YOUR GLOBAL PARTNER, DELIVERING LOCALLY.

MetLife and AXA in partnership
Global leader in health and wellness

Nearly 140 local insurers

Active in over 120 markets worldwide
Co-founded by MetLife and AXA in 1998, MAXIS GBN is a network of nearly 140 local insurers (members) in over 120 markets worldwide, combining local expertise with global insight.

Who are we?

Our size, strength and stability set us apart, but our real point of difference is our people. Our global team work in close collaboration with local members and our consultant partners to help over 750 multinational employers deliver employee benefits to over 1.5 million employees worldwide, while meeting their strategic business goals. Our network is over 20 years old, however we’ve more recently become a joint venture, set up global headquarters in London and made key investments in technology and data analytics to help you meet new challenges and drive your employee benefit programmes into the future.
What makes us different?

**Backed by strength, built on global expertise**

MetLife and AXA, two of the biggest and most trusted insurance companies in the world not only provide us a strong and stable platform but own almost 60% of our local members. These MetLife and AXA network partners cover over 80% of total premium, a significantly higher share than any other global benefits network.

The remaining 40% of our local members are recognised as leaders and are experts in their markets. They offer an on-the-ground knowledge and understanding of both their market and the competitive landscape and we work closely with them to develop excellent and productive working partnerships that benefit our clients, wherever they are based.

And, by being the first to set up a dedicated team to work with a network of nearly 140 local members in over 120 markets, we ensure they are all well supported and are demonstrating our commitment to the market and our plans to keep increasing the reach we can offer global clients.

**Greater control and consistency**

Unlike other global benefits networks, we are centrally managed and all of our local members are fully embedded into our network. We operate as a single organisation and this allows a fast exchange of information and the highest levels of customer service and regulatory expertise.

With our three-tier structure, we also adapt our account management team to match a client’s structure to ensure a more convenient way of working. This allows us to deliver solutions and services that meet the individual needs of our clients on a local, regional and global level.
How can we help you?

We understand that as a regional office of a multinational company or a local employer, you may want to make your own choice about which insurers you work with. You’d prefer to have a choice of insurers who can demonstrate an understanding of your particular local or regional needs, in line with regulation, and that’s where the MAXIS network can help.

We are one of the leading international employee benefits networks providing global service capabilities and delivering world-class employee benefits perspectives and solutions.

- 1.5 million employees worldwide covered through our local member insurers
- A network of nearly 140 leading local insurers with in-depth expertise and capabilities in over 120 markets
- Almost 215 multinational programmes managed: 174 pools and 37 captives
- Best in class local health and wellness capabilities offered by +60 members
- 1 point of contact and dynamic three-tier account management structure — global, regional and local
We are committed to playing a central and significant role in the transformation of employee benefits. We work closely and collaboratively with our partners along the supply chain to ensure we deliver the services that your employees deserve and that help you meet your strategic goals.

Global offices
- Overall global relationship and account management
- Proactive management of the pooling arrangement
- Technical functions

Regional offices
- Providing a holistic view of your group employee benefits
- Assistance in driving and aligning your group employee benefits philosophy
- Updates on local and regional trends

Local offices
- Local insights into market practices and costs
- Local operational function and services
- Dedicated multinational specialist per country
We offer core global benefits solutions and other services. Alongside our global offering, our members can also support employers with local solutions.

- MAXIS Global Captive Solution provides highly efficient risk management for multinationals looking to set up an employee benefits captive programme.
- MAXIS Global Risk Solution leverages centralised decision-making and reinsurance through a longer-term commitment delivering upfront discounts.
- MAXIS Global Pool combines local benefits programmes into an international pool through reinsurance, in a profit-sharing arrangement.
- MAXIS Global Preferred Data Solution delivers consolidated financial data.
- MAXIS Mobility Solutions, a partnership with our parent companies (MetLife and AXA), helps meet the diverse benefits needs of globally mobile employees and can be integrated into existing global programmes.
How BRIDGE works – in summary

1. Local MAXIS members log in to BRIDGE every quarter
2. Data is pre-populated based on previous in-force policies
3. Local members update and validate policies, premium and claims
4. MAXIS GBN validates data centrally and creates client reports

We deliver more accurate and timely reports through BRIDGE, which paves the way for other innovative solutions in market-leading analytics.

