

GLOBAL RISK SOLUTION

ONE SOLUTION
ONE SERVICE PROVIDER



WHAT IS GLOBAL RISK SOLUTION

Global Risk Solution allows clients with employees across multiple jurisdictions to manage their risk benefits under a single compliant global programme.

Whereas previously a multinational employer would have had to have individual group risk plans in place for each of their country locations by removing this complexity, Global Solution enables multinational companies to consolidate their previous employee benefit plans, yielding significant savings in terms of both time, cost and reduced administration burden.

COVERS AVAILABLE

GROUP LIFE
INCL.
ACCIDENTAL
DEATH AND/OR
DISMEMBERMENT

GROUP
CRITICAL
ILLNESS

GROUP
DISABILITY
INCL. INCOME
PROTECTION,
TOTAL AND/OR
PARTIAL
PERMANENT
DISABILITY

A WORLD *of* DIFFERENCE

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CORPORATE SOLUTIONS



WHO IS IT FOR?

Our Solution covers local employees across Europe and the UK, and has the ability to cover Expat, Globally Mobile, and a small number of local employees internationally.

Plans can be tailored to meet client's unique and individual needs and are written on a pan-European (from Utmost PanEurope Dac) and international basis (from Utmost Worldwide Limited).

We are also a Partner of Generali Employee Benefits (GEB) Network in Ireland, Pan Europe and Worldwide, providing clients with global underwriting, pooling and captive solutions.



POOLING



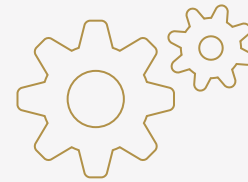
GLOBAL UNDERWRITING



CAPTIVE SOLUTIONS

Generali Employee Benefits (GEB) Network is one of the longest established employee benefits networks in the world.

A WORLD *of* DIFFERENCE



HOW DOES IT WORK?

Global Risk Solution enables clients to manage their employee benefits through one broker, one insurance provider and one servicing team with aligned terms and conditions. This automatically allows for greater efficiencies and savings.

We look after all risk and claims management, compliance, documentation and communications.



CLICK ON IMAGE TO VIEW VIDEO

HOW IT WORKS IN PRACTICE



CASE STUDY

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GLOBAL RISK SOLUTION TARGET MARKET



WHO IS IN THE TARGET MARKET?

CUSTOMER TYPE

Multi-national corporates located in one or more of:

- › the 27 EU countries;
- › the UK and;
- › non-EU countries

Seeking group life, group income protection and/or group critical illness cover for their expat employees, and/or globally mobile employees and/or small percentage of their local employees.

CUSTOMER OBJECTIVES & NEEDS

Employers looking to provide their employees with benefits that will financially protect them and their families in the event of illness, disability or death covered in the Terms and Conditions during the term of the insurance contract. These products usually cover contractual benefits that employers offer to their employees.



WHO IS NOT IN THE TARGET MARKET?

CUSTOMER TYPE

- › Employers with a high concentration of their total employees located in one particular non-EU country (other than employees with EU employment contracts on approved secondment).
- › Employers based in the UK or any other Non-EU countries solely seeking for group risk cover for their domestic employees.
- › Sole traders.
- › Individuals seeking life, income protection or critical illness cover.

CUSTOMER OBJECTIVES & NEEDS

Customers seeking to guarantee unit-price rates for a period of longer than 2 years.

THE KEY BENEFITS

1

Removes the complexities that
come with dealing with
MULTIPLE
JURISDICTIONS

2

Enables Multinational companies
to consolidate their previously
complex employee benefit plans
in A SINGLE SCHEME

3

Yields
SIGNIFICANT SAVINGS
in terms of both time and cost

4

Fully admitted
SOLUTION
across Europe for
local nationals.

5

Provides
BETTER CONTROL
of data.

PROTECTION, PRICING AND PLAN



FLEXIBILITY
FOR MOBILE
EMPLOYEES



**TRANSFER ON
NO WORSE**
TERMS SUBJECT
TO LTA INFORMATION



**FLEXIBLE
BENEFIT**
DESIGN



ACCESS TO **ONLINE
SERVICE CENTRE** AND
TELE-UNDERWRITING
VIA TELADOC

A WORLD *of* DIFFERENCE

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CORPORATE SOLUTIONS

WHO WE ARE

UTMOST GROUP PLC

we are a

SPECIALIST

wealth solutions and
employee benefit provider



£62.8bn*
(€72.5bn)

in assets under
administration (approx.)



over
530,000*

customers



8 office
locations

UK, Isle of Man, Ireland,
Guernsey, Switzerland,
Dubai, Hong Kong and
Singapore



expertise,
SCALE

and a sustainable
business model

*Figures are correct as at 31 December 2023.

