

ABOUT INSUROPE

Single employer solution with a Stop Loss after 2 years



We are one of the longest established global pooling networks with more than 55 years of multinational experience. We partner with many of the world's leading employee benefits specialists and have a global presence in over 80 countries serving more than 900 multinational clients with 4,200 pooled country plans.

What is pooling?



Multinational pooling offers clients the potential to realize economies of scale and reduce the cost of their employee benefits provision through the payment of multinational dividends.

The multinational company places their insurance policies with the Insurope Network Members in each country. These policies are then combined to form the Insurope pool. Importantly, in each country these policies remain insured with local insurers and so benefit from local terms and conditions, administration and claims settlement.

At the end of each accounting period, the local results are consolidated, where claims and expenses for each country within the pool are offset against premiums, to calculate the overall multinational account result.

Insurope offers seven standalone pooling systems, which provide different levels of protection. The most suitable type of pool is determined based on size and attitude towards risk.

What is 2-year Stop Loss?



2-year Stop Loss provides full protection of your multinational account result after 2 years. It is a single employer pooling system in which a multinational dividend is paid annually.

50% of positive results are paid out in the 1<sup>st</sup> year (50% carried forward) and at the end of the 2<sup>nd</sup> year the accumulated result is paid out after loss compensation. Accumulated losses are cancelled by the Insurope Network after 2 years.

2-year Stop Loss is a benefit to multinational organisations that are more likely to experience greater volatility in claims or are more risk averse.

95%\*

of clients would recommend Insurope's services to other corporations.



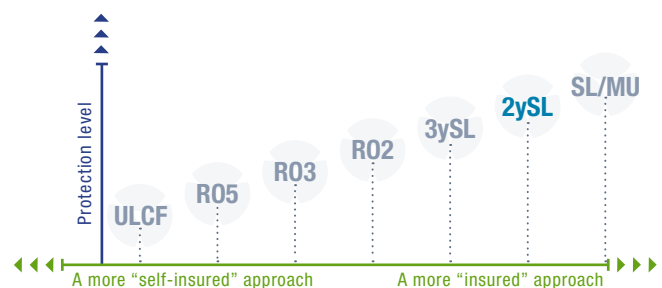
\* From Client Satisfaction Survey

Joining 2 year Stop Loss



Are you a multinational company with at least 2 countries and 1,000 employees insured for death or disability by Insurope Network Members and want to enjoy a high protection level?

Join 2-year Stop Loss!



If you are not already enjoying the benefits of pooling, get in touch today. Send us an email at [info@insurope.com](mailto: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 over 80 countries worldwide  
 One of the top pooling networks in the world

More than 900 clients and 4,200 pooled country plans  
 Over €840M pooled premium  
 Sales team to offer expert help with your queries

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**What is a 2-year Stop Loss?**

2-year Stop Loss provides full protection of your multinational account result after 2 years. It is a single employer pooling system in which a multinational dividend is paid annually. A first year loss in the multinational account is carried forward. An accumulated loss is automatically fully cancelled by the Insurope Network every 2 years.

**Protection**

Full Stop Loss after 2 years  
Rating limits (equal to FCL)  
Catastrophe cover

**Requirements**

- Poolable group death/disability benefits plans in at least two countries
- Minimum 1,000 lives (death/disability)
- No minimum annual premium

**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!**

**NO RISK TO THE CLIENT**

**NO ADDITIONAL CHARGES**

**Free Cover Limits (FCL)**

Network free cover limits (\*)

- < 5000 lives (L): € 1,000,000
- < 5000 lives (D): € 75,000/p.a.
- > 5000 lives (L): € 1,350,000
- > 5000 lives (D): € 90,000/p.a.

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

**Treatment multinational account result**

**POSITIVE**

- 1<sup>st</sup> year: 50% pay-out of a multinational dividend
- 2<sup>nd</sup> year: 100% pay-out of a multinational dividend after loss compensation

**NEGATIVE**

- 1<sup>st</sup> year: 100% loss carried forward
- 2<sup>nd</sup> year: accumulated losses cancelled by Insurope Network

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ABOUT INSUROPE

Single employer solution with a Stop Loss after 3 years



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What is 3-year Stop Loss?



3-year Stop Loss provides full protection of your multinational account result after 3 years. It is a single employer pooling system in which a multinational dividend is paid annually.

