



LOCKTON EXPERTS HIGHLIGHT INTERNATIONAL BENEFIT CHALLENGES

Enright says globalization driving change for expatriate benefits

(Dublin, Ireland) – 10 April 2008 – A leading expert on [cross-border employee benefits](#) says global firms are facing new challenges as they develop benefit programs to attract and retain globe-trotting professionals. Speaking today at the IBIS Academy in Dublin, Ireland, Pam Enright, Director of International Benefits for [Lockton](#), said multinational employers strive to formulate consistent benefit plans for expatriates regardless of their home country or host location.

Lockton is the world's largest privately held insurance broker and provides leading companies with [employee benefit consulting services](#).

"The employees want a robust benefit program that provides them comprehensive medical care and access to the best hospitals, clinics and physicians when they are far from home," said Enright. "Employers are intent upon attracting and retaining talented executives and technicians for expatriate assignments, and once they have them in the field, it's imperative to keep them healthy and productive."

Enright said that benefit trends also indicate that global companies want to provide to their expatriates:

- ✍ Portable, comprehensive and effective coverage for all assignees and their dependents
- ✍ Coverage for war and terrorism risks
- ✍ Emergency evacuation and assistance services
- ✍ Global ancillary benefits including life, accident and disability insurance
- ✍ Enhanced claim payment options for international health care costs

Enright noted that a properly managed expatriate benefit plan can reduce the risks of a global assignment failing for an executive. "A good plan takes away significant worry and helps overcome the anxiety of a global relocation and adaptation to a host country – both for expatriate employees and their dependents."



Lockton Speaks at IBIS Conference

Page 2

10 April 2008

Marcela Flores, President of Lockton's benefits operation in Mexico, also spoke to the IBIS Academy today, noting that employers in Mexico are following the trend of U.S. employers by moving away from traditional employer-paid pensions and offering more defined contribution plans. She noted that defined benefit plans continue to be the most common in Mexico. But the percentage of defined contribution plans implemented has increased significantly from 6 percent from 1986-1995 to 46 percent in the past 5 years.

Flores and Enright spoke at the IBIS Academy, a forum with a 38-year history of promoting awareness of international issues related to pensions and employee benefits issues. The program educates participants and provides a platform to champion the cause of HR managers worldwide. The Academy includes a wide audience of human resources leaders, compensation and benefits experts and risk managers, as well as CEOs of multinational companies.

You can learn more about IBIS at www.ibisadvisors.com.

Lockton Benefit Group serves more than 2,000 clients with health and welfare, retirement and executive benefits services, and health and wellness programs.

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Media Contact:

Dean Davison	+1 816 960 9309 (office)
Lockton	+1 816 810 0982 (mobile)
	ddavison@lockton.com