

BUSINESS INSURANCE[®]

WORLD

CAPTIVE FORUM

Global EB: Trending Up

#WorldCaptiveForum

JANUARY 30 – FEBRUARY 1, 2019

Introduction to your dedicated team

- **Maria Sheffield**
- **Bill Fitzpatrick**
- **Ricardo Almeida**
- **Mark Cook**

The logo for CAT, featuring the letters 'CAT' in a bold, black, sans-serif font. A yellow triangle is positioned below the letter 'A', pointing upwards.The logo for Deutsche Post DHL Group, consisting of a yellow rectangular box with the text 'Deutsche Post DHL Group' in black, sans-serif font.The logo for MAXIS, featuring a blue circle with a white diagonal line. To the right of the circle, the word 'MAXIS' is written in a bold, blue, sans-serif font. Below 'MAXIS', the text 'GLOBAL BENEFITS NETWORK' is written in a smaller, blue, sans-serif font.The logo for Willis Towers Watson, featuring the text 'Willis Towers Watson' in a purple, sans-serif font. To the right of the text is a stylized graphic of vertical bars of varying heights, also in purple.

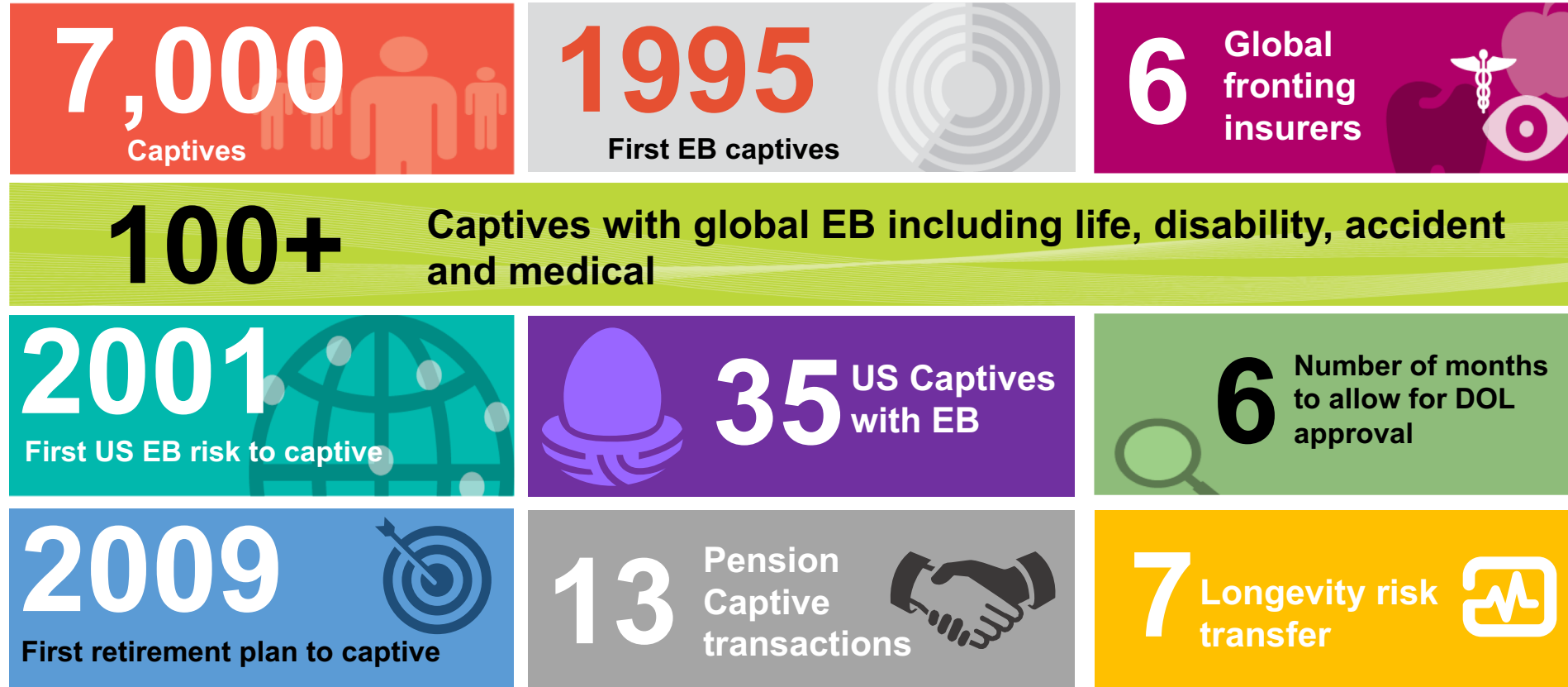
Agenda

Objective: Showcase what's happening out there

- A little context for you
- Just starting: the Cat case
- Sophisticated! . . . DHL
- WTW and Maxis will provide their perspectives throughout

