

IGP[®]
international group program

network news



September 2019



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IGP Guaranteed Global Advance

IGP Introduces New Innovative Product



IGP offers a broad range of products and services that are designed to meet the specific needs of multinational corporations, including achieving maximum savings on the cost of their employee benefits.

Over the past decade, we have seen a change in what multinationals are looking for, from the level of risk they want to take (either through implementing stop loss or via a captive arrangement), to the amount of data/information they wish to receive. We have also seen a growing interest in exploring up-front cost-savings rather than waiting for an International Dividend after a given experience period has been completed.

To address the latter demand, IGP is proud to introduce the **IGP Guaranteed Global Advance** – a unique and innovative concept in the market: multinational corporations will be eligible for a guaranteed up-front reduction in cost, with a potential additional International Dividend at the end of the guarantee period of 2 years.

How Does It Work?

A **Guaranteed Global Advance** is paid to the multinational corporation (or its subsidiaries) at the start of the International Experience Year. The Global Advance is calculated as the total amount of the surplus expected to be generated on each type of benefit coverage in each country. The calculation is based on current premium, estimated claims and takes into consideration medical inflation.

During the guarantee period, any margins generated, for example due to better than anticipated experience, will be held in a Claims Stabilization Reserve (CSR). At the end of the guarantee period, surplus amounts in excess of a pre-defined maximum CSR level will be released to the multinational corporation (or to its subsidiaries, at the Parent company's discretion) as an **additional International Dividend** on top of the Guaranteed Global Advance.

The multinational corporation continues to receive a **detailed annual IGP International Experience Report**, with a clear indication of the amount of Guaranteed Global Advance paid and accrued CSR amount, if any.

Eligibility Requirements

The volume and composition of a portfolio of coverages will be important in determining whether or not a multinational's IGP International Account is eligible for the IGP Guaranteed Global Advance. The following minimum requirements will also apply:

- The global portfolio under consideration must be at least USD 5 million in risk premium pooled in a minimum of 5 countries.
- Required data includes 3 to 5 years' experience on insured lives, volume, rates, premium, claims, reserves and local profit-sharing arrangements that may be in place.

Unique Differentiators: Sustainable, Easy Implementation, Easy Administration

- Guaranteed up-front discount
- Payable to the multinational corporation, or to the subsidiaries, at the parent company's discretion.
- Potential for an additional IGP International Dividend at the end of the guarantee period.
- Easy implementation and administration for all parties, including the multinational corporation, local subsidiaries, global consultant and local advisor.
- Local terms and conditions continue to apply and continue to be underwritten according to local laws and regulations – no impact to locally charged premium rates and commissions.

- Full transparency through the IGP International Experience Report, with a clear indication of the dollar values of the Global Advance and Claims Stabilization Reserve.

Peter de Vries, Vice-President IGP, comments:

"Over the past several years, we have experienced a growing demand from multinational corporations (generally the larger ones) looking for cost savings on their Group Benefit business based on their global size. These multinationals have typically operated a standard pooling arrangement with a potential International Dividend after the end of the International Experience Year – they are now looking to shift the back-end dividend to an up-front reduction in cost via global deals where all business is placed with one network.

To address this demand, we have developed a new and innovative product: the IGP Guaranteed Global Advance, that can either be paid to the parent company or its subsidiaries, with a potential additional IGP International Dividend at the end of the guarantee period in the event of very good experience. The IGP Guaranteed Global Advance is sustainable, easy to implement and easy to administer for all parties and will be a differentiator in the market."

If you would like more information about this product or any of IGP's other products and services, please contact your IGP Account Manager or visit: www.igpinfo.com



IGP Partnership with Further

Providing Access to the Best Medical Treatment from Leading Hospitals and Clinics Around the World

IGP has entered into a partnership with Further, a leading provider of international health insurance solutions. The products offered by Further have become increasingly attractive for multinationals looking for innovative employee benefits with high perceived value.

Further believes that anyone with a serious illness should have access to the very best medical treatment from leading hospitals and clinics around the world.

Their product is affordable, simple and ready to go, and they are excited to offer this to IGP clients via various IGP Network Partners. It can be offered as a standalone policy or as a rider to general life or critical illness cover. It gives your employees the chance to access the very best medical treatment in the world.

IGP spoke to Frank Ahedo, CEO and founder of Further, to get more insight into the company, a rapidly growing organization that is now present in 34 countries globally.

