

# MAXIS GLOBAL POOL:

## MAXIMISE GLOBAL ECONOMIES OF SCALE FOR AN EFFICIENT APPROACH TO INSURING EMPLOYEE BENEFITS

For companies expanding internationally, pooling has been an effective financial arrangement for managing global employee benefits programmes since it was first adopted in the 1950s.<sup>1</sup>

Multinational companies are faced with managing multiple insurance contracts in every country, each with its own features and renewal processes.

To help you address these challenges, our MAXIS Global Pool combines local benefits programmes into an international pool through reinsurance. This leverages your global purchasing power to deliver stronger risk management, better global governance and potential dividends. The expertise we bring on all levels – global, regional and local – may help you better understand local regulation and adapt to the various cultures and business needs of each market.

By combining our global purchasing power with the customised services from local member insurers, we can offer you strong risk management solutions.

## What we offer

We can set up a new MAXIS Global Pool or help you move new policies in to an existing pool with us. By working with us you can benefit from:

- dedicated account managers at global, regional and local level, working closely with you and supporting you in the resolution of issues as they arise
- a consultative approach on the diversification of risk to balance the portfolio and reduce volatility
- strong underwriting expertise through our local members providing an in-depth knowledge of local risk factors
- participation in the financial performance of the pool through potential payments
- different accounting method to calculate the pool payment such as indefinite loss carry forward, deficit written-off after 3 or 5 years, individual stop loss, and programme protections
- comprehensive financial data analysis in annual reports, showing all income and expenses of the policies included
- high governance levels through nearly 140 local members in 123 key markets
- insight, guidance and benchmarking knowledge during renewals process
- world-leading Health & Wellness reports and support – our MAXIS Global Medical Dashboard reports provide a holistic view of health issues by identifying country-specific trends and cost drivers, and our dedicated Health & Wellness team will help evaluate report data and consider practical health and wellness programmes.

<sup>1</sup>The first pooling arrangement by a MAXIS member was established by American Life Insurance Company, Wilmington, Delaware ("Alico") and Alico joined MAXIS GBN in 2009

The MAXIS Global Benefits Network ("Network") is a network of locally licensed MAXIS member insurance companies ("Members") founded by AXA France Vie, Paris, France (AXA) and Metropolitan Life Insurance Company, New York, NY (MLIC). MAXIS GBN, registered with ORIAS under number 16000513, and with its registered office at 313, Terrasses de l'Arche – 92 727 Nanterre Cedex, France, is an insurance and reinsurance intermediary that promotes the Network. MAXIS GBN is jointly owned by affiliates of AXA and MLIC and does not issue policies or provide insurance; such activities are carried out by the Members. MAXIS GBN operates in the UK through UK establishment with its registered address at 1st Floor, The Monument Building, 11 Monument Street, London EC3R 8AF, Establishment Number BR018216 and in other European countries on a services basis. MAXIS GBN operates in the U.S. through MetLife Insurance Brokerage, Inc., with its address at 200 Park Avenue, NY, NY, 10166, a NY licensed insurance broker. MLIC is the only Member licensed to transact insurance business in NY. The other Members are not licensed or authorised to do business in NY and the policies and contracts they issue have not been approved by the NY Superintendent of Financial Services, are not protected by the NY state guaranty fund, and are not subject to all of the laws of NY.

Not all features referenced herein may be available from all MAXIS GBN member insurers. Subject to prevalent local market practices, and compliance with all applicable legal and regulatory requirements including local insurance and privacy laws.

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Captive Solution,  
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local MAXIS GBN  
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