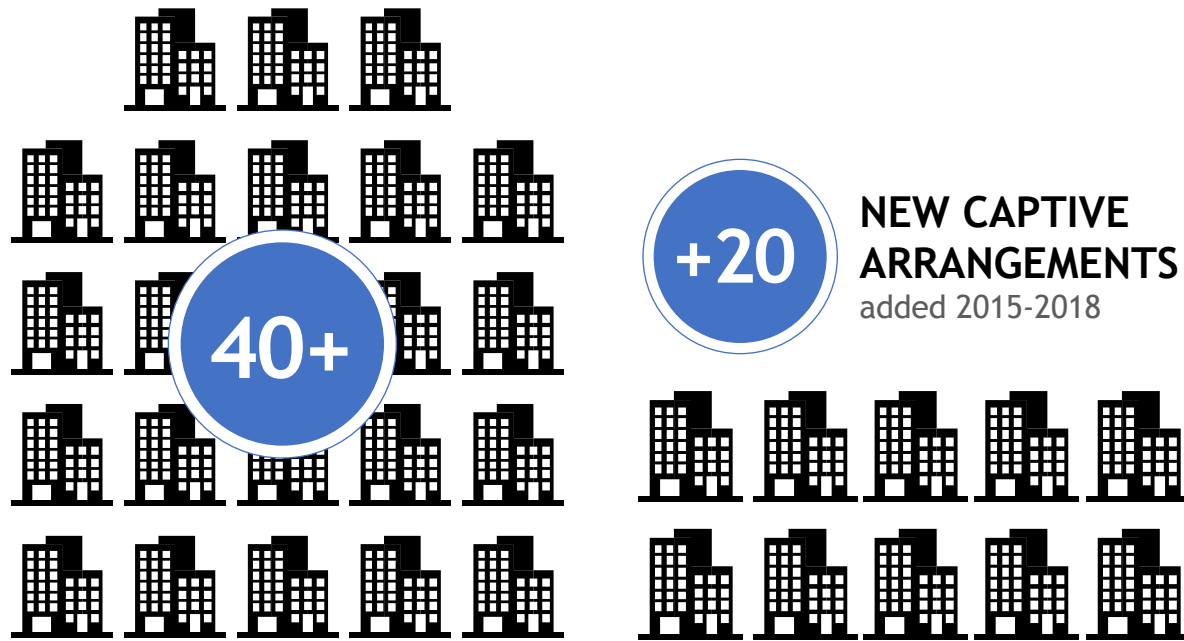
First some context

What is WTW seeing?