For clients that might not be familiar with Further, can you briefly describe what it is that Further does and why the company exists?

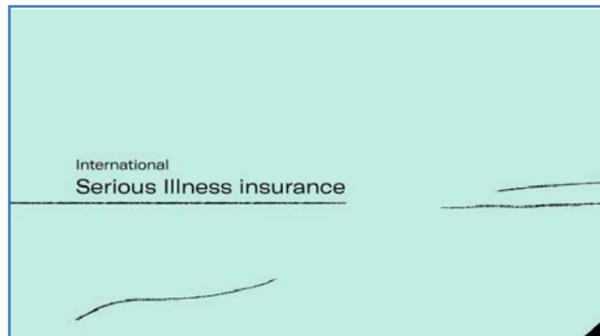
We are an organization specializing in the development of affordable healthcare insurance solutions with a particular focus on providing access to leading international medical expertise for the treatment of serious medical conditions.

At Further, we give people the chance to access treatment from the very best medical specialists across the world by removing the barriers they would otherwise face. We do this by providing employers with an international treatment product that has a very high perceived value. Our core product, Critical Advantage, is viewed as an innovative employee benefit and those employers that include Critical Advantage in their benefits package are among the world's most recognizable companies.

What are the main features of Critical Advantage?

The product concept is simple. If an insured member has a covered condition or requires one of the covered treatments, they can elect to access

Click on the link to view a short video of how the product works:



Click on the link to view a patient testimonial:



treatment in leading hospitals outside of their home country. Treatment, travel and accommodations are all covered with annual limits up to €1,000,000, and all arrangements are taken care of by Further. There are no deductibles or upfront payments.

From start to finish, Further will manage the whole patient journey to ensure a seamless experience, allowing patients to concentrate on their health and recovery. Essentially, the product removes the geographic and financial barriers associated with international medical treatment by allowing employees to travel to the best international medical centers, outside their country, for treatment.

The product typically covers:

- Cancer Treatment
- Neurosurgery
- Coronary Artery By-pass Surgery
- Heart Valve Replacement and Repair
- Live Organ Donor and Tissue Transplant

Is there demand for this type of product? Why would someone elect to go for treatment outside of their home country?

Across most facets of our lives, we are no longer limited by boundaries, or geographical borders – information flows, people flow and as a consequence, barriers have diminished.

However, the same is not true of healthcare where more barriers are appearing for people, as treatment costs increase and national healthcare budgets come under additional pressure. Medicine is developing at an enormous speed with medical data expected to double every 73 days by 2020*, and we are likely to see more advances in the next 10 years than we have in the last 100 years**.

These advances present options that never existed before, and people recognize that they do not have the keys to unlock them. This realization is reflected by the rapid growth of our organization – Further is now present in 34 countries offering our solutions through more than 70 insurers.

For individual business, we have seen success across a range of distribution channels including direct sales, telesales and bancassurance. With employee benefits business however, interest has been particularly strong and is accelerating as employers recognize the value our proposition could bring to their benefits packages.

What is the typical profile of a corporate client that purchases the Critical Advantage cover for their employees?

The vast majority of our employee benefits business comes from multinational corporations spanning a variety of sectors: pharmaceuticals, finance, IT, designer fashion, automotive and energy. Our clients share the common desire to provide attractive benefit packages with products and services that employees will truly value. While many of these organizations start out in one single market, often the success of the first scheme leads to requests for the product across multiple territories. Further is ideally positioned to meet these multi-market requests.

You mention multi-territorial launches for employers. We know that one of the big challenges for employers can be the identification of a uniform

solution spanning numerous markets, especially given the diverse cultural and regulatory environments in which each local entity operates. How is Further able to address these challenges?

We pride ourselves on our ability to deliver a turnkey solution through some of the world's leading insurers. We have a tried and trusted approach to implementation which ensures that employers can deliver a consistent solution to employees whether that employee is based in the U.K. or Singapore, Poland or Portugal.

A good example of such a rollout took place with a large European financial institution that wanted to provide uniform coverage for the treatment of serious illness to all employees across a diverse range of markets throughout Europe and in Africa.

