

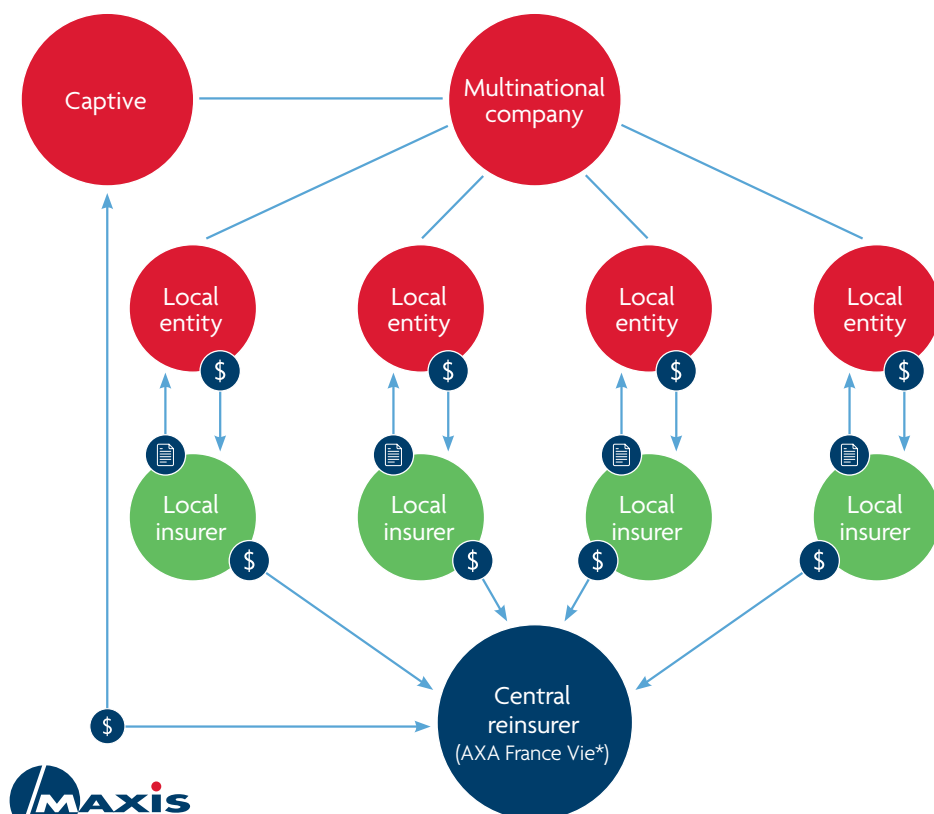
# MAXIS GLOBAL CAPTIVE SOLUTION

## WRITE YOUR EB RISKS IN A CAPTIVE TO GAIN CONTROL AND FLEXIBILITY

As a multinational employer you're faced with the challenge of providing employee benefits (EB) that care for your people all over the world and attract the most talented workers to your business. And with costs rising, you need a way to efficiently manage your risk and budgets, without compromising on your benefits offering.

Many multinationals are turning to a captive to help them manage their global EB risks. As the ultimate risk bearer, the captive retains any underwriting profit on EB policies, and gives you greater control over plan design.

This means (where permitted in the local market) you can amend and improve policy terms and conditions, such as exclusions, free cover limits and event limits to offer even better coverage to your people.



Manages the network  
Facilitates reinsurance  
Underwriting support  
Quarterly reports

Local insurers  
are members  
of the MAXIS  
network

\* AXA France Vie is the central reinsurer for most  
MAXIS Global Captive Solution clients, but not all.

### How it all works (the technical bit!)

A captive is an insurance company wholly owned by a multinational to manage its own business risks via reinsurance. Traditionally, captives were used for property and casualty risks, but in recent years multinationals have started using captives for EB risks too.

In a MAXIS Global Captive Solution, our network of local insurers will provide employee benefits insurance to your local entities. Where possible, these insurance policies are then reinsured by our central reinsurer, usually AXA France Vie.

From here, the risk is then retroceded to the captive, making the captive the ultimate risk owner. This then allows the captive to make decisions about pricing, claims and policy design.



## Why choose MAXIS Global Captive Solution?

The MAXIS Global Captive Solution is designed to help multinational employers to write EB risks via their captive. We offer:

- in-depth knowledge of local risk factors and strong control over your plans through our network of local insurers in over 100 markets.
- a consultative approach on the diversification of risk to balance the captive reinsurance portfolio and reduce volatility
- a dedicated global underwriter and direct access to MAXIS GBN's technical expertise
- insight, guidance and benchmarking support during the renewals process
- the option to explore how to minimise the impact of high insurance claims on your captive through programme protection
- comprehensive financial data analysis in quarterly and annual interactive digital reports, showing all income and expenses of your policies. Captive clients receive their data in underwriting year, accounting year and reinsurance year, helping them analyse and understand their claims in detail.
- health and 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. Our dedicated Health & Wellness team analyses report data and can provide practical health and wellness recommendations
- access to our OneClient portal, your go-to place for accessing your reports and all our additional services
- dedicated account managers at global, regional and local level, working closely with you and your local subsidiaries, supporting you to resolve any issues as and when they arise.

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## Frequently asked questions

### Who is this solution for?

Multinational employers that manage their global employee benefits programmes centrally and have global oversight of EB spending.

### How much do we need to be spending on employee benefits to make a captive work for us?

For the MAXIS Global Captive Solution to be financially viable, you'll need to be spending at least US\$10,000 on employee benefits in each country. If you're spending less than this in some countries, it might not be worth including these policies in your captive for the time being. Our team can review which policies are best to reinsure via your captive.

### How much do I need to be spending all together on employee benefits to set up a MAXIS Global Captive Solution?

A minimum of US\$3 million in total, across all policies.

### What if we've never used our captive to write EB before?

If you have never used your captive to write EB business, we can help assess whether now is the right time for you to be moving it into your captive.

### What if we don't have an existing captive in place?

Unfortunately, we can't assist with setting up a captive.

**For more information on MAXIS Global Captive Solution, visit [maxis-gbn.com](https://maxis-gbn.com) or contact your local MAXIS GBN representative.**