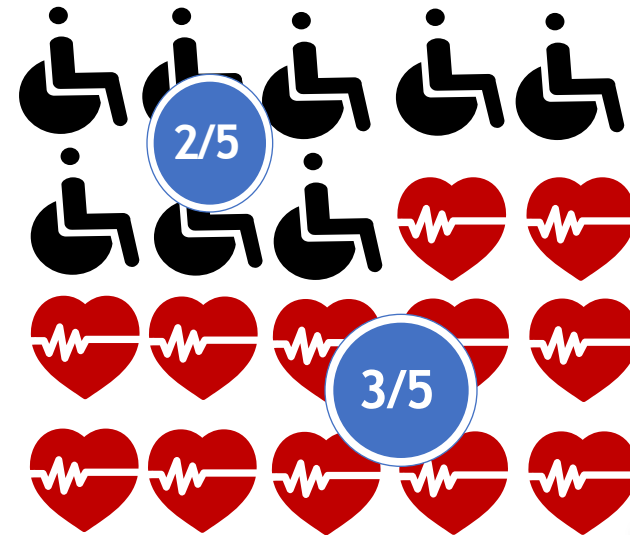


Maxis has a similar view

MAXIS GBN currently manages



2/5 life and disability
3/5 medical



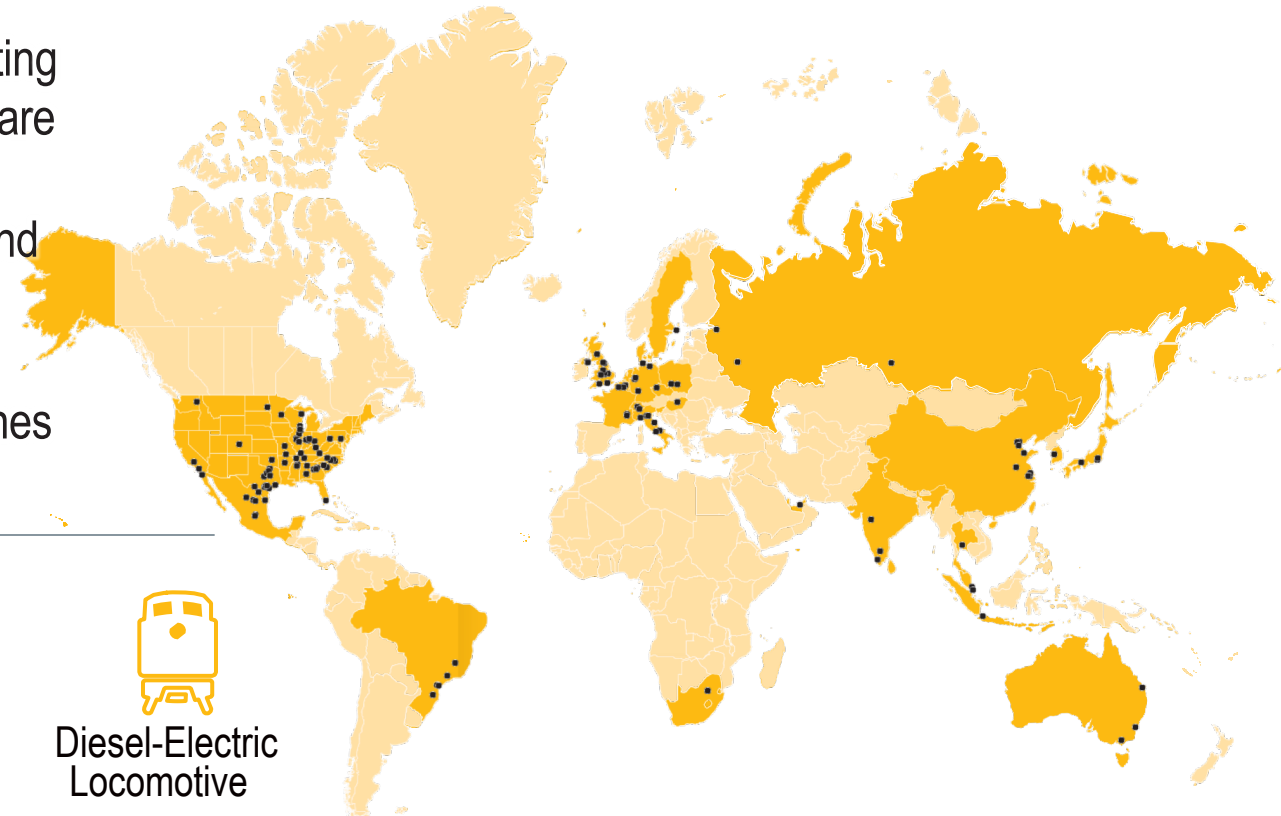
Overview of our two captives

Captive	Parent	Annual Premium	Domicile	Start Date	Global Fronts	Benefit Lines
CICL	Caterpillar Inc	Target \$50m	Bermuda	2019	TBC	Life, Medical, Accident, Disability
Marias Falls	DHL	€118m	Bermuda and Lux	1996	Maxis, Generali plus indep.	Life, Medical, Accident, Disability, Expat, US life, LTD

Just starting off . . . Cat

Caterpillar Inc. – A Global Company

Whether paving roads, mining essential commodities or extracting the fuels to satisfy global energy demand, Caterpillar products are helping to **build a better world**. For more than **90 years**, Caterpillar has been making **sustainable progress** possible and driving positive change on every continent. Caterpillar is the world's **leading manufacturer** of construction and mining equipment, diesel and natural gas engines, industrial gas turbines and diesel-electric locomotives.