The requirement was to provide this benefit on a single go-live date across 11 countries, covering 21,000 employees and subsequently rolling out a voluntary scheme for family members in specified markets. Further engaged its local insurance partners to rollout this benefit with considerable success. From the provision of multilingual websites to the setup of an international contact center, Further ensured that employees had all the resources needed to understand the product and to open a claim with ease.

If an IGP corporate client wanted to learn more about this product, how should they proceed?

Further would be pleased to provide more information and address any queries an employer may have. For those who are interested, Further could provide single market or multi-market quotations on different variations of our product, taking into account budgetary considerations.

If you are interested in learning how this insurance solution may fit within your benefits package, please contact your IGP Account Manager who can facilitate a follow-up conversation.

References:

* <https://www.ibm.com/industries/healthcare/datadilemma>

** <https://singularityhub.com/2016/10/26/medicine-will-advance-more-in-the-next-10-years-than-it-did-in-the-last-100/>

If you would like additional information, have any follow-up questions, or would like to set up an exploratory call with Further, please contact your IGP Account Manager.

Because life matters most.
further

Country News: Poland

Unum Introduces Oncological S.O.S.

Cancer Treatments in Poland*

A study that was published in 2018 ("How Long Are Cancer Patients Waiting for Oncological Therapy in Poland?", Karolina Osowiecka, Monika Rucinska, Jacek J. Nowakowski and Sergiusz Nawrocki, International Journal of Environmental Research and Public Health, published March 23, 2018), indicated that the waiting time for the treatment of cancer patients in Poland exceeds nine weeks in 60% of the cases. During the study period, a quarter of the patients used private medical services during the diagnostic process in order to reduce the diagnosis time.

In Poland, cancer is currently the second leading cause of death (after circulatory system diseases) and is likely to become the leading cause of death within 10 years. Today, cancer is the dominant cause of premature deaths among Polish women between the ages of 30 to 69 years. According to the most accurate EURO CARE 5 analysis, the five-year relative survival rate in Poland is approximately 10% lower when compared with the average for Europe (42.7% vs. 54.6%, respectively). One factor that may contribute to the inferior treatment results in Poland could be the long time between the suspicion of cancer and the beginning of treatment.

Oncological S.O.S. New Product Introduced by Unum

Unum can now offer additional specialist medical care through the "Oncological S.O.S." package, which has been introduced as a new rider to their group life offer. The Oncological S.O.S. rider can be pooled in IGP and will be offered to all Unum clients at the next renewals. The package is prepared in cooperation with business partner AWP P&C SA (Mondial Assistance).

With Oncological S.O.S., employees receive financial support during cancer treatment and convalescence in case of diagnosis of malignant tumor or borderline malignancy tumor, hospitalization or specialist treatment (e.g., chemotherapy, radiation therapy).

Financial Support in Case of Diagnosis and Hospitalization

The benefit is paid out in case of:

- Diagnosis of malignant tumor
- Diagnosis of borderline malignancy tumor
- Hospitalization due to cancer disease
- Specialized treatment (e.g., chemotherapy, radiation therapy)
- The insured amounts are determined individually for each group.

Oncological S.O.S. Benefits

- Help center available 24/7
- Medical consultations
- Laboratory diagnostics
- Specialist tests, such as biopsy, radiography, ultrasonography, magnetic resonance imaging, computed tomography
- Psychological counseling
- Transportation for tests and planned surgeries
- Home nursing care
- Sanatorium Stay
- Adjustment of residence
- Second medical opinion in foreign institutions, providing consultation of the diagnosis together with confirmation or proposal for an alternative treatment plan including:
 - Providing the necessary medical documentation required for the second medical opinion
 - Translation of the submitted documentation
 - Transmission of documentation and organization of a second medical opinion
 - Translation of the second medical opinion into Polish

Unum: Your Best Choice in Poland

Unum Życie TUIR SA is part of the Unum Group and has been operating in Poland for over 20 years (until 2018 under the name Pramerica Życie TUIR SA). Unum offers an extensive portfolio of life and health insurance plans that can be tailored to the needs of individuals and group clients:

- **Nation-Wide Network** - Head office and 4 agencies in the capital city of Warsaw, with 11 agencies located in the main Polish cities: Katowice, Kraków, Poznań, Wrocław, Łódź, Gdańsk, Olsztyn, Bydgoszcz, Rzeszów, Lublin and Szczecin.
- **Excellent Service** - Customer-focused and providing the highest standard of services, both at the stage of the program design as well as throughout contract lifetime.
 - Each policy holder has a dedicated Group Policy Administrator who is responsible for all issues related to the insurance contract.
 - Rapid claims payment - within a maximum of 3 business days from the time of receipt of a complete set of documents
- **Customer Protection** – 'Tailor-made' products (life insurance as well as accident, health and family riders) to suit the needs and expectations of each and every client.
- **Strong Code of Ethics** – Open and sincere client relations, based on integrity, commitment and accountability. Unum's code of ethics sets the highest standards not only for client relations, but also for employee conduct in general.

