

INTERNATIONAL EMPLOYEE BENEFITS A FUNDAMENTAL PART OF A WINNING EMPLOYEE VALUE PROPOSITION

Insurable employee benefits are a fundamental part of a winning Employee Value Proposition that turns your company into a uniquely attractive working place, whilst your CFO will appreciate the global governance and level of transparency to truly quantify an employees' Return on Investment.

With a strong service offering in international employee benefits and being part of the Mercer Marsh Benefits™ Network, the Kessler footprint goes far beyond the borders of Switzerland. We strive for long term strategic, global partnerships and international employee benefits are a key element to the relationship with our clients.

THREE AREAS OF EXPERTISE

Group Insurance Solutions

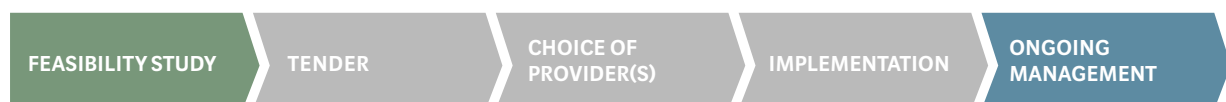
We advise and offer brokerage services in business travel, international healthcare, group life and disability insurance as well as in international retirement savings plans. This can be insurance protection for your local employees and also financial protection for internationally mobile staff, such as expatriates, Third Country Nationals (TCN), global career nomads, humanitarian aid workers, sea farers, etc.

Global Solutions

The most common global solutions available in the market are multinational pooling, global underwriting and captive fronting programs. We consult in the implementation of the most suitable solution after a feasibility assessment based on global parameters such as: number of employees, geographical presence and premium estimation of insured employee benefits plans worldwide.

Global Services via Mercer Marsh Benefits™ Network

We conduct an inventory and issue a benchmarking report of your insured local and international employee benefits. This report is either part of, or can lead to a Global Benefits Management (GBM) mandate. Multinational organizations can benefit from a streamlined centralized approach in insured employee benefits management around the world through the use of data analytics, supported by digital tools (e.g. GBM Analytics, Mercer Gold +, DARWIN). Kessler will be your entry point of contact in global benefits management and will also act as your local broker in Switzerland.



STAKEHOLDERS RELATIONSHIP

Important decisions are to be made as to how you plan to achieve operational plus financial goals and how you can best govern your benefits policy in a world of constant change. Usually this requires involvement from the CFO, the Risk Manager and Procurement. The Global HR-, Reward-, and/ or Compensation & Benefits Manager are taking responsibility in managing such a major global project.

YOUR RESOURCE

We guide you through the different steps of the process in designing and implementing an international employee benefits program that is unique to your organization and that adds true value to your Employee Value Proposition.

INTERESTED? CONTACT US.

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ABOUT KESSLER

Kessler is the leading Swiss enterprise specializing in risk, insurance and pension fund consulting. Due to the know-how and experience of our staff, our innovative strength as well as our market position, we create added value in a sustainable manner for our clients from all parts of industry (i.e. service, trading and manufacturing companies as well as the public sector). Our excellent reputation combined with our financial success form the foundation of our longterm future as an independent family enterprise. Founded in 1915, Kessler has 275 employees working at its headquarters in Zurich as well as at further sites in Aarau, Basel, Bern, Geneva, Lausanne, Lucerne,

Neuchâtel, St. Gallen and Vaduz. As the Swiss partner of Marsh, we are part of a network with specialists in all areas of risk management and are experienced in handling global insurance programs. Marsh, the world's leading insurance broker and risk consultant, operates in more than 100 countries and is part of Marsh & McLennan Companies, whose share is traded on the New York, Chicago and London Stock Exchanges (ticker symbol: MMC).

Further information can be found at www.kessler.ch, www.marsh.com, www.mmc.com.