PRODUCT LINE



Construction



Mining
Equipment



Diesel & Natural
Gas Engines



Industrial Gas
Turbines



Diesel-Electric
Locomotive



3 Million+
Products at Work
Around the World



95,400
Full-time Employment



\$45.462B
Sales and Revenues

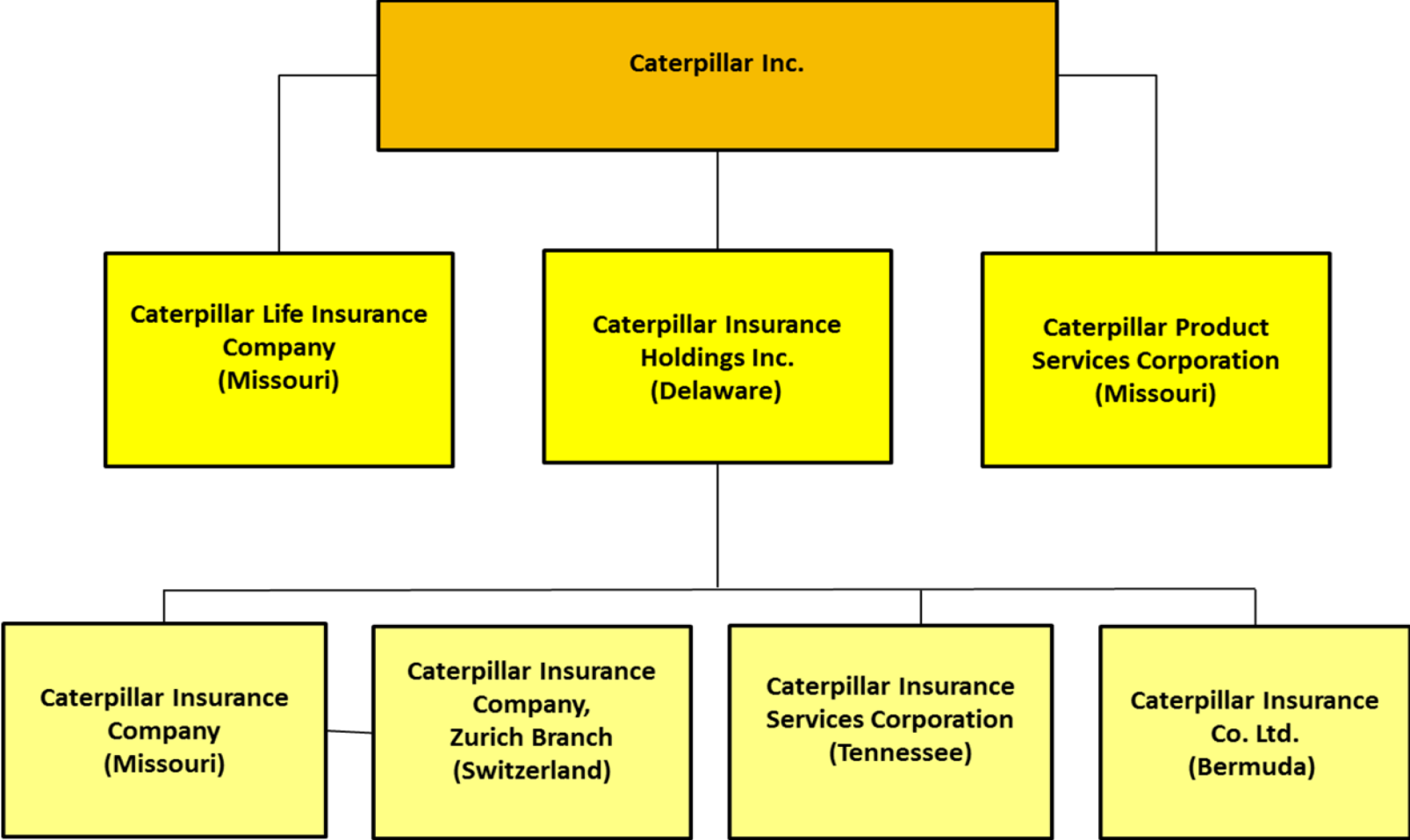


59%
Sales and Revenues
Outside United States



Headquarters:
Deerfield, IL

Caterpillar Financial Insurance Services (CFIS)



Let's explore with Maria

1. Internally, who is on the team?
2. Level of attention needed
3. What is the business case?
4. Different stakeholders
 - a. HR, insurance, legal, tax, procurement, others?
5. What is the role of external support?
6. What are the surprises you can encounter?

What happens when you're set up?

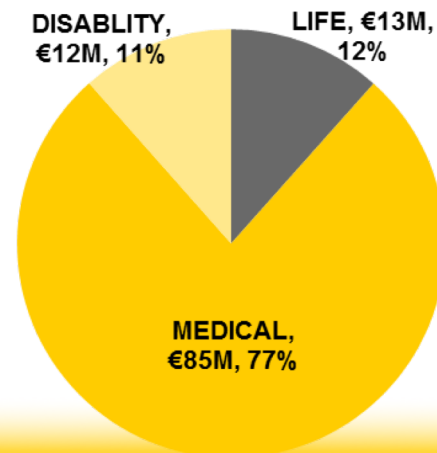
1. Most painful thing about implementation?
2. What would you do differently?
3. How long did it take you to get to “steady state”?
4. Key issues in “steady state”?
5. Annual cycle of program and key processes
6. Reporting to other stakeholders
7. What is value?
8. How do you measure value?
9. Where to next?
10. Challenges for DHL and Cat