* "How Long Are Cancer Patients Waiting for Oncological Therapy in Poland?", Karolina Osowiecka, Monika Rucinska, Jacek J. Nowakowski and Sergiusz Nawrocki, International Journal of Environmental Research and Public Health, published March 23, 2018)

- **Unique insurance solutions at competitive prices**
 - Clear and understandable general insurance conditions
 - One of the shortest directories of insurer liability limitations and exemptions offered on the market
 - High and very competitive sums insured for an affordable premium
 - No waiting period (coverage is effective as of enrollment date) on the basic contract (Death of the Person Insured), Death of a Child, Orphaned Child
 - Extensive directory of Dread Diseases (45 different diseases; and 24 different diseases in respect of Dread Disease of a Child)
 - Coverage for sport-related events (including extreme sports) in applicable contracts such as, for example, Detriment to Health, Disability, Hospitalization
 - A broad range of health benefits; e.g., in the event of Hospitalization, the benefit can be payable even for a short stay
 - Extensive directory of surgical operations – 461 medical procedures covered (including one-day procedures)

For more information, please contact your IGP Account Manager or...

Unum Życie TUIR S.A.

Ms. Joanna Grudnik

+48 (22) 329 31 21 | joanna.grudnik@unum.pl

www.unum.pl

unum



Manulife Canada Group Benefits

Transforming the Group Benefits Experience in Canada

Employee benefits plans have changed very little in recent years and Manulife — which serves one in three Canadians and is one of the largest benefits providers in Canada — is at the forefront of changing that for the better. Committed to be the most digital, customer-centric company in its industry, Manulife is bringing together new technology and innovative thinking to truly transform the benefits experience for Canadians.

Future of Medicine and On-demand Access to Medical Consultants

Finding the right medication to treat certain conditions can be a frustrating trial-and-error process and as many as 50 per cent of medications go unused because of unpleasant adverse effects.¹

Manulife recently piloted a program to explore how a person's genes can affect their body's response

to medications, specifically those used to treat depression, pain, or anxiety. Preliminary results show 44 per cent of prescriptions were changed (either the dosage or medication), following genetic testing. The pilot continues and will help determine if considering a person's genetics can support the treatment and recovery process — and help people return to health, regular life, and work sooner.

Manulife is also working with Akira Health to make healthcare more accessible to Group Benefits customers through a new service called Healthcare Online. This allows Manulife to increase Canadians' access to virtual medical consults with knowledgeable, friendly clinicians, anytime and anywhere.

Manulife continues to develop new technologies like smart pill bottles and virtual health solutions. Learn more on how Manulife is delivering on digital, customer-centric innovations by visiting Manulife.ca.

¹ Will Pharmacogenetics Help Your Health? By Pat Allen, USNews.com, Oct. 23, 2015.

² Canada's opioid crisis (<https://www.canada.ca/en/services/health/campaigns/drug-prevention.html>). Government of Canada. 2019-04-17

Opioid Management Program

There's an opioid crisis in Canada and every day, 11 people in Canada die from an opioid overdose.² Personalized solutions matter, and Manulife has developed a new, two-step opioid management program focused on prevention and early intervention. Step one ensures patients start opioid treatment with a short-term supply; step two encourages the use of short-acting opioids first. Working together, these steps ensure side effects, risk tolerance, and dependence get monitored earlier, helping reduce the risk of chronic use.

"We believe in promoting the safe and smart use of opioids, especially for people who are using them for the first time, or who haven't used opioids regularly," said Donna Carbell, Head of Group Benefits. "Through a much more holistic approach, we hope people will be better able to recover sooner, and with less chance of addiction or additional health issues caused by overuse. When fewer plan members need ongoing, long-term treatment, their plan's drug costs and addiction management costs are lower."

