MARSH

Scaling affinity insurance across borders

From fragmented country programs to a unified global strategy

This report is written by the Open & Embedded Insurance Observatory in partnership with Marsh Risk





Executive summary

The prize on offer for multinational OEMs, retailers, and service providers who integrate affinity insurance into the point-of-sale experience is potentially huge. Doing this well promises significant growth in earnings, customer satisfaction, and lifetime value.

This paper argues that the real opportunity is not simply to offer insurance in one market, but to turn fragmented local programs into coordinated multi-territory initiatives that offer a consistent service to customers wherever they are in the world.

Many multinational organizations already have an affinity insurance program in place, so why are they missing a golden opportunity? This is usually because existing affinity insurance programs are still split by country, insurer, broker, or operating model, which complicates scaling, governing, and optimization. This ultimately makes it impossible to achieve a consistent global customer experience.

Of course, with great opportunity comes great complexity. Programs that work well in one market cannot easily be extended across multiple countries, where regulations, taxes, languages, servicing, claims, and distribution all differ. Successful delivery depends on combining central strategic oversight with strong local execution, aligning 10 core components in each territory, as this paper will illustrate.

The key differentiator is not just having these core components in place, but also having a coordinated global network that makes them work together in harmony. A global broker — combining local presence, digital solutions, and regulatory experience with centralized stewardship and a strong, collaborative cross-country network — has the power to drive this approach effectively.

We call this combination the global blueprint, and the following sections explain how it works and the challenges it solves. We go on to provide two real-world examples of the blueprint in action before offering readers a practical checklist for building their own integrated regional and global affinity insurance programs.



The global affinity insurance opportunity gap

Customer buying habits have changed, and astute manufacturers, retailers, dealers, and digital platforms see the opportunity to use affinity insurance as part of their overall customer proposition. In this way, they can take a larger slice of the value chain, generate more earnings, and build long-term brand equity and customer loyalty.

Changing customer expectations and buying journeys

Customers are more likely to respond to insurance when it is built into the buying journey than when it is offered later as a separate product. For example, 65% of consumers surveyed across 12 markets said they would purchase embedded insurance — policies included with or added to the item purchased. The primary reasons cited for this interest were cost savings, convenience, and a streamlined purchasing process.

Digital buying habits have further strengthened this trend by bringing manufacturers, retailers, dealers, and digital platforms closer to the customer and giving them greater control over how products are sold.

Why businesses want greater control of the insurance proposition

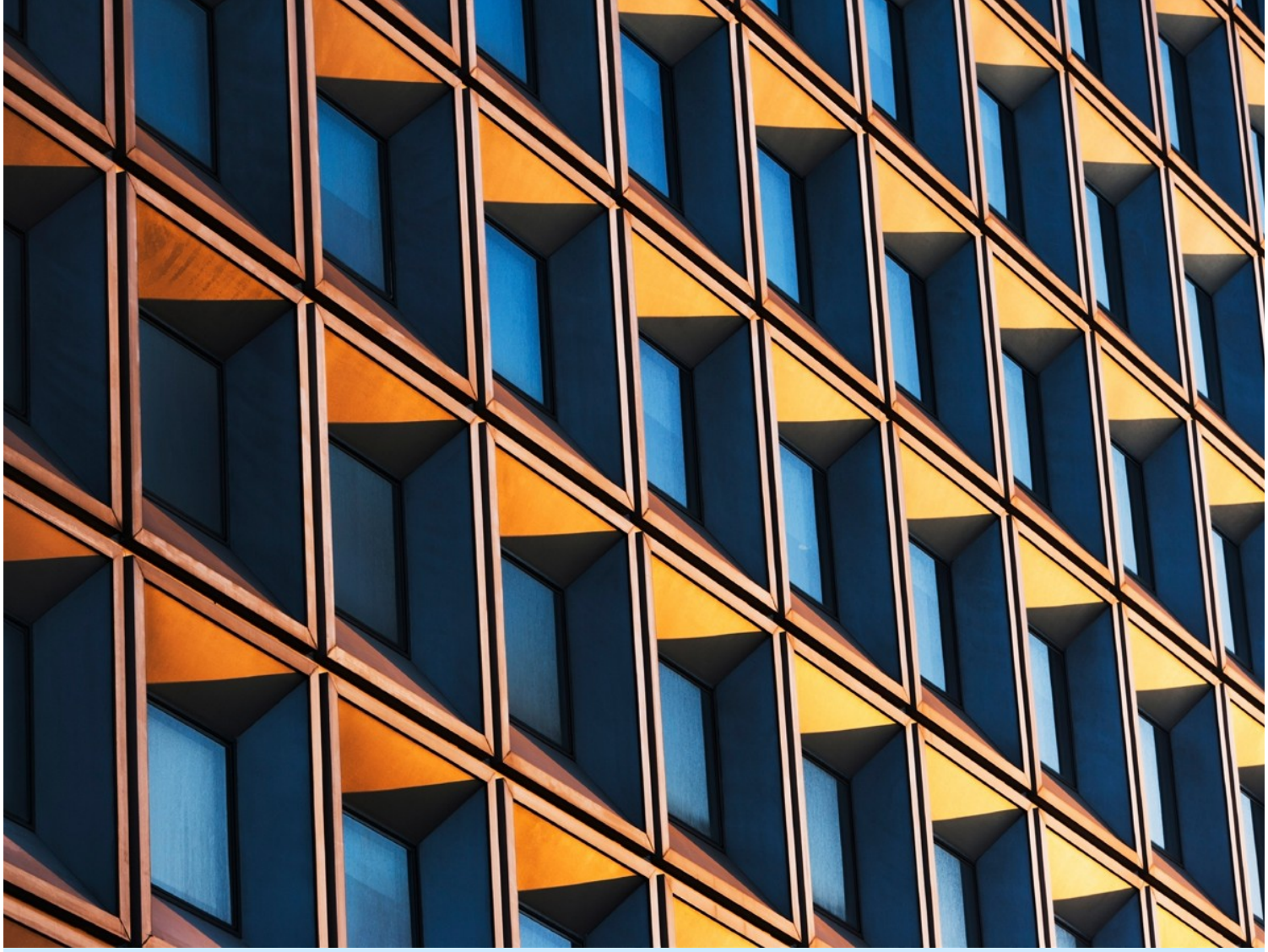
That shift matters because organizations across diverse sectors — including automotive, consumer electronics, education, financial services, logistics, manufacturing, real estate, retail, sports, and telecommunications, to name just a few — now want to own more of the customer relationship. Offering the right insurance at the right time to the right customer segment can support sales, improve loyalty, and create additional earnings — but it can do more than that, too. It can improve the buying experience, strengthen retention, and give businesses more control over product design, pricing, and data. In some cases, it can also give the business the option to participate more directly in the risk and to create its own captive insurance companies.

