



# GLOBAL BENEFITS VISION

Knowledge & Wisdom for Global Employee Benefits Professionals

06

**Interview Morten Unneberg,  
Insurope CEO**

**10 Food And Your Gut Microbiome Are  
Your Built-In Weight Loss System**  
*Christopher Damman*

**14 Alcohol Use Disorder Can Be Treated**  
*Joseph P. Schacht*

**20 Does Your Service Business Need AI?**  
*David Cohen, Christopher Meyer, Sudhir Nair*

**24 Mac At 40: User Experience  
Was The Innovation**  
*Jacob O. Wobbrock*





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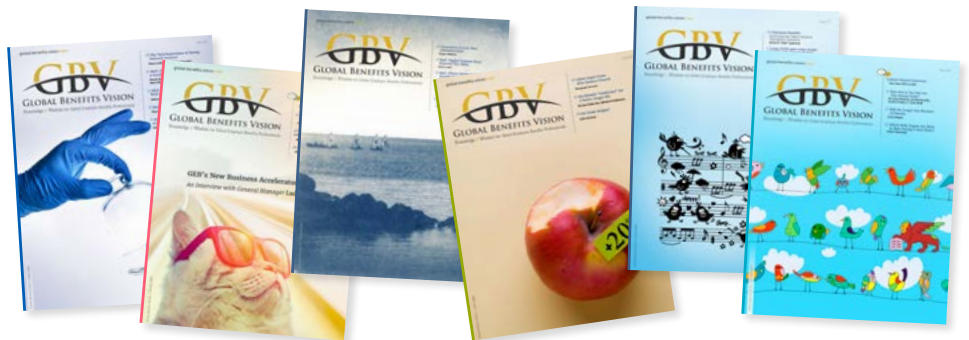
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# Table of Contents



## INTERVIEW

## MORTEN UNNEBERG, INSUROPE CEO



### 10 Food And Your Gut Microbiome Are Your Built-In Weight Loss System Christopher Damman

### 14 Alcohol Use Disorder Can Be Treated Joseph P. Schacht

### 20 Does Your Service Business Need AI? David Cohen, Christopher Meyer, Sudhir Nair

### 24 Mac At 40: User Experience Was The Innovation Jacob O. Wobbrock

### 19 Index of Articles



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## MORTEN UNNEBERG

**INSUROPE**  
CEO



Morten Unneberg is CEO of Insurope SC/CV, Insurope Services, Inc., and Insurope Business Services Co., Ltd. He is also Head of the Insurope Network—THE premier multinational pooling network. For nearly 60 years, Insurope has been providing employee benefits services delivered locally by licensed insurers. Today, Insurope is the largest multinational pooling network globally, with a worldwide presence of leading Network Members in 82 countries and territories.

Morten has more than 30 years of experience with employee benefits and has been involved in international operations for the last 25 years. Prior to joining Insurope in 2012, he was a Senior Executive with Storebrand in Norway, one of the leading insurance companies in the Nordics. He has also held various sales and sales management positions in Norway and in the USA.

Morten has an MBA from West Virginia University and an Advanced Management degree from University of Pennsylvania (The Wharton School).



# INTERVIEW

**MORTEN  
UNNEBERG,  
CEO  
INSUROPE**





**Global Benefits Vision (GBV):** *Morten, thanking for taking the time to speak to us about Insurope and your plans for the network. Could you start by giving us an update on Insurope and perhaps some background on recent developments?*

**Morten Unneberg (MU):** Certainly. Insurope has experienced significant growth and transformation over the past few years, amidst the backdrop of global challenges such as the COVID-19 pandemic and geopolitical tensions. These events underscored the critical importance of our network in providing comprehensive and timely support to our clients worldwide.

As the pandemic unfolded, we witnessed disruptions in various regions, particularly in the start of the pandemic in China, one of our key markets. Initially, there was uncertainty and a temporary slowdown in operations as businesses grappled with the implications of lockdowns and restrictions. However, as the situation stabilized, we adapted swiftly to meet the evolving needs of our clients. Our network's resilience and agility enabled us to provide valuable insights and support during a time of unprecedented uncertainty.

**GBV:** *How have these challenges influenced your strategic vision for Insurope?*

**MU:** The heightened risk awareness has prompted us to refine our strategic priorities. We recognize that the ability to access accurate

and timely information is paramount in times of crisis. Therefore, we have intensified our efforts to enhance communication and transparency across our network.

Our strategic vision now emphasizes the importance of not only providing financial solutions, but also continuing to innovate, delivering comprehensive support that addresses the expanded needs of our clients. This includes initiatives to promote health and well-being, as well as educational campaigns to raise awareness about the benefits of multinational pooling beyond traditional insurance coverage and the potential financial benefits offered by pooling.

