



A complimentary training program will be offered on Monday afternoon. Come early and learn about pooling, review of International Experience Reports, account development and captive reinsurance.

2015 IGP Seminar **Renaissance Boston Waterfront Hotel** **September 29 - October 1**

Come to Boston and expand your knowledge and understanding of international employee benefits! In just two and a half days, you will be able to:

- Meet with representatives from over 35 of the world's leading employee benefits providers, who will answer your questions and discuss solutions
- Get first-hand information on employee benefits practice in the countries of your choice
- Learn about programs for third-country nationals and globally mobile employees
- Network with benefits professionals from some of the world's leading multinational companies and organizations
- Attend Special Interest Sessions on timely topics of interest to employee benefits professionals

Recognized as the premier international employee benefits conference, the IGP Seminar offers a unique opportunity to learn about employee benefits, both globally and country-specific.

Participants can select from an extensive array of panel presentations covering employee benefits in countries throughout the world, as well as solutions for globally mobile employees.

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.

Whether you are responsible for employee benefits, human resources or finance, you will find a wealth of information on all aspects of international employee benefits at the 2015 IGP Seminar!

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Program

The Welcome and Orientation Session on Tuesday morning, September 29, will mark the opening of the 2015 IGP Seminar.

The program features a series of panel presentations during which IGP Network Partners provide information on their country's social security and customary employee benefits practice.

Depending on the country, these presentations will include:

- Design of a typical benefits plan
- Funding requirements
- Legislative updates
- Recent trends and new products

Each participant will have the opportunity of attending up to **12 Country Panel Presentations**, as well as **Special Interest Sessions** on topics of interest to all attendees. Ample time is provided so that participants can ask questions and share solutions.

In addition to the formal agenda, we are also offering a **Complimentary Training Program** on the afternoon of **Monday, September 28**. There will be two sessions, each featuring a choice of classes. Come early and take advantage of the opportunity to learn about pooling, review of International Experience Reports, developing your pool and captive reinsurance.

Later that evening, we invite all attendees and their guests to join us for a reception at the Renaissance Boston Waterfront Hotel. This will give you the chance to meet and network with the other participants in a casual atmosphere.

The less formal seminar events, including meals, refreshment breaks, receptions and the group dinner on Wednesday evening, provide additional opportunities to network with fellow attendees and ask questions of the IGP Network Partners.



Provisional Program Agenda

Monday, September 28

Optional Training Program

2:30 pm	Training Session 1
3:45 pm	Training Session 2
6:00 pm	Welcome Reception

Tuesday, September 29

8:00 am	Seminar Registration Continental Breakfast
9:00 am	Welcome and Orientation
10:00 am	Panel Session 1
11:15 am	Panel Session 2
12:15 pm	Luncheon
1:30 pm	Panel Session 3
2:45 pm	Panel Session 4
4:00 pm	Panel Session 5
6:00 pm	Reception

Wednesday, September 30

8:00 am	Continental Breakfast
9:00 am	Special Interest Session
9:45 am	Coffee Break
10:15 am	Panel Session 6
11:30 am	Panel Session 7
12:30 pm	Luncheon
1:30 pm	Panel Session 8
2:45 pm	Panel Session 9
4:00 pm	Panel Session 10
6:00 pm	Reception & Dinner at Fenway Park

Thursday, October 1

8:00 am	Continental Breakfast
9:00 am	Special Interest Session
10:15 am	Panel Session 11
11:30 am	Panel Session 12
12:30 pm	Closing Luncheon



Panel Selection

Each registrant will have the opportunity of attending up to 12 country panel sessions, as well as the Special Interest Sessions.

We are pleased to offer a selection of over 35 different panel sessions:

- Argentina
- Austria
- Belgium
- Brazil
- Canada
- China (PRC)
- Colombia
- Denmark
- Finland
- France
- Germany
- Hong Kong
- Indonesia
- Ireland
- Italy
- Japan
- Korea
- LATAM-North*
- LATAM-South**
- Mexico
- Netherlands
- New Zealand
- Norway
- Peru
- Poland
- Portugal
- Russia
- Singapore
- Spain
- Sweden
- Switzerland
- Taiwan
- TCN/Expat - Medical
- Thailand
- Turkey
- UK - Life
- UK - Medical
- United States

* LATAM-North: Dominican Republic, El Salvador & Central America

** LATAM-South: Ecuador, Chile, Paraguay, Uruguay & Venezuela

During each panel session, IGP Network Partners will discuss their country's typical employee benefits practice relative to the social security system.

These presentations include benefit plan design and a review of recent developments and emerging trends. Participants are encouraged to ask questions and share solutions.

When registering, you will be able to select the country panel presentations you would like to attend. You can change your selections at any time, including during the event.

Please see the [Panel Schedule](#) on the following page.

Special Interest Sessions

We are pleased to announce that **Mark Azzarello, VP of Global Compensation & Benefits at International Paper** will give a presentation on "*Adherence to a Global Benefits Governance Structure*".

Mark will explain the background, foundation and operating principles behind the development of International Paper's Global Compensation and Benefits Center of Expertise and provides insights into developing and adhering to a global benefits governance structure.

