

ABOUT INSUROPE

Single employer solution with the highest pool protection level

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 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:

- 38.6% of our SL clients on average produce a positive result each year
- 100% of these clients received a dividend
- 4.8% of premiums returned as dividend in the last 5 years

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



**98%**

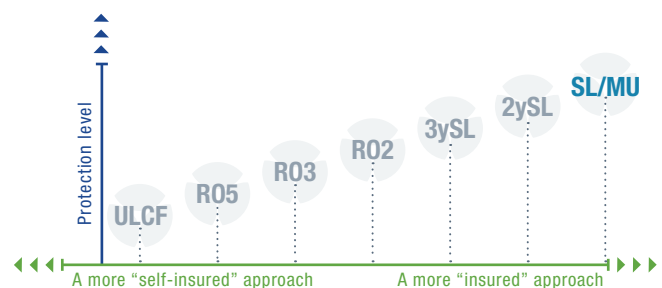
of clients would **recommend** Insurope's services to other corporations.

Joining 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 the highest protection level?

**Join 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 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](mailto:info@insurope.com)**

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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**

**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?**

25% of our Stop loss clients on average produce a positive result each year  
100% of these clients received a dividend  
4.8% 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

- 3.5% of premiums in 2018
- 4.8% of premiums in the last 5 years
- 5.3% of premiums in the last 10 years

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