

ABOUT INSUROPE

Single employer solution moving toward a 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 more than 800 multinational clients with 4,500 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 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:

- 66.6% of our LCF clients had a positive year
- 60.5% of these clients received a dividend
- 6.4% on premiums in the last 5 years

Unlimited Loss Carry Forward solutions

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

98%

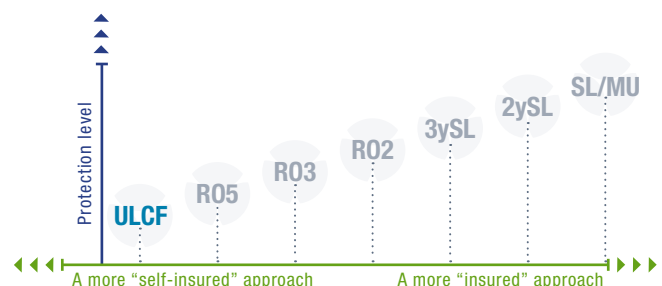
of **clients** would **recommend** Insurope's services to other corporations.



Joining Unlimited Loss Carry Forward 

Are you a multinational company with at least 2 countries and 1,000 lives insured for death or disability by Insurope Network Members and want to have a self-insured approach?

Join Unlimited 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.

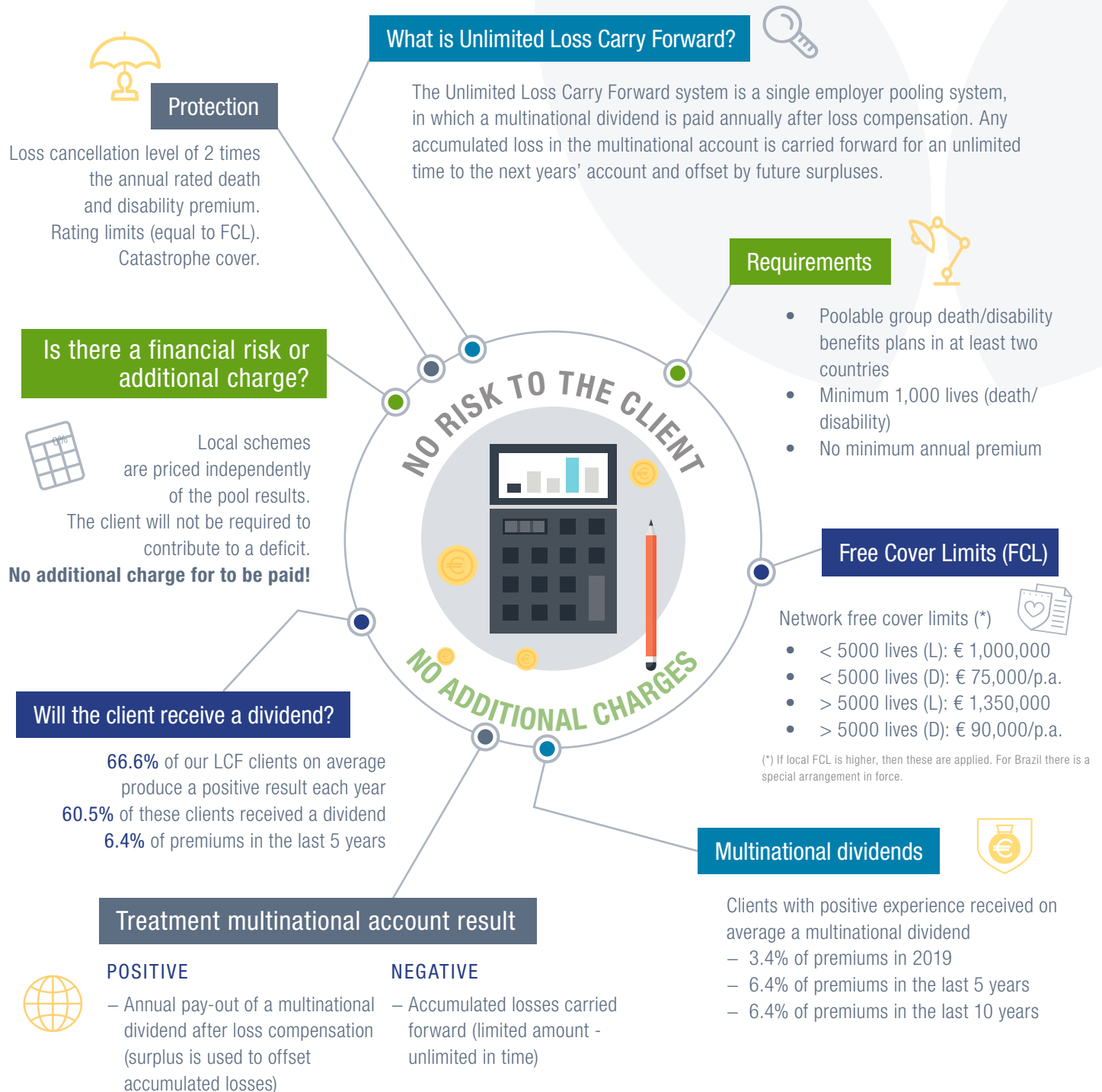
INSUROPE NETWORK FACTS

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

More than 800 clients and 4,500 pooled country plans
 Over €800M pooled premium
 Sales team to offer expert help with your queries

More info? Contact us!

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