The opportunity — and the execution gap

With many organizations already offering affinity insurance programs, it is not the protection itself that represents the opportunity; the challenge lies in scaling these services to a regional or global level and being able to offer the same consistent and high-quality service in multiple countries.

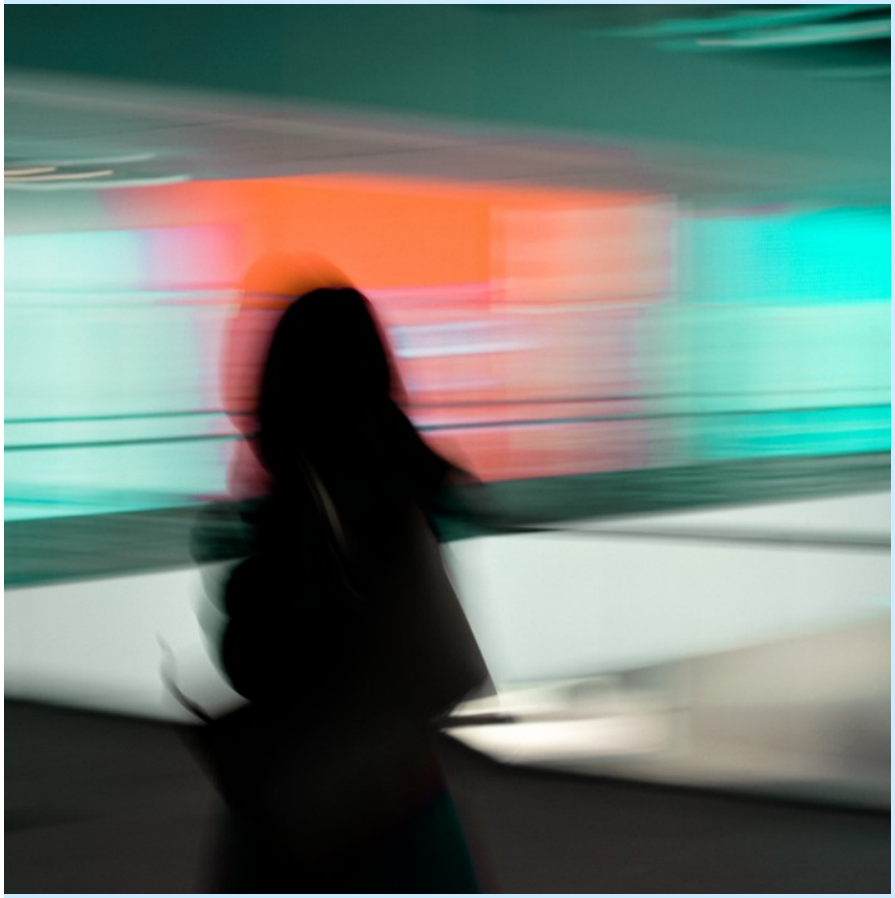
Existing programs are fragmented by country, insurer, broker, or operating model. That makes it harder to compare performance, maintain consistency, and scale effectively. As a result, value is often left on the table. Therefore, the real prize is not simply launching a program, but building one that is coordinated, commercially effective, and capable of working across multiple markets.





How to implement a multi-territory approach to affinity insurance

The question for this paper is how companies can effectively implement and manage affinity insurance programs across multiple territories without losing control, consistency, or commercial value.



A product that works well in one country can become far harder to deliver across three or four — never mind 10 or 20. Licensing, technology, regulation, tax, language, claims handling, servicing, and distribution all vary by territory. What looks straightforward in principle quickly becomes complex in practice, requiring not just careful thought about strategy but also, often, a feasibility study to ensure that expanding internationally makes commercial sense.

Indeed, some companies may be running local programs with volumes too low to suggest that regional or global expansion would pay off. So how can businesses already running local programs take the next step towards go-to-market validation and, ultimately, scaling successfully?

The 10 components of successful cross-border affinity insurance programs

Successful cross-border implementation of affinity insurance programs relies on 10 components that need to be aligned:

1. **Organization's head office**
2. **Organization's local country offices**
3. **Global broker**
4. **Local broking representation**
5. **Reinsurer**
6. **Fronting insurer (cedent)**
7. **Claims manager or third-party administrator (TPA)**
8. **Customer experience specialist**
9. **Data analytics specialist**
10. **Technology/digital solutions specialist**

Marsh Risk, as a global broker, provides a centralized broking strategy that coordinates risk placement across markets. The reinsurer underwrites the risk and, where applicable, manages the product on a global scale. The fronting insurer (cedent) issues policies and services claims locally in different markets. In addition to these core functions, global brokers like Marsh Risk offer specialized expertise in customer experience, data analytics, and digital solutions to enhance client outcomes.

Many businesses already have these components in place with their existing national programs. But when the components aren't fully aligned, scaling becomes impossible due to the lack of governance, reporting, strategic control, and consistent customer experience.

