



## **IGP Asia-Pacific Seminar** **Marina Mandarin Hotel** **Singapore** **September 2, 2010**

IGP and our Network Partners in the Asia-Pacific region are pleased to invite you to attend this one-day seminar designed especially for those involved with employee benefits in this dynamic and vibrant part of the world.

The one-day format provides an excellent opportunity for benefits professionals of all levels to quickly acquire valuable information on issues related to the social security and private employee benefits practice in key countries in the Asia-Pacific region.

During the Seminar, each registrant will be able to attend at least five presentations given by participating IGP Network Partners. Each presentation will cover the social security system and customary employee benefits practice in the Network Partner's respective country.

Depending on the country's employee benefits practice, the presentation will include: an explanation of plan design, funding requirements and legislative updates, as well as a discussion of any recent trends or new products and services.

The seminar will conclude with a Special Interest Session featuring a topic of general interest to those in the field of international employee benefits. All participants will have an opportunity to attend this session.

### **Who Should Attend**

The newcomer will acquire a basic working knowledge of employee benefits practice, while the experienced benefits specialist will ensure that he or she remains current on legislative and other developments in specific countries.

Network Partner representatives will be available to answer individual questions and discuss solutions. Attendees will also have ample opportunities to meet informally and network with other participants.

### **Also in this issue...**

- 03 | Country News**  
Corporate Health Responsibility in Denmark
- 05 | Network Partner News**  
Rebranding of VICTORIA Life Insurance to ERGO Insurance
- 07 | Schedule of IGP Subsidiary Visits**
- 08 | IGP Events**  
Workshop for Multinational Corporations  
Workshop for International Advisors  
Recap on Lunch 'n Learn Sessions
- 13 | IGP Staff News**
- 14 | IGP Calendar of Events**
- 15 | List of IGP Network Partners**
- 17 | IGP Contact Information**



**IGP Asia-Pacific Seminar**  
**Marina Mandarin Hotel Singapore**  
**September 2, 2010**

**Provisional Program Schedule**

<b>8:15</b> am	Registration & Coffee
<b>9:00</b> am	Welcome & Logistics
<b>9:30</b> am	<b>Country Panel Session 1</b>
<b>10:25</b> am	Break
<b>10:45</b> am	<b>Country Panel Session 2</b>
<b>11:45</b> am	<b>Country Panel Session 3</b>
<b>12:40</b> pm	Luncheon
<b>2:00</b> pm	<b>Country Panel Session 4</b>
<b>3:00</b> pm	<b>Country Panel Session 5</b>
<b>3:55</b> pm	Break
<b>4:15</b> pm	<b>Special Interest Session</b>
<b>5:00</b> pm	Close

*If you are a seasoned international benefits specialist who needs a quick update on changes or new developments in a particular country — or a newcomer seeking an introduction to typical benefits practice, you will find attending the 2010 IGP Asia-Pacific Seminar to be a valuable experience!*

**Singapore — Where East Meets West**

Singapore is an exciting and energetic multicultural city that harmoniously blends the grandeur and splendor of the East with the contemporary sophistication of the West. Additional information can be found on: [www.yoursingapore.com](http://www.yoursingapore.com).

**A Five-Star Location**

The 2010 IGP Asia-Pacific Seminar will be held at the Marina Mandarin Hotel at the following address:

**Marina Mandarin Hotel**

6 Raffles Boulevard  
Marina Square, Singapore 039594  
[www.meritus-hotels.com](http://www.meritus-hotels.com)

T 65-6845-1000 (General)  
65-6845-1188 (Reservations)  
E [marina@meritus-hotels.com](mailto:marina@meritus-hotels.com) (General)  
[resvn.marina@meritus-hotels.com](mailto:resvn.marina@meritus-hotels.com) (Reservations)

The Marina Mandarin is a five-star luxury hotel located in the heart of the financial district with spectacular views of Marina Bay and easy access to major tourist attractions.

**For More Information, Please Contact:**

**Mr. Luke Wong**

Administration Officer  
International Group Program (IGP) - Asia  
T 65-6833-8997  
E [luke\\_wong@igp.com.sg](mailto:luke_wong@igp.com.sg)

International Group Program  
491B River Valley Road, #07-00  
Singapore 248373

Additional information and on-line registration will be available via [www.igpinfo.com](http://www.igpinfo.com) in early July.

