

IGP Coverages Pooled and Underwritten - Overview



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The below information should be read in combination with the information that can be found under "Details" on the following pages.

All pure risk coverages that are poolable, can also be included in an IGP captive arrangement (subject to the max risk ceding %).

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* Correspondent Network Partner

Country	Network Partner	Region	Life	Disability	Accident	Medical	Retirement	Max Risk Ceding %
Argentina	SMG Life	Americas	P	P	P	U	U	0%
Australia	AMP Life Limited	APAC	P	P	-	-	-	100%
Austria	ERGO Versicherung AG (In association with BONUS Pensionskassen AG)	EMEA	P	P	U	-	P	100%
Belgium	AG	EMEA	P	P	P	P	P	0%
Brazil	MAPFRE Vida S.A.	Americas	P	P	P	-	U	100%
Brunei	See Singapore	APAC						
Cambodia*	Manulife (Cambodia) plc	APAC	U	U	U	-	-	0%
Cambodia	Sovannaphum Life Assurance Plc. (SVL)	APAC	P	P	P	-	-	
Canada	Manulife Financial Corporation - Canadian Division	Americas	P	P	P	P	U	100%
Channel Islands	See UK	EMEA						
Chile	MAPFRE Compañía de Seguros de Vida de Chile, S.A.	Americas	P	P	U	-	-	100%
China, People's Republic	Manulife-Sinochem Life	APAC	P	P	P	P	U	95%
China, People's Republic	Taiping Pension Co., Ltd.	APAC	P	P	P	P	U	95%
Colombia	MAPFRE Seguros de Colombia	Americas	P	P	P	P	-	100%
Costa Rica	MAPFRE Seguros Costa Rica, S.A.	Americas	P	P	P			100%
Denmark	PFA Pension	EMEA	P	P	-	U	P	100%
Dominican Republic	MAPFRE Salud ARS, S.A.	Americas	-	-	-	P	-	50%
Dominican Republic	MAPFRE BHD Compañía de Seguros	Americas	P	P	U	-	U	50%
Ecuador*	MAPFRE Atlas Compañía de Seguros, S.A.	Americas	U	U	U	U	-	0%
El Salvador	MAPFRE Seguros El Salvador S.A.	Americas	P	P	P	P	-	100%
Finland	Mandatum Life Insurance Company Limited	EMEA	P	P	U	U	P	100%
France	Malakoff Humanis	EMEA	P	P	U	P	U	100%
French Guiana	See France	EMEA						
French Polynesia	See France	EMEA						
Germany	Gothaer Lebensversicherung AG	EMEA	P	P	U	-	U	100%
Greece	The ETHNIKI Hellenic General Insurance Company	EMEA	P	P	P	P	U	100%
Greenland	See Denmark	EMEA						
Guadeloupe	See France	Americas						
Guatemala	MAPFRE Seguros Guatemala, S.A.	Americas	P	P	P	P	-	100%
Guiana	See France	Americas						
Honduras	MAPFRE Seguros Honduras, S.A.	Americas	P	P	P	P	-	100%
Hong Kong	AXA China Region Insurance Company Limited	APAC	P	P	P	P	U	100%

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Country	Network Partner	Region	Life	Disability	Accident	Medical	Retirement	Max Risk Ceding %
Hong Kong	Manulife Hong Kong	APAC	P	P	P	P	-	100%
Hungary	Aegon Hungary Composite Insurance Company	EMEA	P	P	P	P	U	100%
India*	Max Life Insurance	APAC	U	U	U	-	U	0%
Indonesia	PT. Asuransi Jiwa Manulife Indonesia	APAC	P	P	P	P	U	0%
Ireland	Irish Life Assurance plc	EMEA	P	P	-	-	U	100%
Isle of Man	See UK	EMEA						
Italy	UnipolSai Assicurazioni S.p.A.	EMEA	P	P	P		P	100%
Italy	UniSalute S.p.A.	EMEA	-	-	-	P	-	100%
Japan	The Dai-ichi Life Insurance Company, Limited	APAC	P	P	U	P	U	100%
Kenya	UAP Old Mutual	EMEA	P	P	U	U	U	80%
Korea	Samsung Life Insurance Company, Ltd.	APAC	P	P	P	P	U	100%
La Réunion	See France	EMEA						
Liechtenstein	See Switzerland	EMEA						
Luxembourg	LA LUXEMBOURGEOISE - Vie - Société Anonyme d'Assurances (LALUX)	EMEA	P	P	P	-	U	Case by Case
Macau	Via AXA China Region Insurance Company Limited	APAC	P	P	P	P	U	100%
Macau*	Via Manulife Hong Kong	APAC	P	P	P	P	-	100%
Malaysia	AIA Bhd.	APAC	P	P	P	P	U	50%
Martinique	See France	Americas						
Mauritius	SWAN Group	EMEA	P	P	-	U	U	100%
Mayotte	See France	EMEA						
Mexico	Seguros Monterrey New York Life, S.A.	Americas	P	P	P	P	-	100%
Monaco	See France	EMEA						
Namibia	See South Africa	EMEA						
Netherlands	a.s.r.	EMEA	P	P	U	U	P	Case by Case (100%)
New Caledonia	See France	EMEA						
New Zealand	Fidelity Life Assurance Company Limited	APAC	P	P	U	-	U	100%
Nicaragua	MAPFRE Seguros Nicaragua, S.A.	Americas	P	P	P	P	-	100%
Norway	Storebrand Livsforsikring AS	EMEA	P	P	U	U	P	100%
Panama	MAPFRE Panama, S.A.	Americas	P	P	P	-	-	100%
Paraguay	MAPFRE Paraguay Compañía de Seguros S.A.	Americas	P	P	U	-	-	100%
Peru	MAPFRE Perú Compañía de Seguros y Reaseguros	Americas	P	P	P	-	-	100%
Philippines	The Insular Life Assurance Company, Ltd.	APAC	P	P	P	P	U	100%

