

EXPATRIATE RISK AND PENSION CONSULTING OUR VALUE PROPOSITION

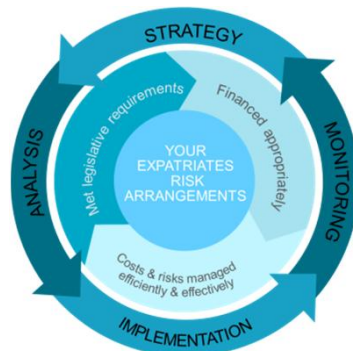


THE ISSUE

- Expatriate populations are getting larger and becoming less homogeneous. This means that effective management of the rewards and benefits provided to expatriates is becoming more and more important.
- Expatriate benefit provisions can leverage the purchasing power of a multinational to provide a flexible, cost-effective and competitive programme to meet the needs of a diverse expatriate population whilst offering effective global governance.
- The risk insurances including life, disability and medical are often essential elements of an expatriate's total reward providing protection for their family.
- Particularly for medical insurance and retirement savings, the service offered by the provider is essential – service levels and costs are very sensitive to the precise terms of the plan, and the location of the employees

HOW DOES THIS ADD VALUE

- Implementation of single multi-country arrangements improves transparency of the benefits provided and the costs involved.
- Issue resolution is made easier due to the single point of contact, and better relationship between the provider and the HQ.
- Central management of the factors leading to claims is made easier, allowing risk management and/or changes to be made to the terms of the plan where required to keep a healthy balance between the attractiveness of the benefits and the costs.
- Market leading risk management approach reduces longer term claims trends.



CASE STUDY

- A FTSE 100 engineering company appointed Mercer Marsh Benefits to assist with ensuring their global expatriate medical contract was effective and efficient:
- Successfully negotiated to reduce the headline administration requirement from \$620k to \$502k at renewal
- Claims fund was reduced from \$2.9m to \$2.5m after actuarial review of insurer forecast
- Successfully placed contract into captive within a 6 week timeframe ensuring all financial, service, and compliance criteria were aligned

WHY MERCER MARSH BENEFITS?

- Proven track record of partnering with clients to achieve significant cost savings and governance improvement in global broking assignments
- Mercer Marsh Benefits has a proven track record of designing and implementing international risk insurance plans to match numerous expatriate population profiles and achieving significant savings for our clients
- Mercer Marsh Benefits has access to consultants in 135 countries to assist with the complex mobility risk challenges
- We have an established market review process including managing the whole RFP process from strategic design, provider selection to placing risk using the combined purchasing power of our clients and Mercer Marsh Benefits.
- Our strong focus on local market compliance issues reduces risks for clients.
- With the acquisition of ORC Worldwide, we provide the most comprehensive portfolio of mobility data and solutions available to help multinational employers manage the complexity of talent mobility, along with the costs and the risks.
- Our best in class consultants work with you to balance all the competing interests, ensuring that the benefits you provide to your globally mobile employees are effective, equitable, and understandable. Benefit provision is a complex area of expatriate management, but we can help you reach workable solutions
- We can be a client's single provider for mobility, offering convenience, simplicity and economies of scale from working with one advisor