Kathy Farmer, Senior Director of Global Benefits at Levi Strauss & Co., will discuss Levis' Global Wellness Programs, including strategic drivers, program design, implementation and results. In her role at Levis, Kathy is responsible for the strategy, design and oversight of benefits programs in 44 countries, and she is well-versed in innovative and transformational change across global programs.



Country Panel Schedule

Day	Time	Room 1	Room 2	Room 3	Room 4	Room 5	Room 6	Room 7	Room 8	Room 9	Room 10	Room 11	Room 12
Welcome and Orientation													
Tuesday	9:00 - 10:00												
1 Tuesday	10:00 - 11:00	Netherlands	Taiwan	Hong Kong		UK - Life	Germany	Singapore	France	Russia	Brazil	Japan	Indonesia
2 Tuesday	11:15 - 12:15	Sweden	Taiwan	Hong Kong	USA	UK - Life	Poland	Singapore	France	Russia	Brazil	Japan	Indonesia
Tuesday	12:15 - 1:30	Lunch											
3 Tuesday	1:30 - 2:30	Sweden	Peru	Spain	Denmark	UK - Life	Germany	Italy	France	Canada		Japan	Indonesia
4 Tuesday	2:45 - 3:45		Taiwan	Hong Kong	Denmark	UK - Life	Germany	Italy	Switzerland	Canada	Brazil	Belgium	Thailand
5 Tuesday	4:00 - 5:00	China	TCN-Med	Hong Kong	Colombia	Argentina		Italy	Switzerland	Canada	Brazil	Belgium	Thailand
Special Interest Session 1													
Wednesday	9:00 - 10:00												
6 Wednesday	10:15 - 11:15	New Zealand	TCN-Med	Spain	Colombia	Argentina	Germany	Italy	Switzerland	Canada		Belgium	Thailand
7 Wednesday	11:30 - 12:30	China	TCN-Med	Spain	Colombia	Argentina	Germany		Switzerland	Canada		Belgium	Turkey
Wednesday	12:30 - 1:30	Lunch											
8 Wednesday	1:30 - 2:30	China	TCN-Med	Spain	Austria	Argentina	Singapore	Italy	USA	UK - Medical	LATAM - North*	Belgium	Portugal
9 Wednesday	2:45 - 3:45		Korea	Mexico	Norway	Ireland	Singapore		Switzerland	UK - Medical	LATAM - South**		Finland
10 Wednesday	4:00 - 5:00	China	Korea	Mexico	Norway	Ireland	Singapore	France	Russia	UK - Medical	Brazil	Netherlands	USA
Special Interest Session 2													
Thursday	9:00 - 10:00												
11 Thursday	10:15 - 11:15	Hong Kong	Korea	Mexico		Ireland	Singapore	France	Russia	UK - Medical	Japan	Netherlands	
12 Thursday	11:30 - 12:30	China	Korea	Mexico		Ireland	Singapore	France	Russia	UK - Medical	Japan	Netherlands	
Thursday	12:30 - 1:30	Lunch											

* LATAM-North: Dominican Republic, El Salvador & Central America

** LATAM-South: Ecuador, Chile, Paraguay, Uruguay & Venezuela

Registration

You can register on-line at www.igpinfo.com or [Click Here](#)

If you plan to participate in the complimentary training program on Monday, you will be able to select the classes you wish to attend when you register.

Registration Fees

First attendee:

USD 1,100	August 1 - September 1
USD 1,200	After September 1

Additional attendees from the same company:

USD 1,000	August 1 - September 1
USD 1,100	After September 1

The fee covers all of the country panel presentations and the Special Interest Sessions, as well as continental breakfasts, luncheons, mid-morning and afternoon refreshments, evening receptions and the group dinner on Wednesday at Fenway Park.

Hotel accommodations and travel expenses are not included in the fee.

Registration Deadline

The deadline for registration is **September 18**. Registrations after September 18 will be accepted on a space-available basis.

Cancellation

The Seminar registration fee will be fully refundable if IGP receives your cancellation notice in writing **before September 14**. Cancellations after September 14 will be subject to an administrative fee of USD 100.



Payment Options

Check

Checks should be made payable (in USD) to:
John Hancock Life Insurance Company (U.S.A.)
Please indicate on the check that it is a payment for the 2015 IGP Seminar.

Checks must be mailed to the following address:

Attn: Elaine Paradiso
International Group Program (IGP)
John Hancock Financial Services
380 Stuart Street, 4B23
Boston, Massachusetts 02116-5062, USA

Credit Card

Major credit cards will be accepted via our on-line registration program.

Wire Transfer

If you would like to pay via wire transfer, please contact Elaine Paradiso at eparadiso@jhancock.com for instructions.

International Dividends

Outstanding International Dividends can be used to pay for registration fees and hotel accommodations. Please ask your IGP Account Manager for more information.





2015 IGP International Employee Benefits Seminar

Accommodations

A block of rooms has been reserved at the Renaissance Boston Waterfront Hotel for attendees of the IGP Seminar.

Renaissance Boston Waterfront Hotel

606 Congress Street
Boston, MA 02210, USA
Telephone (General): +1-617-338-4111
Telephone (Reservations): +1-877-901-6632
www.renaissanceboston.com

Experience the charm of Boston’s flourishing Seaport District at the acclaimed Renaissance Boston Waterfront Hotel.