Sophistication

H&W Landscape - DPDHL Global Employee Benefits Programme

Highlights

- Total internal market size all entities (ex US) +/- €118m
- Thereof, DPDHL GEB €110m +/- 94% internal market share
- 225,000 FTE's + dependents in 107 countries
- Original value proposition to DHL was €20m p.a. cost savings delivered directly to local BU's
- Substantial H&W risk data available, almost real-time (quarterly) per local BU entity
- Opportunity existed to use above data to drive a proactive global H&W initiative in a measureable way




DPDHL Global Benefits Programme Countries			
Algeria	Cyprus	Japan	Qatar
Angola	Czech Republic	Jordan	Romania
Argentina	Denmark	Kenya	Russia
Australia	Dominican Republic	Kuwait	Saudi Arabia
Austria	Ecuador	Lebanon	Sierra Leone
Bahamas	Egypt	Luxembourg	Singapore
Bahrain	El Salvador	Malaysia	Slovakia
Bangladesh	Fiji	Mauritania	South Africa
Barbados	France	Mexico	Spain
Belgium	Gabon	Morocco	Sri Lanka
Benin	Germany	Mozambique	St. Maartens
Bermuda	Ghana	Myanmar	Sweden
Bolivia	Greece	Netherlands	Switzerland
Brazil	Guadeloupe	Netherlands Antilles	Taiwan
Bulgaria	Guatemala	New Zealand	Tanzania
Cambodia	Guernsey	Nicaragua	Thailand
Canada	Haiti	Nigeria	Togo
Caribbean	Honduras	Norway	Trinidad & Tobago
Caroline Islands	Hong Kong	Oman	Turkey
Cayman Islands	Hungary	Pakistan	Ukraine
Chile	India	Panama	United Arab Emirates
China	Indonesia	Papua New Guinea	United Kingdom
Colombia	Ireland	Paraguay	United States*
Congo	Israel	Peru	Uruguay
Costa Rica	Italy	Philippines	Venezuela
Croatia	Ivory Coast	Poland	Vietnam
Curacao	Jamaica	Portugal	TOTAL 107

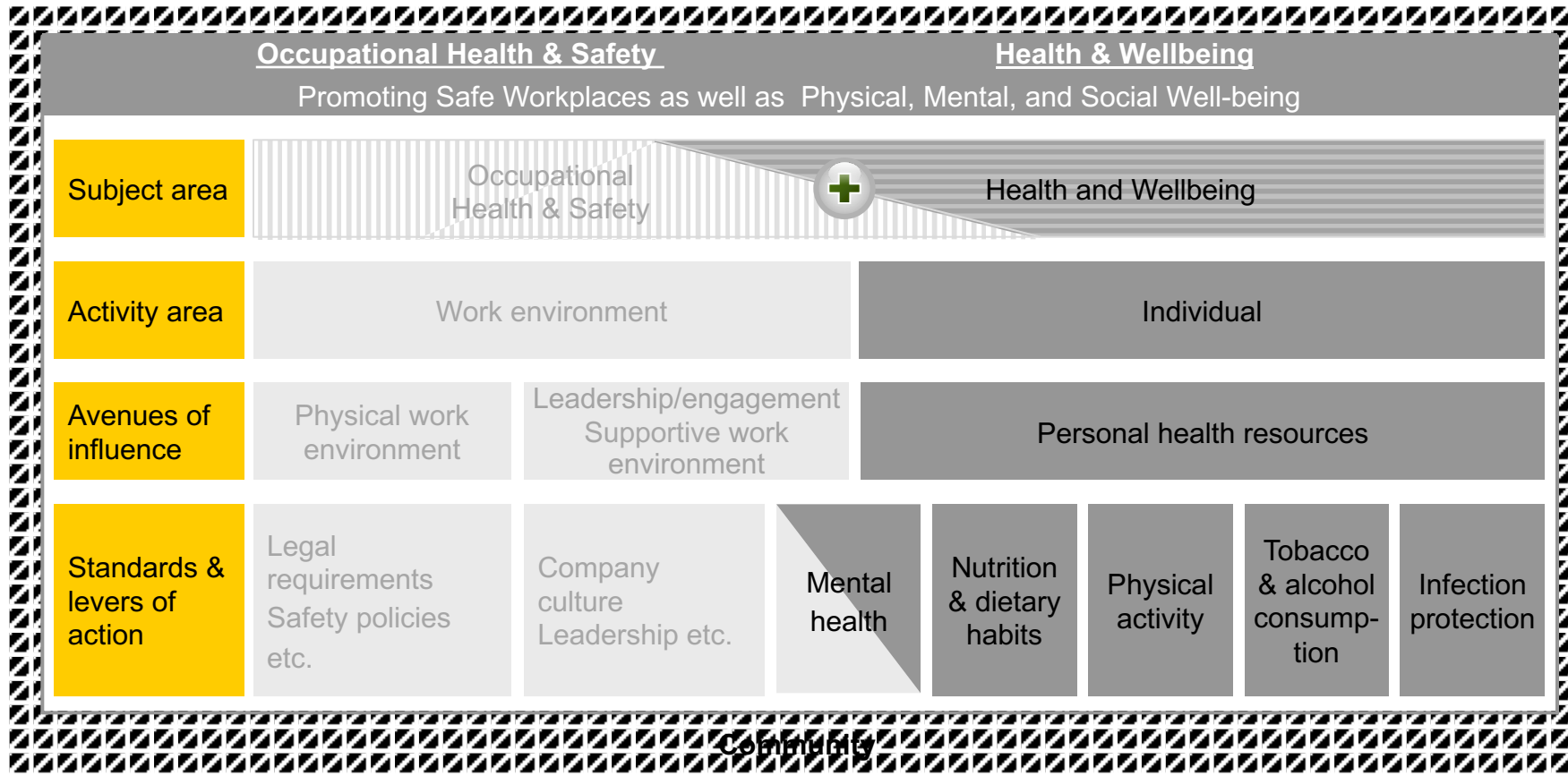
* USA – LTD only – written on a quota share basis



