



IGP Welcomes Our New Network Partner in Ukraine: Fidem Life

In response to the increasing interest from our clients to implement employee benefits plans in Ukraine, we are pleased to announce that **IGP is welcoming Fidem Life as the IGP Network Partner for Ukraine.** Starting as of June 1, 2011, employee benefits plans in Ukraine can be pooled in IGP.

Formerly known as Fortis Life Insurance Ukraine, the launch of the new Fidem Life brand on the life insurance market was announced on April 7, 2011, after being acquired by the prestigious Horizon group. The name Fidem Life is derived from the Latin word 'fidem' (trust, confidence).

"We believe that trust is the foundation of life insurance and the cornerstone of its success. A client must, above all, have trust in the company when deciding to enter into a long-term contract with it. Everything Fidem Life undertakes - its strategy, solid financial foundation, team of experts and successful investment activity - is aimed at further building trust among customers, and I strongly believe that our company will further grow and develop successfully".

Gijs Jeuken, CEO of Fidem Life

Fidem Life specializes exclusively in life insurance products, and has extensive experience in this field. Today, Fidem Life is one of the most financially stable companies in the market with a strong team of both national and international professionals, ensuring its dynamic growth. Going forward, Fidem Life seeks to become a leading player on the life insurance market in Ukraine and is aiming for a 15% market share by 2014.

Other company objectives include the further development of its individual agency network, the optimization of sales through intermediaries and increasing its corporate sales within their portfolio. In addition, Fidem Life aims to develop its Bancassurance sales, following the recovery of this sector.

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IGP Continues to Expand! IGP Welcomes Our New Network Partner in Ukraine: Fidem Life

Taking into account the upcoming launch of the pension reform in Ukraine, Fidem Life further differentiates itself by introducing new investment and pension programs to meet its clients' needs and at the same time launching IT processes (including an internal web-portal and management information systems) to enable faster response times and ensuring outstanding client service management.

Facts and Figures

- Established on March 21, 2003
- Largest individual agency network in the country with branches in all regional centers, as well as Crimea and Sevastopol
- Other distribution channels: brokerage channel, corporate sales and Bancassurance
- Ranked No 6 on collected premiums on 12/31/2010 (League of Insurance Organizations)
- Among the leaders in service levels and response time, with a 30% growth of inflow in 2010 representing a 9.5% increase in the market
- Pi-stability ranking A+ according to Expert-Ranking Agency research
- Exceeds all regulatory requirements of the State Committee on Regulation of Financial Services Markets in Ukraine
- Solvency margin is +3,335.8% (+67.2 mln UAH)
- Equity Capital exceeds minimum capital requirements by 29.1 mln UAH (1.5 mln EUR)
- Net assets exceed equity capital by +24.3 mln UAH
- Member of the League of Insurance Organizations, Ukrainian Insurance Federation and European Business Association



Economic Outlook for Ukraine

(Source: Worldbank)

Recent Economic Performance

Like many of the former Soviet Union countries, Ukraine inherited an economy based on heavy industry. Ukraine's main challenge has been to diversify from many of the industries that relied heavily on government subsidies.

Until mid-2008, Ukraine recorded strong economic growth. Growth over the period 2001-2008 averaged 7.5% p.a., among the highest in Europe. The global economic and financial crisis hit Ukraine particularly hard given pre-existing macroeconomic imbalances, structural weaknesses, and policy shortcomings. Ukraine's economy resumed growth in 2010 on the back of moderate improvements in external demand and the low base of the first half of 2009. The balance of payments pressures have eased and consumer inflation decelerated to single digits by mid-2010.

Planned Pension Reform

The planned pension reform is critical to safeguard fiscal sustainability and the benefits of current and future pensioners.

Ukraine's pension system, like those in many countries of the former Soviet Union and Central Europe, is facing immediate financial crisis and is not sustainable in the long run, given an aging population. Demographic pressures are increasing: in 10 years, there will be 1 pensioner for every contributor to the system and this ratio will even worsen sharply thereafter.

