

### Global expertise and knowledge



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

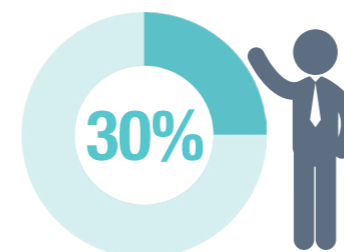
### Insurope can pool all products

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



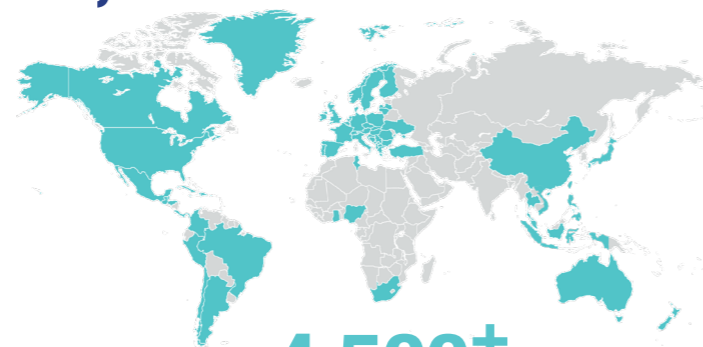
**100%** of Multinational Clients would recommend Insurope

### Global coverage

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

**82 countries and territories**

**1,040+** multinationals pools



**4,500+** 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 | Chile | China | Colombia | Costa Rica | Croatia | Curacao | Czech Republic | Denmark | Dominica | Finland | France | French Guiana | Germany | Ghana | Greece | Grenada/Carricou | Guadeloupe | Guatemala | Guernsey | Honduras | 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 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

- 5%** average pool dividend on local country surplus in the last 3 years
- 9%** 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, **8%** pool dividend on pooled risk premium in the last 3 years
- Pooling products with no minimum for premium