DPDHL Global Health & Wellbeing: Background

Delineation OHS – H&W

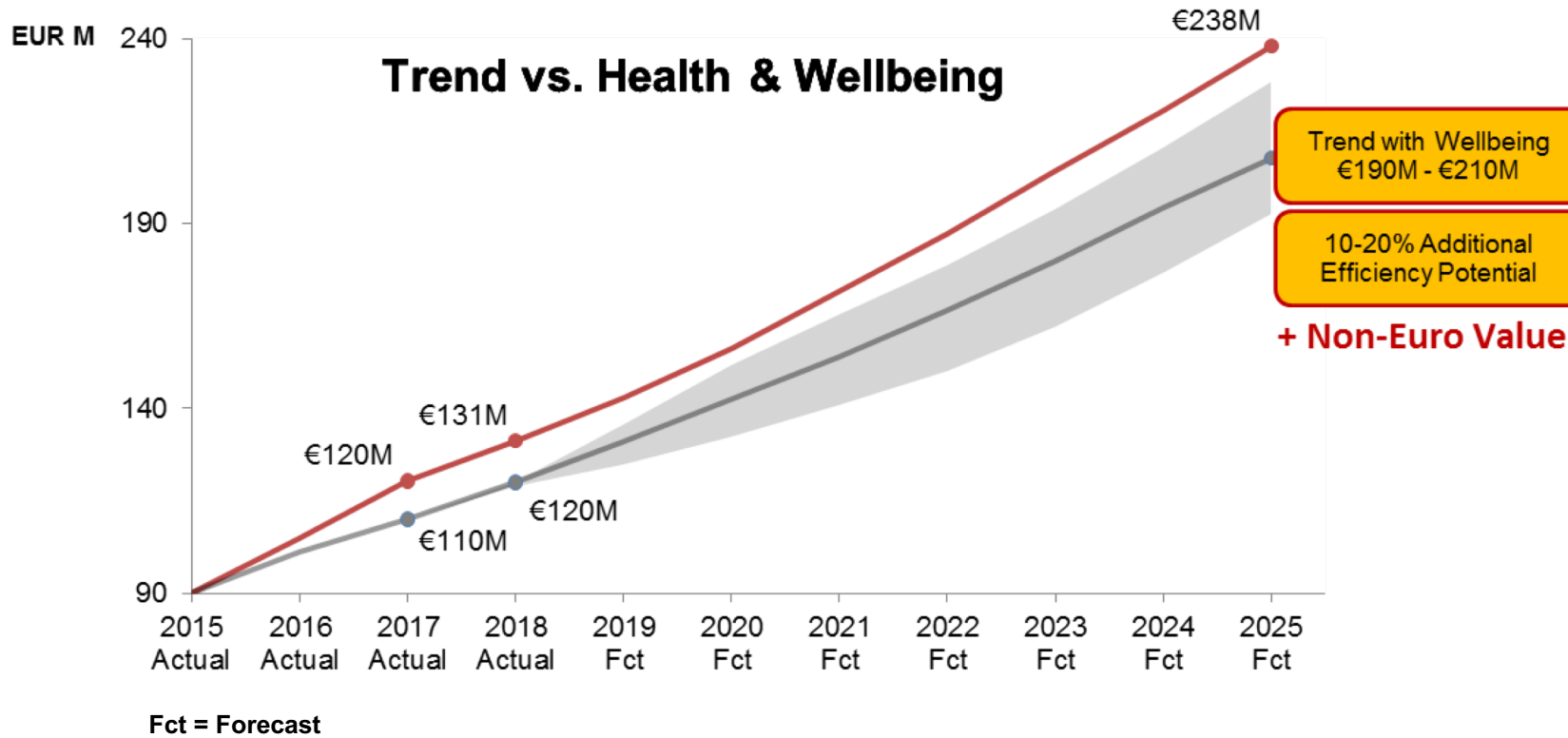
 Spill over effects