Progress has been made in planning reforms to address the short- and long-term problems through downsizing the pay-as-you-go (PAYG) pillar and introducing mandatory capitalized individual pension accounts.

IGP Continues to Expand! IGP Welcomes Our New Network Partner in Ukraine: Fidem Life

Most experts recognize the necessity of gradually raising pension ages from the current age 55 for women and 60 for men and of eliminating early retirement privileges for many professions. Planned increases in the retirement age for women and an extended contribution period are key measures that will help to restore balance to the pension system and thus secure adequate levels of pension payments over the medium term.

Implementation of group life plans in Ukraine

Fidem Life provides its clients with all types of life insurance products: long-term endowment insurance, pension insurance, credit life insurance, term, as well as accident and health insurance:

- Death due to any reason
- Accidental death
- Death due to traffic accident
- Critical illness (Short, Medium and Long List)
- Injury (Tables of Injuries) or Temporary Accidental Disability
- Disability due to any reason (continental scale or according to local requirements)
- Disability due to accident (continental scale or according to local requirements)
- Hospitalisation
- Surgery
- Serious illnesses

Insurance programs for corporate clients typically include endowment, pension and risk programs. Over the last year, companies have started to budget for employee benefit plans with hospitalisation benefits being the most popular, followed by personal accident plans. A significant growth in the group term life market and endowment plans is expected for 2011 and beyond.

More Information

If you would like to learn more about employee benefits in Ukraine, please contact your IGP Account Manager or:



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Your Worldwide Link to IGP: www.igpinfo.com



IGP proudly invites you to visit our newly redesigned website at: www.igpinfo.com

With its fresh, modern and attractive appearance, the new IGP website allows us to provide clients, prospective clients and international advisors with easy access to even more information on international employee benefits in general and our network in particular.

Among its many enhancements, the website presents an introductory video narrated by Peter de Vries, Head of the IGP Network, who outlines multinational pooling and the advantages of working with IGP. The new site also uses animation to explain pooling and to show how participating in IGP's Small Groups Pool can benefit smaller accounts.

In addition to these exciting new features, the site was especially designed to let users find and learn more easily more about our products and services, upcoming seminars and events, as well as to view news about international employee benefits and find out what's happening in the IGP Network – new partners, markets, etc.

The simple and streamlined site navigation allows you to quickly access the information you need:

The IGP Advantage

In addition to providing a straightforward explanation of multinational pooling and the advantages of working with IGP, this section includes answers to frequently asked questions, past issues of Network News and summaries of the social security and private employee benefits practice in IGP countries throughout the world.

Your Worldwide Link to IGP: www.igpinfo.com

Partners

Want to learn more about our market-leading Network Partners? This section provides background information on each of our partners, including the products and services they offer, as well as a synopsis of the social security and private benefits practice in their respective countries. The “Your Local Link” pages, available in pdf format, further highlight the unique advantages and capabilities of our partners, including awards and recognitions, market rank and an overview of local service standards and performance guarantees.

Also in pdf format and available on every page in this section, you will find a complete listing of all of our partners, an overview of poolable coverages in each country and a directory of the key contacts.

Products & Services

IGP was designed to help global companies better manage risk, improve cash flow and reduce costs by leveraging their global size. All of the products and services by which we make this possible are described in this section. You can also learn more about the various types of pooling arrangements available via IGP.

Seminars and Events

Every year, we organize various seminars, mini-seminars and training events throughout the world that provide an opportunity for representatives of global companies to learn more about multinational pooling and international employee benefits. All upcoming events organized and sponsored by IGP, including programme details and on-line registration, can be found in this section. Recaps on past events are provided as well.



Your Online Access

Our client-specific IGP websites, which are available upon request, have also been redesigned to give customers easy access to information about their IGP account, as well as resources and materials that can assist with plan design and more efficiently managing international employee benefits programs. Full versions of all of our Country Profiles are available to clients immediately via their IGP website.

