

ABOUT INSUROPE

A great opportunity with no additional charge and no additional risk



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 Multipool?



Insurope has been pioneering solutions for international corporations for the last 30 years.

Multipool is a multi-employer pooling arrangement that spreads risk among the participating employers and brings together economies of scale.

Our 'Multipool' solution was the first in which a percentage of each local plan surplus was paid annually as multinational dividend and it remains the market leading small groups pooling product – serving 480 multinational companies and 1,500 subsidiaries covering more than 300,000 employees.

With Multipool, smaller multinational corporations combine the results of their global insurance contracts.

In countries with a local plan surplus, a multinational dividend is paid to the client.

Any loss in the overall multinational profit and loss account in any year is automatically cancelled by the Insurope Network under a stop loss arrangement.

Multipool performance



Since 1984, Multipool clients who have had a positive pooling experience have received, on average, a multinational dividend equal to 33.5% of the local plan surplus (8.5% over the last 5 years).

75% of pooled plans on average are positive and return a dividend and 88% of Multipool clients receive dividends back.

Multipool has a **proven track record** and **excellent client service**.

98%

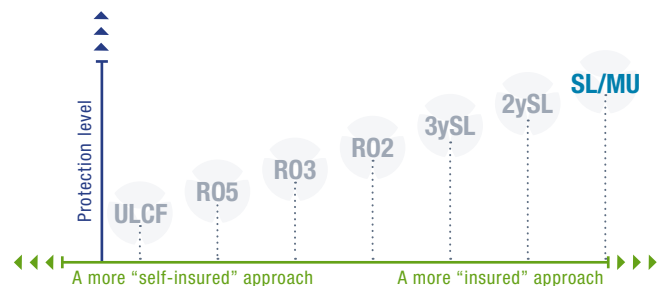
of **clients** would **recommend** Insurope's services to other corporations.



Joining Multipool



To be a Multipool client, a corporation must have an international presence in at least two countries and have plans covered by an Insurope Network Member in at least one country (to start with).



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

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