

Case study 1 – ZIGRS

IT INDUSTRY



Customer background

A major international company with a broad and very diverse product in IT cloud and network services, network technology and infrastructure.

Facts & Figures

8,000 employees

Operations in 17 countries

Scenario: I Group

- 15 partners
- 4 countries outside EU/EEA
- Mix of benefits requirements: Group Life (GL), Permanent partial total disability (PPTD), Accidental death (AD), Permanent total disability (PTD)

Scenario: II Group

- 30 partners
- 4 countries outside EU/EEA
- Mix of benefits requirements: Group Life (GL), Accidental death (AD), Permanent total disability (PTD)

Scenario: III Group

- 545 employees
- 5 countries within EU
- 4 countries outside EU/EEA
- Mix of benefits requirements: Group Life (GL), Accidental death and dismemberment (ADD), Permanent total disability (PTD)

Customer Challenge

- Simplify benefits design in few groups
- Find a solution for smaller number of employees in some countries
- Have consistency and control
- Set different level of benefits for partners/employees globally
- Set minimum level of benefits to all employees
- Request to reduce the number of policies

Our solution

In cooperation with the customer and or broker, we defined a program – International Risk Solutions. The purpose of the work is to assist the customer with reviewing the potential risk exposures and controls in order to find unique solutions which is suitable and simplify as much as possible, per clients' request.

- Unique rate guarantee for 2 years
- One quotation, one policy for all locations
- Simplified administration and significant reduction of operational costs
- One terms and conditions
- Central management
- Flexibility
- Attractive product range, plus riders with various benefits
- Set Automatic Acceptance Limit for automatic providing coverage for chosen benefits

Case study 2 – ZIGRS

PHARMACEUTICAL INDUSTRY



Customer background

A major international company with a broad and very diverse product in the pharmaceutical industry

Facts & Figures

18,000 employees

Operations in 33 countries

Scenario: I Group

- 35 employees
- 3 countries outside EU/EEA
- 4 countries within EU
- Mix of benefits requirements: Group Life (GL), Income Protection (IP) – 80% of annual salary, Temporary total disability (TTD), Permanent total disability (PTD)

Scenario: II Group

- 85 employees
- 5 countries inside and outside EU/EEA
- Mix of benefits requirements: Group Life (GL), Temporary total disability (TTD), Permanent total disability (PTD)

Customer Challenge

- Benefits design in few groups
- Special travel requirements
- Manage cost of benefits as well as cost of administration
- Find a solution for different number of employees in the different countries
- Unit rates and simplified administration
- Need to move some employees from local employment contract to mobile employment
- Request for long term solution – 3 years and automatic coverage
- Request for higher limits in some countries

Our solution

In cooperation with the customer and or broker, we defined a program – International Risk Solutions. The purpose of the work is to assist the customer with reviewing the potential risk exposures and controls in order to find unique solutions which is suitable and simplify as much as possible, per clients' request.

- Unique rate guarantee for 3 years
- One quotation, one policy for all locations
- Simplified administration and significant reduction of operational costs
- One terms and conditions
- Central management
- Flexibility
- Set Automatic Acceptance Limit (AAL) to automatic providing coverage for chosen benefits. Automatic Acceptance Limit could be set higher than Benefit amount.
- Solution for Group Travel Limit for travelling in some countries

Case study 3 – ZIGRS

LEGAL SERVICES



Customer background

A lawyer office with a wide network of offices around the world in legal advices and expertise.

Facts & Figures

6,000 employees

Operations in 18 countries

Scenario: I Group

- 55 partners
- 5 countries outside EU/EEA
- 10 countries within EU
- Mix of benefits requirements: Group Life (GL), Income Protection (IP) – 80% of annual salary, Spouse Income (SI), Child Income (CI), Temporary total disability (TTD), Permanent total disability (PTD)

Scenario: II Group

- 1100 employees
- 5 countries outside EU/EEA
- 10 countries within EU
- Mix of benefits requirements: Group Life (GL), Spouse Income (SI), Child Income (CI), Permanent total disability (PTD)
- Request for Group life coverage to be extended for a maximum period of 12 months from the date the employment contract has been terminated for specific groups.

Customer Challenge

- Benefits design for international mobile employees and expats
- How, where and what level of benefits to be set in different locations
- How would benefits be paid in the event of claims
- Set all partners have the same level of benefits
- Manage cost of benefits as well as cost of administration
- Find a solution for different number of employees in the different countries (by levels)
- Unit rates and simplified administration
- Request for terminal illness
- Potential risk exposure to the company

Our solution

In cooperation with the customer, we defined a program – International Risk Solutions. The purpose of the work is to assist the customer with reviewing the potential risk exposures and controls in order to find unique solutions which is suitable and simplify as much as possible, per clients' request.

- Unique rate guarantee for 2 years
- One quotation, one policy for all locations
- Simplified administration and significant reduction of operational costs
- One terms and conditions
- Central management
- Flexibility
- Set Automatic Acceptance Limit (AAL) to automatic providing coverage for chosen benefits. Automatic Acceptance Limit could be set higher than Benefit amount.
- Solution is set for terminal illness coverage on accelerated basis
- Solution is set of Extended Death coverage (12 months)