- The “Account Information” section enables us to share timely updates on the standing of a client’s international account via daily status reports. This section also contains other valuable account information, including copies of International Experience Reports, outstanding proposals, agreements and other ad hoc reports.
- The “Marketing Resources” section provides access to additional materials about multinational pooling, international employee benefits and the IGP Network Partners.

To learn more about client-specific IGP websites, please contact your IGP Account Manager.

We hope that you find the new IGP website to be an important resource for managing your organization’s international employee benefits.

So, take a tour and then complete our Contact Us form to tell us what you think!

We plan to make further enhancements in the future and look forward to hearing your comments and suggestions!



The Need for Private Pensions in Turkey

Social Security in Turkey

With a dynamic and young population of over 72 million, Turkey is the largest economy in Central and Eastern Europe with nearly 70% of its population under age 40. Turkey has witnessed an annual population growth of 2% in the last decade, which is expected to be over 97 million by 2050 (*Source: UNFPA*).

Despite the recent recessions, [Turkey is one of the fastest growing countries with a very sound financial market infrastructure](#). In addition to the changing mix of commerce and modern industry, there are still significant portions of traditional agriculture and livestock industries. Turkey has a strong private sector and along with demographics, the composition of GDP continues its shift from the agricultural sector to sectors such as trade, industrial production and construction. Structural reforms in the last ten years effectively lead Turkey to a period of falling risk premiums, currency strength, disinflation, fiscal consolidation and strong growth.

Even with its very favorable demographics, the social security system has been running deficits for more than a decade and has been discussed extensively. With a potential coverage of over 58 million people and with 15 million current active members, the participation rate of the social security system is increasing drastically year by year.

Since 1999, a number of social security reforms have taken place:

- 1999 Social Security Reform - increase of retirement age
- 2001 Individual Pension System Act, with the first pension plan being implemented in October 2003
- 2004 Social Security Reform - Draft Law to consolidate different social security institutions' services to complement each other. Between 2006 and 2010, a unification of the three social security



institutions was accomplished. The revision of the pension formula for the members of these institutions with sustainable parameters and the National General Health Insurance System was implemented.

Despite these reforms, the pension eligibility age in Turkey is amongst the lowest in the OECD (current retirees are people who retired between ages 40 and 45). While the replacement rates are high, the amount of social security pension is inadequate. The average monthly pension income from the Social Security System is approximately NTL 900-1000 (USD 500-600), while the poverty level for a family with two children (because of the early retirement age, many families still have dependent children) is more than NTL 2,800 (USD 1750).

“Old Age Cost of Living Index” Survey Results

Yapı Kredi Emeklilik, the IGP Network Partner in Turkey, established the [Old Age Research Center \(+65\)](#) in February 2006 in order to develop a platform where the social dimension of the “old age-retirement” concept is brought to the attention of the public in Turkey. The center was awarded with the first prize in the “Consumer Communication of Existing Services” category at the 2008 Golden World Awards, organized by IPRA (June 2008).

After the announcement of the first results in June 2009, the results of the second “Old Age Cost of Living Index” survey were announced in June 2011. [This survey aims to provide the public with detailed information about the cost of living, income levels, sources and aspired requirements](#). There is additional information in the survey dealing with social security, retirement, status and saving behavior.



