VERLINGUE
PROTECTING TODAY. IMAGINING TOMORROW.

Welcome to BUENOS AIRES

22-25 October 2025

The international landscape continues to be shaped by geopolitical tensions, modest economic growth in Europe, and major climate, demographic, and digital transitions that are redefining global balances.

In this shifting environment, Verlingue is steadily advancing its development. Since our last meeting in Chicago, we've reached new milestones, notably through the acceleration of our sector-based strategy in France and the expansion of our international presence.

In this new edition of our Verlingue News, we're pleased to share key initiatives that reflect our commitment to helping businesses manage their risks: our sector-based approach to better support clients, customised health insurance solutions to build trust, the combined use of D&O and Legal Protection to safeguard executives, a fresh perspective on risk management through the Verlingue Risk Dialogue, and a spotlight on cash plans – an inclusive and increasingly popular solution.

We hope you enjoy the read.

WHAT'S NEW?

A sector-based approach to better support businesses

At Verlingue France, we've structured a dedicated Division of Sectors to address the specific challenges of key economic industries. This strategy enables us to deliver a differentiated service offering by tailoring our insurance solutions, services, and partnerships to the realities of each sector.

We currently focus on four priority sectors: Construction & Renewable Energy, Healthcare Institutions, Agri-food, and Life Sciences. Each is led by a Sector Director, supported by a team of experts and regional representatives engaged in an ambitious Commercial Action Plan.

In 2025, Verlingue France is accelerating the development of its sectors by investing in team expertise, deploying its Commercial Action Plan with precision, differentiating its offering, and co-creating solutions with insurer partners.

Each year, a new sector will be added to support our growth and strengthen our position in the European market.

"Our ambition is to position Verlingue as a key player in each sector, in France and across Europe, through differentiated expertise and targeted growth of 10% per year until 2028."

Marc Christen
Sector Director - Verlingue

PANORAMA 2026 : Economic report

We are pleased to introduce our Panorama 2026, a strategic analysis of the French insurance market. This document is designed for companies of all sizes and offers a clear overview of developments in P&C and EB insurance.

In a context marked by uncertainty, our goal is to provide clients with concrete insights to anticipate trends, adjust their programs, and strengthen their risk management strategies.

The Panorama highlights a contrasted market. Our experts decode key movements – capacity, coverage, pricing – and offer practical solutions.

👉 [Learn more]

WHAT'S NEW?

Better protecting executives: the power of combining Directors & Officers (D&O) and legal protection

In today's increasingly complex regulatory landscape, executives face significant legal risks. While D&O insurance covers management errors, it may fall short – especially when it comes to criminal proceedings or high defense costs.

The solution? Combine D&O with Legal Protection insurance. This pairing ensures full coverage of legal expenses, regardless of the outcome.

Key benefits for the company:

- Stronger financial security
- Peace of mind for executives
- Enhanced corporate reputation
- Lower reputational risk

Worth noting: recent updates to some national collective labor agreements now require companies to extend legal protection to middle management

Contact our team for more information!

Rethinking risk management: the Verlingue risk dialogue

Swiss companies face growing legal, operational, and reputational pressures to manage risk more professionally. With the Verlingue Risk Dialogue, we offer a structured, IT-supported, and continuously evolving approach that goes beyond traditional risk mapping.

Combining classic risk management with Business Impact Analysis, our service helps clients:

- meet Swiss governance and legal obligations,
- identify critical business dependencies – including those not traditionally insurable, and

From identifying risks and evaluating their impact, through continuously reviewing mitigation strategies, to ensuring board-level accountability – our modular approach adapts to every company's needs. Whether your client is a mid-sized enterprise or a multinational with operations in Switzerland, the Verlingue Risk Dialogue brings transparency, compliance, confidence – and a competitive advantage.

Want to explore how we can support your clients in Switzerland?

👉 [More information]

WHAT'S NEW?