**GBV:** *With the increase in global risks, have you noticed a change in how corporations or HR departments approach risk management?*

**MU:** Definitely, there has been a noticeable shift towards heightened risk awareness across all corporate sectors, not just HR. This change is primarily driven by employees demanding better insurance coverage and more comprehensive benefits.

In response, many of our Network Members have adapted by updating terms and conditions to be more inclusive and flexible. We've also seen a surge in interest to set up new Multinational pools-, which streamline the management of such benefits and potentially offer international dividends to offset costs.

**GBV:** *Can you provide more details about the specific initiatives aimed at increasing market awareness?*

**MU:** Certainly. We have launched several targeted initiatives to enhance market awareness and engagement in response to the evolving needs of our clients.

One of our key strategies is the development of educational content and thought leadership pieces that delve into the complexities of multinational pooling. These resources aim to demystify the concept of pooling and provide practical insights into its benefits for businesses operating in a global environment.

Additionally, it's clear that one size no longer fits all when it comes to employee benefits programs. We have intensified our focus on promoting holistic health and well-being initiatives within our network. This includes launching a comprehensive wellbeing solution that highlights the locally tailored solutions offered by Insurope's Network Members that can be customized to the unique needs of our clients' employees.

By offering comprehensive solutions by our Network Members that go beyond traditional insurance coverage, we aim to differentiate ourselves in the market and position Insurope as a trusted partner in supporting the health of the multinational workforce.

**GBV:** *How has the pandemic impacted your team dynamics and operational practices?*

**MU:** The pandemic has undoubtedly reshaped the way we work and interact as a team. As a global organization, we were already operating in somewhat of a remote environment.

However, like many organizations, we had to ensure team cohesion in a constantly evolving environment.

As an organization, we quickly adapted by implementing robust communication tools and virtual collaboration platforms. These tools have allowed us to maintain regular contact with our team members, clients, and our Network Members and facilitate seamless collaboration on projects and initiatives.

Additionally, we have introduced measures to support employee engagement as well as the mental and emotional well-being of our employees, recognizing the importance of prioritizing employee health and wellness.

**GBV:** *Looking ahead, what metrics or changes are you considering to better align with the post-pandemic landscape?*

**MU:** As we navigate the post-pandemic landscape, we are focused on identifying key metrics that align with our strategic objectives and reflect the evolving needs of our clients.

While traditional metrics such as pool growth and premium volumes remain important indicators of our performance, we are also exploring new metrics that capture the broader impact of our initiatives on client satisfaction and employee well-being. Last year, we were pleased to see that our client satisfaction scores had exceeded our expectations—with clients, consultants, brokers and Network Members all reporting that they would recommend Insurope. This was particularly poignant, as we were experiencing the most significant growth we have seen in years.





*By leveraging our network's collective expertise and insights, we can better anticipate and mitigate risks for our clients, ensuring continuity and resilience in the face of uncertainty*

We also recognize the importance of agility and adaptability in responding to changing market dynamics. Therefore, we are investing in technologies and processes that enable us to gather real-time data and insights, allowing us to make informed decisions and pivot quickly in response to emerging trends and challenges. This includes the launch of an innovative new collaboration platform called InsuropExchange, which offers real-time access to important data for our Network Members and we're currently in the process of expanding the platform to include clients.

**GBV:** What challenges do you anticipate in the near future, and how do you plan to tackle them?

**MU:** Looking ahead, we anticipate several challenges that will require careful navigation and strategic planning. One of the key challenges is the increasing complexity and uncertainty in the global business environment, driven by factors such as geopolitical tensions, regulatory changes, and economic volatility.

In response to these challenges, we are focused on enhancing our risk management capabilities and strengthening our partnerships with brokers and global consultants as well as our Network Members. By leveraging our

network's collective expertise and insights, we can better anticipate and mitigate risks for our clients, ensuring continuity and resilience in the face of uncertainty.

**GBV:** Any concluding thoughts or key messages you'd like to leave with us?

**MU:** This is an exciting time for multinational pooling! Recent events have breathed new life into its importance for multinationals—giving the industry great momentum that is not slowing down. And one thing remains clear: our commitment to supporting our clients and partners remains unwavering.

At Insurope, we are dedicated to delivering innovative solutions and exceptional service that enable businesses to thrive in a rapidly changing world. Whether it's navigating the complexities of multinational operations or promoting employee health and well-being, we are here to provide the support and guidance our clients need to succeed.

As we continue to evolve and adapt to meet the needs of our clients, our focus will remain on delivering value, building trust, and fostering long-term partnerships that drive mutual success. ∞





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