Combining contemporary elegance and state-of-the-art technology, the Renaissance Hotel has a nautical-themed atmosphere and exceptional views of the Boston skyline and harbor.

Guests will enjoy outstanding service, first-class amenities, as well as convenient access to waterfront attractions, restaurants and Logan International Airport.

Please note that the Renaissance is a completely non-smoking hotel.

The group rate at the Renaissance Hotel for the IGP Seminar will be **USD 289** (plus tax) per night for a single or double room.

Hotel accommodations are not included in the registration fee, and payment must be made directly to the hotel.

Guests

Should your spouse, partner or guest choose to accompany you to Boston, he or she is invited to join us for the continental breakfast each morning, all the evening receptions and dinners, as well as the closing luncheon on Thursday.

Although no formal guest program will be arranged, the Renaissance Hotel can provide information on various activities in and around Boston during the day.

[Click Here](#) to make your hotel reservations on-line.

To make reservations by phone, please call:
+1-877-901-6632

There is a special group of reservationists at the Renaissance who will be handling our group, so it is very important that you use the phone number shown above. Please be sure to mention that you will be attending the John Hancock IGP Seminar.

Reservations for attendees of the IGP Seminar must be made *on or before Monday, September 7*. Reservations after September 7 will be accepted on a space-available basis, and the IGP Seminar group rate is not guaranteed.

For Additional Information

To learn more about the 2015 IGP Seminar, please contact your IGP Account Manager or:

Ms. Elaine Paradiso
International Group Program (IGP)

T +1-617-572-8637
E eparadiso@jhancock.com
W www.igpinfo.com

IGP and our Network Partners look forward to welcoming you to Boston in September!



The Power of Financially Secure Employees

How financial stress may affect an employee's mental health and productivity



Manulife, the IGP Network Partner in Canada, recently conducted a survey identifying key characteristics of employees feeling stressed about their finances and why this matters.

Manulife's research found that more than 75 per cent of people who reported feeling high stress levels said the state of their finances is partly or entirely to blame.

When financial issues follow employees to work, they can be distracted and unfocused. Their productivity may suffer, and this can lead to time wasted, absenteeism, sick days and leaves, and more.

Lost productivity alone can be a significant cost.

Why do you want your employees to be financially secure?

Those struggling with their finances felt this stress made them 16 per cent less productive on the job.

For an employee who earns \$50,000 annually, a drop of 16 per cent in productivity can equate to \$8,000 in salary paid but for which minimal or no work was performed.

On the other hand, employees who felt confident and secure with their finances were 18 per cent more likely to say they were motivated to do their best at work and 22 per cent more engaged in the workplace than their struggling counterparts.

Almost every workplace faces considerable challenges and costs when employees have trouble bringing their best to work each day.

The Yearly Cost of Lost Productivity

Strugglers are 16 per cent less productive on the job than the Financially Secure.

For an employee who earns \$50,000 annually, a drop of 16 per cent in productivity equates to \$8,000 in wages for which your company may not have received value.

1 employee = \$8,000
10 employees = \$80,000
100 employees = \$800,000

Connecting the dots: employee health, wealth and workplace engagement

Manulife validated this thinking in a 2014 study with leading research firm Ipsos Reid. They asked working Canadians to provide their thoughts on the subject.

The Power of Financially Secure Employees

How financial stress may affect an employee's mental health and productivity

This is what they heard:

- There are connections between physical and emotional health, personal financial wellness, and employee productivity.
- Compared to those who feel financially secure, Canadians experiencing financial difficulty are twice as likely to feel high levels of stress and have difficulty focusing on work.
- The Financially Secure are more likely to exercise regularly and be in better physical health than those who worry about their financial situations.

Following these initial findings, they dug deeper into the research to get a better picture of the people most at risk of having their financial struggles affect their health and workplace performance, and to identify some of the benefits of having financially secure employees.

They found two main groups. They call them the Strugglers and the Financially Secure - two sets of employees in different health and wealth situations, and with differences in their workplace productivity.

Strugglers

The Strugglers feel stress related to their finances. This stress may impact their health, follow them into the workplace and can hinder their productivity.

- No formal financial plan
- High debt, maxed credit, minimal savings
- Not saving for retirement
- Productivity challenges at work
- More missed work days
- Less physical activity

Financially Secure

The Financially Secure are more in control of their personal finances. They get more exercise and are more likely to describe themselves as very healthy:

- Financial plan in place
- Debt management plan and appropriate debt level
- Saving for retirement
- Less time off from work
- Better productivity and greater workplace engagement
- More physical activity and exercise

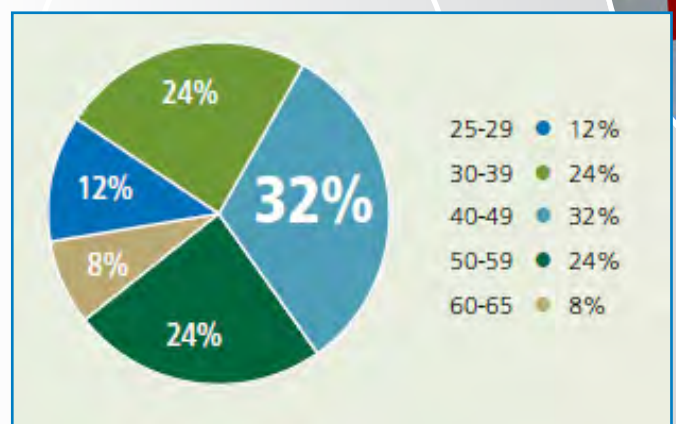
Strugglers in Canada by the Numbers

Nationally, on average, one in three workers is struggling with their finances.