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Poland	Unum Życie TUIR SA	EMEA	P	P	P	P	U	100%
Portugal	VICTORIA Seguros, S.A.	EMEA	P	P	P	P	U	100%
Russia	JSC Renaissance Insurance Group	EMEA	P	P	P	P	U	90% (subject to reinsurance % taken by the National Reinsurer, max. 10% of external reinsurance)
Saint Barthélemy	See France	EMEA						
Saint Martin	See France	EMEA						
Saint Pierre & Miquelon	See France	EMEA						
Singapore	Aviva Ltd.	APAC	P	P	U	P	U	100%
Slovenia*	ERGO Slovenia	EMEA	U	-	U	-	U	100%
South Africa	Old Mutual Life Assurance Company (South Africa) Limited	EMEA	P	P	P	-	P	100%
Spain	Caja de Seguros Reunidos, Compañía de Seguros y Reaseguros, S.A. (CASER)	EMEA	P	P	P	U	U	90% (100 % possible case by case)
Sweden	SPP	EMEA	P	P	U	U	U	100%
Switzerland	AXA Life Ltd.	EMEA	P	P	U	-	P	90%
Taiwan	Shin Kong Life Insurance Company, Ltd.	APAC	P	P	P	P	-	100%
Thailand	The Muang Thai Life Assurance Public Company, Ltd.	APAC	P	P	P	P	-	100%
Tunisia*	Carte Assurances	EMEA	U	U	U	U	-	0%
Turkey	Allianz Sigorta A.Ş.	EMEA	-	-	-	P	-	100%
Turkey	Allianz Yaşam ve Emeklilik	EMEA	P	P	P	-	U	100%
Ukraine	TAS Life Insurance Company	EMEA	P	P	P	P	U	100%
United Arab Emirates	Abu Dhabi National Insurance Company (ADNIC)	EMEA	P	P	P	U	-	100%
United Kingdom	AXA Health	EMEA	-	-	U	P	-	100%
United Kingdom	Canada Life Limited	EMEA	P	U	-	-	-	90%
United States	Prudential Life Insurance Company of America	Americas	P	P	U	-	U	100%
Uruguay	MAPFRE Uruguay Compañía de Seguros S.A.	Americas	P	P	P	U	-	100%

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Venezuela*	MAPFRE La Seguridad, C.A.	Americas	U	U	U	U	U	0%
TCN & Expat Coverage	AXA Luxembourg (Life, Disability, Pensions)	TCN	P	P	U	-	P	100%
TCN & Expat Coverage	AXA - Global Health (Medical)	TCN	-	-	-	P	-	100%

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The information in this document is subject to change. Please contact your IGP Account Executive or igpinfo@jhancock.com for more details.

The International Group Program (IGP) is a registered brand name under John Hancock.

IGP operates in the State of New York under John Hancock Signature Insurance Agency, Inc., a NY licensed Broker (JHSIA).

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Argentina	SMG Life	Americas	Life Permanent & Total Disability Optional Supplemental Life (employer paid) Optional Supplemental Life (employee paid) (1) Life Cover for Retirees Dependent Life Posthumous Death Benefit Accidental Death & Dismemberment Dread Disease Transplant Benefit	Hospital and Surgical Group & Individual Pensions	1) Employee-paid only coverage can be included in IGP, but: 1. There is a minimum enrollment requirement of 75% of the group; and 2. The parent must share the international dividend back with the participating subsidiary. When the voluntary cover participation rate is below 75%, IGP has the right to review the case conditions, and it may be included in IGP on a case-by-case basis, subject to approval from Technical Services.
Australia	AMP Life Limited	APAC	Life Optional Supplemental Life Total & Permanent Disability (TPD) Temporary Total Disability (TTD) Temporary Salary Continuance (TSC) (1) CustomSuper Deposit Administration (2) SignatureSuper Deposit Administration (2)	Spouse's Life Cover Long-Term Disability SuperLeader Deposit Administration	1) Only the TSC product with a 2-year benefit period is included in IGP. The TSC product providing a benefit to age 65 is not included in IGP. 2) Risk portion is pooled; superannuation portion included in client's IER but not pooled.
Austria	ERGO Versicherung AG (in assoc. with BONUS Vorsorgekasse AG)	EMEA	Life Widow's & Orphans' Pensions Waiver of Premium Retirement Pensions Disability Pensions (Long-Term Disability) — includes Permanent & Total Disability Rider	Accidental Death & Dismemberment Group Personal Accident Travel Accident Optional Supplemental Life	
Belgium	AG	EMEA	Life Widow's & Orphans' Pensions Retirement Pensions Disability Pensions Waiver of Premium Accident & Sickness Long-Term Disability Hospital & Surgical Major Medical Ambucare Flexible (1)	Optional Supplemental Life Life Coverage for Retirees Accidental Death & Dismemberment	(1) Ambucare Flexible covers a wide range of healthcare services delivered in non-hospital settings or in foreign countries. This coverage is poolable if it is compulsory for all employees.