*There is **no fee** to attend the 2010 IGP Asia-Pacific Seminar.*

*We look forward to welcoming you and your colleagues to the IGP Asia-Pacific Seminar!*



## Corporate Health Responsibility: Health is the Labour Market's Greatest Challenge

Responsible businesses worldwide have embraced Corporate Social Responsibility (CSR) for some time now. [PFA Pension, the IGP Network Partner in Denmark, believes that now is the time to put Corporate Health Responsibility \(CHR\) on the agenda.](#)

Employee health and well-being have never been more important than today. In Denmark, half a million people of working age are absent from work due to illness or other health problems. PFA Pension tackles these challenges with Corporate Health Responsibility, as the company believes that the answer lies in efficient and preventive efforts to promote health and well-being on the job.

### Corporate Health Responsibility as Part of CSR

PFA views the entire health area in the company as a *corporate social responsibility*. Companies take on a social responsibility when introducing PFA Pension's preventive measures and health benefit programmes for their employees.

PFA Pension's individual customers benefit from improved health and well-being, security and greater social and financial security in connection with illness and incapacity to work.

[PFA Pension's corporate customers benefit from a more strategic and systematic approach to health management within the company or organisation.](#)

Corporate customers will also be able to produce results affecting the bottom line such as a decrease in sickness absence rates and lower employee turnover in combination with increased employee satisfaction and productivity. And finally, when illness and poor health are addressed at an early stage, companies will benefit from skilled employees who are able to return to work much faster following sickness and temporary disability.



Danish society will also benefit from a reduced number of sick days, fewer disability cases and having to pay less public benefits. At the same time, advantages include an increase in domestic growth and an increase in tax income, as more people are able to contribute on the Danish labour market.

### PFA Pension's Health Initiatives

#### Subsidiary with Focus on Health

PFA has given greater priority to health and preventive initiatives as part of the pension plan. PFA launched an independent subsidiary, [PFA Sundhed](#) (PFA Health), to focus its efforts on product development and the sale of innovative products and service concepts aimed at health and preventive measures.

The objective is to reduce the human, societal and financial costs related to poor health, illness and disability. [PFA wants to contribute towards creating healthy Danish workplaces.](#) Therefore, efforts include both preventive measures and initiatives to improve well-being, as well as efficient and quick efforts to combat illness and promote health combined with targeted rehabilitation efforts. These efforts have resulted in a number of new solutions supplementing our range of health products. Benefits and activities include counselling and other benefits within health promoting initiatives and preventive measures.

But well-being is not only a question of mental balance. Exercise and physical activity are key issues at the subsidiary. Therefore, the company has taken steps to increase commitment and contributions through offering physical exercise options to the benefit of both customers and employees.



## Corporate Health Responsibility: Health is the Labour Market's Greatest Challenge

### New Health Centre

In continuation of the above initiatives, PFA has established a Health Centre that offers a single point of contact for all health enquiries. Customers call PFA Health Centre if they need to use their cover due to injury or serious illness. The objective is to optimize the efficiency of the course of treatment, so that individual customers are able to return to their jobs as quickly as possible.

The new centre allows for a more health-oriented approach to services and counselling about the correlation between the different products and Danish social security benefits. Add to this, increased focus on creating security and overview for the individual who has fallen seriously ill.

### New Hotlines

An early and targeted effort is decisive when it comes to prevention and reduction of sickness absence and poor well-being. Therefore, PFA launched two new hotlines:

- *PFA Well-Being Hotline*

PFA Well-Being Hotline is a new facility for the individual customers that includes professional counselling with the purpose of, for instance, increasing well-being and preventing sickness absence.

- *HR Hotline*

PFA's HR Hotline is a facility for executives and HR staff, where they can get counselling over the telephone about, for instance, health and preventive efforts, physical as well as mental and social.



### Some facts...

Illness, physical and mental disabilities as well as stress are keeping half a million Danish employees away from the labour market to a lesser or greater extent:

- Every day, 150,000 employees are reported unfit for work, and half of them receive public sickness benefits
- 240,000 people receive public early retirement benefits and 15,000 are on rehabilitation
- 100,000 claim social security, and many of them have health issues
- Add to this another 50,000 with a so-called flex job, who cannot hold a job without extra support
- Furthermore, many of the 150,000 public early retirees would like to stay on the labour market but cannot do so for health reasons.

