

## YOUR PARTNER IN PROTECTING YOUR GLOBAL HUMAN CAPITAL

### WHY YOU SHOULD SELECT US

#### 1. Benefit from **local expertise**



Through the Insurope Multinational Network of insurance companies you have access to local expertise in employee benefits in **83 countries**.

Our network members have been selected based on their knowledge, their wide product range and capability for tailor-made solutions. In many countries this has allowed them to

achieve and maintain a top three ranking within the employee benefits area.

For purposes of Insurope related business, Insurope Network Members only underwrite business in the country for which they represent Insurope as a Network Member.

#### 2. Assess your **benefits globally**



We assist you with solutions to **reduce the insurance cost** of your global employee benefits policies.

By consolidating these policies under a pooling agreement among network members, you have access to **premium refunds** by network members, commonly referred to as a multinational dividend. This solution is offered at **no additional cost to local premium**.

By applying our local pricing mechanism adjusted by global pooling assessment, our network members could enhance your cash flow position by moving away from a country by country pricing towards an assessment of the overall risk on a multinational level.

As such a network member can provide you with an “upfront multinational discount” on the related premiums.

## INSUROPE FACTS

Over 55 years of experience  
Represented in 83 countries worldwide  
One of the top pooling networks in the world

[www.insurope.com](http://www.insurope.com)

More than 1,000 clients and 4,200 pooled country plans  
Over €840M pooled premium  
Sales team to offer expert help with your queries

[info@insurope.com](mailto:info@insurope.com)

### 3. Lighten your **administration**



We assist you with coordinating the renewal process for your employee benefit policies between the local subsidiary, intermediary, insurer and headquarters.

During the process we can identify any issues of concern, such as design or claim frequency enabling you to take action if needed.

Additionally the Insurope Network **free cover limits** can facilitate access to cover for life and disability coverage without medical evidence for more employees than local limits may allow.

### 4. Get **online access to information**



A secure IT-platform that provides you with your pool information while guaranteeing you

the transparency and responsiveness needed.

### 5. Get access to a **strong partnership**



The **local Network Members** have strong positions in their local markets, and Insurope is recognized for having some of the best Network Members in each country.

As the owners of Insurope, all Network Members have a vested interest in its development and success.

The commitment of our members is clearly shown by an average **membership of 20 years**, with over 50% being members of Insurope for more than 30 years.

Due to this strong network of some of the largest independent insurance companies worldwide, you can benefit from our great combined financial strength.

## ABOUT US

Insurope is one of the **leading multinational pooling networks** in the world.

Set up in the late sixties we have been providing **employee benefit services** to multinational companies across the world for **over 55 years**.

We are recognized as a **strong network** with high service standards, flexible solutions and **local Network**

**Members** who are **leading companies** in the area of group insurance for employee benefits.

Although Insurope's core activity is multinational pooling, we also offer additional employee benefit solutions and relating services such as **online information delivery and reporting**.