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Brazil	MAPFRE Vida S.A.	Americas	Life Disability Rider (1) Accidental Death & Disability Spouse's AD&D Retiree Life Dependent Life Funeral/Burial Assistance Benefit Food Basket Assistance Birth Basket Assistance Congenital Disease (RDE) Labor Rescission Indemnity (2)	Optional Supplemental Life Group Personal Accident Travel Accident Pensions	(1) There are two types: disability by accident and disability by illness. <u>Disability by illness</u> - Lump sum payment of the full death benefit. <u>Disability by accident</u> - Lump sum payment of a percentage of the death benefit (depending on the level of disability). (2) In accordance with Brazil labor legislation, Mapfre Vida offers indemnity to employee's beneficiaries for reimbursement of company legal obligations such as: unpaid wage balance, unpaid vacation, 13th salary upon employee's death.
Brunei	See Aviva Singapore	APAC			Aviva Singapore can insure Brunei employees provided that the Singaporean entity is the one that is in charge of the whole inception process. Aviva Singapore can only provide tax invoices and claim payments to the Singaporean entity.
Cambodia*	Manulife (Cambodia) plc	APAC		Term Life Total Disability Group Personal Accident (GPA) Group Credit Life	
Cambodia	Sovannaphum Life Assurance Plc. (SVL)	APAC	Life • Group Disability Insurance (TPD) Rider • Group Hospital Daily Benefit Rider • Group Critical Illness Cost Protection Rider Group Life Accident Protection, including • Accidental Death • Dismemberment, or Loss of Eyesight, Hearing or Speech Benefit • Total Permanent Disability (TPD) • Group Medical Expense – can be added as a rider		

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Canada	Manulife Financial Corporation - Canadian Division	Americas	Life Permanent & Total Disability (1) Widow's & Orphans' Benefits Optional Supplemental Life Dependent Life Accident & Sickness Waiver of Premium Hospital (as a Supplement to Medicare) Major Medical Dental	Accidental Death & Dismemberment Long-Term Disability Life Cover for Retirees Administrative Services Only (AS) Medical Emergency Travel Assistance Pensions Deposit Administration Critical Illness Optional Life (employee-paid)(2)	(1) Also known as Total Disability Monthly Income (TDMI). Premium and claims for this benefit cannot be separated from the life coverage, so when TDMI is written in conjunction with Life, the TDMI is also pooled. (2) Employee-paid optional life benefit that cannot be pooled.
Channel Islands	See UK	EMEA			
Chile	MAPFRE Compañía de Seguros de Vida de Chile, S.A.	Americas	Life Permanent & Total Disability Rider	Accidental Death & Dismemberment Group Personal Accident Travel Accident Insurance	
China	Manulife-Sinochem Life	APAC	Group Term Life Group Accident Death and Disability Group Public Transport Accident Death & Disability Group Critical Illness Group Medical: • Hospitalization Reimbursement • Accidental Hospitalization Reimbursement • Accidental Outpatient Reimbursement • Accidental Medical Reimbursement • Hospitalization Income • Accidental Hospitalization Income • Outpatient Medical Reimbursement • Public Pool Medical Reimbursement Rider • Women's Maternity Medical Reimbursement	Pensions	



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China	Taiping Pension Co., Ltd.	APAC	Life Accidental Death & Dismemberment Accident Coverages (1) Accident & Sickness Accident Medical Expense Rider Critical Illness Major Medical Public Medical Fund/Medical Pooling Fund AIDS Infection Coverage Dependent Life (2)	Optional Supplemental Life Life Coverage for Parents Golden Shield Medical Contract Pensions Medical Pooling Fund Blue Shield Medical Contract	1) These coverages can be pooled if written in conjunction with a life contract. If pooled with medical or as a standalone coverage, pooling will require the approval of Technical Services. 2) Only if 75% of employees elect such coverage.
Colombia	MAPFRE Seguros de Colombia	Americas	Life Permanent & Total Disability Rider AD&D Critical Illness Optional Supplemental Life (1) Dependent Life Medical Insurance Riders to Life Plans <u>Poolable Riders to Life, AD&D & Critical Illness:</u> Burial Insurance Monthly Income for Household Expenses Allowances (Rentas) Hospital Room & Board Maternity Assistance Medical Expenses due to Accident Death Abroad Comprehensive Flight Coverage Allowances for Household Expenses Allowances for Education	Group Personal Accident Short-Term Disability Life Coverage for Retirees Workers' Compensation Group & Individual Medical Plans PPO Plans	1) Can be included in IGP on a case-by-case basis.
Costa Rica	MAPFRE Seguros Costa Rica, S.A.	Americas	Life PTD Rider AD&D Accidental Death Funeral Benefit		

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Denmark	PFA Pension	EMEA	Life Widow's and Orphans' Benefits Disability Retirement Pensions Waiver of Premium (Included with Disability)	PFA Preventive Care PFA Health Insurance PFA Critical Illness	
Dominican Republic	MAPFRE Salud ARS, S.A.	Americas	Hospital and Surgical Major Medical Dental		
Dominican Republic	MAPFRE BHD Compañía de Seguros	Americas	Life Permanent & Total Disability Optional Supplemental Life Dependent Life	Accidental Death & Dismemberment Pensions Deposit Administration Life Coverage for Retirees (in exceptional cases only)	
Ecuador*	MAPFRE Atlas Compañía de Seguros, S.A.	Americas	<i>Second Stage Accounting Not Available at This Time.</i>	Life Accidental Death & Disability Permanent & Total Disability Hospital & Surgical	
El Salvador	MAPFRE Seguros El Salvador S.A.	Americas	Lump Sum Death Benefit Accidental Death & Disability Rider Permanent & Total Disability Rider Hospital & Surgical	Credit Life Group Personal Accident	
Finland	Mandatum Life Insurance Company Limited	EMEA	Life Permanent & Total Disability Widow's & Orphans' Benefits (Voluntary Portion Only) Pensions Long-Term Disability Waiver of Premium (Rider to Pensions) Pensions (Voluntary Portion Only)	Accidental Death & Dismemberment (Rider to Group Life) Accident & Sickness (Short-Term Disability) (1) Group Personal Accident Key Man Coverage Hospital & Surgical Medical Insurance (2)	1) This coverage is written by Mandatum but rarely requested in the Finnish market. It could become poolable if there is a greater demand. 2) Private medical insurance is written by Mandatum's sister company called IF P&C, for groups with more than 10 lives. For smaller groups, Mandatum can also write a traditional medical policy. Neither is included in IGP.