The opioid management program is just one example of ways Manulife is engaged in providing customer experiences that focus first and foremost on improved health outcomes.

Going Paperless by 2020

Manulife Group Benefits is making a big commitment to Manulife's Bold Ambition to become the most digital, customer-centric global company in the industry!

By 2020, Manulife will no longer mail cheques or benefits statements when settling all claims. To get to paperless, it will run campaigns over the next several months, encouraging plan members to sign up for direct deposit and electronic claims statements.

The goal is to stop mailing over four million cheques and claims statements per year, while also driving

members to its website and app for all their claims needs.

In the last couple of years, Manulife Group Benefits has introduced several improvements to the secure site and mobile app, making it easier than ever for plan members to submit and receive payment for claims digitally.

And, its transactional Net Promoter Score (tNPS), which measures whether a customer would recommend Manulife to friends or family based on their recent online claims experience, is showing it's on the right path, with tNPS for plan members submitting claims online or through the app sitting at +49 versus -3 for paper claims.

Manulife Canada: Your Best Choice

The **Canadian Division of Manulife Financial Corporation** 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.

More than 30,000 Canadian businesses have entrusted their employee benefits programs to Manulife Group Benefits. It provides coverage for businesses of all sizes, from two employees to Canada's largest employers.

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.

For more information on Employee Benefits in Canada, please contact your IGP Account Manager or...

Manulife Financial Corporation

Mr. Kajan Ramanathan

kajan_ramanathan@manulife.com | T +(1) (416) 687 34 32 | www.manulife.com

 Manulife

Schedule of IGP Subsidiary Visits

An Opportunity to Have an IGP Representative Meet With Your Local Subsidiary

During meetings with your local subsidiaries, IGP Network Partners have the opportunity to inform them about how IGP works and the possible advantages to the subsidiary of participating in IGP. 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.

If you would like an IGP Network Partner to meet with your local colleagues, we urge you to contact your IGP Account Manager and provide the contact details of your local representative so that we might set up a meeting. 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.

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

IGP devotes many resources to have IGP Account Managers join the representatives of the IGP Network Partners during these local meetings, as this brings an additional international perspective.

On the following pages, you will find an overview of the 2019 trips planned by the responsible IGP contact for the respective countries or regions.

Ongoing

Austria (Subsidiary Visits)

Belgium (Subsidiary Visits)

Denmark (Subsidiary Visits)

Finland (Subsidiary Visits)

France (Subsidiary Visits)

Germany (Subsidiary Visits)

Ireland (Subsidiary Visits)

Luxembourg (Subsidiary Visits)

Mexico (Subsidiary Visits)

Netherlands (Subsidiary Visits)

Singapore (Subsidiary Visits)

Sweden (Subsidiary Visits)

Switzerland (Subsidiary Visits)

UK (Subsidiary Visits)

More info, contact: philipp.linden@igpeurope.com

More info, contact: Your IGP Account Manager

More info, contact: charles.albers@igpeurope.com

More info, contact: oxana.ivas@igpeurope.com

More info, contact: bartosz.racino@igpeurope.com

More info, contact: juliette.roque@igpeurope.com

More info, contact: charles.albers@igpeurope.com

More info, contact: philipp.linden@igpeurope.com

More info, contact: bartosz.racino@igpeurope.com

More info, contact: Your IGP Account Manager

More info, contact: michael.spincemaille@igplatam.com.co

More info, contact: arvid.kleber@igpeurope.com

More info, contact: Joyce_Low@igp.com.sg

More info, contact: Eric_WK_Chew@igp.com.sg

More info, contact: oxana.ivas@igpeurope.com

More info, contact: charles.albers@igpeurope.com

More info, contact: bartosz.racino@igpeurope.com

More info, contact: arvid.kleber@igpeurope.com

More info, contact: horac.sebek@igpeurope.com

October

1-7 South Africa (Subsidiary Visits)

2-4 Thailand (Subsidiary Visits)

8-11 Kenya (Subsidiary Visits)

13-16 Greece (Subsidiary Visits)

16-18 Malaysia (Subsidiary Visits)

21-22 Chile (Subsidiary Visits)

23-25 Peru (Subsidiary Visits)

