



Global expertise and knowledge

more than **55 years** of experience with multinational pooling solutions

Insurope can pool all products






LIFE

MEDICAL

ACCIDENT

DISABILITY

PENSION



High-level service from Insurope, flexibility, and coordination with the Insurope Network Members

Insurope is **#1** globally

★★★★★



Estimated market share for multinational pools



**100%** of Global Brokers and

**98%** of Multinational Clients would recommend Insurope

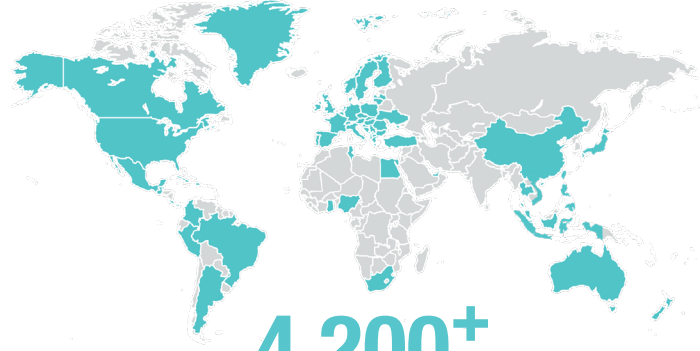


Global coverage

Insurope provides **employee benefit services**, delivered locally by licensed insurers in

**82 countries and territories**

**900+** multinationals pools



**4,200+** pooled country plans

Worldwide presence of our market leading Network Members

Albania | Antigua & Barbuda | Argentina | Aruba | Australia | Austria | Barbados | Belgium | Belize | Bosnia and Herzegovina | Brazil | Bulgaria | Canada | China | Colombia | Costa Rica | Croatia | Curacao | Czech Republic | Denmark | Dominica | Egypt | Finland | France | French Guiana | Germany | Ghana | Greece | Grenada/Carricou | Guadeloupe | Guatemala | Guernsey | Hong Kong | Hungary | Indonesia | Ireland | Isle of Man | Italy | Jamaica | Japan | Jersey | Kosovo | Latvia | Lithuania | Luxembourg | Malaysia | Martinique | Mexico | Monaco | Montenegro | Netherlands | New Zealand | Nigeria | North Macedonia | Norway | Panama | Peru | Philippines | Poland | Portugal | Puerto Rico | Romania | Serbia | Singapore | Slovakia | South Africa | Spain | St. Kitts | St. Lucia | St. Vincent | Sweden | Switzerland | Taiwan | Thailand | Trinidad & Tobago | Tunisia | Turkey | U.S.A. | Ukraine | United Arab Emirates | United Kingdom | Vietnam

- Global free cover limits

  - level of coverage offered by the Insurope Network Members without any medical evidence
  - could significantly increase the local level available
- Global rating limits

  - protect the profit and loss account by excluding from the pooling account premium and claims amounts above a certain limit
  - reduces the impact of high individual claims on the pool profit and loss result

Global Free Cover & Global Rating Limits		
	< 4,999 lives	5,000+ lives
Sum assured on death or on total and permanent disablement rider*	€ 1,000,000	€ 1,350,000
Disability pension benefit (per annum) or	€ 75,000	€ 90,000
Separate sum assured on total and permanent disablement	€ 1,000,000	€ 1,350,000

\*This applies to total sums on death including survivors' pensions for Free Cover Limits & also includes accident for Rating Limits.

- Multipool

  - 10.2%** pool dividend on local country surplus in the last 3 years
  - 12.3%** average pool dividend on local country surplus in the last 10 years
  - Multinational dividends available per positive countries regardless of client's overall pool result (provided that the multipool overall is positive)
  - Flexible one-country pools
  - Stop-loss protection
- Stand-Alone pool

  - Wide range of risk solutions and pool protection
  - On average, **5-6%** pool dividend on pooled risk premium in the last 3 years
  - Pooling products with no minimum for premium

