

Generali.  
Three Solutions, One Partner.



[generali.com](http://generali.com)

# Global Business Lines



Providing customers with long-lasting flexible insurance and assistance solutions lies at the very heart of our business. After more than 180 years, we are still thriving and committed to support Corporate clients worldwide through continuous development, long-term customer engagement and delivery of excellence in an ever-changing marketplace.

**The Group's passion and commitment to deliver on the promise remains unchanged.**

**Vision** Our purpose is to actively protect and enhance people's lives

**Mission** Our mission is to be the first choice by delivering relevant and accessible insurance solutions



Backed by the solidity of the Generali Group, **Global Business Lines** combines the strength of three leading strategic units – Generali Employee Benefits, Global Corporate & Commercial and Europ Assistance – to offer corporate clients a full range of global insurance solutions. As a single platform, our over 2,000 internationally minded specialists assist multinational companies implement global employee benefits, property, casualty and specialty insurance solutions as well as assistance services, handling € 5 billion premiums of corporate business.

Generali Global Business Lines brings clients the skills, international market experience and knowledge of local specificities to help them secure risks and increase the loyalty of their employees and final customers.



- Group Life
- Group Accident
- Group Disability
- Group Medical
- Expatriates
- Retirement

## GENERALI EMPLOYEE BENEFITS

A truly Global Network in the Employee Benefits field. Market leader by premium volume and geographic capabilities.

To see the full list of countries where GEB offers its services, visit [www.geb.com](http://www.geb.com).



- Property & Casualty
- Engineering
- Marine & Transport
- Aviation
- Financial Lines Insurance
- Corporate Services

## GENERALI GLOBAL CORPORATE & COMMERCIAL

A strong international team able to provide corporate and commercial clients with risk management solutions and services.

To see the full list of countries where GC&C offers its services, visit [www.generali.com](http://www.generali.com).



- Business & Leisure Travel Assistance and Insurance
- Remote Medical & Security Services
- Claims Management & Cost Containment Services
- Mobility & Fleet Assistance
- Property Assistance and Lifestyle Assistance

## EUROP ASSISTANCE

A unique worldwide assistance and risk management organisation able to globally serve corporate clients.

To see the full list of countries where EA offers its services, visit [www.europ-assistance.com](http://www.europ-assistance.com).

**Values** Deliver on the promise, Value our people, Live the community, Be open



# Generali Employee Benefits

The Generali Employee Benefits (GEB) Network is one of the largest and most experienced employee benefits networks in the world. With locally admitted solutions in over 100 countries through an integrated network of partners, GEB is the world's leading employee benefits network by premium volume & geographic capabilities.

Established as a strategic unit of the Generali Group in 1966, GEB has a team of 120 experienced and globally minded professionals committed to providing service excellence to multinational companies of all sizes. The GEB Network centralises risks and manages overall coordination of business activities (sales, underwriting and service) through its home office in Brussels, Belgium. The GEB Network's 13 regional offices meet client and consultant needs and provide greater consistency as well as increased control over local activities and services. The reinsurance capacity of Generali allows GEB to offer attractive underwriting terms and financial conditions.

GEB's proactive approach to benefits management facilitates coordination and the gathering of information and helps companies understand the overall value of the benefits they provide to their employees around the world.



## EMPLOYEE BENEFITS SOLUTIONS

GEB offers a wide range of products and services multinational employers need for their workforce. From locally admitted policies to cross-border arrangements for mobile employees and expatriates, GEB provides sophisticated employee benefits solutions at a local level, as well as Multinational Pooling and Reinsurance to Captive programmes for multinationals to manage their employee benefits risk.

<b>LIFE</b>	<b>ACCIDENT</b>
<b>DISABILITY</b>	<b>MEDICAL</b>
<b>RETIREMENT</b>	<b>EXPATRIATES</b>

### MULTINATIONAL POOLING

GEB is among the world leaders in providing pooling arrangements for employee benefits. These arrangements combine the financial performance of a multinational company's global employee benefits contracts in a single product that balances the underwriting margins throughout the client's entire portfolio. On top of international profit sharing, the advantages include better coordination of employee benefits plans worldwide, economies of scale together with an active risk management and full transparency thanks to a variety of detailed reporting formats.