While issues like education level, geographic region, company size and type of industry do play a role in determining the make up of this group, Strugglers are demographically diverse, comprised equally of men and women, and found in essentially all Canadian workplaces.

Who are they?

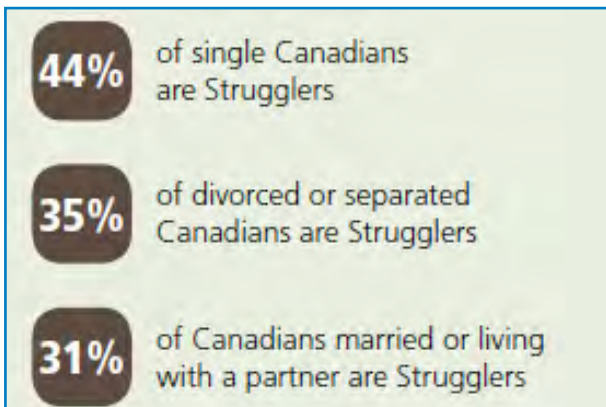
- Strugglers are well represented in all age groups, but the largest number – almost one third – are found in the 40 to 49 age group.



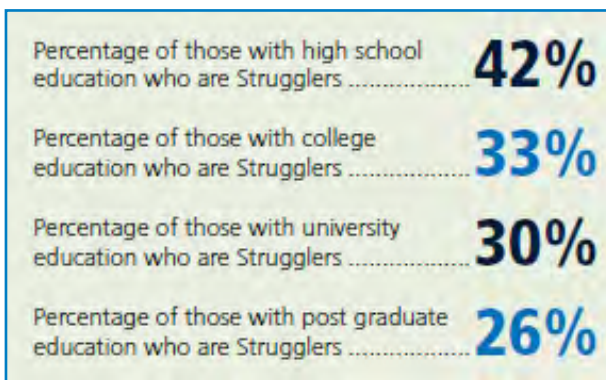
The Power of Financially Secure Employees

How financial stress may affect an employee's mental health and productivity

- Strugglers are more likely to be single or divorced/separated.



- Although a higher percentage have high school education, even many top learners struggle with their finances.



- Over 50 per cent of Strugglers are renters.

Where do they live?

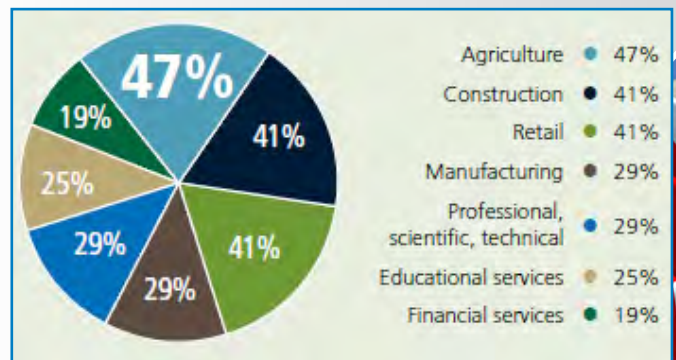
They are most likely to be found in Quebec and least likely to be found in the Prairies. However, while numbers vary considerably across the regions, no area is spared. Even in the Prairies, more than one in every four employees could be financially at risk.

Where do they work?

Strugglers are more likely to be employed in small to medium-sized companies.

- In companies with 25-49 employees, almost 1 in 2 are strugglers.
- In companies with 500+ employees, almost 1 in 4 are strugglers.

Industries like agriculture, construction and retail have a higher number of Strugglers, but large numbers exist even in industries with highly educated workforces. Almost 30 per cent of professional and scientific employees, and about 20 per cent of financial services employees also struggle with their finances.



How do they rate in terms of health and absenteeism?

Strugglers get almost 24 per cent less exercise than the financially secure and are almost 25 per cent less likely to say they're very healthy.

They're nearly twice as likely to say they're feeling stress over the level of debt they're holding.

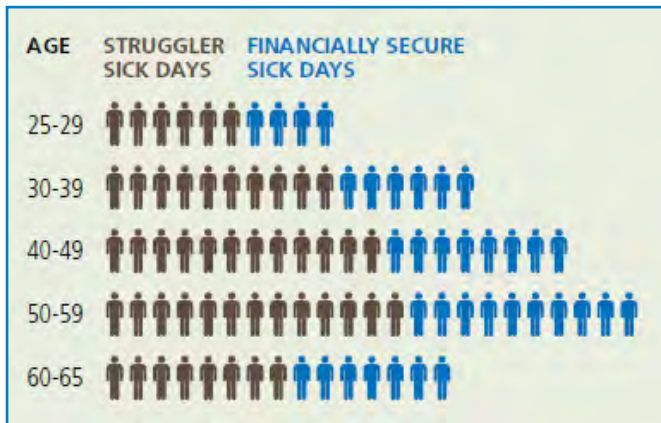
They're twice as likely to say they are distracted at work worrying about their financial difficulties.

