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Can your organization benefit from Multinational Pooling?

In this Q&A **Christian Pfeifer, Head of Health & Benefits DVA (DB AG/DB Schenker)** shares how he is optimizing Global Employee Benefits with Multinational Pooling.

Christian is Head of Health & Benefits, and Head of Sales at DVA Deutsche Verkehrs-Assekuranz-Vermittlungs-GmbH, the In-house Broker of Deutsche Bahn AG Global. DVA is responsible for the risk management and insurances of Deutsche Bahn and their subsidiaries, (i.e., DB Schenker), along with other pan-European railway companies.

Q: Can you tell us a little about your company and its operations?

Christian Pfeifer: Sure! I'm with DVA, the in-house insurance broker for Deutsche Bahn Group. While Deutsche Bahn is primarily known as Germany's railway company, we have extensive operations across Europe in rail freight, public transportation, and logistics. A part of our work is with DB Schenker, our global logistics division, which operates in over 75 countries with approximately 75,000 employees. DB Schenker will be sold (to DSV) in 2025.

Q: How does multinational pooling fit into your organization's strategy?

Christian Pfeifer: Multinational pooling has been a vital part of our global strategy for over two decades. Initially, it helped us save costs and earn dividends, which was crucial for getting buy-in

at the start. Over time, though, pooling has evolved into a key tool for creating transparency across our global benefits landscape. By leveraging pooling and working closely with a global broker, we've achieved a clearer understanding of what's in place and optimized contracts locally and globally.

Q: What challenges have you faced in implementing pooling, and how did you overcome them?

Christian Pfeifer: One challenge was gaining acceptance at the local level, particularly in broker markets where local entities preferred to work directly with brokers instead of pooling network members. To address this, we intensified global benefits management by collaborating with a global broker. This streamlined communication, built trust, and increased the adoption of pooling strategies. Storytelling and sharing best practices among countries with similar setups also played a big role in improving buy-in.

Q: What are the main benefits of pooling for your organization?

Christian Pfeifer: Initially, the financial savings and dividends were the main drivers. But today, the biggest benefit is the transparency it provides. It allows us to gather valuable data, ensure competitive pricing, and make informed decisions both locally and globally. Additionally, features like free cover limits are incredibly valuable, though we see room to raise more awareness of these benefits across our organization.

Q: Why did you choose Insurope as a preferred pooling network?

Christian Pfeifer: Insurope stands out for its proactivity, consistency, and commitment. Their team is incredibly reliable and collaborative. The network members are highly engaged, and there's a strong focus on client care, ensuring local Network Members actively participate in tenders. This level of dedication is rare and sets Insurope apart. Furthermore, the stability in their team and service levels over the years has been impressive.

Q: How do you promote pooling within your organization?

Christian Pfeifer: We work on multiple levels. At the management level, we provide summaries and annual reports to demonstrate savings and avoided costs. Locally, we share results, dividends, and success stories to highlight the value of pooling. Encouraging countries with similar setups to exchange experiences has also been effective in building trust and showing the tangible benefits of pooling.

Q: Do you have any advice for organizations considering multinational pooling?

Christian Pfeifer: Focus on transparency and communication. Pooling isn't just about financial savings—it's a strategic tool that can provide invaluable insights into your benefits landscape. Choose partners who are proactive, committed, and collaborative, like Insurope. And most importantly, invest in building local and global buy-in through storytelling and data-driven results.

Understanding Multinational Pooling

Multinational pooling is a mechanism that helps multinational companies **optimize their employee benefits programs** by consolidating their local employee benefits programs from at least two countries into a single multinational pooling program.

This approach offers advanced risk management and governance, centralized reporting, and can offset the cost of employee benefits through multinational pool dividends. In addition, it can offer higher free cover limits for life and disability.

Eligible benefits include life, medical, accident, disability, and retirement with risk across different regions or countries.

As evidenced by this Q&A, multinational pooling, combined with the right partner, can optimize benefits management and drive value for organizations with a global footprint. To learn more about Insurope's multinational pooling solutions, please visit: www.insurope.com.

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