50% of positive results are paid out in the 1<sup>st</sup> year (50% carried forward), 50% in the 2<sup>nd</sup> year (after loss compensation) and in the 3<sup>rd</sup> year the accumulated result is paid out for 100% after loss compensation. Accumulated losses are cancelled by the Insurope Network after 3 years.

3-year Stop Loss is a benefit to multinational organisations that are more likely to experience greater volatility in claims or are more risk averse.

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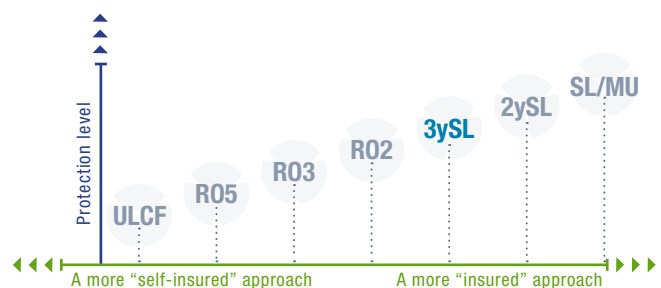
\* From Client Satisfaction Survey

Joining 3-year Stop Loss



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Join 3-year Stop Loss!



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### What is 3-year Stop Loss?

3-year Stop Loss provides full protection of your multinational account result after 3 years. It is a single employer pooling system in which a multinational dividend is paid annually. Any cumulative loss at the end of the first 2 years in the multinational account is carried forward. An accumulated loss is automatically fully cancelled by the Insurope Network every 3 years.

### Protection

Full Stop Loss after 3 years  
Rating limits (equal to FCL)  
Catastrophe cover

### Requirements

- Poolable group death/disability benefits plans in at least two countries
- Minimum 1,000 lives (death/disability)
- No minimum annual premium

### 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.**

**NO RISK TO THE CLIENT**

**NO ADDITIONAL CHARGES**

### Free Cover Limits (FCL)

Network free cover limits (\*)

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### Treatment multinational account result



#### POSITIVE

- 1<sup>st</sup> year: 50% pay-out of a multinational dividend
- 2<sup>nd</sup> year: 50% pay-out of a multinational dividend after loss compensation
- 3<sup>rd</sup> year: 100% pay-out of a multinational dividend after loss compensation

#### NEGATIVE

- 1<sup>st</sup> year: 100% loss carried forward
- 2<sup>nd</sup> year: 100% accumulated loss carried forward
- 3<sup>rd</sup> year: accumulated loss cancelled by the Insurope Network

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Single employer solution moving toward a more self-insured approach 

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What is pooling? 

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At the end of each accounting period, the local results are consolidated, where claims and expenses for each country within the pool are offset against premiums, to calculate the overall multinational account result.

Insurope offers seven standalone pooling systems, which provide different levels of protection. The most suitable type of pool is determined based on size and attitude towards risk.

What is Limited Loss Carry Forward? 

The Limited Loss Carry Forward system is a single employer pooling system in which a multinational dividend is paid annually after loss compensation. Any annual loss in the multinational account is carried forward for a limited time to the next years' account and offset by future surpluses. The maximum loss carried forward is equal to two times the rated death and disability premium. The Limited Loss Carry Forward system may suit very large multinational companies who would expect to have a reasonably stable claims rate as it offers them a solution closer to self-insurance whilst protecting them against high value claims.

Limited Loss Carry Forward performance over the last 5 years:

- 50.4% of our LLCF clients had a positive year
- 65.7% of these clients received a dividend
- 5.2% on premiums in the last 5 years

Limited Loss Carry Forward solutions

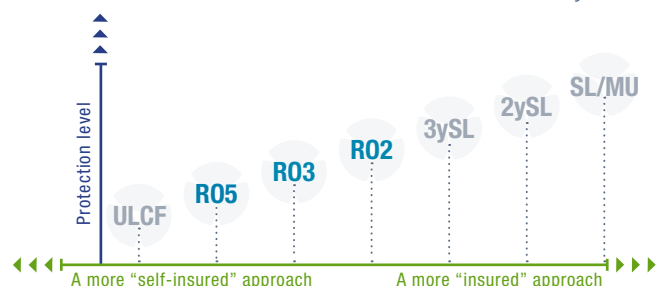
have a **proven track record** and **excellent client service**.

**95%\***



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

\* From Client Satisfaction Survey



Joining Limited Loss Carry Forward 

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**Protection**

Loss cancellation duration through roll-over (2-3-5 years).  
 Loss cancellation level of 2 times the annual death and disability premium.  
 Rating limits (equal to FCL).  
 Catastrophe cover.

