



MAXIS GLOBAL RISK SOLUTION:

COMBINING A GLOBAL VIEW OF BENEFITS USAGE
WITH A MORE PREDICTABLE BENEFITS BUDGET

With increasingly complex regulation and pressure to better manage and anticipate benefits spending, as a multinational employer, you are probably exploring new ways to optimise your worldwide employee benefits.

Our MAXIS Global Risk Solution leverages centralised decision making and reinsurance through a longer-term commitment (typically over three years). The portfolio is underwritten at a global level, which enables us to deliver upfront discounts and better terms and conditions which should help you.

Through reinsurance, your local employee benefits programmes can be combined to form an international pool. Although this is a non-profit sharing arrangement, better pricing and discounts can be delivered in advance this way, eliminating the complexities and the time lag of pooled payments.

Pricing the risk at a global portfolio level means that you can achieve better terms and conditions. MAXIS local members insurers are also able to offer rate guarantees for any life policies included of up to three years, compliance with local regulations and improved free-cover limits.

This solution is one of the resourceful ways that we enable you to achieve stronger global governance and better execute your global employee benefits strategy.

What we offer

We can set up a new MAXIS Global Risk Solution with the following key advantages for you:

- dedicated account managers at global, regional and local level, working closely with you and supporting you in the resolution of any issues that may arise
- a consultative approach on the diversification of risk to balance the portfolio and reduce volatility
- strong underwriting expertise through our local members providing an in-depth knowledge of local risk factors
- competitive upfront rates, enhanced policy terms and conditions, rate guarantees, alignment of key terms and conditions, and potentially improved free-cover limits across the local members insurers
- comprehensive financial data analysis in annual reports, showing all income and expenses of policies included
- high governance levels through nearly 140 local members in 123 key markets
- insight, guidance and benchmarking knowledge during the renewals process
- world-leading Health & 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, and our dedicated Health & Wellness team will help evaluate report data and consider practical health and wellness programmes.

The MAXIS Global Benefits Network ("Network") is a network of locally licensed MAXIS member insurance companies ("Members") founded by AXA France Vie, Paris, France (AXA) and Metropolitan Life Insurance Company, New York, NY (MLIC). MAXIS GBN, registered with ORIAS under number 16000513, and with its registered office at 313, Terrasses de l'Arche – 92 727 Nanterre Cedex, France, is an insurance and reinsurance intermediary that promotes the Network. MAXIS GBN is jointly owned by affiliates of AXA and MLIC and does not issue policies or provide insurance; such activities are carried out by the Members. MAXIS GBN operates in the UK through UK establishment with its registered address at 1st Floor, The Monument Building, 11 Monument Street, London EC3R 8AF, Establishment Number BR018216 and in other European countries on a services basis. MAXIS GBN operates in the U.S. through MetLife Insurance Brokerage, Inc., with its address at 200 Park Avenue, NY, NY, 10166, a NY licensed insurance broker. MLIC is the only Member licensed to transact insurance business in NY. The other Members are not licensed or authorised to do business in NY and the policies and contracts they issue have not been approved by the NY Superintendent of Financial Services, are not protected by the NY state guaranty fund, and are not subject to all of the laws of NY.

Not all features referenced herein may be available from all MAXIS GBN member insurers. Subject to prevalent local market practices, and compliance with all applicable legal and regulatory requirements including local insurance and privacy laws.

MAR0005106/17

**For more information
on MAXIS Global Risk
Solution, visit
maxis-gbn.com or
contact your local MAXIS
GBN representative.**