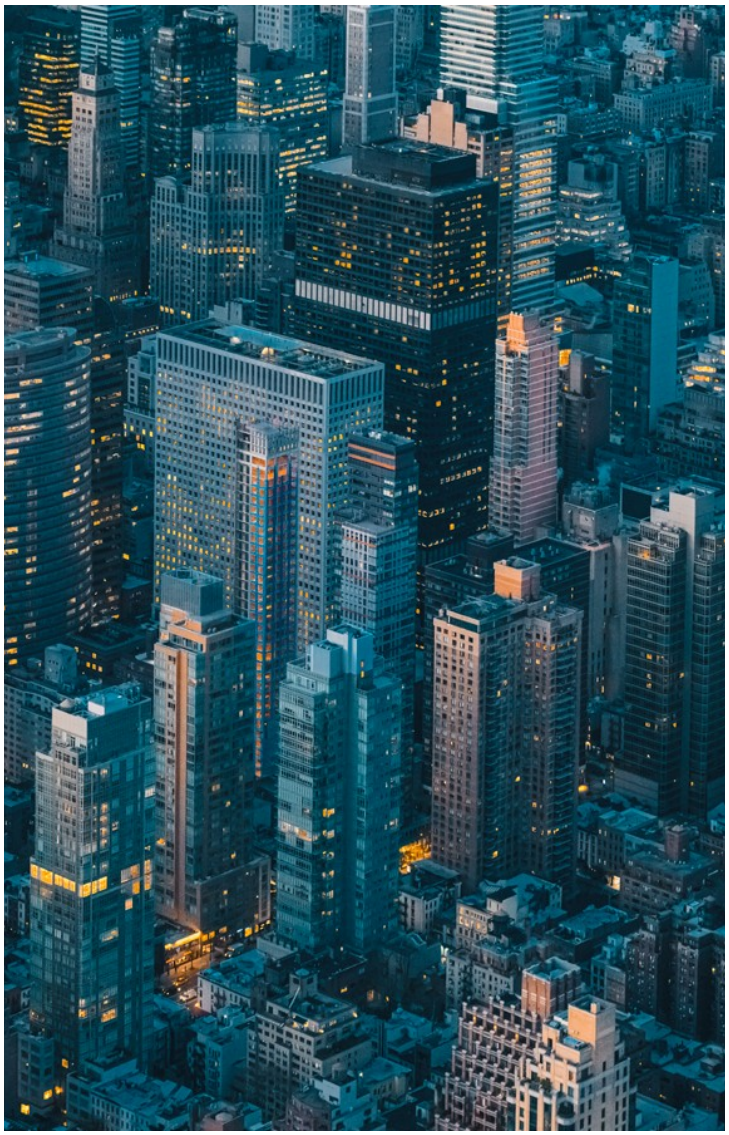
Why a global broker makes the crucial difference

A global broker plays a vital role in understanding the needs of end customers at both local and global levels. By gaining deep insights into the unique challenges and preferences of customers within specific markets, brokers can tailor insurance solutions that truly resonate locally. Simultaneously, they maintain a global perspective to ensure these solutions align with broader industry trends and regulatory requirements, enabling a comprehensive approach that addresses diverse customer needs across regions.

Delivering an affinity program locally involves customizing the offering to meet the specific needs of the local customer or member base, ensuring relevance and engagement. This localized approach forms a strong foundation that can be scaled regionally or globally by leveraging the inherent flexibility of affinity programs. By adapting core program elements to different markets while maintaining consistent standards and sharing insights, organizations can expand their reach and impact, creating a cohesive yet adaptable insurance solution that benefits customers across multiple geographies.

While technology platforms support distribution and servicing, they cannot replace the essential elements of relationship management, execution capability, and on-the-ground management with multiple carriers and partner offices in various jurisdictions. This requires experienced hands, deep knowledge of local regulations, and continuous coordination among all parties involved.

Even a skilled local broker may lack the expertise, experience, and networks needed to align all key components across multiple markets. This is where a global broker makes the difference. With local presence in each market, a global broker can coordinate delivery