DPDHL Global Health & Wellbeing: Business Process

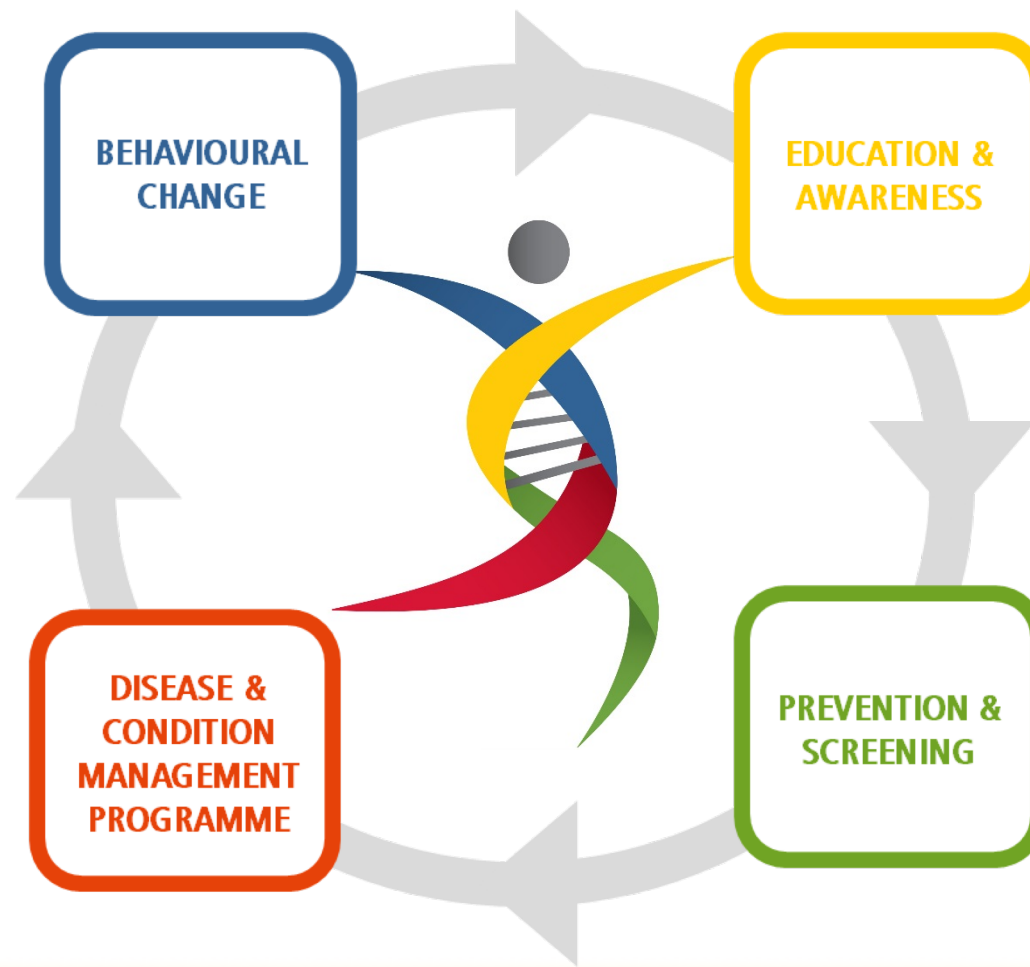
DPDHL Employer Sponsored Annual Health Insurance: (excluding Germany & USA)