The Power of Financially Secure Employees

How financial stress may affect an employee's mental health and productivity

Almost half (45 per cent) of employees who reported having high levels of stress identified their financial situation as the source. An additional 31 per cent said their finances were partly to blame for their stress.

Overall, Strugglers take roughly 25 per cent more sick days than the Financially Secure (eight days versus ten), with the biggest differences in the amount of absences found in the 30 to 39 and 40 to 49 age ranges.



Manulife Can Help

Strong links exist between a person's overall health, financial situation and the ability to perform well at home and at work.

Manulife can help you learn more about the connections between physical and emotional health, personal financial wellness, and employee productivity. They have a number of tools and strategies available to help your employees on their journey to health and wealth wellness so they in turn can bring their best to work each day.

Manulife: IGP's Local Link in Canada

The Canadian Division of Manulife provides life, health and savings plans to more than one in five Canadians and is one of the largest group insurers in Canada. It is also a leading provider of life, health, disability and travel insurance to professional, alumni and retiree associations, as well as retailers and financial institutions.

Manulife Canada's Group Benefits Division offers businesses of all sizes a range of traditional and flexible benefits programs that includes life, critical illness, disability, health and dental coverages. More than 16,000 Canadian businesses have entrusted their employee benefits programs to Manulife Group Benefits. It also provides plan administrators, members and advisors with an array of innovative and state-of-the-art tools to manage their benefits plans.

Incorporated in 1887 as The Manufacturers Life Insurance Company, Manulife and its worldwide affiliates have grown to become a leading Canadian-based financial services group with millions of customers in 22 countries and territories worldwide.

Would you like to discuss your group insurance plan in Canada?

If you would like to discuss the opportunity of pooling your employee benefits plans in Canada in more detail, please contact your IGP Account Manager or:



Mr. Randall Wilson

Manulife

T +1 416 687-4238 (Ext. 274238)

E Randy_Wilson@manulife.com

W www.manulife.com

AXA PPP healthcare Introduces Corporate Health Plan for Mid Corporates Healthcare for 65 to 250 employees

Large organisations use AXA PPP healthcare’s range of corporate products to provide health cover to their employees. The Corporate Health Plan for Mid Corporates puts the standard of health cover usually only achievable by big employers, within reach of schemes of 65 to 250 employees.

Right now, businesses are looking for efficiencies. AXA PPP healthcare has designed a healthcare package that gives you and your employees the health cover you need without the overheads you don’t. And with a profit share, the more efficiently you use it, the more it rewards you too.

The Corporate Health Plan for Mid Corporates provides prompt access to medical diagnosis and the latest approved treatment and drugs to get your employees back to health and back to work quickly.

Appointments and eligible treatment are convenient for work and home thanks to our nationwide networks of quality-assessed healthcare providers, including over 250 hospitals, 400 scanning centres, and around 24,000 specialists and practitioners.

AXA PPP healthcare’s Fast Track Appointments, online membership information and simple claims process make life easy for you and your employees. So you can be confident that your health scheme is working for the benefit of your business with minimal management needed.

Subscription Management

The Corporate Health Plan for Mid Corporates comes with a range of subscription management features to help you control costs.

Two-Year Contract and Subscription Guarantee

AXA PPP healthcare believes that healthcare plans work best when they’re given time to embed and employees get to understand how to make the most of their healthcare insurance. So they provide the Corporate Health Plan for Mid Corporates on a two-year basis.



The Corporate Health Plan for Mid Corporates combines financial stability with flexibility and simplicity. With options that give you confidence of controlling your costs, it’s easy to create a scheme that suits your business.

The Plan is renewable annually with a subscription guarantee at the end of the first year:

- If claims are less than 75% of the net annual subscription in the first year of your scheme, AXA PPP healthcare will guarantee your single subscription rate will stay the same when you renew.
- If it looks like you are projected to claim more than 75% of your net annual subscription, AXA PPP healthcare guarantees that the maximum subscription increase will be no more than 25% regardless of claims. (This is providing there are no claims requiring biological therapy, such as Herceptin, when your scheme starts.)

Specific Stop Loss Cover

With stop loss cover, AXA PPP healthcare caps individual high claims at a pre-set amount so they can reduce the potential impact on your future subscriptions.

Flexible Options to Suit Your Business

You can choose from a range of underwriting styles and excess options to help control subscription costs.



AXA PPP healthcare Introduces Corporate Health Plan for Mid Corporates Healthcare for 65 to 250 employees

6 Week Option

The 6 Week Option is designed to provide eligible in-patient or day-patient or any surgical procedure, if the NHS cannot provide it within six weeks of when your specialist says it should take place. If treatment is available on the NHS within six weeks of when it should take place, your employees get their treatment from the NHS.

Limits on Out-Patient Cover

You can choose to set limits on the out-patient cover that's provided by your plan. If you want to choose this option, AXA PPP healthcare can work with you to select appropriate limits to suit the profile of your employees.

Profit Share that Helps to Control Costs

Healthy employees are more productive at work, so it makes sense to do all you can to help them live healthily. AXA PPP healthcare will work with you to improve health awareness by providing health updates and information.