Building trust through customised health insurance solutions

Verlingue Portugal continues to provide its clients with an outstanding brokerage experience by delivering effective solutions to safeguard both their assets and their employees. Recently, the Portuguese subsidiary insured more than 4,000 employees across mainland Portugal, the Azores and Madeira for one of the largest hotel groups operating in multiple geographies. Drawing on Verlingue's extensive expertise and the commitment of its specialists, a fully customised employee benefits insurance solution was developed.

The combination of trust and the product's innovative features led the client to accept the proposal, culminating in the successful implementation of a comprehensive health insurance plan.

Cash plans: affordable, inclusive, and on the rise

With private medical insurance (PMI) costs continuing to rise, cash plans are becoming an increasingly attractive solution for employers who want to support their people without taking on unsustainable costs. Offering cover for everyday healthcare needs such as dental, optical, physiotherapy, GP access and more, cash plans provide a cost-effective alternative that employees truly value and use regularly.

What makes cash plans so powerful is their inclusivity. They are accessible to all employees, regardless of age or health status, and many extend cover to family members. This helps employers build a more equitable and inclusive benefits strategy, while also aligning with today's growing focus on preventative care and holistic wellbeing. With the addition of services such as mental health support, wellness apps, and virtual GP appointments, cash plans are evolving to meet the modern workforce's needs.

Employers also have flexibility in how cash plans are funded and delivered, whether fully funded, voluntary, or through salary sacrifice. This adaptability makes them easy to integrate into a wider benefits package and ensures they can be tailored to different budgets and workforce priorities. Most importantly, employees recognise the value of benefits they can use frequently. Cash plans are simple, tangible, and help demonstrate an employer's ongoing investment in everyday wellbeing- all while offsetting the rising costs of private healthcare.

Curious about how cash plans can help manage rising private medical insurance costs?

Don't miss the latest article by our Senior Employee Benefits Consultant, Emma Machin, where she breaks it all down. 👉 [Read the article]

KEY FIGURES

An insurance broker specialising in corporate protection, **Verlingue** provides its clients with simple and effective solutions to protect their business (corporate risks) and their staff members (employee benefits).

With offices in **France, Portugal, Switzerland, United Kingdom**, and **Italy**, Verlingue is now present in 5 countries. With WBN partners around the globe, Verlingue advises, negotiates, and manages insurance programmes for corporate clients.

And one overriding customer service ambition: ***Protecting today, imagining tomorrow***.

5 countries - 1 600 employees
35 offices in France, UK, Switzerland, Portugal and Italy
3 200 M€ Premiums

Verlingue is part of the Adelaïde Group:

ADELAÏDE
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Let's meet in
BUENOS AIRES
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Benjamin VERLINGUE
Chairman and CEO of the Adelaïde Group
benjamin.verlingue@verlingue.fr

Axel ZOMA
Head of International EB
axel.zoma@verlingue.fr

David RODRIGUEZ
International Division Director
rodriguez@inserspa.eu

Jackie MCENERY
Corporate and Multinational Sales Director
jackie.mcenery@verlingue.com

Phil KELLY
Head of Multinational
phil.kelly@verlingue.com

Gina WALSH
Multinational EB
gina.walsh@verlingue.com

Absent but available

Jérôme LAVANDIER
Head of Mutinational P&C
jerome.lavandier@verlingue.fr

Heike FIEDLER
International Programmes Manager
heike.fiedler@verlingue.fr

José BASTOS
Center Commercial Director
jose.bastos@verlingue.pt

Eduardo MORAIS
Head of Consultancy & Analysis
eduardo.morais@verlingue.pt

Linus FUCHS
Head of International
linus.fuchs@verlingue.ch

Patrick KOCH
Deputy Head of International
patrick.koch@verlingue.ch

Marco HOFSTETTER
Head of Pension
marco.hofstetter@verlingue.ch

Marco GRASSELLI
International Account Manager
grasselli@inserspa.eu