UTMOST CORPORATE SOLUTIONS

located in

Guernsey



since
1977

Ireland



since
1999



we meet the
protection needs
of employees within
EU and mobile
employees located
around the world

FITCH ASSIGNED

**'A+' Insurer Financial
Strength rating
with a stable
outlook**

**GLOBAL RISK
SOLUTION**


A single Employee Benefits
plan providing group risk
cover to employees
in multiple
jurisdictions.



we offer **GROUP
LIFE, INCOME
PROTECTION** and
CRITICAL ILLNESS



and **GROUP
RETIREMENT
& SAVINGS**
solutions



PARTNER
for **Generali Employee
Benefits Network (GEB)**
in Ireland, pan-Europe and
Worldwide, one of the longest
established employee benefits
networks in the world

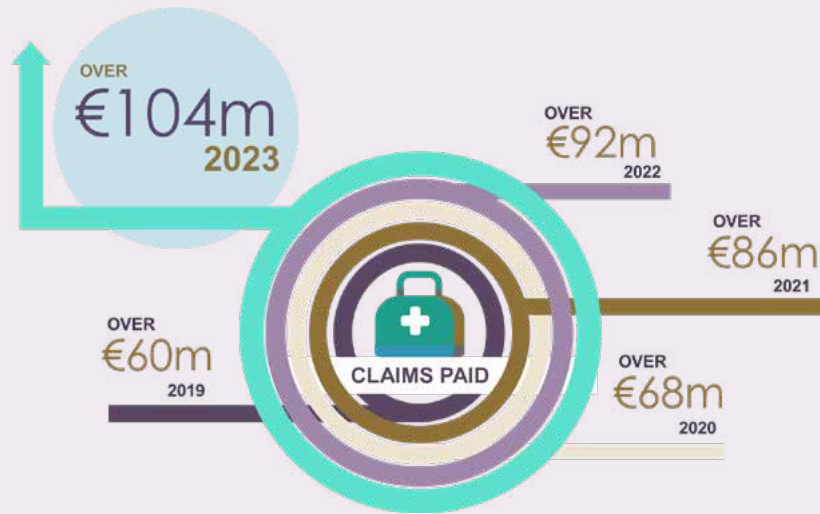
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CLAIMS

We have developed a robust and tested claims management procedure that provides an efficient and streamlined service resulting in the prompt payment of claims to Employers and their claimants.

STRONG CLAIMS PAID 2023*

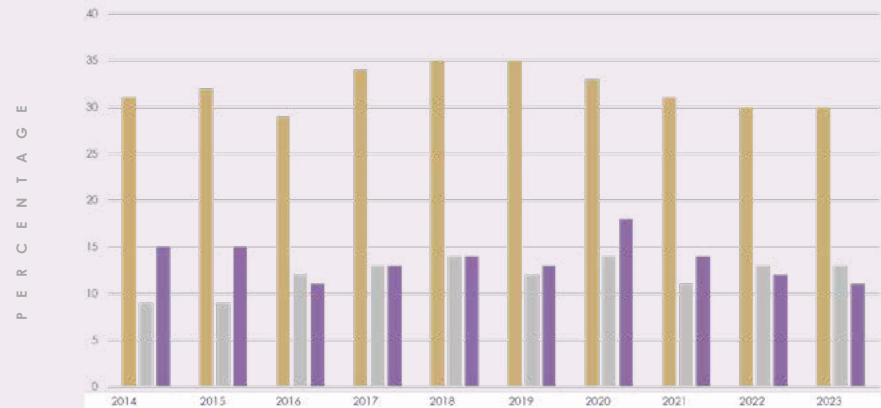


To find out more, [click here](#)

* Data provided by Utmost Corporate Solutions Claims and Medical Underwriting Team as at end of 31 December 2023.

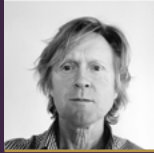
TOP CASUES OF INCOME PROTECTION CLAIMS OVER 10 YEARS*

- 1 MENTAL HEALTH
- 2 CANCER
- 3 ORTHO/MSK



* Data provided by Utmost Corporate Solutions Claims and Medical Underwriting Team as at end of 31 December 2023.

CONTACT US



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TO REQUEST A QUOTATION,
PLEASE EMAIL US:

nbquotes@utmostcorporate.com



You can also access our
introductory video here

This flyer sets out important information in relation to the Utmost Corporate Solutions products being offered by us and is intended to provide a brief overview only and does not replace the more detailed information provided in the Terms and Conditions document. We recommend that the client seeks professional advice with respect to their particular circumstances.

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Utmost Corporate Solutions is a trading name used by Utmost PanEurope dac and Utmost Worldwide Limited.

Utmost PanEurope is regulated by the Central Bank of Ireland. Utmost PanEurope dac is a designated activity company registered in Ireland (number 311420), with a registered office at Navan Business Park, Athlumney, Navan, Co. Meath, Ireland C15 CCW8.

Utmost Worldwide Limited is incorporated in Guernsey under Company Registration No. 27151 and regulated in Guernsey as a Licensed Insurer by the Guernsey Financial Services Commission under the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended), with a registered office at Utmost House, Hirzel Street, St Peter Port, Guernsey, Channel Islands GY1 4PA.

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