**Requirements**

- Poolable group Death/Disability benefits plans in at least two countries
- Minimum 1,000 lives (death/disability)
- No minimum annual premium

**Is there a financial risk to the client?**


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!**

**NO RISK TO THE CLIENT**

**Free Cover Limits (FCL)**

Network free cover limits (\*)

- < 5000 lives (L): € 1,000,000
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(\*) If local FCL is higher, then these are applied. For Brazil there is a special arrangement in force.

**Will the client receive a dividend?**

50.4% of our LLCF clients on average produce a positive result each year  
 65.7% of these clients received a dividend  
 5.2% of premiums in the last 5 years

**NO ADDITIONAL CHARGES**

**Multinational dividends**

Clients with positive experience received on average a multinational dividend

- 2.7% of premiums in 2021
- 5.2% of premiums in the last 5 years
- 5% of premiums in the last 10 years

**Treatment multinational account result**
**POSITIVE**

– Annual pay-out of a multinational dividend after loss compensation (surplus is used to offset losses).

**NEGATIVE**

– Annual losses carried forward (limited in time and amount).

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What is Unlimited Loss Carry Forward? 

The Unlimited Loss Carry Forward system is a single employer pooling system in which a multinational dividend is paid annually after loss compensation. Any accumulated loss in the multinational account is carried forward for an unlimited time to the next years' account and offset by future surpluses. The maximum loss carried forward is equal to two times the rated death and disability premium. The Unlimited Loss Carry Forward system may suit very large multinational companies who would expect to have a reasonably stable claims rate as it offers them a solution close to self-insurance whilst protecting them against high value claims.

Loss Carry Forward performance over the last 5 years:

- 71.7% of our LCF clients had a positive year
- 55.8% of these clients received a dividend
- 5.6% on premiums in the last 5 years

Unlimited Loss Carry Forward solutions

have a **proven track record** and **excellent client service.**

**95%\***

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

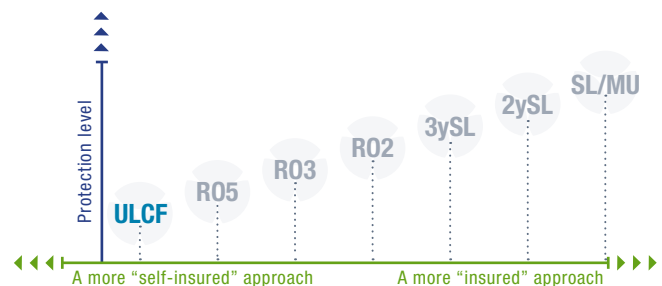


\* From Client Satisfaction Survey

Joining Unlimited Loss Carry Forward 

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**Join Unlimited Loss Carry Forward!**