The Need for Private Pensions in Turkey

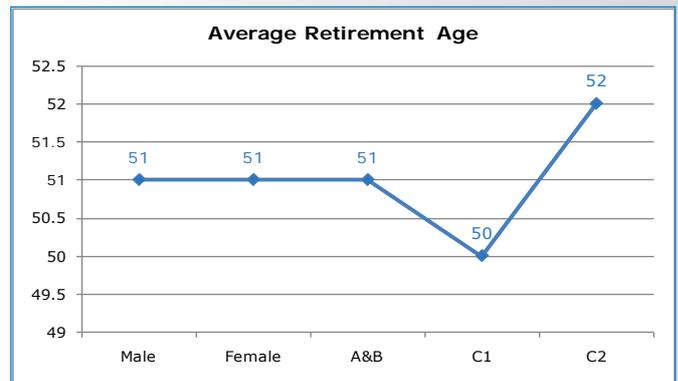
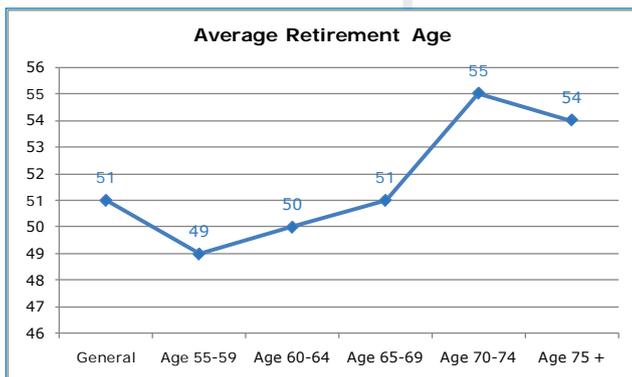
The survey was done in 10 large cities in Turkey among a sample group of people aged 55 and above, under different retirement and Social Economic Classes (A, B, C1 and C2) covering both retired and active people. Socio Economic Classification (SEC) is a common classification that is used to describe the population in surveys. Classification of consumers is done on the basis of two parameters: Occupation and Education of the principle wage earner ("head of the household").

- *Distribution of the duration of employment before retirement:*

Years of Working	% of Retirees
0-9	14.8%
10-14	4.5%
15-19	7.2%
20-24	17.8%
25-29	32.3%
30-34	13.7%
35-39	3.7%
40+	1.8%

- *Average Retirement Age*

Although the social security income for new retirees is increasing under the new legislation, long term needs (technological instruments, out of pocket medical costs, rehabilitation etc.) will be growing faster than they did historically. **Under these circumstances, implementation of the employee sponsored group pension plans becomes inevitable.**



- *Income Status Working / Non-Working Retirees (2011)*

	Working Retirees		Non-Working Retirees	
	Base	NTL	Base	NTL
Pension (Own)	91	817	95	859
Pension (Spouse)	20	844	26	865
Wage (Own)	73	784	-	672
Financial support provided by children/relatives	8	493	17	509
Rental income	16	873	17	573
Wage (Spouse)	7	928	-	640
Pension (Other, Mother, Father, Child)	-	-	2	755
Income originating from Investment/Savings	2	400	2	1200
Owned workplace	4	-	-	-
Suppl work	2	2500	-	-
Income from interest	-	-	-	-
Old age assistance	-	-	-	-

Development of the Private Pension System

The individual pension system is established to encourage individuals to direct their savings during their active working years towards investment in order to accrue supplementary income to help maintain income standards following retirement.

The Need for Private Pensions in Turkey

The most crucial aspect of the system is that each participant's pension benefit is proportionate to their accumulations, made up of their contributions increased according to their own investment preferences. As part of the Social Security reform, the Individual Pension Savings and Investment System Bill was approved in Parliament in April 2001 and became operational in October 2003. As per August 2011, the number of contracts sold by 14 pension providers is over 2.5 million and the first four providers sold 70% of the contracts. The value of accumulated funds is almost NTL 13.5 billion, while fund volume only accounts for 1% of GDP - a fraction of the Eastern European average of 8%.

In the design stage of the private pension system in Turkey, the experience in other countries with similar reforms were taken into consideration. Additional liabilities and conditions were enforced on the service providers (pension companies) covering technical infrastructure, supervision and auditing, as well as marketing and sales processes, to ensure a certain level of service quality. Voluntary participation of the members is encouraged through tax incentives and by thorough disclosure of information to the participants. In addition, the effect of short term costs on participants were decreased by implementation of caps on fees and charges.

The pension providers therefore needed to create long term strategies, and eventually be more competitive and innovative to create sustainable service quality

and persistency while keeping the balance between sales growth and cost control.