### More information

If you would like to learn more about PFA's health initiatives, please contact your IGP Account Manager, or:



Ms. Lotte Elsborg  
PFA Pension  
T +45 39 175-480  
E le@pfa.dk  
W www.pfa.dk



## Rebranding of VICTORIA Life Insurance to ERGO Insurance

VICTORIA Life Insurance, the IGP Network Partner in Germany since 1967, will offer life and pension insurance under the ERGO brand in the future. This change will take effect in the second half of 2010.

# ERGO

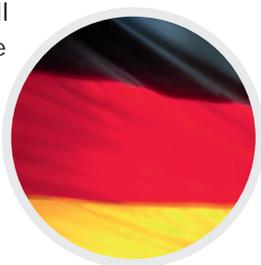
### New Brand Strategy

VICTORIA Life Insurance has been a part of the ERGO Group since the latter was founded in 1997-1998. The Group currently operates under several brands in its home market, Germany, but going forward, the ERGO Insurance Group will offer life insurance and property / casualty insurance in Germany under the ERGO brand.

The focus of the ERGO brand is to reinforce the fact that the current broad range of products and services stem from a single source, and will thus strengthen the Group's market position in Germany. ERGO is already operating successfully under its own brand internationally.

### No Changes to Customer Relationships

This change will not impact any contract terms nor will it result in any change in service or business with VICTORIA's customers. There will be no effect on relations with the company's clients either. The customers will simply need to grow accustomed to a new name. VICTORIA will inform its customers about this reorganisation in the near future.



### Who is ERGO?

ERGO offers an extensive range of insurance products, pensions and services from a single source. Life insurance and property / casualty insurance products are ideally complemented by its specialists in health, legal expenses and travel insurance – DKV, D.A.S. and ERV.

With premium income amounting to € 19 billion, ERGO is one of the major insurance groups in Europe. Worldwide, ERGO is represented in more than 30 countries and concentrates on Europe and Asia. In Europe, ERGO is the n° 1 in the health and legal expenses insurance segments. As a reliable and fair partner, ERGO intends to become the n° 1 choice for all pension and insurance needs for its clients. Over 40 million customers – of which 20 million in Germany alone – currently place their trust in the services, expertise and financial strength provided by ERGO and its companies.

ERGO is part of Munich Re, one of the world's leading reinsurers and risk carriers. The investments undertaken by Munich Re Group amount to approximately € 182 billion, of which € 113 billion are accounted for by ERGO, and are managed by the joint asset management and fund company, MEAG.

### To Summarise...

The new brand strategy allows ERGO to further strengthen their market position. This new market appearance will not affect customer relationships in any way. All customers will be able to fully rely on their insurer, just as they did in the past and will continue to receive the comprehensive advice and high-quality support to which they have become accustomed.



## Rebranding of VICTORIA Life Insurance to ERGO Insurance

You and your subsidiary will continue to deal with the same experienced staff, using the same contact numbers and e-mail addresses.

- Policies will continue to apply without any changes
- All guaranteed benefits will be provided in full
- Customers will keep their customary contacts
- IGP Pooling will continue without any disruption

ERGO is looking forward to a continued business relationship with your company now and in the future.

### More Information

If you have any questions, please do not hesitate to contact your IGP Account Manager or:



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Director – Group Life & Pensions  
ERGO Insurance Group  
T +49 211 477 5669  
M +49 160 477 5669  
E [roland.schaefer@ergo.de](mailto:roland.schaefer@ergo.de)  
W [www.ergo.com](http://www.ergo.com)



**Schedule of IGP Subsidiary Visits**

**An opportunity to have an IGP representative meet with your local subsidiary**

IGP devotes many resources to meeting with your local subsidiaries to inform them about how IGP works and the possible advantages to the subsidiary of IGP participation.

These meetings also enable your subsidiaries to gain market knowledge about what employee benefits plans their competitors are offering and what is typical in their market. It furthermore enables us to gather information on your behalf about your operations' current employee benefits plans and how they are financed.

Staff members from the IGP offices in Boston, Brussels and Singapore travel regularly to participate, together with our Partners, in meetings with subsidiaries of our clients around the world.

If you would like IGP to meet with your local colleagues, we urge you to contact your IGP Account Manager (or the responsible IGP contact for the country or region mentioned below) and provide the contact details of your local representative so that we might set up a meeting.