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France	Malakoff Humanis	EMEA	Life Short-Term Disability Long-Term Disability Widow's & Orphans' Benefits Waiver of Premium Medical Insurance	Credit Insurance Key Man Insurance Accidental Death & Dismemberment Corporate Supplemental Health Insurance Termination Benefits Retiree Life Optional Supplemental Life Retirement Pensions Employee Savings Plans	
French Guiana	<i>See France</i>	EMEA			
French Polynesia	<i>See France</i>	EMEA			
Germany	Gothaer Lebensversicherung AG	EMEA	Lump Sum Death Benefit Long-Term Disability (Rider & Standalone Coverage) Waiver of Premium	Widow's & Widower's Pensions Dependent Life Critical Illness Accidental Death & Dismemberment (AD&D) Group Personal Accident (GPA) Travel Accident Insurance Accident & Sickness (A&S) Old-Age Pensions	
Greece	The ETHNIKI Hellenic General Insurance Company	EMEA	Life Permanent & Total Disability Accidental Death & Dismemberment Short-Term Disability (1) Hospital & Surgical Major Medical Accident Medical Expenses (3)	Deposit Administration (can include Widow's & Orphans') (2) Pensions	1) In Greece, Short-Term Disability provides for a loss of income due to absence from work and is written separately from Accident. Any Proposal to pool STD for units in excess of 100 lives is subject to IGP Technical Services' Approval. 2) Although not pooled, IGP can include in the client's IER. 3) Part of the medical package, but the premium is not part of medical. It is offered as a stand-alone coverage, rated separately.
Greenland	<i>See Denmark</i>	EMEA			Local contracts in Greenland can be underwritten by PFA Pension in Denmark.
Guadeloupe	<i>See France</i>	Americas			

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Guatemala	MAPFRE Seguros Guatemala, S.A.	Americas	Lump Sum Death Benefit Accidental Death & Disability Rider Permanent & Total Disability Rider Hospital & Surgical	Credit Life Group Personal Accident	
Guiana	See France	Americas			
Honduras	MAPFRE Seguros Honduras, S.A.	Americas	Lump Sum Death Benefit Accidental Death & Disability Rider Permanent & Total Disability Rider Hospital & Surgical	Credit Life Group Personal Accident	
Hong Kong	AXA China Region Insurance Company Limited	APAC	Life Permanent & Total Disability Waiver of Premium Critical Illness Accidental Death & Dismemberment Hospital & Surgical Supplemental Major Medical Maternity Dental (as Rider to the Medical Plan) Comprehensive Life, Accident and Health Plan for Small Groups (1) Super Health Insurance Plan (2) Accident & Sickness (3) Long-Term Disability (4) Complex Health Insurance Plan (5)	Optional Supplemental Life Group Personal Accident Travel Accident Individual Health Disability Income Insurance Plan for Small Groups (6) Pensions (Deposit Administration) (7) Life Coverage for Retirees	<p>1) AXA China Region's Comprehensive Life, Accident and Health Plan consists of four pre-packaged plans for groups of 5-30 employees. The Disability Income Insurance Plan cannot be included in IGP.</p> <p>2) Available to groups with more than 20 employees; can be included in IGP with Technical Services' approval.</p> <p>3) The inclusion of Accident & Sickness will be based on a mutual agreement between AXA China Region and IGP.</p> <p>4) The inclusion of Long-Term Disability will be based on a mutual agreement between AXA China Region and IGP.</p> <p>5) Available to groups of at least 15 employees (smaller groups on special request); can be included in IGP with Technical Services' approval.</p> <p>6) AXA China Region's Comprehensive Life, Accident and Health Plan consists of four pre-packaged plans for groups of 5-30 employees. The Disability Income Insurance Plan cannot be included in IGP.</p> <p>7) Although not pooled, IGP can include in the client's IER.</p>



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Hong Kong	Manulife Hong Kong	APAC	Term Life Benefits Accidental Death & Disablement Benefits Total & Permanent Disability Benefits Critical Illness Benefits Hospital & Surgical Major Medical	Long-Term Disability (Disability Income) Maternity Medical Conversion and Voluntary Top-up Plan Dental Emergency Assistance Benefits	
Hungary	Aegon Hungary Composite Insurance Company	EMEA	Life Hospital & Surgical (1) Critical Illness Permanent & Total Disability Accidental Death & Dismemberment Accident & Sickness (2) Group Child Life Module (3) Travel Accident Insurance	Pensions	<p>1) Includes coverage for illness, partial and total disability, surgery and critical illness as well as income replacement benefits. These coverages are part of the group life package, and the premiums cannot be separated from it.</p> <p>2) Includes coverage for accidental death, permanent and total disability or partial disability as well as income replacement benefits. These coverages are part of the group life package, and the premiums cannot be separated from it.</p> <p>3) Provides payment of the face amount of the death benefit to each of the employee's children. If an employee has two children, the death benefit is paid three times to the beneficiaries (once for the employee and twice for the two children). This coverage can be linked to any or all benefits in the group life package (i.e., term life, accidental death, and death due to a traffic accident)</p>
India*	Max Life Insurance	APAC	Second Stage Accounting Not Available at This Time.	Life PTD Rider Accidental Death Benefit Rider Accidental Dismemberment Rider Critical Illness Rider Superannuation Retirement Gratuity Schemes Group Credit Shield Employee Deposit-Linked Insurance	