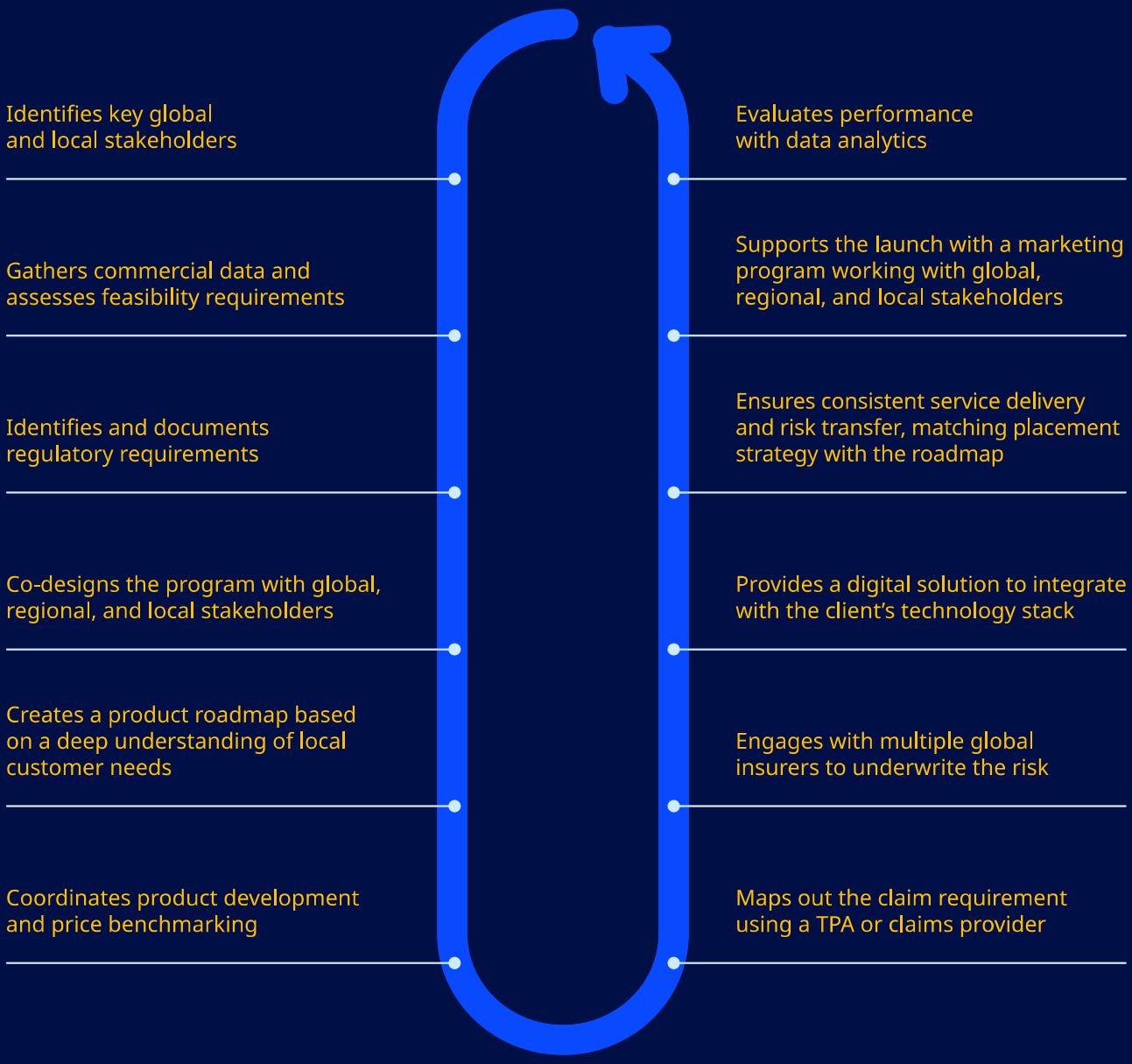
across jurisdictions while maintaining central oversight. Their local market expertise is crucial for navigating regulation, insurer relationships, compliance, and operational nuances.

Beyond this, a global broker must have a large, closely integrated, and collaborative network worldwide, bringing together deep expertise and experience in creating affinity insurance programs. This unique combination enables the alignment necessary for consistent global customer service delivery, ultimately driving increased loyalty and long-term customer value.

From alignment to blueprint in setting up an affinity insurance program

In practice, a company will work collaboratively with its broker — ideally one that combines central strategy with local delivery capabilities — to validate the commercial and regulatory feasibility of scaling, based on anticipated costs, minimum viable premium levels, and key regulatory requirements in the markets concerned. Doing so involves the broker engaging with the client's head office and local offices to gain a full understanding of all the requirements and business priorities.

From there, the broker follows a repeatable and scalable process:



Now let's look at how this process works in practice.

Case study on scaling a direct-to-consumer warranty program to a multinational protection program

Challenge

The client — a multinational consumer electronics and home appliances manufacturer — wanted to move beyond a retailer-led model for protection products and build a more direct relationship with customers. It aimed to create a more consistent offer in 14 markets across Asia, Europe, and Latin America, while retaining control of the repair experience for over 20 product categories.

Stakeholders: The client's global team set the direction; local teams had to make it work market by market.

Regional/global issue: The model had to operate across different regulatory regimes, distribution rules, and customer journeys.

Solution

Marsh Risk helped the client design a cross-border protection program with one core structure and local variations where needed. The program was built to keep the customer proposition as consistent as possible while allowing the legal and distribution model to change by country.

Who did what: Marsh Risk coordinated the design, insurer selection, and rollout; the client shaped the proposition and repair model; insurer partners supported the risk structure.

Core design choice: Maintained a broadly consistent product but adapted issuance and distribution locally.

Delivery

The program was implemented market by market. In each country, the structure had to be checked for regulatory fit, aligned to local distribution rules, and connected to the client's technology stack from back-office to sales and service channels.

In each country: We set up the program design, compliance review, customer journey setup, repair and claims processes, and payment flow design.

Regionally: We worked with local teams to adjust the model without compromising the consistency of the customer offer.

Globally: The program used central coordination and a common insurance framework across all client product categories, demonstrating global protection consistency with local execution where required by regulation.