With their profit share, AXA PPP healthcare makes sure that the good health of your employees saves you money too. After the first two years, if claims are less than 75% of the net subscription you have paid, AXA PPP healthcare will pay you 50% of the difference.

Sustainable and Affordable

The Healthcare Pathway is available as a mid corporate option, and the annual credit for using hospitals participating in The Healthcare Pathway will be payable within six months of your second renewal.

Simple Scheme Management

Managing your scheme is easier with online scheme management. You can access membership details and instantly make changes, such as updating, amending, adding or deleting members.

AXA PPP healthcare keeps invoicing simple with mid-term joiners and leavers being calculated at the end of each contract year. You can choose yearly, quarterly or monthly invoicing.

Dedicated Account Manager

Your dedicated Account Manager is available by phone to support you with the day-to-day running of your scheme.

Insightful Management Information

Once your scheme has been in place for two years, your Account Manager will provide you with a basic management information report.

Designed for Businesses that Don't Stand Still

If you decide you want to cover a different number of employees in the future, you can even increase the number of members to more than 250.

Keeping a Handle on Costs

AXA PPP healthcare believes in offering financial stability as part of their plans, that's why they offer guarantees such as:

- A maximum subscription increase of 25%, regardless of claims, providing there are no claims requiring biological therapy, when your scheme starts.
- Specific Stop Loss – capping high cost claims (dependent on plan).
- Profit share payable after two years with AXA PPP healthcare with no lapse clause attached.

AXA PPP healthcare Introduces Corporate Health Plan for Mid Corporates Healthcare for 65 to 250 employees

AXA PPP healthcare Wins "European Large Contact Centre of the Year"

AXA PPP healthcare is delighted to have been awarded the prestigious title of "European Large Contact Centre of the Year" at the European Contact Centre and Customer Service awards held in London in June 2015.

The European Contact Centre & Customer Service Awards formally recognises professional excellence throughout the UK and Europe. It is a firmly established annual event dedicated to rewarding and recognising excellence in the contact centre and customer service industry.

The judging panel was particularly impressed by AXA PPP healthcare's empathetic caring and pragmatic approach to providing customer service, their training programme, their clinical centre and the fact that they had removed the use of "averages" to assess performance – focusing instead on doing the right thing for the customer.

"This is a special award for us because, unlike most awards where decisions are based upon written entries, the judges visited our customer service teams in Tunbridge Wells, making their decision on the strength of what they saw and the people they spoke to. This is a major achievement and welcome recognition for all the hard work, dedication and commitment shown by everyone in our Customer Service team."

Sonia Wolsey-Cooper, Membership & People Director, AXA PPP healthcare

AXA PPP healthcare: IGP's Local Link in the UK

The London Association for Hospital Services Ltd., established in 1940 with a trading name of Hospital Service Plan, was the beginning of AXA PPP healthcare as we know it today. AXA PPP healthcare is the second-largest provider of individual and group health benefits in the United Kingdom. It is the UK healthcare arm of the global AXA Group. The AXA Group is one of

the largest insurance groups in the world with total consolidated revenues in 2014 of EUR 97.5 billion (USD 108.6 billion) and approximately 103 million clients worldwide.

AXA PPP healthcare has over 2 million members and in 2013 paid out GBP 824.4 million (USD 1,271 million) in healthcare benefits. It offers a full range of high-quality solutions to address employee health and well-being, including: health screenings, employee assistance programs, occupational medicine and a range of programs to encourage employees to lead healthier lifestyles. It operates a network of over 250 hospitals, almost 400 scanning centers and provides clients with market-leading customer service, simple administration procedures and prompt claims processing.

Interested in what AXA PPP healthcare has to offer?

For more information on the Mid Corporate Proposition, please contact your IGP Account Manager or:



Mr. Mark Dilnot
AXA PPP healthcare
T +44 79 74 83 31 07
E mark.dilnot@axa-ppp.co.uk
W www.axa-ppp.co.uk

PT. Asuransi Jiwa Manulife Indonesia A Tradition of Awards and Recognition Continues

IGP Network Partner PT. Asuransi Jiwa Manulife Indonesia has been consistently honored with prestigious awards, reflecting its ability to provide high-quality employee benefits products and excellent customer service.

PT. Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) was established in 1985 and is one of the largest and strongest life insurance companies in Indonesia. Reflecting its long-standing commitment and dedication to quality and service, PT. Asuransi Jiwa recently earned the following awards:

- For the third time in three consecutive years, Manulife Indonesia was awarded “1st Rank with Good Rating” in the 2015 Excellent Service Experience Awards (ESEA) in the category of Life and Health Insurance. The winner of this award is determined based on the results of the ESEIndex research survey, which measures the level of service a company provides to customers.

The award was sponsored by Bisnis Indonesia together with Carre Center for Customer Satisfaction Loyalty (CCSL), an independent research institute in the field of service quality and customer management. This award reflects favorably on Manulife Indonesia’s “Client Centricity” initiative to provide excellent service to customers.

- Manulife Indonesia was awarded “Second Place” in the “Best Life Insurance Company with Assets over IDR 15 Trillion” category at the 2014 Best Insurance Companies Awards sponsored by *Investor Magazine*.
- Manulife Indonesia was named as “The Most Comprehensive Employee Benefits Provider in Indonesia with the Highest Business Growth in Three Consecutive Years” at the 11th Rekor Bisnis (ReBi) Awards.