*Ideally, you should send your local management an e-mail to encourage them to meet with IGP.*

Naturally, we will keep you informed of the results of each meeting and provide you with information on the current employee benefits plan(s) of your subsidiary and on any quotations that ensue.

**The following trips are scheduled during the coming months:**

Month	Dates	Country	IGP Contact
July	12-16	China (Beijing)	richard_tan@igp.com.sg
	26-30	Philippines	richard_tan@igp.com.sg
	TBD	Malaysia	joyce_low@igp.com.sg
	TBD	Thailand	joyce_low@igp.com.sg
August	10-13	Hong Kong	richard_tan@igp.com.sg
	25-28	China (Shanghai)	richard_tan@igp.com.sg
	TBD	Taiwan	joyce_low@igp.com.sg
September	5-8	China (Shanghai)	richard_tan@igp.com.sg
	7-9	Denmark	gregory.delacroix@igpeurope.com
	21-24	Korea	richard_tan@igp.com.sg
	27-28	Turkey	wim.moldenaers@igpeurope.com
	29-30	Greece	wim.moldenaers@igpeurope.com
	TBD	Russia	olivier.van.den.eynde@igpeurope.com
	TBD	Norway	gregory.delacroix@igpeurope.com



**IGP Workshop for Multinational Corporations**  
**IGP Europe Offices, Brussels**  
**October 11 & 12, 2010**

The annual “IGP Workshop on Employee Benefits and Multinational Pooling” is a unique opportunity for representatives of multinational corporations, who would like to benefit from classes on multinational pooling and employee benefits from an international perspective. You should plan to attend if:

- You are new to the world of insurance or employee benefits;
- You recently started working with the IGP Network and want to learn how you can get the most out of your IGP pool;
- Your company has been a long-standing IGP client, but you want to know more about the services IGP can offer and how you can further expand your pool;
- You are still considering pooling and would like to gain more insight first.

If you think this session would be valuable to you or anyone within your company, please contact :

Inge Luyten  
E [inge.luyten@igpeurope.com](mailto:inge.luyten@igpeurope.com).  
T +32 2 775 29 41

**Preliminary Programme:**

**Monday, October 11:**

14:00	Introduction to Employee Benefits Insurance
15:00	Coffee Break
15:15	Introduction to Pooling
16:30	End of Day's Programme

**Tuesday, October 12:**

09:00	Review of an IGP International Experience Report
10:30	Coffee Break
10:45	Maintaining and Expanding a Pool
12:00	Group Picture & Lunch
13:15	Account Protection & Cash Flow Products
14:15	Coffee Break
14:30	Captive Reinsurance
15:30	How does it work in practice: Individual Discussions
16:15	Closing Drink



**IGP Workshop for International Advisors  
IGP Europe Offices, Brussels  
October 13, 2010**

To address the particular needs and interests of brokers and consultants, we are planning to organize our next “IGP Workshop on Multinational Pooling” on October 13, 2010. The workshop is mainly aimed at newcomers to the international benefits field or people needing a refresher course on international pooling matters.

During just one day, the participants will receive a wealth of information ranging from sessions on first and second stage accounting to analysis and review of international experience reports and sessions on account protection and cash flow products.

If you think this session would be valuable to you or anyone within your company, please contact:

Inge Luyten  
E [inge.luyten@igpeurope.com](mailto:inge.luyten@igpeurope.com).  
T +32 2 775 29 41

**Preliminary Programme:**

**Wednesday, October 13:**

- 09:00 Introduction to Pooling
- 10:00 Coffee Break
- 10:15 Review of an IGP International Experience Report
- 12:00 Group Picture & Lunch
- 13:00 Account Protection and Cash Flow Products
- 14:00 Coffee Break
- 14:15 Captive Reinsurance
- 15:15 Cooperation between IGP, the Consultant and the Client
- 16:00 Closing Drink



## IGP's Lunch 'n Learn Sessions...

IGP organised several "Lunch 'n Learn" events throughout Europe in the first half of 2010. Based on the "IGP comes to you!" principle, these sessions are held in central locations that are easily accessible to participants.

