

### ABOUT INSUROPE



## A great opportunity with no additional charge and no additional risk

We are one of the longest established global pooling networks with over 55 years of multinational experience. We partner with many of the world's leading employee benefits specialists and have a global presence in 80 countries serving more than 1,040 multinational clients with 4,500 pooled country plans.

### What is Multipool?



Insurope has been pioneering solutions for international corporations for the last 36 years.

Multipool is a multi-employer pooling arrangement that spreads risk among the participating employers and brings together economies of scale.

Our 'Multipool' solution was the first in which a percentage of each local plan surplus was paid annually as multinational dividend and it remains the market leading small groups pooling product – serving 790 multinational companies and 1,700 subsidiaries covering more than 470,000 employees.

### Multipool performance



Since 1984, Multipool clients who have had a positive pooling experience have received, on average, a multinational dividend equal to 31% of the local plan surplus (5% over the last 3 years). 75% of pooled plans on average are positive and return a dividend and 83% of Multipool clients receive dividends back.

### Joining **Multipool**



To be a Multipool client, a corporation must have an international presence in at least two countries and have plans covered by an Insurope Network Member in at least one country (to start with).

With Multipool, smaller multinational corporations combine the results of their global insurance contracts.

In countries with a local plan surplus, a multinational dividend is paid to the client.

Any loss in the overall multinational profit and loss account in any year is automatically cancelled by the Insurope Network under a stop loss arrangement.

### Multipool

has a proven track record and excellent client service.

100%\*
of clients would
recommend Insurope's
services to other
corporations.



\* From Client Satisfaction Survey



If you are not already enjoying the benefits of pooling, get in touch today. Send us an email at **info@insurope.com**. We will get in touch to discuss the benefits of setting up a pooling arrangement with a possible dividend return and the wider benefits of multinational pooling.

#### INSUROPE NETWORK FACTS

Established in 1968 Represented in 80 countries worldwide One of the top pooling networks in the world More than 1,040 clients and 4,500 pooled country plans Over €920M pooled premium Sales team to offer expert help with your queries



### What is Multipool?



Multipool is a multi-employer pooling arrangement, in which a percentage of each local plan surplus is paid annually as multinational dividend. Any loss in the overall multipool profit and loss account in any year is automatically cancelled by the Insurope Network under a stop loss arrangement.

# Is there a financial risk or additional charge?

Local schemes are priced independently of the pool results. The client will not be required to contribute to a deficit.

No additional charge to be paid!

### Requirements



- Group plans in minimum two countries of which at least one is poolable
- No minimum lives or premium
- Less than 1,500 lives and less than €400,000 for death/disability premiums

# Will the client receive a dividend?

31% average dividend on local plan surplus since inception 75% of pooled plans are positive and return a dividend 83% of clients receive a dividend



ORISK TO THE CLIFT

### Free Cover Limits (FCL)

Network free cover limits (\*)



- € 1,000,000 for life
- € 75,000 for annual disability

(\*) If local FCL is higher, then these are applied. For Brazil there is a special arrangement in force.

# Treatment of surplus



- Annual pay-out of a multinational dividend (% of each local plan surplus after loss compensation)
- Even if the overall client pool result is negative, there is a multinational dividend for a local plan surplus

### Multinational dividends



Clients with positive experience received on average a multinational dividend

- 5% of local plan surplus in the last 3 years
- 31% of local plan surplus since 1984

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More info? Contact us!

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