

MULTIPOOL BY INSUROPE — Optimize Your Employee Benefits Plan Across the Globe

The Fastest Growing Global Risk Solution for Small-to-Mid-Sized Multinational Businesses

As your company grows globally, managing employee benefits becomes more complex. Multipool offers a simple and effective solution, and is one of the longest-established yet fastest-growing global risk tools tailored for small to mid-sized multinationals. While many larger companies are leveraging multinational pooling, did you know there are options available for small and mid-sized companies as well?

Is Multipool Right for You? Answer these questions to find out:

- Do you have an international presence?
- Are you a small or medium-sized business?
- Do you need a global risk solution that's easy to set up?
- Do you value access to top local insurers with country-specific expertise?
- Would better terms like higher free cover limits for life and disability interest you?
- Does worldwide reporting and insights inspire you?
- Would the potential for international dividends benefit your business?

If you answered yes to any of these questions, Multipool could be a perfect fit—at no additional cost.



Why Choose Insurope for Multipool?

With **55+ years** of multinational pooling expertise and **40+ years** of Multipool leadership

Insurope by the numbers

- **Over 80** leading Network Members worldwide
- **1,040+** clients across the globe
- **4,500+** pooled plans
- **500,000+** employees covered

Results You Can Trust

- **9%** average dividend payout over the last 5 years on positive country results
- **75%** of pooled plans deliver positive results, and **83%** of Multipool clients received pool dividends

Client Endorsement

100% of surveyed clients recommend Insurope for multinational pooling solutions.

What is Multipool?

Multipool is a multi-employer pooling solution that spreads risk across participating employers while leveraging economies of scale.

Here's how it works

- **Risk sharing:** Combine results from local insured employee benefit plans
- **Multinational dividends:** Earn a multinational dividend from surplus in profitable countries
- **Loss protection:** Insurope's stop-loss arrangement cancels losses in the global profit and loss account

Requirements: Have **at least two poolable plans** covered by an Insurope Network Member. Maximum **1,500 lives** and less than **EUR 400,000 annual risk premium** for life and disability. Are you a larger company? We also have risk solutions to meet your needs!



Ready to Optimize Your Global Benefits?

Learn more about how Multipool can work for your business at [Insurope.com](https://www.insurope.com)!