More info, contact: wim.moldenaers@igpeurope.com

More info, contact: Joyce_Low@igp.com.sg

More info, contact: wim.moldenaers@igpeurope.com

More info, contact: jan.maerien@igpeurope.com

More info, contact: Joyce_Low@igp.com.sg

More info, contact: michael.spincemaille@igplatam.com.co

More info, contact: michael.spincemaille@igplatam.com.co

November

6-8 Thailand (Subsidiary Visits)

13-15 Argentina (Subsidiary Visits)

18-21 Brazil (Subsidiary Visits)

22 Colombia (Subsidiary Visits)

27-29 Taiwan (Subsidiary Visits)

More info, contact: Joyce_Low@igp.com.sg

More info, contact: michael.spincemaille@igplatam.com.co

More info, contact: michael.spincemaille@igplatam.com.co

More info, contact: michael.spincemaille@igplatam.com.co

More info, contact: Joyce_Low@igp.com.sg

IGP Network Partners

Argentina

SMG LIFE

Australia

AMP Life Limited

Austria

ERGO Versicherung AG
(in assoc. with BONUS Pensionskassen AG)

Belgium

AG Insurance

Brazil

MAPFRE Seguros Brazil

Cambodia

Manulife (Cambodia) Plc.*

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)

Manulife-Sinochem Life Insurance Co. Ltd.
Taiping Pension Company, Limited

Colombia

MAPFRE Seguros de Colombia

Costa Rica

MAPFRE Seguros Costa Rica, 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 Seguros El Salvador S.A.

Finland

Mandatum Life Insurance Company Limited

France

AXA France Vie
Malakoff Médéric Humanis

Germany

Gothaer Lebensversicherung AG

Greece

The ETHNIKI Hellenic General Insurance Company

Guadeloupe

AXA France Vie
Malakoff Médéric Humanis**

Guatemala

MAPFRE Seguros Guatemala, S.A.

Guiana

AXA France Vie
Malakoff Médéric Humanis**

Honduras

MAPFRE Seguros Honduras, S.A.

Hong Kong

AXA China Region Insurance Company Limited
Manulife Hong Kong

Hungary

Aegon Hungary Composite Insurance Company

India

Max Life Insurance*

Ireland

Irish Life Assurance plc

Italy

UnipolSai Assicurazioni S.p.A.
UniSalute S.p.A.

Japan

The Dai-ichi Life Insurance Company, Limited

Korea

Samsung Life Insurance Company, Ltd.

La Réunion

AXA France Vie
Malakoff Médéric Humanis**

Liechtenstein

AXA Liechtenstein

Luxembourg

Cardif Lux Vie S.A.

* Correspondent Network Partner / ** Malakoff Médéric Humanis can quote provided plans also underwritten on the mainland.

IGP Network Partners

Macau

AXA China Region Insurance Company Limited*

Malaysia

AIA Bhd.

Martinique

AXA France Vie
Malakoff Médéric Humanis**

Mauritius

SWAN Life Ltd.

Mayotte

AXA France Vie
Malakoff Médéric Humanis**

Mexico

Seguros Monterrey New York Life, S.A.

Monaco

AXA France Vie
Malakoff Médéric Humanis

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

MAPFRE Seguros Nicaragua, S.A.

Norway

Storebrand Livsforsikring AS

Panama

MAPFRE Panama, 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

Unum 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 Switzerland

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

TAS Life Insurance Company

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 Seguros S.A.

Venezuela

MAPFRE La Seguridad, C.A.*

Third-Country National and Expatriate Coverage

AXA - Global Healthcare (medical)
AXA Luxembourg (life, disability, pensions)
Global Benefits Group, Inc.

* Correspondent Network Partner / ** Malakoff Médéric Humanis 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

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. Eric Chew

Regional Director
International Group Program (IGP) – Asia
8 Cross Street
#15-01 Manulife Tower
Singapore 048424
T (65) 6833 8996
E Eric_WK_Chew@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

Ms. Tamara Laanen

Director Account Development
International Group Program (IGP) – Europe
John Hancock International Services S.A.
Avenue de Tervuren 270
B-1150 Brussels, Belgium
T (32) (2) 775-2945
E tamara.laanen@igpeurope.com

Mr. Michael Spincemaille

Regional Director
International Group Program (IGP) – LATAM
c/o seguros Monterrey New York Life
Paseo de la Reforma #342, Cuauhtémoc, Juárez
06600 Ciudad de México, CDMX, Mexico
M (52) (1) 55 1682 8970
E michael.spincemaille@igplatam.com.co

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