Recognising the time pressure in everyone's calendar, short sessions focused on topical benefits issues - including what IGP can do for you and testimonies by fellow corporations on their experience with employee benefit strategies - are combined with a walking lunch during which attendees can raise further questions, share views and ideas with their peers in a relaxed atmosphere.

### Helsinki, May 12, 2010

#### *"From Local Benefit Planning to International Pooling"*

Olivier Bruyninckx, Director Sales & Service, and Cindy Van Durme, Senior Account Representative at IGP Europe, opened with an update on the IGP Network and an overview on how IGP can help to maximize cost savings of a local employee benefit plan by leveraging a corporation's global size and optimizing their pooling strategy.

Mrs. Riitta Jokelainen, Account Executive at Mandatum Life, explained the benefits of risk cover and pooling possibilities in Finland, while Mrs. Ritva Kaarina Vuorinen, HR Director Compensation & Benefits Europe at Sanoma Oyj, shared her experiences as a Finnish multinational corporation with pooling.

Finally, Mr. Richard Tan, Regional Director at IGP Asia, gave an update on the Chinese insurance industry.



### Zürich, May 18, 2010

#### *"Pooling as a Cost Savings and Management Tool"*

Olivier Bruyninckx, Director Sales & Service at IGP Europe, opened with an update on the IGP Network and an overview on how IGP can help to maximize cost savings of your local employee benefit plan.

#### *Flex Benefits / Cafeteria Plans: Employee Benefit of the Future?*

### Monica Santiago, Principal, Head of Mercer's Health & Benefits

began her presentation by giving the participants an overview of what exactly flexible benefits programs entail. The fact that employees have different benefit needs during different life stages remains one of the primary drivers for this type of product. Next to this, multinationals also introduce flex schemes to retain and attract employees.

Monica then focused on the different geographical areas (Europe, Latam, APAC) and explained to which extent this practice has already made its entrance in specific countries with a special focus on Switzerland to close this session. According to her, the opportunities to start with flex schemes can mainly be found in areas such as the statutory minimum, savings contributions, retirement age and risk benefits (disability and death). The question remains however whether or not the Swiss market and legislation are open to such changes.

#### *Trends in International Employee Benefits*

Michael Spincemaille and Olivier Van den Eynde of IGP Europe talked about the perceived trends in international Employee Benefits from their own experience as IGP Account Managers. External studies have shown that the market for multinational pooling has grown a lot due to the globalization of



## IGP's Lunch 'n Learn Sessions...

the economy. An increased level of centralization and focus on cost/risk management have put more emphasis on tools such as pooling as well as alternative solutions (e.g. captives). International consultants are very often assigned by multinational corporations to assist them in selecting the right EB partners for their company.

### *Pooling as a Strategic & Risk Management Tool*

After a brief introduction to the Nestlé group, **Andrew Bradley (Head of Group Risk at Nestlé)** gave an overview of Nestlé's captive history. Intercona Re (Nestlé's Captive) started as a 'cash box' in 1998 to become a 'professional reinsurer' today. This resulted in a diverse portfolio of risks and a significant growth of retained premium by the captive. Regarding employee benefits, Nestlé's strategy is to have the pooled plans reinsured to the captive (2 out of 5 pools today) and is seeking partners that can reduce administration charges, offer detailed and timely reporting and handle the ceding of premiums within a short time frame.

### **Paris, June 1, 2010**

Similar to the previous events, Olivier Bruyninckx, Director Sales & Services at IGP Europe, opened with an update on the IGP Network and an overview on how IGP can help to maximize cost savings of local employee benefit plans. Interesting debates between the participants on topics such as Flex Benefits or the roles of the HR and Finance departments in relation to pooling set the tone for an interesting event.



### *Managing Benefits in a Global Firm: L'Oréal's Experience*

**Marc Raymond, Head of Compensation & Benefits at L'Oréal**, provided for a very interesting presentation expressing how he manages their employee benefits and takes advantage of pooling. As L'Oréal has grown significantly through numerous acquisitions, he and his team had to deal several times with harmonization processes that have proven to be successful by implementing corporate guidelines. These corporate guidelines do not only describe the benefits to be offered but equally important, the type of insurer the head office requires the subsidiary to work with.

While L'Oréal does not mandate its subsidiaries to work with a certain pooling partner, they require that partners from at least two networks are invited during a quoting exercise. The company also shares its international dividends to make the subsidiaries conscious of the added value of pooling.