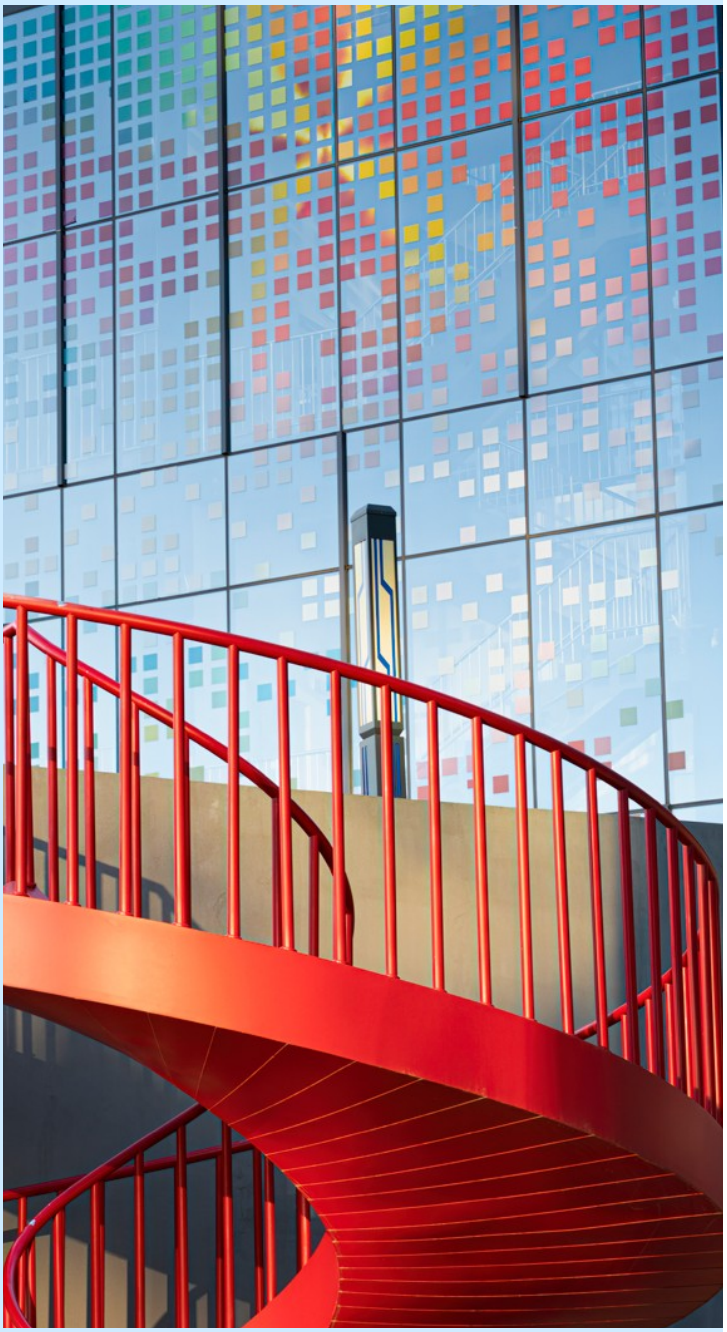
Technology played a key role in the delivery model. Marsh Risk orchestrated digital insurance solutions with the client's existing technology stack to create seamless synergy. At the outset, the team collaborated closely with the client to thoroughly evaluate the available sales and service channels, ensuring that the insurance solutions were tailored to fit. The process involved developing new technological capabilities and leveraging existing systems through API integrations.

Outcome

The result was a scalable framework for launching a branded protection program across Latin America, Europe, and Asia. Local market nuances, particularly consumers' digital savviness, affected uptake. For example, coverage that was more easily accessible and visible online in Europe increased digital engagement with consumers here compared with Latin America, where face-to-face interactions are more highly valued. Customer experience and marketing insights from Marsh Risk were used to tailor the sales journey to local behavior.

The program provided additional earnings for the client and access to valuable customer data to expand and improve engagement and relationships for cross-sell and up-sell of new products.

As a result, the client established a stronger direct connection to customers, preserved its role in repair management, and created a model that could be expanded and refined over time.





What this case study illustrates

This example shows how a multinational protection program can be delivered through a structured, multi-layered blueprint that operates across the following four connected levels:

Key stakeholders and their roles

A successful multinational program depends on clear ownership across the delivery chain.

Client global head office sets program direction and strategic priorities.

Client local country office supports execution in the market, including local compliance, operational fit, and customer insights.

Global broker (Marsh Risk) designs the program, coordinates implementation, and aligns stakeholders across global, regional, and local levels.

Global reinsurer provides global and regional underwriting capacity and policy structure, supporting wider risk transfer.

Cedent/local insurer issues the policies and handles claims in each market.

TPA supports claims, complaint handling, and customer service, if required.

Payment provider supports premium collection and transaction flows.

In the case study, the most visible roles were global client leadership, local client teams, Marsh Risk as the coordinating broker, and insurer partners supporting the core risk structure. The wider framework shows how additional roles can be introduced as program complexity increases.

What delivery looks like in one country

Country-level delivery typically includes:

Program design and underwriting

Local compliance and regulatory review

Customer journey and sales process design

Technology integration with client sales and service channels

Claims and complaints handling setup

Payment and premium collection setup

Monitoring, reporting, and operational feedback

In the case study, the program had to be designed for local fit in each market, checked for compliance, connected to the client's sales and repair model, and supported operationally through claims, service, and digital processes.

What changes when expanding regionally

Regional rollout requires:

Regional regulatory and market assessment

Adaptation of program terms to local rules

Coordination between client country teams and regional broker teams

Regional consistency in reporting and risk management

Greater harmonization of customer experience, claims, service, and payment processes

As the client's program expanded, Marsh Risk worked with local teams to adapt the structure market by market without losing consistency in the customer offer. The regional task was not simply to repeat one country model, but to coordinate local variation within a common framework.

What changes when expanding globally

Global expansion adds the need for governance, control, and visibility across regions, which requires:

A global program governance framework

Multi-jurisdictional compliance and risk-transfer strategy

A centralized versus local decision framework

Global data, performance oversight, and management reporting

Cross-region stakeholder communication and escalation processes

The case study shows the need for central coordination, a common insurance framework, and local execution where regulation requires it. The broader lesson is that multinational programs need global governance to remain scalable and coherent.

Case study building a multinational insurance program for a last-mile delivery network

Challenge

The client — a global ecommerce company — had built a last-mile delivery network of gig workers and third-party small- to mid-sized fleet operators, across 10 countries in Europe, North America, Latin America, and Asia.

Since insurance is a major cost component for fleet operators, this created opportunities to explore alternative pricing models that fit their needs and align with external economic factors. Commercial auto portfolios typically experience high claims frequency, and the complexity increased across markets because regulations, insurer appetite, pricing, and operating maturity varied significantly by geography. The client's global team wanted greater consistency, visibility, and control across markets, while local teams needed practical solutions that kept vehicles insured and on the road.

The client was also continuing to expand its logistics capabilities to include various vehicle delivery options, such as e-bikes, walkers, and more. As the client added new delivery models and operating arrangements, its risk profile continued to change. Hence, its insurance and risk approach had to keep evolving to address emerging risks — without disrupting the customer experience.

Stakeholders: The client's global headquarters set the direction; local teams had to work with multiple insurers across multiple coverages, which were often challenged at renewal due to the frequency of claims.