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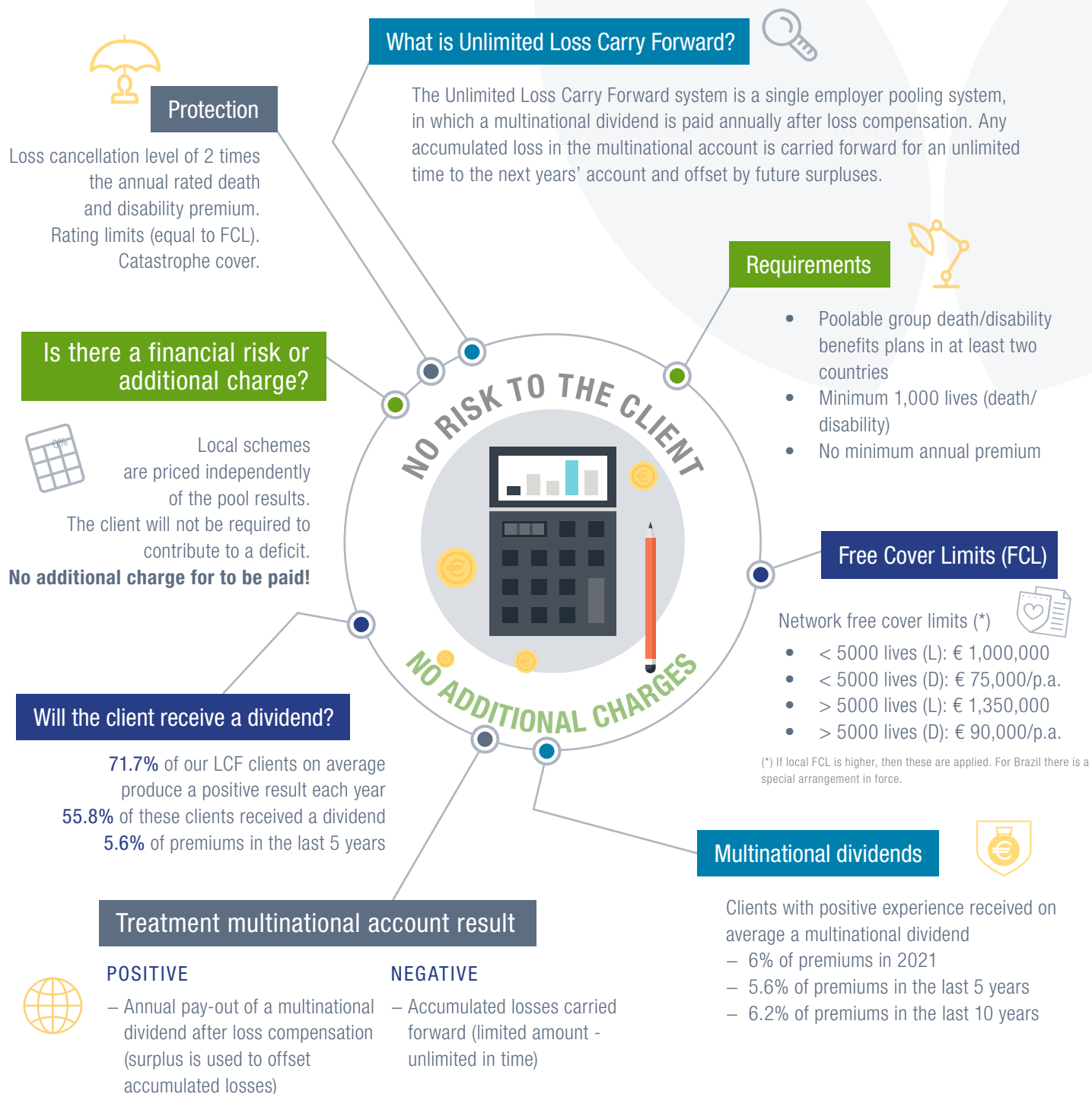
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Single employer solution with the highest pool protection level



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What is pooling?



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What is Stop Loss?



Stop Loss provides full protection of your multinational account result. It is a single employer pooling system in which a multinational dividend is paid annually. Any loss in the multinational account in any year is automatically fully cancelled by the Insurope Network. Stop Loss offers the greatest benefit to multinational organisations that are more likely to experience greater volatility in claims or are more risk averse.

Stop Loss performance over the last 5 years:

- 47% of our SL clients on average produce a positive result each year
- 88% of these clients received a dividend
- 4.5% of premiums returned as dividend in the last 5 years

Stop Loss solutions have a **proven track record** and **excellent client service**.

**95%\***

of clients would recommend Insurope's services to other corporations.



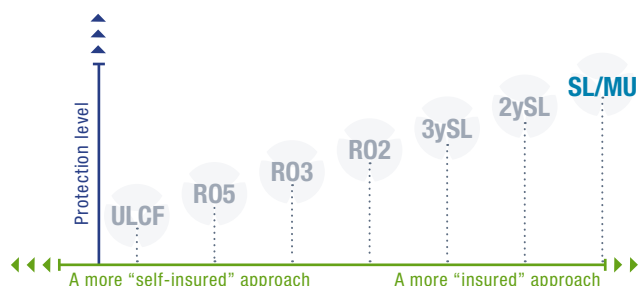
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**Protection**

Full Stop Loss  
Rating limits (equal to FCL)  
Catastrophe cover

**Requirements**

- Poolable group death/disability benefits plans in at least two countries
- Minimum 1,000 lives (death/disability)
- No minimum annual premium

**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!**

**NO RISK TO THE CLIENT**

**NO ADDITIONAL CHARGES**

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**Will the client receive a dividend?**

47% of our Stop loss clients on average produce a positive result each year  
88% of these clients received a dividend  
4.5% of premiums in the last 5 years

**Treatment multinational account result**

**POSITIVE**

– Annual pay-out of a multinational dividend

**NEGATIVE**

– Losses are fully cancelled

**Multinational dividends**

Clients with positive experience received on average a multinational dividend

- 3.8% of premiums in 2021
- 4.5% of premiums in the last 5 years
- 4.9% of premiums in the last 10 years

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