### *Total's Benefit Strategy Using Pooling Resources*

**Jean-Remi Bur, Head of Group Benefits at Total**, made a presentation describing the recent harmonization process he initiated in China. Before starting the project, the 18 subsidiaries of the company were working with an identical number of insurers. Following a difficult process, he managed to have all subsidiaries (but one) join a single insurer and adhere to Total's corporate guidelines. What made this project particularly noteworthy is that none of these subsidiaries were faced with a higher premium compared to what they paid in the past.

Jean-Remi continued by outlining an innovative approach he would like to implement concerning the international dividends generated from pooling. This interesting topic was the start of an exciting debate



## IGP's Lunch 'n Learn Sessions...

between the participants on how to best use the surplus that pooling generates.

### *Employee Benefits Trends in China*

Flying in from Singapore, IGP's regional coordinator in Asia, Joyce Low made a long-awaited presentation on employee benefits in China. This presentation was very well received by the participants since most attendees found that it is extremely difficult to keep track of the regular changes within the Chinese market. Most foreign companies used to work with FESCO and CIIC, which provided HR services to multinationals that included life and health benefits as well. However, it has become clear to the participants that the benefits the above companies can provide are nowhere close to what an insurer can offer. Topics such as social security and pension plans were also addressed in this very interesting presentation.

### **Düsseldorf, June 2, 2010**

Dr Roland Schäfer of ERGO opened with an update of the recent developments and changes within the VICTORIA and the ERGO company.

As in the sessions in other European countries, Olivier Bruyninckx, Director Sales & Service at IGP Europe, provided an update on the IGP Network and an overview on how IGP can help to maximize cost savings of a local employee benefit plan by leveraging a corporation's global size and optimizing their pooling strategy.



Mr. Ralf Maraczek of Bertelsmann gave an introduction to the Bertelsmann company and shared his experiences as a German multinational corporation on pooling.

Finally, as was the case in Paris the day before, Ms. Joyce Low of IGP's Regional Asian Office in Singapore, gave an update on the insurance industry and market practices in China.



*"Great way to connect with others over coffee, lunch to further discuss and exchange views"*

## **IGP says a fond farewell to...**

### **Lena De Boeck** **Vice President, IGP Europe**

IGP would like to extend our sincere thanks and best wishes to Lena De Boeck who has decided to stop working after mid-August and devote her energy and talents in other (non-work related) areas following a lengthy career with IGP.

Lena joined IGP Europe in late 1977 as an "IGP Associate" primarily responsible for sales on the German market and subsequently moved up the ladder to become Vice President and head of IGP Europe in early 2007.

Lena has not only seen IGP develop beyond recognition over the years, she was also a key player in moving that development along, even more so during the recent turbulent and challenging economic times!

Lena will be missed by all of her colleagues in the Brussels, Boston, Singapore and Japan offices for her expertise and coaching over the years. Not to forget the Network Partners and the many personal client contacts throughout the world who have come to know Lena during her tenure at IGP.

### **Phil MacFarland** **Director, Administration Services**

We would also like to extend our sincere thanks and best wishes to Phil MacFarland, Director of the Administration Team in Boston, who retired from IGP on June 30, 2010.

Phil joined IGP in early 1994 to head up the Administration Team and has been indispensable ever since. He was the man "behind the scenes" who worked diligently to pull together all the numbers so that we can report back to you on the status of your IGP Account.

Phil will be missed by the Boston Office as well as members of IGP and our Network Partners throughout the world who have come to rely on his vast knowledge and technical expertise. During his tenure in IGP, Phil generously contributed his time and experience to assist co-workers and participated on numerous process improvement teams.

*IGP sincerely thanks Lena and Phil for all of their contributions and wishes them and their families the very best in the coming years.*



## Seminars & Events

### 2010

September	2	IGP Asia-Pacific Seminar	Marina-Mandarin Hotel, Singapore
October	11-12	IGP Workshop for Multinational Corporations	IGP Office, Brussels, Belgium
	13	IGP Workshop for International Advisors	IGP Office, Brussels, Belgium

### 2011

May	18-19	IGP Seminar	Radisson Blu Royal Hotel, Brussels
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### Argentina

SMG Life

### Australia

AMP Life Limited

### Austria

VICTORIA-VOLKSBANKEN Versicherungs-AG

### Baltic States (Estonia, Latvia & Lithuania)

SE Sampo Life Insurance Baltic\*

### Belgium

AG Insurance

### Brazil

Mapfre Seguros Brazil

### Canada

Manulife Financial Corporation – Canadian Division

### Channel Islands

AXA PPP healthcare  
Canada Life Limited

### Chile

Mapfre Compañía de Seguros de Vida de Chile S.A.

