

GLOBAL RISK SOLUTION



CASE STUDY – PROFESSIONAL SERVICES FIRM

The following case study demonstrates to you, real-life examples of the benefits Global Risk Solution provides, through a combination of a fully admitted Pan-European Group Risk plan and/or an International Group Risk plan depending on the client’s requirements.

PROFILE


5,000+
employees globally

offices in

40 countries worldwide

REQUIREMENT

International Group Risk plan for mobile and ex-pat employees:

- › certainty about how, where and what level benefits these people were covered for; and
- › how would benefits be paid in the event of a claim.

Minimum level of benefits for all partners globally:

- › some partners had compulsory cover in place while in some countries it was voluntary;
- › no control or oversight in what was covered; and
- › potential risk exposure for the company.

SCENARIO

Group Life and Income Protection solution for mobile and international employees:

- › cover provided for employees across 10 different countries;
- › flat benefit with two different categories;
- › Income Protection of 75% of earnings to a max benefit; and
- › one unit rate and free cover limit.

Pan-European Group Life contract covering all partners:

- › minimum level of benefit across 20 different countries;
- › fixed level of benefit for all partners; and
- › no underwriting required for partners.

UTMOST GLOBAL RISK SOLUTION BENEFITS



ONE BENEFIT AND COMPENSATION MANAGER
HIGH LEVEL OF EFFICIENCIES




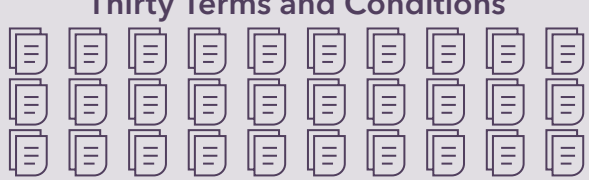










COMMON TERMS AND CONDITIONS AND ON-BOARDING PROCESS
SIMPLICITY



ONE BROKER AND ONE INSURANCE COMPANY
REDUCED COMPLEXITY

Global Risk Solution removes the complexities that comes when dealing with multiple jurisdictions. It enables multinational companies to consolidate their previously complex employee benefit plans, in an effort to make significant savings in time and costs.

<p>CURRENT SOLUTION FOR THIRTY PLANS</p> <p>Thirty Countries</p>  <p>Thirty Brokers</p>  <p>Thirty Life Insurers</p>  <p>Thirty Terms and Conditions</p>  <p>Thirty Quotations</p>  <p>Thirty Claims Departments</p> 	<p>UTMOST GLOBAL RISK SOLUTION FOR THIRTY PLANS</p> <p>Thirty Countries</p>  <p>One Broker</p>  <p>Utmost Corporate Solutions</p>  <p>One Terms and Conditions¹</p>  <p>One Quotation</p>  <p>One Claims Department</p> 
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¹ Separate Terms and Conditions for EU and non-EU lives with aligned terms.

A WORLD *of* DIFFERENCE

www.utmostinternational.com

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