Solution

Marsh Risk supported the client and its delivery partners and fleet operators through a centrally coordinated but locally delivered insurance model. We worked with the client's local teams and insurers to build and maintain local insurance arrangements. Depending on the market, coverages included fleet motor, personal accident, contingent automotive liability, and general liability.

Additionally, coverage was developed for a range of new logistics delivery modes in certain markets, which required innovative and creative thinking. Where a delivery mode was the first of its kind in a given market, Marsh Risk worked with insurers to create bespoke coverage that reflected local regulatory nuances and customer behavior.

Who did what: The client co-created the strategy with Marsh Risk and funded the wider ecosystem. We coordinated placement, renewals, and reporting, handled premium increases, finding alternatives when insurers' risk appetites were challenged, and helped the client weigh price against claims service. Insurers provided local cover and servicing.

Core design choice: Maintained strategy and oversight central but adapt insurer arrangements and product structure locally.

Delivery

The program was rolled out in phases across prioritized countries, allowing the team to capture lessons from each launch and refine the process and go-to-market strategy.

Monthly stewardship reviews covered renewals, insurer issues, loss drivers, and risk actions. These were backed by quarterly country meetings. Data exchange occurred multiple times a month.

Technology was a big part of the model. Marsh Risk orchestrated Power BI, Alteryx, Python, and other tools to pull together data from multiple insurers. Delivery depended on cleansing and standardizing local data into a central reporting view.

Global coordination: The program combined central governance, regular stewardship, and shared performance review with local execution.

Outcome

The result was a managed multinational insurance framework that works with over 20 carriers to support consistent last-mile delivery service in 10 different markets across five continents. Developing coverage for new delivery modes also helped the client deliver to customers in otherwise hard-to-reach locations.

Additionally, the phased launch approach allowed the team to improve the speed to market by one-third. In this case, the client's main focus was to use data-driven insights to provide a customer-first, value-added service and to improve risk management, rather than to generate earnings from the program.

The program maintained vehicle insurance, managed high-loss portfolios, and supported the logistics model that underpinned the client's market-leading delivery promise.



What this case study illustrates

This example shows how a multinational insurance program for a last-mile delivery network can be delivered through a structured, multi-layered model that operates locally with global strategy and coordination.

Key stakeholders and their roles

A successful multinational delivery program depends on clear ownership across the chain.

Client (last-mile delivery operator) sets the strategic direction and funds or supports the wider insurance ecosystem.

Local delivery partners and fleet operators are the immediate insured entities in many markets.

Global broker (Marsh Risk) coordinates program design, insurer engagement, renewals, reporting, and market delivery.

Local insurers or insurers' local branches provide cover and claims servicing in each market.

Technology and analytics support (Marsh Risk) help bring together data, reporting, and workflow across fragmented local systems.

Insurance regulatory insight (Marsh Risk) to provide steer on because local insurance rules and market conditions which evolve and vary by country.

In the case study, the most visible roles were the client's headquarters, its local teams, the delivery partners and fleet operators, Marsh Risk, and local insurers. Analytics, data handling, and regulatory management were also central to making the program work.

What delivery looks like in one country

Country-level delivery typically includes:

Insurer placement and renewals

Local compliance and regulatory insights

Claims and servicing support

Direct work with the insureds

Local data collection and performance tracking

Support for related covers beyond motor where needed

In this case, Marsh Risk worked with local client teams and insurers in each market to keep vehicles insured, manage renewal pressure, address claims and service issues, and support program sustainability.

What changes when expanding regionally

Regional expansion required:

Managing different insurer arrangements across countries

Adapting to different market maturity and loss patterns

Coordinating local client teams and broker teams

Utilizing data analytics to manage risk better

Maintaining consistency in reporting and decision-making

Comparing performance across markets despite different operating conditions

As the program expanded, Marsh Risk worked across markets to manage local variation while giving the client a more consistent view of performance, renewal risk, and insurer issues.

What changes when expanding globally

Global expansion adds governance, visibility, and coordination complexities that require:

Central strategy from global client headquarters

Global broker coordination across markets

Management of multiple insurers across products and geographies

Shared reporting and performance oversight

Regular stewardship and escalation processes

Data aggregation across fragmented local systems

The case study shows the need for central coordination, regular governance, and a common reporting framework, with local execution where market realities require it.



What this example demonstrates

This last-mile delivery use case is another example of the importance of combining centralized strategy with local execution and the need for coordinated stakeholder management across many markets. It also highlights the role of analytics, risk management, and governance in improving performance, and how insurance can support wider commercial and operational objectives by helping keep a business-critical delivery network running.

Conclusion and key takeaways

Multi-country affinity programs are great opportunities to strengthen customer engagement and generate earnings, but they also pose significant challenges around delivery and coordination. Fragmented local schemes, while effective in themselves, can be difficult and costly to scale due to inconsistencies, a lack of centralized strategy, or insufficient local market knowledge.

As we have seen, the core components that need to be aligned in each territory are:

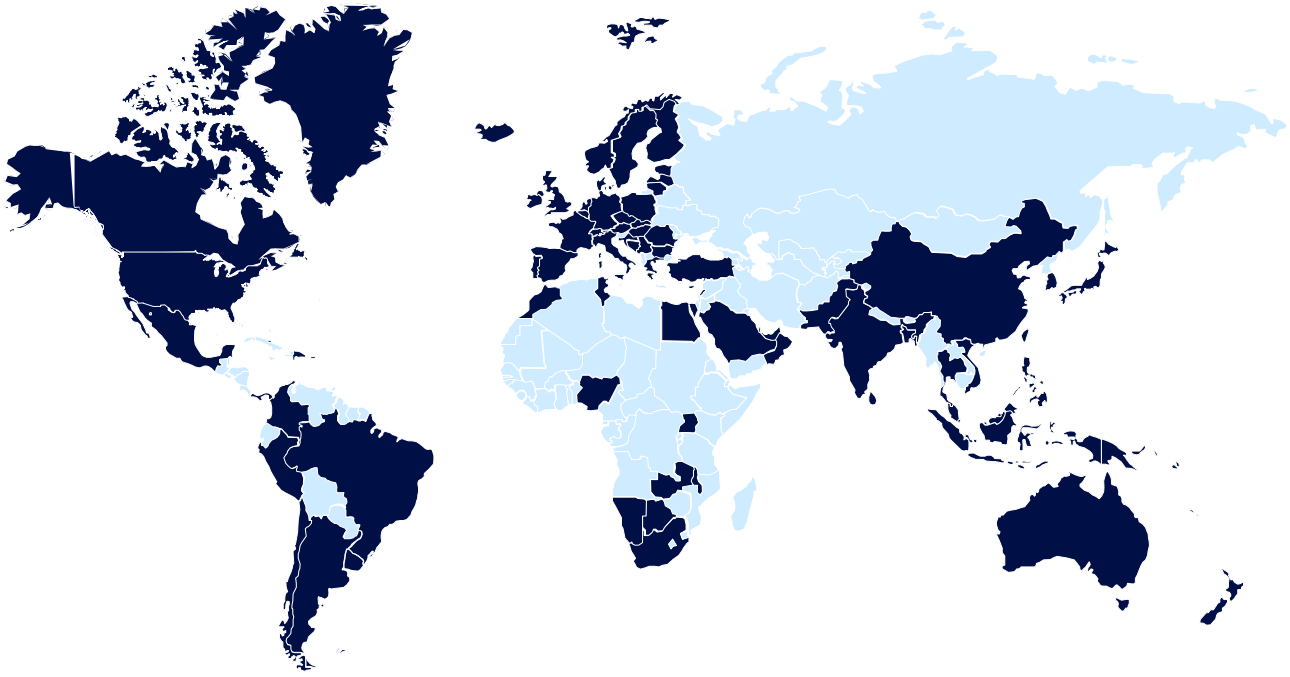


And key to the whole alignment: Broking experience and expertise with both central global strategy and local delivery.

A successful model uses that alignment to combine central oversight with local expertise and execution on the ground. Local presence is critical, both from a regulatory and customer experience perspective, and plays an essential role in launching programs correctly and making them successful in each market.

Just as importantly, local experts need to be connected through a closely aligned and collaborative global network. The extra value lies in coordinated stewardship at the central level, supported by colleagues across territories who bring established relationships, practical experience, and a shared understanding of how these programs need to be structured and delivered. That combination of network strength, technology, customer experience, data analytics, and program experience is what enables consistency, speed, and confidence across markets.

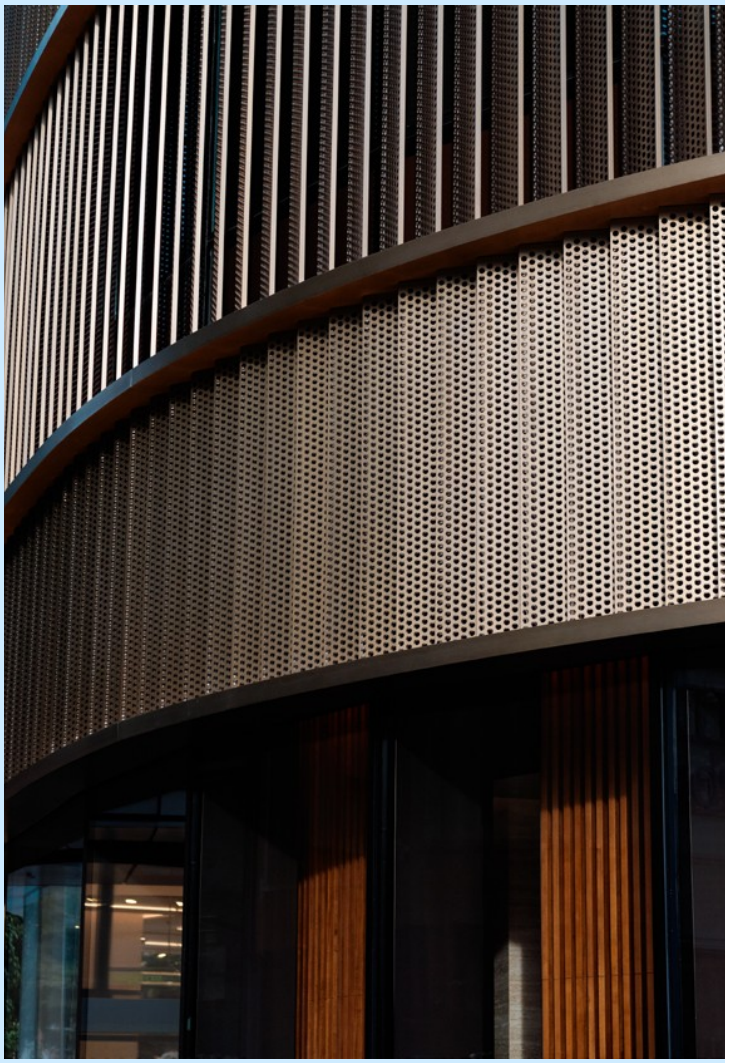
Wholly owned operations providing Affinity service contract and insurance in 60+ countries represented in dark blue.

