

The programme included three main areas of debate:

- The global stake,
- Financing globalisation, and
- Multilatino talent and innovation.

The latter in particular aimed to highlight the fundamental role played by human capital in the creation of company value. Among the topics discussed, the social role Multilatinas should play, learning from best private-led initiatives, and strategic management of talent to retain and acquire the right skills to stay competitive internationally.

Against a backdrop of growing expansion and integration into global markets, the capacity to attract and develop truly global talent emerges as key to boosting Multilatinas positioning abroad.

GEB participated in an experts panel focused on main challenges Multilatinas companies face when dealing with global talents, and including:

- Managing mobility programmes at a global scale, ensuring the right skills are readily available where most needed,
- Devising benefits as retention tools to satisfy the needs of international executives and their families, and
- Training multi-cultural and global-minded executives, who can operate effectively outside their region and within international teams.

Mr Pasquale Gorrasi, Head of GEB Network International Lines, discussed how international solutions can provide employers with the flexibility they need to manage in a coordinated way their international mobility programs. An international approach allows for developing a consistent strategy for expatriation and talent management worldwide, based on common principles and practices, and for preserving flexibility at local level, thus to adapt to specific market conditions and also take into account different stages in each company's internationalisation process.

More information on:

[Foro Multilatinas 2015](#)

[GEB Solutions](#) for internationally mobile employees



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1st Global Employee Benefits Conference in Russia

GEB team reached Moscow to join the first edition of the **Global Employee Benefits Conference** that took place in the Russian capital on 1 October 2015. The event provides a platform to share insights on local and international talent management, risk benefit management, rewards, and innovative solutions for businesses with a current or future presence in Russia and the CIS region.

The event was opened by Alexis Rodzianko, President of the American Chamber of Commerce, with an analysis on future developments for the Russian economy and expected implications on businesses and their employees. This was followed by an intervention of Roger Munnings, Chairman of the Russo-British Chamber of Commerce, on the importance of transparency and governance in business processes.

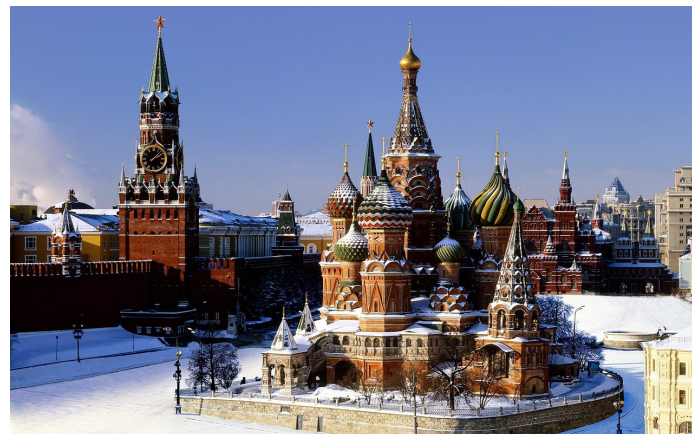
GEB EMEA Director, Mr Andrea Valacchi, closed the plenary sessions with an overview of major employee benefits trends, market needs and possible solutions that employers should look at when formulating their **benefits strategies**.

The programme further included breakout sessions where insurance players, consultants and experts, convened to promote understanding of employee benefits, insurance products, pricing principles and benefits design, including case studies and detailed guidance on implementation.

In the workshop **Size is not a barrier**, Sandor Jonas, GEB Regional Manager for the CEE/CIS Region presented opportunities for middle market to access global solutions and expertise that can simplify their employee benefits provision. This was in line with a major debate topic at the conference on the need to minimise administration and costs, while managing rewards and social responsibility through the current crisis. Other practices discussed during the sessions, flexible benefits design; voluntary benefits, pension and long term saving plans.

During the conference a new partnership was announced between GEB and Benefactory, an high-end benefits administration platform. More information on the [announcement](#)

The Global Employee Benefits Conference [website](#)



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Generali Portugal leads customer satisfaction study

Company leads in both Life and Non-Life for best price-quality ratio.

Generali Portugal ranked first in the 2015 ECSI (National Customer Satisfaction Index) Portugal study in terms of customer satisfaction within the insurance sector. The company was the only one to receive a score above 8 points on a 0 to 10 scale in both Life and Non-Life.

Santi Cianci, Generali Portugal CEO, comments: *'This is an extremely significant result for our company, considering that customer service is the primary focus of Generali's strategy. This distinctive positioning, which aims to establish relations of trust and loyalty based on quality and innovation, has enabled Generali to keep growing on a challenging market, gaining the loyalty of current clients and winning new ones, who are aware that the insurance solutions Generali offers have the best price-quality ratio in Portugal.'*

Over the past few years, Generali has invested in developing its operations in Portugal and improving its service to clients and business partners. New technological tools and a network of agents and brokers were deployed in order to provide an outstanding service.

The results of the strategy were made clear in the 2015 ECSI Portugal study, in which Generali gained leadership in seven out of eight parameters independently rated by the study promoters, namely the Associação Portuguesa para a Qualidade (Portuguese Association for Quality), the Instituto Português da Qualidade (Portuguese Institute for Quality), and the Nova – Information Management School. The study measures the quality of goods and services available in the national market according to customer satisfaction and examines different economic sectors, including insurance and its various lines.



The study's 2015 edition involved the nine leading insurance companies in Portugal, including Generali.

Generali Portugal also ranked first in terms of perceived quality and perceived value, an achievement that confirms the company's role as an insurance solutions provider offering the best price-quality ratio. Trust, loyalty, expectations, and complaints are other parameters in which Generali placed first, confirming the positive perception of the company held by clients.

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Netherlands AON Claims Award

GEB congratulates Hienfeld (Generali's Accident service provider in The Netherlands) for winning the "AON Claims Award 2014". Hienfeld claims handling ranked highest on criteria such as professionalism, knowledge, speed of communicating and payments, and overall customer focus. Hienfeld, who already in 2013 won the "incentive prize", in this edition ranked ahead of previous winners (Zurich, 2011 and 2013, and AIG, 2012).

The AON Claims Award aims to put the customer at the center of insurance companies strategies, by turning the spotlight on a very key moment of truth such as claims management, through annual monitoring of companies' performance and of clients' satisfaction.

In the 2014 edition AON noted that the quality in claims processes has increased across the organisations participating in the Netherlands as testified by the fact that the average scores have increased.

Hienfeld was founded in Amsterdam in 1874 and it is today the market leader in the field of group accident insurance in the Netherlands.



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The festive period means something different to everyone, but we all speak the same language in working towards a brighter future across the globe. This year, we celebrate Christmas with a donation to UNICEF to help brighten the future of Nepalese children and help make the world a better place.

With our best wishes
The GEB Team

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