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Indonesia	PT. Asuransi Jiwa Manulife Indonesia	APAC	Life Permanent & Total Disability Rider(1) Accidental Death & Dismemberment (Group Personal Accident) Hospital & Surgical Multijasa Plans (life portion only)	Optional Supplemental Life Deposit Administration (2) Multijasa Plans (pension portion only)	1) This benefit is paid out in a lump sum and is an acceleration of the Life benefit. 2) Although not pooled, IGP can include in the client's IER.
Ireland	Irish Life Assurance plc	EMEA	Life Widow's Benefits (1) Orphans' Benefits Optional Supplemental Life (Employer Funded) Long-Term Disability (2)	Life Cover for Retirees Pensions Salary Protection Plans Selected Salary Protection Plan Serious Illness Cover Plan	1) Widow's benefits written without life coverage will require the approval of IGP Technical Services. 2) This coverage may be pooled on a case-by-case basis. Please refer to Technical Services.
Isle of Man	See UK	EMEA			
Italy	UnipolSai Assicurazioni S.p.A.	EMEA	Life Permanent & Total Disability Accidental Death & Dismemberment (1) Pensions (if 100% insured by SAI) Widow's & Orphans' Benefits (as a rider to a pension plan)	Mandatory Dirigenti Life Plans Optional Supplemental Life Life Cover for Retirees Group Personal Accident Short-Term Disability Long-Term Disability Waiver of Premium Travel Accident	1) Accident plans can be pooled on an exceptional basis depending on the size and composition of the pool. If pooling of the accident plan is declined, IGP can report on this coverage in the IER until the pool grows to a level that can support the inclusion of this coverage.
Italy	UniSalute S.p.A.	EMEA	Hospital & Surgical Major Medical		
Japan	The Dai-ichi Life Insurance Company, Limited	APAC	Life Permanent & Total Disability Life Cover for Retirees Human Value Rider (1) Hospital & Surgical	Optional Life Accident & Sickness Pensions (2) Accidental Injury & Hospitalization Rider	1) Insures the employer against any financial loss incurred by the death of the employee. 2) Although not pooled, IGP can include in the client's IER.

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Kenya	UAP Old Mutual	EMEA	Group Life Assurance - Lump Sum Death Benefits - Funeral Benefit - Permanent & Total Disability - Temporary Disability - Critical Illness - Medical Reimbursement	Health Work Injury Group Personal Accident Retirement	
Korea	Samsung Life Insurance Company, Ltd.	APAC	Life Disability Riders - due to Accident or Illness Optional Supplemental Life Dependent Life Accident Riders Hospital Benefit (1) Waiver of Premium Outpatient Benefits Medical Rider to a Life Policy	Severance Pay Plans - Deposit Administration and Pensions	1) Hospital benefit can be included in IGP; surgical benefits are no longer offered.
La Réunion	<i>See France</i>	EMEA			
Liechtenstein	<i>(See Switzerland)</i>	EMEA			
Luxembourg	LA LUXEMBOURGEOISE - Vie - Société Anonyme d'Assurances (LALUX)	EMEA	Life Permanent & Total Disability Widow's & Orphans' Benefits Long-Term Disability Waiver of Premium Accident & Sickness	Optional Supplemental Life Accidental Death & Dismemberment Deposit Administration Pensions	
Macau	<i>See Hong Kong</i>	APAC			
Malaysia	AIA Bhd.	APAC	Life Permanent & Total Disability Rider Permanent & Partial Disability Rider Accidental Death & Disability Dread Disease Hospital & Surgical Supplemental Major Medical Dental, Maternity and Outpatient Clinical (Riders to the Basic Medical Plan) (1)	Optional Supplemental Life Life Cover for Retirees Dependent Life Deposit Administration Long-Term Disability (Group Disability Income Insurance) Pensions	1) This coverage may be pooled on a case-by-case basis. Please refer to Technical Services.
Martinique	<i>See France</i>	Americas			

IGP Coverages Pooled and Underwritten - Details

Country	Network Partner	Region	Coverages Included in IGP	Coverages Underwritten by NWP but Not Included in IGP	Notes
Mauritius	SWAN Group	EMEA	Life Total & Permanent Disability (TPD Rider)	Spouse's and Orphans' Benefits Disability Income Replacement Benefit Pensions Inpatient & Outpatient Medical Dental Vision	
Mayotte	See France	EMEA			
Mexico	Seguros Monterrey New York Life, S.A.	Americas	Life Permanent & Total Disability Waiver of Premium Accidental Death & Dismemberment Accident & Riders Hospital & Surgical Major Medical Out-of-Country Coverage	Optional Supplemental Life Life Cover for Retirees Funeral Benefit Extra Bed Stop Loss Maternity Dental - separate plan within the health coverage Vision - separate plan within the health coverage	
Monaco	See France	EMEA			
Namibia	See South Africa	EMEA			
Netherlands	a.s.r.	EMEA	Life Lump Sum Death Benefit (1) Survivors' Pensions Optional Supplemental Life (ANW-Gap) (2) Waiver of Premium Retirement Pensions (DB & DC) (3) Disability Pensions: - WIA-Excess Coverage - WGA-Gap Basis (2) - WGA-Gap Extended - WIA-Bodem (2) - WIA-Excess Pension - WGA Own Risk (2) Sick Pay Insurance Werknemerspensioen - An Employee DC Pension Plan (4)	Group Personal Accident Accidental Death & Dismemberment Travel Accident Hospital & Surgical Medical Insurance	1) LSDB coverage that does not fall under the Dutch Pension Act of 2007 is no longer offered by a.s.r. When a contract is up for renewal, an alternative is offered. Not many providers in the Dutch market still offer LSDB. 2) This coverage may be pooled on a case-by-case basis. Please refer to Technical Services. 3) The risk for the savings part of the pension plan is pooled when an employee chooses guaranteed payments. When an employee chooses investments, the unit-linked premium is not pooled. In both cases, the loading for waiver of premium is pooled. 4) Widow's & Orphans' Pension and Waiver of Premium included in this plan are poolable.
New Caledonia	See France	EMEA			

