

ABOUT INSUROPE

Single employer solution moving toward a more self-insured approach 

We are one of the longest established global pooling networks with over 50 years of multinational experience. We partner with many of the world's leading employee benefits specialists and have a global presence in over 100 countries serving 750 multinational clients with 4,300 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 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:

- 61.8% of our LLCF clients had a positive year
- 55.6% 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**.

98%

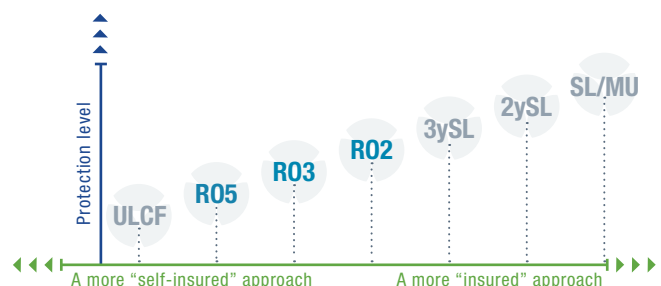


of **clients** would **recommend** Insurope's services to other corporations.

Joining Limited Loss Carry Forward 

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 have a more self-insured approach?

Join Limited Loss Carry Forward!



If you are not already enjoying the benefits of pooling, get in touch today. Send us an email at 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 100 countries worldwide
 One of the top pooling networks in the world

More than 750 clients and 4,300 pooled country plans
 Over €875M pooled premium
 Sales team to offer expert help with your queries

More info? Contact us!

info@insurope.com

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.

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

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.

Will the client receive a dividend?

61.8% of our LLCF clients on average produce a positive result each year
 55.6% of these clients received a dividend
 5.2% of premiums in the last 5 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).

Multinational dividends

Clients with positive experience received on average a multinational dividend

- 5.7% of premiums in 2018
- 5.2% of premiums in the last 5 years
- 4.6% of premiums in the last 10 years

INSUROPE NETWORK FACTS

Established in 1968
 Represented in over 100 countries worldwide
 One of the top pooling networks in the world

More info? Contact us!

More than 750 clients and 4,300 pooled country plans
 Over €875M pooled premium
 Sales team to offer expert help with your queries

info@insurope.com