

ABOUT INSUROPE

Single employer solution with a Stop Loss after 2 years



We are one of the longest established global pooling networks with 50 years of multinational experience. We partner with many of the world's leading employee benefits specialists and have a global presence in over 80 countries serving 700 multinational clients with 4,200 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 2-year Stop Loss?



2-year Stop Loss provides full protection of your multinational account result after 2 years. It is a single employer pooling system in which a multinational dividend is paid annually.

50% of positive results are paid out in the 1<sup>st</sup> year (50% carried forward) and at the end of the 2<sup>nd</sup> year the accumulated result is paid out after loss compensation. Accumulated losses are cancelled by the Insurope Network after 2 years.

2-year Stop Loss is a benefit to multinational organisations that are more likely to experience greater volatility in claims or are more risk averse.

93%

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

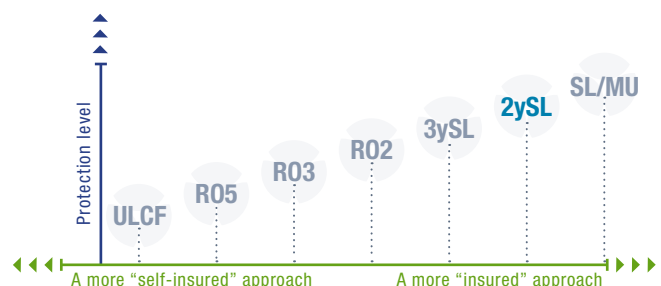


Joining 2 year Stop Loss



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 a high protection level?

Join 2-year 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 80 countries worldwide  
 One of the top pooling networks in the world

More than 700 clients and 4,200 pooled country plans  
 Over €700M pooled premium  
 Sales team to offer expert help with your queries

More info? Contact us!

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### What is a 2-year Stop Loss?

2-year Stop Loss provides full protection of your multinational account result after 2 years. It is a single employer pooling system in which a multinational dividend is paid annually. A first year loss in the multinational account is carried forward. An accumulated loss is automatically fully cancelled by the Insurope Network every 2 years.

### Protection

Full Stop Loss after 2 years  
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): € 850,000
- < 5000 lives (D): € 70,000/p.a.
- > 5000 lives (L): € 1,250,000
- > 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.

### Treatment multinational account result

#### POSITIVE

- 1<sup>st</sup> year: 50% pay-out of a multinational dividend
- 2<sup>nd</sup> year: 100% pay-out of a multinational dividend after loss compensation

#### NEGATIVE

- 1<sup>st</sup> year: 100% loss carried forward
- 2<sup>nd</sup> year: accumulated losses cancelled by Insurope Network

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