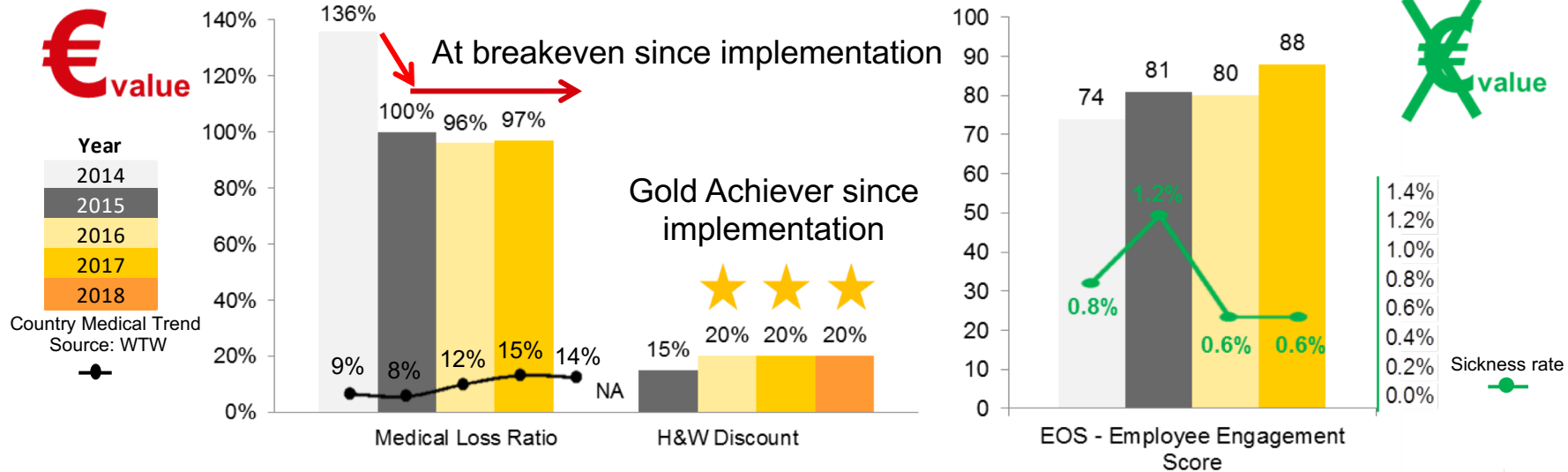
DPDHL Global Health & Wellbeing: Business Process

The DNA : The Four Pillars of Health, a 360 degree framework

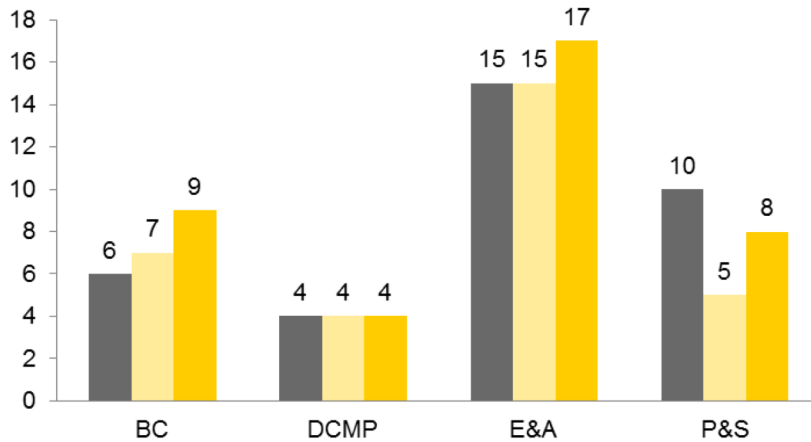




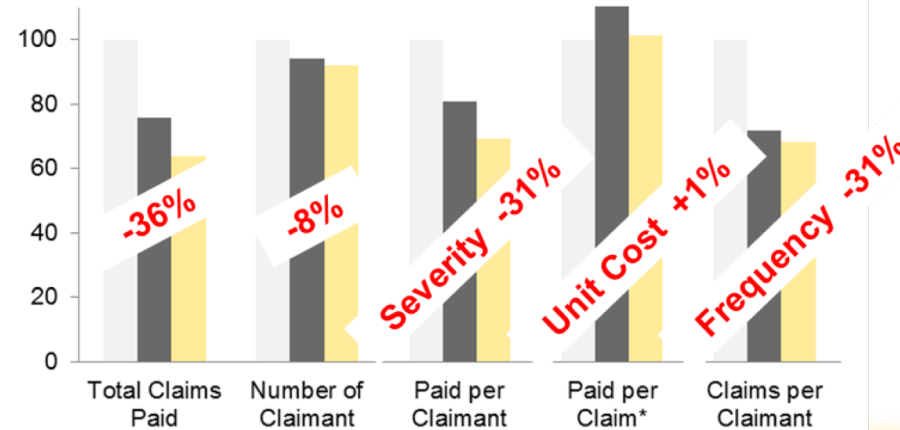
DPDHL Global Health & Wellbeing: Case Study



H&W Scoring Dashboard - QAS Credits



Medical Claim Paid Report



The Future