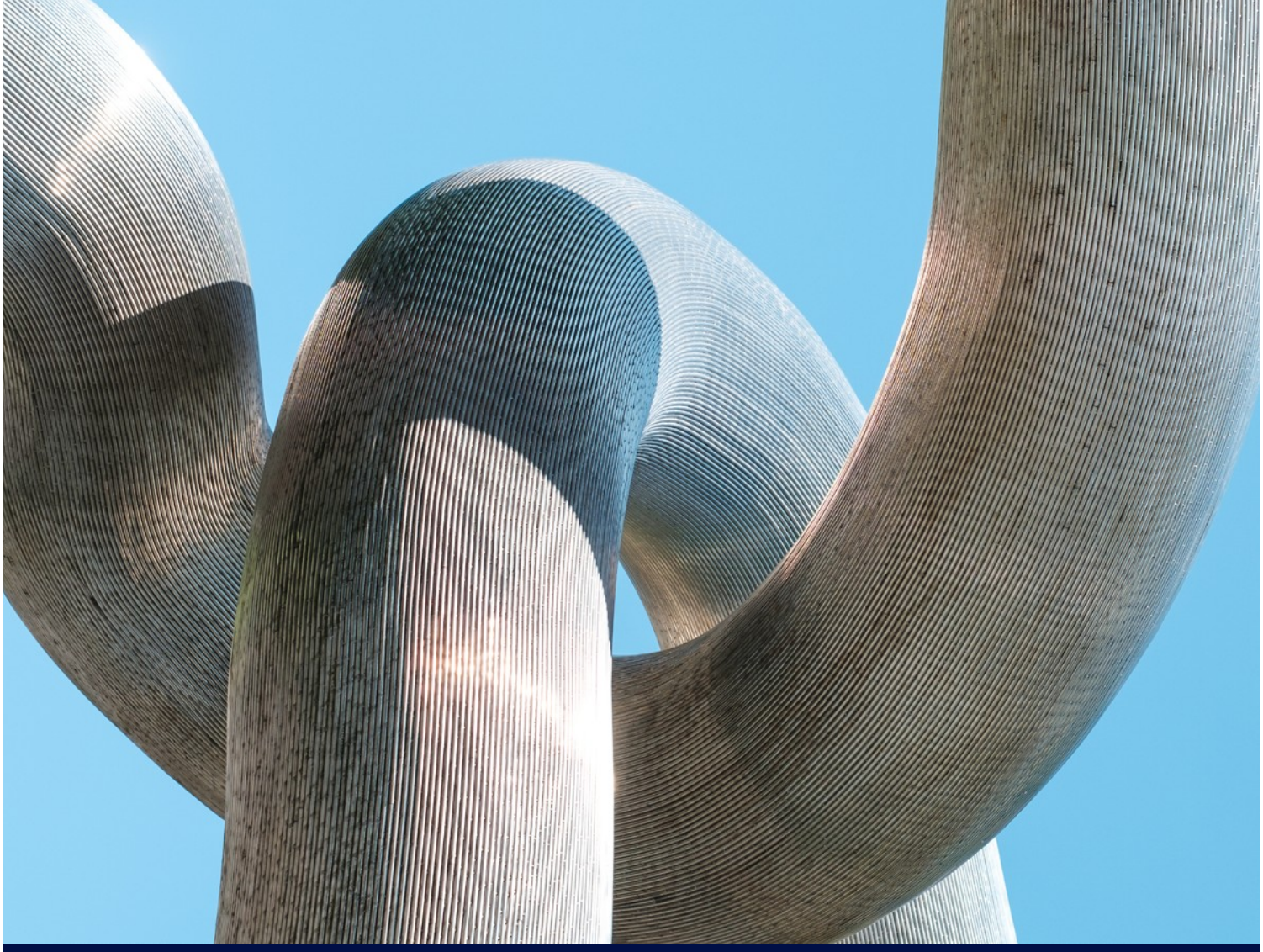


A global broker's true value within this blueprint, therefore, lies not only in placement but in project management, stakeholder coordination, compliance, governance, and optimization. It also lies in the ability to bring together the right specialists from across the wider business, presenting clients with a connected proposition that goes beyond affinity alone.

For global organizations, that broader capability can be highly compelling: alongside affinity solutions, they may also need support with employee benefits, corporate risk, consulting, and other adjacent services. Bringing those capabilities together in a coordinated way can create a stronger client experience and a more strategic long-term relationship. The global broker can also advise and support risk retention by the company through the utilization of a captive.

A coordinated multi-territory approach, such as the one outlined in this paper, can deliver stronger customer outcomes, better reporting, and greater commercial flexibility. It also provides a practical route from local to regional to global delivery, supported by the strength of an established network and the wider capabilities needed to help clients realize the full value from their programs.





Best-practice checklist for clients assessing a global affinity insurance program

Question	What good looks like
Commercial viability	☑ What volumes can you realistically expect to achieve? ☑ What costs are involved? ☑ What's the minimum viable premium to make this work?
Customer experience	☑ Is the insurance proposition embedded naturally into the buying or service journey, with a clear customer value proposition? ☑ Does it fulfill customer needs? ☑ Does it enhance customer engagement?
Financial performance	☑ Is there a clear view of revenue, cost, profitability, and performance by market and product?
Governance structure	☑ Are roles, responsibilities, and decision-making processes clearly defined across central and local teams?
Regulatory compliance	☑ Is the program designed to meet local and international insurance requirements in each territory?
Stakeholder alignment	☑ Are internal and external stakeholders coordinated effectively across markets?
Technology integration	☑ Can insurance products be embedded smoothly into client platforms, billing, claims, and service processes?
Claims management	☑ Is there a fast, fair, and consistent claims experience across territories?
Data analytics and reporting	☑ Can the client compare performance across countries and use data to improve the program and better manage risk?
Scalability and flexibility	☑ Can the program expand into new markets and adapt to different products or customer needs?
Risk participation and control	☑ Has the client considered whether captive or other risk-retention structures could support the strategy?

Why Marsh Risk Affinity?

With over 30 years of experience, the Marsh Risk Affinity team operates in more than 60 countries and is dedicated to building and implementing affinity insurance programmes. We will co-create the solution with you by understanding your business objectives and pain points, then execute a programme in an agile and transparent manner.

Our key sectors include automotive, equipment and consumer electronics, franchise and buying groups, utilities and financial institutions, and sports and entertainment.

Contact us: internationalaffinity@marsh.com

About Marsh

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