### CAPTIVE ARRANGEMENTS

As the leader of employee benefits captives, GEB acts as a key partner for large multinationals looking to self-insure employee benefits risks to a captive company. Advantages of captive arrangements include improvements in cash flow, efficient use of capital, tax efficiency and the ability to customise insurance coverages.

### INTERNATIONAL MIDDLE MARKET

Generali Employee Benefits recently reinforced its range of solutions with a product specifically designed for companies beginning to expand their footprint abroad. Middle market companies with subsidiaries in at least two countries are eligible to participate in a multi-employer pool, thereby managing their global employee benefits contracts more efficiently and protecting their business from fluctuations in claims experience.

### EXPATRIATES

GEB offers a comprehensive range of solutions to meet the specific needs of companies that operate across national boundaries. GEB's dedicated department for mobile employees focuses on three main business areas: expatriate, cross-border and pension solutions.

More information on the Generali Employee Benefits Network can be found at [www.geb.com](http://www.geb.com)

**50** years  
of proven experience

**120+** dedicated professionals  
across the globe

**13** regional offices

**100+** countries  
where GEB provides Employee Benefits Solutions

**1,500** international clients

**450+** international coordinated programmes

**30+** captive programmes



# Generali Global Corporate & Commercial

Generali Global Corporate & Commercial (GC&C) is a new business unit that harnesses the skills and competences of the Generali Group to provide a full range of property, casualty and specialty lines protection to Corporate and Commercial clients and their brokers worldwide.

GC&C aims to provide Corporate and Commercial clients with best-in-class risk management solutions and services, leveraging its knowledge and expertise in local markets, through unrivalled leadership in Western and Central & Eastern Europe as well as an established presence in emerging Latin American and Asian countries.

GC&C's sales professionals work alongside clients and their intermediaries to help them understand, manage and transfer risks. Fully dedicated underwriters, claims experts and risk control engineers work together to provide insurance programmes and service tailored to client needs.

GC&C supports the Corporate & Commercial community worldwide through continuous development, long-term customer engagement and service excellence in an ever-changing marketplace.



## CORPORATE & COMMERCIAL SOLUTIONS

GC&C draws on a worldwide network of over 1,000 professionals to offer a seamless approach towards global risks and deliver what matters to clients. With a client-centric approach, GC&C provides a comprehensive array of insurance solutions bespoke to medium and large corporate risks including:

<b>PROPERTY</b>	<b>CASUALTY</b>
<b>AVIATION</b>	<b>MARINE &amp; TRANSPORT</b>
<b>ENGINEERING</b>	<b>FINANCIAL LINES</b>

### MULTINATIONAL PROGRAMMES

GC&C aims to play a leading role in the multinational business arena by providing first class service to medium and large clients and by leveraging Generali's global reach. GC&C delivers comprehensive and seamless insurance offers through an unrivalled network comprising more than 100 countries. The focus on compliance, service and efficiency puts customer needs at the center of the insurance offer. GC&C's services can meet any risk management need and include captive management, loss prevention, claims management services and capital optimization. GC&C has reinforced its loyalty by building long-term relationships with clients and by helping them grow into strong multinational players.

### LOSS PREVENTION

GC&C is able to provide technical consultancy on any potential risks that arise from specific activities of clients, avoiding or minimizing the negative economic consequences on their business. More than 100 experienced risk engineers operating all over the world and managed by a Central Team conduct effective technical evaluations and design the best solutions tailored to clients' needs. GC&C's loss prevention experts visit and assess more than 5,000 plants on a yearly basis, identifying and reporting risk mitigation recommendations to our corporate partners. These services conform to the highest international standards and rely on advanced in-house management tools for corporate risk analysis.

### CLAIMS MANAGEMENT SERVICES

With GC&C, clients enjoy an established worldwide network of local teams providing claims management services. Dedicated teams of claims experts work with professionals across diverse functions to deliver on the promise and to meet client and intermediary's expectations. The claims teams are actively involved in the underwriting process and client-broker relations, as well as in loss prevention activities. Flexibility, proactivity and transparency prove GC&C's loyalty to its partners and ensure the long-term engagement of customers and brokers.