IGP Coverages Pooled and Underwritten - Details

Country	Network Partner	Region	Coverages Included in IGP	Coverages Underwritten by NWP but Not Included in IGP	Notes
New Zealand	Fidelity Life Assurance Company Limited	APAC	Life Disability (Total & Permanent Disability only) Terminal Illness	Trauma Benefit Accidental Death & Dismemberment Accident & Sickness Pensions Deposit Administration (1) Group Income Protection (LTD)	1) Although not pooled, IGP can include in the client's IER.
Nicaragua	MAPFRE Seguros Nicaragua, S.A.	Americas	Lump Sum Death Benefit Accidental Death & Disability Rider Permanent & Total Disability Rider Hospital & Surgical	Credit Life Group Personal Accident	
Norway	Storebrand Livsforsikring AS	EMEA	Life Waiver of Premium (1) Widow's & Orphans' Benefits Dependent Life Long-Term Disability Pensions Death Portion of Workmen's Compensation Plan (2)	Accident & Sickness Accidental Death & Dismemberment Group Personal Accident Permanent & Total Disability Permanent Partial Disability Travel Accident Managed Funds (a/k/a Private Pension Funds) Waiver of Premium (Standalone) (1) Disability Portion of Workmen's Compensation Plan (2) Hospital & Surgical Major Medical	1) Waiver of Premium may be pooled when written as a rider to the pension coverage. It may not be pooled when written as a standalone risk product. 2) Workmen's Compensation is known as the "Integrated Product." It includes death and disability irrespective of cause and an additional lump-sum payment upon death or disability due to an accident whether work-related or not. Only the death portion can be included in IGP.
Panama	MAPFRE Panama, S.A.	Americas	Lump Sum Death Benefit Accidental Death & Disability Rider Permanent & Total Disability Rider Hospital & Surgical	Credit Life Group Personal Accident	
Paraguay	MAPFRE Paraguay Compañía de Seguros S.A.	Americas	Life Permanent & Total Disability Rider Optional Supplemental Life Dependent Life	Accidental Death & Dismemberment Burial Expenses Life Cover for Retirees	1) Written on an exceptional basis and not included in IGP.



IGP Coverages Pooled and Underwritten - Details

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Peru	MAPFRE Perú Compañía de Seguros y Reaseguros	Americas	Mandatory Life (Vida Ley) Group Life (Vida Grupo) Permanent & Total Disability Rider Accidental Death & Disability Group Personal Accident Accident & Sickness Funeral Expenses Critical Illnesses Posthumous Children Family Income Allowance Due to Accident	Hospital & Surgical (for accidents only)	
Philippines	The Insular Life Assurance Company, Ltd.	APAC	Life Total & Permanent Disability Optional Supplemental Life Life Cover for Retirees Dependent Life Credit Life Comprehensive Group Plan (life portion only) Trusteed Retirement Plan Package (life portion only) Accidental Death & Dismemberment Comprehensive Group Accident (1) Hospital & Surgical Major Medical Group Terminal Illness Rider Burial Assistance Rider	Pensions Group Personal Accident Trusteed Retirement Plan Package (retirement fund portion) Travel Accident	1) Comprehensive Group Accident can be a rider to a life contract or a standalone product. Only the rider can be included in IGP.

IGP Coverages Pooled and Underwritten - Details

Country	Network Partner	Region	Coverages Included in IGP	Coverages Underwritten by NWP but Not Included in IGP	Notes
Poland	Unum Życie TUIR SA	EMEA	Life Accidental Death and Disability (1) Permanent and Total Disability Rider Widow's and Orphans' Benefits Dread Disease Cash Benefits for Hospitalization Oncological Package (2) Long-Term Disability (3) Medical Assistance	Dependent Life Benefits for Surgery Pensions	1) This coverage can only be written as a rider to the group life policy. 2) Oncological Package is a lump sum benefit that can be included in IGP as a rider to Life. 3) LTD can be included in IGP with approval from IGP Technical Services.
Portugal	VICTORIA Seguros, S.A.	EMEA	Life Accidental Death & Dismemberment Permanent & Total Disability Rider Widow's & Orphans' Benefits Accident & Sickness (Short-Term Disability) Hospital & Surgical Major Medical (Outpatient Services) Medical - Indemnity (1) Medical - Managed Care (2) Dental Group Personal Accident (3) Travel Accident (4) Optional Supplemental Life (employer-paid)	Optional Supplemental Life (employee paid) Critical Illness (rider to group life) Life Cover for Retirees Retirement Pensions Deposit Administration	1) With the indemnity medical plan, employees pay for medical expenses upfront and are reimbursed. 2) With the managed care medical plan, employees use a "credit card" to pay for medical expenses. Can be included in IGP on a case-by-case basis. 3) If offered as a rider to Group Life, Group Personal Accident can be included in IGP on a case-by-case basis, upon approval from IGP Technical Services 4) If offered as a rider to Group Life, Travel Accident can be included in IGP on a case-by-case basis, upon approval from IGP Technical Services
Russia	JSC Renaissance Insurance Group	EMEA	Life Permanent & Total Disability Rider Temporary Total Disability Rider Partial Permanent Disability Rider Accidental Death & Dismemberment (1) Short-Term Disability (1) Critical Illness (1) Hospital & Surgical (2)	Dependent Life Group Personal Accident Critical Illness (standalone cover) Retirement Pensions Deposit Administration Voluntary Medical Insurance (VMI)	1) This coverage can be pooled when written as a rider to the life policy. 2) This coverage provides a daily cash benefit and can be pooled when written as a rider to the life policy.
Saint Barthélemy	See France	EMEA			
Saint Martin	See France	EMEA			

