

# INTEGRAL MULTINATIONAL POOLING CASE STUDY

## CLIENT BACKGROUND

- Professional services firm based in the Commonwealth of Independence States(CIS)
- Multinational client
- Approximately 3,500 employers

## CLIENT REQUIREMENTS

- Align employee benefit policies across the globe
  - >Make financial savings
  - >Ensure compliance with local labour laws
- Reduce administrative burden
- Improve control over benefits

## THE CHALLENGE

The challenge for this client was to offer a different scope of cover locally and to be able to offer a single benefit policy, personal mobility and enhancing the firm's visibility across the CIS.

## THE SOLUTION

Using our expertise in global benefit solutions In2Matrix was able to:

- Design and create policy conditions to allow us to work closely with the insurers to determine the price of cover
- Gain commitment with local carriers to front the policies in conjunction with the re-insurers panel backing up the high sums insured

## THE RESULT

The results delivered by In2Matrix were:

- Replacement of an obsolete combination of off-shore and local insurance programs with a fresh locally fronted disability insurance that complemented local state benefits
- Cost reduction of over €0.5 million
- Implementation of a unique cover program, helping to attract and retain quality employees