Our experience combined with some key investment in technology has enabled us to design and implement a market leading, state-of-the-art reinsurance platform. We produce centralised, accurate, reliable and timely reports that allow you to make informed decisions on your portfolio. The system delivers:

- improved quarterly and annual reports about your local subsidiaries to agreed service levels, at the click of a button
- aggregate results and enable direct comparison to see your experience for the current period reported against the last period
- single template that allows for consistency across all reports, much greater data accuracy and speedier output
- peace of mind as it is managed in an environment compliant with ISO27001, the highest security standard in the industry.
We are a world leader in improving employee health, while simultaneously delivering a positive impact on your bottom line.

We are known for our research and data-driven approach and this has made us a leading partner in health and wellness. We offer topic specific wellness campaigns and thought leadership to provide a deeper perspective on health issues that helps to advance wellness in the workplace.

We always have one eye on the future and are developing sophisticated reporting tools that help deliver effective medical risk and healthcare management.

We produce best-in-class annual global medical dashboard reports and have a dedicated health and wellness team to help evaluate report data, so that you can enjoy a simpler approach to addressing the healthcare needs of your employees.

Our suite of three annual reports, Paid Claims, Incurred Claims and Country Benchmark reports:

- enable global managers to depend more on their own credible data, and less on public health data to identify healthcare cost drivers among their employee populations
- identify cost drivers and chronic conditions, enabling employers to target wellness programmes more effectively and drive discussions on possible benefit design changes
- provide comparative key data metrics such as claims by relationship type, age band, benefit category, diagnostic groups, provider network and a focus on targeted chronic conditions
- provide rolling 12 month analyses with Year Over Year (YOY) changes, where available
- include easy-to-read graphs, offering the same metric and format across multiple countries to reveal claims sorted by population, utilisation and provider.
We offer a tailored approach to meet your specific needs and help drive the implementation of practical health and wellness programmes.

Working alongside our dedicated global team, our local members offer employee benefits initiatives to meet the specific needs of local subsidiaries. We work with your local human resource teams to consider and drive practical health and wellness programmes, targeting specific health issues and cost drivers.

We care about the health of employees and dependents covered by our network and, as a result, are expanding our health and wellness programmes across the globe. We address the full spectrum of healthcare needs through one or more of our four pillars of wellness:

- **Pillar one: education and awareness**
  Using communication tools to increase health literacy and knowledge

- **Pillar two: prevention and screening**
  Understanding the risk of developing certain diseases or conditions

- **Pillar three: behaviour change**
  Programmes that have a direct impact on health

- **Pillar four: targeted intervention**
  Programmes for specific individuals diagnosed with certain acute/chronic diseases

In 2018, we are responding to the challenge of taking our wellness offering to the next level with an innovative set of centralised global solutions. Our MAXIS Global Wellness programme includes:

- **topic specific Health & Wellness toolkits**
  Designed to help you implement a programme of wellness awareness and education to your employees worldwide, effectively driving global-to-local health management strategies

- **a wellness technology marketplace**
  Of carefully researched and selected third party suppliers of technology that delivers global wellness solutions and can be managed globally.

- **a wellness business case calculator**
  That calculates the impact on benefits spend and productivity resulting from changes in behaviours alongside access to exclusive country reports
We also offer some value added services at no cost to you

- Personalised and secure access to your MAXIS GBN reports, account documentation and additional services, compliance and market data on employee benefits markets across the globe, and key contacts all in one place through the OneClient portal
- Published original research, co-sponsored studies, and whitepapers to provide a deeper perspective on issues through our monthly Viewpoints
- Key market and regulatory information with Axco Country Benefit Profiles\(^1\) to enable you to compare your employee benefits package against similar local practices

We are consistently being recognised by the industry for our expertise

\(^1\)Axco Insurance Information Services, A Wilmington Company. Not all services are available to all clients.
For more information about how we can support your business, please contact your local MAXIS GBN representative or visit us online at maxis-gbn.com.

This brochure is for informational purposes only and does not constitute a commercial proposal. If you have any questions in relation to this brochure or otherwise, please contact marketing@maxis-gbn.com.

Not all services are available from all MAXIS member insurance companies or are available to all clients. The solutions are subject to prevalent local market practices, and compliance with all applicable legal and regulatory requirements including local insurance and privacy laws.

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 333, Terrasses de l’Arche – 92723 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 BAF, 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. MAR000245 04/18