

# MAXIS GLOBAL RISK SOLUTION

## A GLOBAL VIEW OF BENEFITS WITH A MORE PREDICTABLE BUDGET

As a multinational employer, you are faced with increasingly complex regulations and pressure to anticipate your employee benefits (EB) spending. Because of this, you are probably looking at new ways to better manage your global EB programmes.

MAXIS Global Risk Solution (GRS) uses centralised decision making, reinsurance and a longer-term commitment (typically over three years) to secure enhanced terms and conditions for you.

Through reinsurance, your local EB programmes can be combined to form a global programme. Because this is a non-profit sharing arrangement and the portfolio is underwritten at a global level, potential savings can be delivered in advance. This eliminates the complexities and the time lag of sharing profit through a pooling programme.

Pricing the risk at a global portfolio level means that as well as better terms and conditions you can benefit from improved free cover limits.

This solution is one of the ways that we help you to achieve stronger global governance and better execute your global EB strategy.

### Is this the right solution for you?<sup>1</sup>

To be able to implement a MAXIS GRS programme, you will need to have:

- centralised management of your employee benefits worldwide, with or without an existing global programme arrangement
- at least three countries with a minimum 1,000 lives in each.
- a minimum of US\$10,000 premium per country
- a minimum of US\$3m premium across all policies.

<sup>1</sup> Please note, this should include policies that are new to MAXIS GBN. Further conditions may be placed to access this solution.





## What we offer

Together, we can set up your new MAXIS Global Risk Solution. Working with us offers you a number of benefits.

- Upfront break-even portfolio level pricing, enhanced policy terms and conditions, rate guarantees, alignment of key terms and conditions, and potentially improved free-cover limits across the local members insurers.
- Access to our MAXIS OneClient portal, a best-in-class digital solution providing a variety of tools, that make it easier to analyse your EB spend, aiding decision-making and cost management. OneClient is the place to go to access your reports and a number of brand-new digital services including:
  - our digital Global Risk Solution Dashboard offering you comprehensive financial data analysis in quarterly and annual reports, showing all income and expenses of the policies included
  - our MAXIS Global Medical Dashboard reports giving you a holistic view of health issues by identifying country-specific trends and cost drivers. Our dedicated Health & Wellness team will help you evaluate report data and consider practical wellness programmes to help improve the health of your employees
  - MAXIS WIT (Wellness Intelligence Tool) a state of the art, analytics tool that helps you to calculate the potential savings you can make by implementing targeted wellness campaigns<sup>2</sup>
  - our wellness toolkits to help you implement an awareness campaign in your workplace and health and wellness thought leadership
  - access to our wellness technology marketplace – carefully selected third party suppliers of digital wellness solutions that can be managed globally
  - complimentary subscription to AXCO Insurance Information Services.
- Comprehensive financial data analysis in annual reports, showing all income and expenses of the policies included.
- Dedicated account managers at global, regional and local level, working closely with you to resolve any issues as they arise.
- High levels of governance across almost 140 local insurers (members) in over 120 key markets.
- We provide strong underwriting expertise at the global level with our local members providing in-depth knowledge of local risk factors.
- Insight and guidance during your renewal process.

<sup>2</sup> Available to captives, Global risk solution and pools that fall in the 28 countries WIT operates in.

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Risk Solution, visit  
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representative**