### China (Mainland)

Taiping Life Insurance Company, Limited

### Colombia

Mapfre Colombia Vida Seguros, S.A.

### Costa Rica

Via Mapfre La Centro Americana S.A. \*\*

### Czech Republic

AXA pojišťovna a.s.

### Denmark

PFA Pension

### Dominican Republic

ARS Palic Salud, S.A.  
Mapfre BHD Compañía de Seguros, S.A.

### Ecuador

Atlas Compañía de Seguros S.A. \*

### El Salvador

Mapfre La Centro Americana S.A. \*

### Finland

Mandatum Life Insurance Company  
Limited

### France

AXA France Vie

### Germany

VICTORIA Lebensversicherung AG

### Greece

The ETHNIKI Hellenic General Insurance Company

### Guatemala

Via Mapfre La Centro Americana S.A. \*

### Honduras

Via Mapfre La Centro Americana S.A. \*

### Hong Kong

AXA China Region Insurance Company Limited

### Hungary

AEGON Hungary Composite Insurance Company

### India

Max New York Life Insurance Company Limited\*

### Indonesia

PT. Asuransi Jiwa Manulife Indonesia

### Ireland

Irish Life Assurance plc

### Italy

Fondiaria-SAI S.p.A.

### Japan

The Dai-ichi Life Insurance Company, Limited

### Korea

Samsung Life Insurance Company, Ltd.

### Liechtenstein

AXA Winterthur

### Luxembourg

Fortis Luxembourg Assurances

### Malaysia

ING Insurance Berhad

### Mexico

Seguros Monterrey New York Life, S.A.

### Monaco

AXA France Vie

### Namibia

Via The Old Mutual Life Assurance Company (South Africa) Limited

### Netherlands

ASR Insurance

### New Zealand

TOWER New Zealand



\* Correspondent Network Partner

\*\* Provided premium and claims are paid in El Salvador

### Nicaragua

Via Mapfre La Centro Americana S.A. \*

### Norway

Storebrand Livsforsikring AS

### Panama

Via Mapfre La Centro Americana S.A. \*

### Paraguay

Mapfre Paraguay Compañía de Seguros S.A. \*

### Philippines

The Insular Life Assurance Company, Ltd.

### Poland

WARTA Life Assurance Company Limited

### Portugal

VICTORIA-Seguros, S.A.

### Romania

Aviva Asigurari de Viata SA

### Russia

Aviva Insurance Company, ZAO

### Singapore

Aviva Ltd.

### Slovak Republic

AXA životní pojišťovna a.s., pobočka poisťovne z iného členského štátu

### Slovenia

VICTORIA-VOLKSBANKEN Zavarovalniska delniska druzba\*

### South Africa

The Old Mutual Life Assurance Company (South Africa) Limited

### Spain

Caja de Seguros Reunidos, Compañía de Seguros y Reaseguros, S.A. (CASER)

### Sweden

SPP Livförsäkring AB

### Switzerland

AXA Winterthur

### Taiwan (Republic of China)

Shin Kong Life Insurance Company, Ltd.

### Thailand

Muang Thai Life Assurance Company, Ltd.

### Trinidad & Tobago

Via Mapfre La Centro Americana S.A. \*\*

### Turkey

Yapı Kredi Emeklilik A.Ş. (Life and Pensions)  
Yapı Kredi Sigorta A.Ş. (Health)

### United Kingdom

AXA PPP healthcare (Health)  
Canada Life Limited (Life and Pensions)

### United States

Prudential Insurance Company of America (Life)

### Uruguay

Mapfre Uruguay Compañía de Seguros S.A.

### Venezuela

Mapfre La Seguridad, C.A. \*

## Third-Country National and Expatriate Coverage

AXA PPP International

AXA Winterthur

CIGNA International Expatriate Benefits (CIEB)\*

Nordben Life and Pension Insurance Co. Limited



\* Correspondent Network Partner

\*\* Provided premium and claims are paid in El Salvador

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