- At the 2014 “Digital Brand of the Year” awards for the category of Corporate Digital Brand - Life Insurance Company, Manulife Indonesia was awarded “Second Place”. This award is sponsored by *Infobank Magazine*.
- Manulife Indonesia was rated “Excellent” in building and managing corporate image at the 2014 Corporate Image Awards in the category of insurance companies with premiums over IDR 5 Trillion.
- At the 2014 Marketing Awards, Manulife Indonesia received two awards: “Best in Market Driving” and “Best in Social Marketing”. These awards recognize Manulife Indonesia’s innovative campaigns to educate consumers and its activities to support local schools.



- Manulife Indonesia was named as the “Most Empathetic Life Insurance Company” at the 2014 Insurance Consumer Choice Awards in recognition of its excellent service to customers.

PT. Asuransi Jiwa Manulife Indonesia A Tradition of Awards and Recognition Continues

Manulife Indonesia gives back to the community!

In November 2014, Manulife Indonesia donated IDR 20 million (USD 15,800) to teachers in Indonesia who voluntarily teach in remote and underprivileged areas of the country.

PT. Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) offers the most comprehensive portfolio of products and services in the Indonesian financial services industry, which includes life insurance, employee benefits and pensions, as well as mutual funds and asset management services provided by its sister company, PT. Manulife Aset Manajemen Indonesia.

Headquartered in Jakarta, Manulife Indonesia serves more than 2 million clients with the support of more than 11,000 employees and professional agents across 25 cities. Manulife Indonesia also extends services to clients through its partnership with 12 banks in Indonesia.

PT. Asuransi Jiwa Manulife Indonesia was established as a joint venture in 1985 with Manulife as the majority stakeholder.

Manulife is a leading Canada-based financial services group with principal operations in Asia, Canada and the United States. It operates as John Hancock in the U.S. and as Manulife in other parts of the world.

Manulife's international network of employees, agents and distribution partners offers financial protection and wealth management products and services to millions of clients.

For More information...

If you want to learn more about employee benefits plans in Indonesia or what solutions PT. Asuransi Jiwa Manulife can offer to your local subsidiary, please contact your IGP Account Manager or:

PT. Asuransi Jiwa Manulife Indonesia
Sampoerna Strategic Square, South Tower
Jl. Jend. Sudirman Kav 45-46
Jakarta 12930
Indonesia
www.manulife-indonesia.com

Ms. Maria Madjid
Head of Group Life & Health Sales
+62 21 2555-7788 (Ext. 642334)
maria_madjid@manulife.com

Ms. Rina Novianti
Head of Broker & Direct Distribution
+62 21 2555-7788 (Ext. 642239)
rina_novianti@manulife.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.

In addition, these meetings allow us to gather information on your behalf about your operations' current employee benefits plans and how they are financed.

Staff members from IGP offices in Boston, Bogotá, 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.

The following trips are scheduled for the year:

Month	Dates	Country	IGP Contact
Ongoing		Austria	☒ Martin Zinsler
Ongoing		Belgium	☒ Britt Verhoeven
Ongoing		Finland	☒ Oxana Ivas
Ongoing		France	☒ Juliette Roque
Ongoing		Hungary	☒ Martin Zinsler
Ongoing		Ireland	☒ Britt Verhoeven
Ongoing		Luxembourg	☒ Britt Verhoeven
Ongoing		Netherlands	☒ Britt Verhoeven
Ongoing		Norway	☒ Oxana Ivas
Ongoing		Singapore	☒ Richard Tan & ☒ Joyce Low
Ongoing		Sweden	☒ Oxana Ivas
Ongoing		Switzerland	☒ Brenda Hewitt
Ongoing		UK	☒ Nele Segers
August	24-28	Thailand	☒ Joyce Low
	18-20	Chile	☒ Nele Segers
	18-21	Brazil	☒ Michael Spincemaille
	21-27	Peru	☒ Nele Segers
	TBA	Chile	☒ Michael Spincemaille
September	1-2	Denmark	☒ Mark Horbag
	28-30	Malaysia	☒ Joyce Low
	8-20	Italy	☒ Susan Angelastro



Schedule of IGP Subsidiary Visits

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

Month	Dates	Country	IGP Contact
October	1-2	Malaysia	☒ Joyce Low
	5-8	Mexico	☒ Michael Spincemaille
	5-9	Canada	☒ Tamara Laanen
	5-9	Ukraine	☒ Maryana Khomenko
	12-16	Thailand	☒ Joyce Low
	19-21	Argentina	☒ Michael Spincemaille
	19-23	Hong Kong	☒ Richard Tan
November	22-23	Uruguay	☒ Michael Spincemaille
	2-6	China	☒ Richard Tan
	9-13	Brazil (São Paulo & Rio de Janeiro)	☒ Michael Spincemaille
	16-18	Paraguay	☒ Michael Spincemaille
	16-20	Hong Kong	☒ Richard Tan
	16-20	Malaysia	☒ Joyce Low
	30	Taiwan	☒ Joyce Low
	TBA	Central America	☒ Michael Spincemaille
December	1-4	Taiwan	☒ Joyce Low
	TBA	Mexico	☒ Michael Spincemaille



Argentina

SMG LIFE

Australia

AMP Life Limited

Austria

ERGO Versicherung AG

Baltic States (Estonia, Latvia & Lithuania)

Mandatum Life Insurance Baltic SE*

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 Pension Company, Limited

Colombia

MAPFRE Colombia Vida Seguros, S.A.