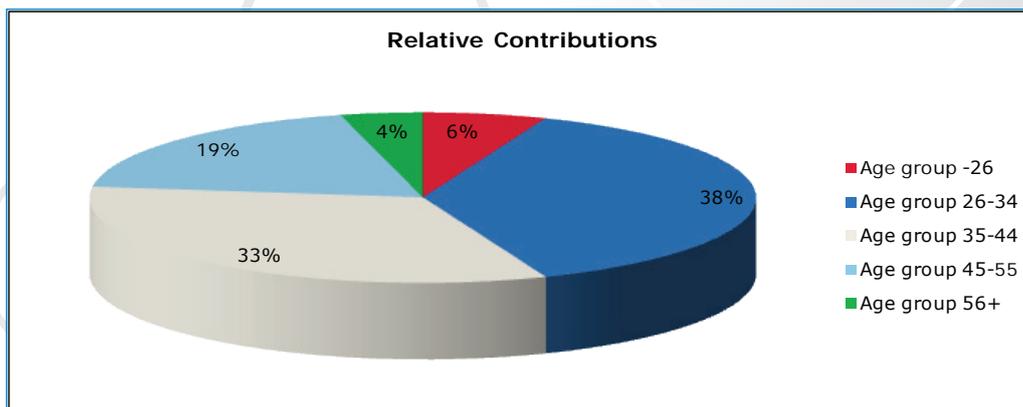
The increase in number of participants in such a voluntary system, especially in times of crisis, has proven that the system has been accepted by the individuals and fulfills the need for additional income during retirement. OECD pension experts underline that the Turkish private pensions regulatory framework demonstrates a strong level of compliance with the major provisions enunciated in the OECD core principles and guidelines elaborated in the private pensions area and that the pension system benefits from highly effective supervisory oversight.

More Information

Yapi Kredi Emeklilik A.Ş. is one of the largest pension and life insurance providers in Turkey and has been a major force in the growth and development of pension schemes and group insurance in the country.

If you would like to discuss the recent developments in the Individual Private Pension System in Turkey in greater detail, please contact your IGP Account Manager or:

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Assistant General Manager
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**IGP Workshop for Multinational Corporations
IGP Europe Offices, Brussels
October 25 & 26, 2011**

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. There is a small contribution of EUR 100 to help defray costs.

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 would like to participate, [please click here to register](#).

For additional information, please contact:

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Programme:

Tuesday, October 25:

- 14:00 Introduction to IGP Europe
- 14:15 Introduction to Employee Benefits Insurance
- 15:15 Break
- 15:30 Introduction to Pooling
- 16:45 End of Day’s Programme
- 19:30 Dinner Hosted by IGP Europe

Wednesday, October 26:

- 09:00 Review of an IGP International Experience Report
- 10:15 Break
- 10:30 Protecting Your IGP Account
- 11:15 Break
- 11:30 Managing Your IGP Account
- 12:30 Group Picture & Lunch
- 13:45 Concurrent Sessions:
Captive Reinsurance: An Introduction
Captive Reinsurance: IGP’s Capabilities
- 14:45 How Does It Work in Practice:
Individual Discussions
- 16:00 Closing Drink



**IGP Workshop for International Advisors
IGP Europe Offices, Brussels
October 27, 2011**

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 27, 2011. There is a small contribution of EUR 100 to help defray costs.

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 would like to participate, [please click here to register](#).

For additional information, please contact:
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E inge.luyten@igpeurope.com
T +32 2 775 29 41

Programme:

Thursday, October 27:

- 09:00 Introduction to IGP Europe
- 09:15 Introduction to Pooling
- 10:15 Break
- 10:30 Review of an IGP International Experience Report
- 11:45 Protecting the IGP Account
- 12:30 Group Picture & Lunch
- 13:45 Concurrent Sessions:
Captive Reinsurance: An Introduction
Captive Reinsurance: IGP's Capabilities
- 15:00 Break
- 15:15 Cooperation between IGP, the Consultant and the Client
- 16:15 Closing Drink



