

MAXIS GLOBAL POOL

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

As a multinational employer you are faced with managing multiple insurance contracts in every country, each with its own features and renewal processes.

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.¹

MAXIS Global Pool solution combines local benefits programmes into an international pool through reinsurance. This allows you to deliver stronger risk management, better global governance and receive potential dividends.

By combining our reinsurance with the customised services from our local insurers (members), we can offer you strong risk management solutions.

The expertise we bring on all levels - global, regional and local - can help you better understand local regulation and adapt to the various cultures and business needs of each market.

Is this the right solution for you?²

To be able to implement a MAXIS Global Pool, you will need to have:

- employees in several countries and/or you're expanding internationally
- a minimum of 300 lives operating in at least two countries
- a minimum of US\$10,000 premium in each country
- at least US\$300,000 premium across all policies.

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

² 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 Pool Solution or help you move new policies into an existing pool. Working with us offers you a number of benefits.

- Potential dividend payments, based on the financial performance of the pool. Programme protections and comprehensive financial data analysis in annual reports, showing all income and expenses of the policies included.
- No extra costs or fees.
- 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 new digital captive 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 campaigns³
 - 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.
- A choice of accounting methods to calculate the pool payment in a way that suits you, such as loss carry forward (indefinite, three years or five years).
- An annual report with specific premium, claim and reserve data, aggregated by policy and by country for group life, accident, disability and medical coverages, including current and historical performance.
- Dedicated account managers at global, regional and local level, working closely with you to resolve any of issues should they arise.
- High levels of governance across almost 140 local members in over 120 key markets.
- Additional oversight from the MAXIS Underwriting team to ensure your pool performs.

³ Available to captives that fall in the 26 countries WIT operates in.

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