Costa Rica

Via MAPFRE La Centro Americana S.A.*

Denmark

PFA Pension

Dominican Republic

ARS Palic Salud, S.A. (Health)
MAPFRE BHD Compañía de Seguros, S.A. (Life)

Ecuador

MAPFRE 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

Germany

Gothaer Lebensversicherung AG

Greece

The ETHNIKI Hellenic General Insurance Company

Guadeloupe

AXA France Vie
Quatrem Assurances Collectives**

Guatemala

Via MAPFRE La Centro Americana S.A.

Guiana

AXA France Vie
Quatrem Assurances Collectives**

Honduras

Via MAPFRE La Centro Americana S.A.

Hong Kong

AXA China Region Insurance Company Limited

Hungary

Aegon Hungary Composite Insurance Company

India

Max Life Insurance*

Indonesia

PT. Asuransi Jiwa Manulife Indonesia

Ireland

Irish Life Assurance plc

Italy

UnipolSai Assicurazioni S.p.A.

Japan

The Dai-ichi Life Insurance Company, Limited

Korea

Samsung Life Insurance Company, Ltd.

La Réunion

AXA France Vie
Quatrem Assurances Collectives**

Liechtenstein

AXA Winterthur

Luxembourg

Cardif Lux Vie S.A.

Macau

AXA China Region Insurance Company Limited*

Malaysia

AIA Bhd.

Martinique

AXA France Vie
Quatrem Assurances Collective**

* Correspondent Network Partner

** Quatrem can quote provided plans also underwritten on the mainland.



Mauritius

SWAN Group*

Mayotte

AXA France Vie
Quatrem Assurances Collectives**

Mexico

Seguros Monterrey New York Life, S.A.

Monaco

AXA France Vie
Quatrem Assurances Collectives

Namibia

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

Netherlands

a.s.r. | De Amersfoortse Insurance

New Zealand

Fidelity Life Assurance Company Limited

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.

Peru

MAPFRE Perú Compañía de Seguros y Reaseguros

Philippines

The Insular Life Assurance Co., Ltd.

Poland

Pramerica Życie TUIR SA

Portugal

VICTORIA-Seguros, S.A.

Russia

Welbi

Singapore

Aviva Ltd.

Slovenia

ERGO Življenjska zavarovalnica d.d.*

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

Switzerland

AXA Winterthur

Taiwan (Republic of China)

Shin Kong Life Insurance Company, Ltd.

Thailand

Muang Thai Life Assurance Public Company, Ltd.

Turkey

Allianz Yaşam ve Emeklilik (Life and Pensions)
Allianz Sigorta A.Ş. (Health)

Ukraine

Aegon Life Ukraine

United Arab Emirates

Abu Dhabi National Insurance Company (ADNIC)

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 Global Health Benefits*

Nordben Life and Pension Insurance Co. Limited

* Correspondent Network Partner

** Quatrem can quote provided plans also underwritten on the mainland.



IGP Contact Information

Mr. Peter de Vries

Head of the Network
International Group Program (IGP)
E pdevries@jhancock.com

Mr. Brian McCarthy

Assistant Vice President
International Group Program (IGP)
John Hancock Life Insurance Company (USA)
P.O. Box 111
Boston, MA 02117, USA
T (1) (617) 572-8655
E bmccarthy@jhancock.com

Ms. Tamara Laanen

Director Sales & Service
International Group Program (IGP) – Europe
John Hancock International Services S.A.
Avenue de Tervuren 270
B-1150 Brussels, Belgium
T (32) (2) 775-2961
E tamara.laanen@igpeurope.com

Mr. Richard Tan

Regional Director
International Group Program (IGP) – Asia
51 Bras Basah Road
#09-00 Manulife Centre
Singapore 189554
T (65) 6833-8996
E richard_tan@igp.com.sg

Mr. Yoshimaro Komachiya

Senior Consultant
International Group Program (IGP) – Japan
PO Box 2528, 30 F, Tokyo Opera City Tower
3-20-2 Nishi Shinjuku, Shinjuku-ku
Tokyo 163-1430, Japan
T : (81) (3) 6331 6565
M : (81) (90) 4614-3048
E yoshimaro_komachiya@igpjapan.com

Mr. Steven Ruck

Director Account Development
International Group Program (IGP)
John Hancock Life Insurance Company (USA)
P.O. Box 111
Boston, MA 02117, USA
T (1) (617) 572-8640
E sruck@jhancock.com

Mr. Wim Moldenaers

Assistant Vice President
International Group Program (IGP) – Europe
John Hancock International Services S.A.
Avenue de Tervuren 270
B-1150 Brussels, Belgium
T (32) (2) 775-2966
E wim.moldenaers@igpeurope.com

Mr. Michael Spincemaille

Regional Director
IGP Latin America - c/o Mapfre Colombia
CRA 14 No 96-34 Piso 2
Bogotá D.C.
Colombia
T (57) (1) 650 34 30
E michael.spincemaille@igplatam.com.co