IGP Coverages Pooled and Underwritten - Details

Country	Network Partner	Region	Coverages Included in IGP	Coverages Underwritten by NWP but Not Included in IGP	Notes
Saint Pierre & Miquelon	See France	EMEA			
Singapore	Aviva Ltd.	APAC	Life Permanent & Total Disability Rider Permanent & Total Disability Extended Death Hospital & Surgical Major Medical Dental Optional Supplemental Life Voluntary Life Insurance Benefit Flexi-Benefit Schemes — employee-pay-all life and medical plans (1) PreferredCare Plus — managed healthcare scheme developed and underwritten by Aviva, Ltd. (2) Family Income Benefit (rider to Group Term Life) (3) Group Living Care (Dread Disease) Long-Term Disability (Group Disability Income Insurance - GDI) (4)	Life Cover for Retirees Travel Accident Accident & Sickness Group Personal Accident (5) Retirement Pensions	1) Flexi-Benefit Schemes are employee-pay-all life and medical plans. 2) PreferredCare Plus is a managed healthcare scheme developed and underwritten by Aviva. 3) Rider to Group Term Life. Upon death or disability of the insured, a monthly benefit is paid. 4) GDI can be pooled on the limited payout, 2-year and 5-year plans. Pooling of "to age 65" plans will be determined on a case-by-case basis. 5) Exceptions may be made to include Group Personal Accident upon mutual agreement between IGP and Aviva.
Slovenia*	ERGO Slovenia	EMEA	Second Stage Accounting Not Available at This Time.	Life Personal Accident Endowment	

IGP Coverages Pooled and Underwritten - Details

Country	Network Partner	Region	Coverages Included in IGP	Coverages Underwritten by NWP but Not Included in IGP	Notes
South Africa	Old Mutual Life Assurance Company (South Africa) Limited	EMEA	Accidental Death & Dismemberment Accident & Sickness Life (1) Dependent Life Critical Illness Cover (2) Long-Term Disability (3) Optional Supplemental Life Permanent & Total Disability Rider Provident Funds Waiver of Premium (on LTD only) Widow's & Orphans' Benefits Easy Benefit Plan (4)	Deposit Administration (5) Family Cover Scheme (Funeral Benefit)	<p>1) Under Group Life coverage, an optional benefit for Health Contribution Cover can be offered by which the insurer pays the employee's medical aid contribution if the employee becomes disabled.</p> <p>2) A new version of Critical Illness. Can be offered as either an acceleration of the death benefit, which is pooled in IGP; or as a standalone product, which can be pooled on a case-by-case basis, pending approval from IGP Technical Services.</p> <p>3) Also referred to as Group Income Protection. This coverage may be pooled on a case-by-case basis. Please refer to Technical Services. An optional benefit for Health Contribution Cover can be offered by which the insurer pays the employee's medical aid contribution if the employee becomes disabled.</p> <p>4) A single product that provides GLA, Lump Sum Disability, Family Cover and Short-Term Income Protection. Usually offered to smaller groups. May be pooled on a case-by-case basis. Please refer to Technical Services.</p> <p>5) Although not pooled, IGP can include in the client's IER.</p>
Spain	Caja de Seguros Reunidos, Compañía de Seguros y Reaseguros, S.A. (CASER)	EMEA	Life Accidental Death (1) Permanent & Total Disability (2) Pre-retirement Widow's & Orphans' Benefits Life Cover for Retirees (3) Pre-retirement Disability Benefits	Major Medical Short-Term Sick Leave Traffic Death Accidental Death & Dismemberment Pensions	<p>1) Rider to a group life policy without dismemberment benefits.</p> <p>2) When PTD is written as a rider to a group life policy without dismemberment benefits, it can be included in IGP.</p> <p>3) No new policies containing this coverage are currently being written.</p>
Sweden	SPP	EMEA	Widow's & Orphans' Pensions Long-Term Disability (1) Waiver of Premium Expatriate Cover	Group Personal Accident (employee paid) Retirement Pensions Medical Health Care Plan	<p>1) Long-term disability is poolable in IGP subject to Technical approval. The benefit is based on the degree of disability.</p>