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
September	12-14	Singapore	esirota@jhancock.com
	12-14	Taiwan	richard_tan@igp.com.sg
	12-16	Thailand	joyce_low@igp.com.sg
	15-16	Thailand	esirota@jhancock.com
	19-21	Turkey	leen.theuwis@igpeurope.com
	20-21	Spain (Barcelona)	michael.spincemaille@igpeurope.com
	22-23	Portugal (Lisbon)	michael.spincemaille@igpeurope.com
October	Week 41	Malaysia	joyce_low@igp.com.sg
	10-14	China	richard_tan@igp.com.sg
	24-28	Korea	richard_tan@igp.com.sg
November	Week 44	Thailand	joyce_low@igp.com.sg
	Week 47	Taiwan	joyce_low@igp.com.sg
	Week 48	Malaysia	joyce_low@igp.com.sg
Any Time during the Year		Switzerland	michael.spincemaille@igpeurope.com



Seminars & Events

2011

September	8	IGP Asia-Pacific Seminar	Ritz-Carlton, Hong Kong
	15	Fidem Life HR "Business Branch" Forum	Hotel Vozdvyzhensky, Kiev
October	25 & 26	IGP Workshop for Multinational Corporations	IGP Europe Office, Brussels
	27	IGP Workshop for International Advisors	IGP Europe Office, Brussels

2012

Spring	TBA	IGP Lunch 'n Learn	Spain
September	11-14	IGP International Employee Benefits Seminar	Boston



Employee Benefit Solutions

from experts in life insurance Fidem Life

September 15, 2011

Join us at the III Fidem Life HR "Business Branch" Forum!

In 4 hours, top HR professionals will see presentations and case studies of extraordinary HR tasks and state-of-the-art solutions from:

- Wim Moldenaers, Director Sales & Service IGP Europe
- Svetlana Kandyba, Board Member, Fidem Life
- Katerina Koshkina, HR Director, Fidem Life

Where: Conference hall of Hotel Vozdvyzhensky, 60, Vozdvyzhenska Str., Kyiv

Time: 09:30 - 14:00

Contact: +38 044 590 44 67 - corporate@fidem.ua



Argentina

SMG Life

Armenia

Via Aviva Insurance Company, ZAO*

Australia

AMP Life Limited

Austria

VICTORIA-VOLKSBANKEN Versicherungs-AG

Azerbaijan

Via Aviva Insurance Company, ZAO*

Bahrain

Aviva*

Baltic States (Estonia, Latvia & Lithuania)

Mandatum Life Insurance Baltic SE*

Belarus

Via Aviva Insurance Company, ZAO*

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.

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
Quatrem Assurances Collectives

Georgia

Via Aviva Insurance Company, ZAO*

Germany

ERGO Life Insurance 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.

Kuwait

Aviva*

Liechtenstein

AXA Winterthur

Luxembourg

Fortis Luxembourg-Vie S.A.

Macau

AXA China Region Insurance Company Limited*

Malaysia

ING Insurance Berhad

Mexico

Seguros Monterrey New York Life, S.A.

* Correspondent Network Partner

Monaco

AXA France Vie
Quatrem Assurances Collectives

Namibia

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

Netherlands

ASR Insurance
De Amersfoortse Insurance

New Zealand

TOWER New Zealand

Nicaragua

Via Mapfre La Centro Americana S.A.*

Norway

Storebrand Livsforsikring AS

Oman

Aviva*

Panama

Via Mapfre La Centro Americana S.A.*

Paraguay

Mapfre Paraguay Compañía de Seguros S.A.*

Philippines

The Insular Life Assurance Company, Ltd.

Poland

Pramerica Życie TUIR SA*

Portugal

VICTORIA-Seguros, S.A.

Qatar

Aviva*

Romania

Aviva Asigurari de Viata SA

Russia

Aviva Insurance Company, ZAO

Saudi Arabia

Aviva*

Singapore

Aviva Ltd.

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.

Turkey

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

Ukraine

Fidem Life

United Arab Emirates

Aviva*

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.

Uzbekistan

Via Aviva Insurance Company, ZAO*

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

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