**1,000+** dedicated professionals

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**8** main offices  
Milan, London, Madrid, Paris, Prague, New York, São Paulo and Hong Kong

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**100+** risk control engineers worldwide

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**100+** countries with customer and broker service

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**400+** programmes managed by GC&C

For more information on GC&C contact: [contact.gcc@generali.com](mailto:contact.gcc@generali.com)



# Europ Assistance

For half a century, Europ Assistance has been the pioneer in Care Services and continues to develop everyday assistance services that respond to its customers and partners' needs around the world. Europ Assistance takes care of 300 million people worldwide. With its 8,200 employees, 35 alarm and assistance centres operating in the field, and a solid network of 425,000 listed partners, the Group has the international outreach to deliver cutting-edge Assistance Services. Europ Assistance's mission is to address the need for advocacy, care and support to overcome life's difficulties in a changing world.

To fulfil the needs of global players, Europ Assistance is organised to provide clients with one unique point of entry for any request and seamless international account management.

Global clients are happy to work with Europ Assistance and can rely upon:

- Quality of service delivery
- Availability and flexibility
- Professionalism and accountability
- Responsiveness
- Monitoring of activity through KPIs and reports
- Technological and digital expertise



## ASSISTANCE SERVICES

Global organisations have local and global needs for assistance and support services, either for their employees and / or for their customers. Europ Assistance has the capacity to address the full range of local and global needs in four main domains: Automotive, Travel, Health and Home & Family.

REMOTE MEDICAL & SECURITY SERVICES

TRAVEL INSURANCE & ASSISTANCE

INTERNATIONAL TPA & COST CONTAINMENT

MEDICAL TREATMENT ABROAD FOR NATIONALS

ROADSIDE ASSISTANCE & MOBILITY SERVICES

HEALTHCARE & DEPENDENCY SERVICES

ASSISTANCE TO HOME & FAMILY

### 24/7 GLOBAL RESPONSE

Europ Assistance can either provide access to 35 local alarm and assistance centres or access to three interconnected regional alarm centres dedicated to cross-border activities. In these centres, 4,700 assistance representatives and 400 medical professionals are mobilised to provide personalised support in all circumstances.

### UNIQUE WORLDWIDE CAPABILITIES

**Network** - the International Network grants access to 425,000 partners and local emergency response agents ensure assistance service in 208 countries. Europ Assistance also provides access to more than 10,000 acute care facilities, over 600,000 physicians across 130 countries and over 5,000 international facilities with cashless service through the **Corporate Medical Network™**.

**Global Purchasing Capabilities** - Europ Assistance provides best-in-class services at the best price.

**Innovative Proprietary Tools** - They are an integral part of our added-value solutions, providing clients with quality, time-efficient, and cost-effective services.

More information on Europ Assistance can be found at: [www.europ-assistance.com](http://www.europ-assistance.com) and [www.gcs.europ-assistance.com](http://www.gcs.europ-assistance.com)

50+ years of experience

35 customer assistance centres

208 countries covered by the Group's local emergency response agents

425,000 listed partners

11,7 million interventions per year

75+ international programmes

5,000+ corporate clients



# Generali Group

Founded in Trieste in 1831, Generali is one of the most significant players in the global insurance and financial products market. The Group is present in over 60 countries and aims to be among the leading insurers in the markets where it operates. Generali offers an extensive line of products in the Life and Property & Casualty segments to meet all the clients' needs.

In the Life segment, Generali's offer ranges from savings and family protection policies to unit-linked policies and sophisticated programmes for multinationals.

In the non-life segment, Generali's portfolio ranges from mass-market personal lines insurance to sophisticated commercial and industrial risk coverage.

**65** million  
customers

**€66** billion  
total premium income in  
2013

**77,000** employees throughout  
the world

**€500** billion of assets under  
management

**Top 50** one of the world's 50  
largest companies\*  
\*2013 Fortune Global 500



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