IGP Coverages Pooled and Underwritten - Details

Country	Network Partner	Region	Coverages Included in IGP	Coverages Underwritten by NWP but Not Included in IGP	Notes
Switzerland	AXA Life Ltd.	EMEA	Life Widow's & Orphans' Pensions Long-Term Disability (Disability Pensions) Retirement Pensions	Permanent & Total Disability (1) Accidental Death & Dismemberment (2) Group Personal Accident Accident & Sickness (Short-Term Disability) (1) Voluntary Dependent Health	1) This coverage is written by AXA Winterthur Non-Life and not poolable in IGP. 2) This coverage is written by AXA Winterthur Non-Life and not poolable in IGP, unless part of a TCN plan.
Taiwan	Shin Kong Life Insurance Company, Ltd.	APAC	Life Occupational Hazard Insurance Permanent & Total Disability Accidental Death & Dismemberment (as a rider to Group Life) (1) Occupational Injury Insurance (2) Hospital & Surgical Cancer Rider	Dependent Life Accident & Sickness Group Personal Accident Travel Accident Dread Disease Voluntary Dependent Health	1) Accidental Death and Dismemberment written as a rider to group life can be pooled. Accidental Death and Dismemberment written by itself, or as a rider to Group Personal Accident, cannot be included in IGP. 2) This coverage may be pooled on a case-by-case basis. Please refer to Technical Services.
Thailand	The Muang Thai Life Assurance Public Company, Ltd.	APAC	Life Total Permanent Disability Indemnity (TPI) Permanent & Total Disability Accidental Death & Dismemberment Hospital & Surgical Major Medical Accident Treatment (1) Group Personal Accident Rider to Term Life or Medical Critical Illness Dependent Life (2)	Group Personal Accident (as a separate contract)	1) This coverage is offered by Muang Thai as a supplement to Accidental Death and Dismemberment coverage. 2) This coverage may be pooled on a case-by-case basis. Please refer to Technical Services.
Tunisia	Carte Assurances	EMEA	<i>Second Stage Accounting Not Available at This Time.</i>	Life Accident Disability Health	
Turkey	Allianz Sigorta A.Ş.	EMEA	Group Health Dental (if health coverage included) Optical (if health coverage included)	Group Personal Accident Travel Accident	

IGP Coverages Pooled and Underwritten - Details

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Turkey	Allianz Yaşam ve Emeklilik	EMEA	Life Permanent & Total Disability Optional Supplemental Life Dependent Life Accidental Death & Dismemberment Dread Disease Life Coverage for Retirees	Pensions	
Ukraine	TAS Life Insurance Company	EMEA	Life Accidental Death & Disability (2) Permanent & Total Disability Rider (1) Total Temporary Disability Rider (1) Permanent Partial Disability Rider (1) Short-Term Disability (2) Hospital & Surgical (2)	Group Personal Accident Critical Illness Dependent Life Endowment Insurance Pension Plans	1) Rider to a life policy 2) Can be pooled in IGP if written as a rider to the life policy.
United Arab Emirates	Abu Dhabi National Insurance Company (ADNIC)	EMEA	Life PTD Rider Accidental Death Benefits Permanent Partial Disability (PPD) (1) Short-Term Disability (A&S) Medical Riders: - Medex – Medical Expenses Related to Accidents - Repatriation Expenses - Critical Illness	Voluntary Insurance Medical Insurance	1) PPD is also known as Temporary Total Disablement (TTD)
United Kingdom	AXA Health	EMEA	Medical Coverage Retiree Health Coverage (1)	Travel Accident Dental Long-Term Employee Health Care Cap & Collar Plans (2)	1) This coverage may be pooled with Technical Services' approval. 2) The client chooses to take full responsibility for the cost of members' claims, subject to a maximum cap and minimum collar on the claims liability. These plans are not included in IGP.



IGP Coverages Pooled and Underwritten - Details

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United Kingdom	Canada Life Limited	EMEA	Life Widow's & Orphans' Benefits	Group Critical Illness (GCI) Group Income Protection (Long-Term Disability) (2) Permanent & Total Disability Optional Supplemental Life Waiver of Premium Mortgage Protection Schemes Employee Assistance Program (5-500 Employees)	2) Long-Term Disability (LTD) plans that include a lump sum option cannot be pooled.
United States	Prudential Life Insurance Company of America	Americas	Life Dependent Life (1) Short-Term Disability (2) Waiver of Premium Widow's & Orphans' Benefits (SIB)	Accidental Death & Dismemberment Voluntary Accidental Death & Dismemberment Optional Supplemental Life Life Cover for Retirees (3) Long-Term Disability Pensions	1) This coverage may be pooled on a case-by-case basis. Please refer to Technical Services. 2) If employer-paid, STD can be pooled. 3) If priced on a composite basis with active life coverage, this coverage may be pooled on a case-by-case basis. Please refer to Technical Services
Uruguay	MAPFRE Uruguay Compañía de Seguros S.A.	Americas	Life Accidental Death and Disability Permanent and Total Disability Permanent and Partial Disability Dread Disease Critical Illness	Double Indemnity Dependent Life Waiver of Premium Funeral Benefit Personal Accident Transplant Benefit	
Venezuela*	MAPFRE La Seguridad, C.A.	Americas	Second Stage Accounting Not Available at This Time.	Life Life Cover for Retirees Permanent & Total Disability Accidental Death & Dismemberment Waiver of Premium Hospital & Surgical Major Medical Dental Group Personal Accident Optional Supplemental Life (individual policies only) Pensions	



IGP Coverages Pooled and Underwritten - Details

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TCN Provider	AXA - Global Health	TCN	International Health Plan (IHP) - A core of inpatient and outpatient benefits with optional supplemental benefits and cost containment features		
TCN Provider	AXA Luxembourg (Life, Disability, Pensions)	TCN	Life Widow's & Orphans' Pensions Long-Term Disability (Disability Pensions) Retirement Pensions	Accident & Sickness (Short-Term Disability) Group Personal Accident	

* Correspondent Network Partner

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