



Newsflash

Welcome to Prudential do Brasil,
IGP's second Network Partner for
Group Life insurance in Brazil

June 2026



Understanding the Brazilian group employee benefits market

Brazil's employee benefits landscape is shaped by strong labor regulations under the Consolidation of Labor Laws (CLT), which set mandatory benefits such as paid vacation, 13th salary, parental leave, and social security. Beyond these statutory requirements, employers increasingly rely on private benefits to attract and retain talent, with group life insurance standing out as a core component of the market.

Recent regulatory developments, including equal pay legislation and new mental health standards, are driving employers to adopt more flexible, transparent, and comprehensive benefits. As a result, demand for high quality group life coverage and strong insurance partners continues to grow across companies of all sizes.

The role of group life insurance

Group life insurance is a cornerstone of Brazil's employee benefits offering. A typical policy includes:

- Basic death benefit: A lump sum paid to beneficiaries, often linked to the employee's salary.
- Accidental death and dismemberment (AD&D): Additional coverage for accidental injuries or fatalities.
- Permanent disability protection: Financial support in the event of total and permanent disability.
- Funeral assistance: Coverage for funeral expenses and related services.

Many employers also extend coverage to spouses and dependents and offer optional riders for critical illness or income protection during hospitalization.

A market in transformation

Recent regulatory developments are reshaping the benefits landscape:

- The Equal Pay Law (Law No. 14.611/2023) mandates equal pay for equal work and prohibits gender-based pay discrimination, with specific measures for pay transparency and reporting. This law applies to private companies with 100 or more employees.
- New mental health legislation (Law No. 14.831), establishing the "Certificado Empresa Promotora da Saúde Mental," a certificate granted to companies that promote mental health and well-being among their employees.

These legislative developments are driving greater transparency and well-being in the workplace. At the same time, digitalization is streamlining compliance and communication between employers and labor authorities.

As Brazilian companies adapt to these changes, the demand for flexible, comprehensive, and compliant benefits solutions is growing rapidly.

Sources:

- Europortage, [Employee benefits in Brazil: Comprehensive Guide](#), (August 13, 2024)
- Mobility Foresights, [Brazil group life insurance market size and forecasts 2030](#), April 26, 2025
- Multiplier, [Leave policy in Brazil: Vacation, sick leave & employer rules](#), May 15, 2026
- Demarest, [Law No. 14.611/2023 establishes new measures on equal pay and remuneration criteria for women and men](#), July 6, 2023



Welcome Prudential do Brasil Seguros de Vida S.A.

The second IGP Network Partner for group life insurance in Brazil

We are pleased to announce that Prudential do Brasil Seguros de Vida S.A. has joined the IGP Network as our second partner for group life insurance in Brazil.

Brazil is one of the most important employee benefits markets in Latin America, and demand for group life solutions continues to accelerate. With its vast geography, diverse economy, and growing demand for tailored employee benefits, it represents a uniquely dynamic market. By adding Prudential do Brasil as a second IGP Network Partner, we strengthen our ability to support the evolving needs of multinational clients operating in the region offering them greater flexibility, local expertise, and enhanced service capabilities.

This aligns with IGP's strategy to reinforce partner depth in key markets. As we continue to invest in markets with growing demand for employee benefits, our goal is to provide clients with more choice, greater resilience in local service delivery, and improved alignment with global program standards. Brazil is central to this strategy, and this partnership represents an important step in expanding IGP's capabilities in the region.

About Prudential do Brasil

With over 28 years of experience in the Brazilian market, Prudential do Brasil is a leading provider of life insurance solutions in Brazil. As part of the global Prudential Financial group, the company combines international expertise with deep local knowledge to deliver innovative, customer-focused protection. Prudential do Brasil specializes in individual and group life insurance, offering flexible, high-quality coverage tailored to the needs of both small businesses and large corporations.

With a strong commitment to financial security and well-being, Prudential do Brasil supports employers in building comprehensive benefits packages that go beyond traditional coverage.

Their offerings include a wide range of optional protections and assistance programs, such as mental health support, critical illness coverage, and telemedicine - designed to promote holistic care for employees and their families. Trusted by thousands of companies across Brazil, Prudential do Brasil is recognized for its service excellence, reliability, and dedication to helping people protect what matters most.

Tailored Group Life solutions for every business size

Prudential do Brasil offers two scalable group life insurance solutions designed to meet the needs of companies at different stages of growth:

Express Group Life Plan (2–700 employees)

A streamlined, fast to implement solution with pre configured coverage packages, simplified underwriting, digital enrolment, and competitive pricing.

Corporate Group Life Plan (700+ employees)

A fully customizable plan that allows employers to define benefit levels, eligibility rules, optional riders (e.g., critical illness, disability), and contribution structures. It also includes access to comprehensive assistance programs and value added services.

Both solutions can be enhanced with optional protections (such as AD&D, dependent coverage, hospitalization income, or critical illness benefits) and supported by wellness and assistance services, including telemedicine, EAP, and second medical opinions.

Lifestyle-oriented perks such as nutritional guidance, newborn welcome kits, and even pet assistance reflect a holistic approach to employee care, reinforcing Prudential's commitment to supporting individuals and families in every aspect of life.



Recent awards and accolades

World's Most Ethical Companies (2015–2025)

Recognized for 11 consecutive years by the Ethisphere Institute.

Seal of Excellence in Franchising (2023–2025)

Awarded by the Brazilian Franchising Association (ABF) in the Services and Other Businesses category.

Best Franchises in Brazil (2021–2024)

Received a 5-star rating for four consecutive years.

Cliente SA Bronze Trophy (2024)

Winner in the "Leader in Consulting Project" category for the case "Voice of the Consumer: New Ways of Listening."

Why partner with Prudential do Brasil?

Trusted expertise in the Brazilian life insurance market

With over 28 years of experience and more than 6.5 million lives insured, Prudential do Brasil is the largest independent life insurer in the country. The company is known for its strong financial foundation, customer-centric approach, and commitment to delivering high-quality protection to individuals and businesses alike.

Global strength, local focus

As a subsidiary of Prudential Financial, one of the world's leading financial services groups, Prudential do Brasil brings global best practices to the local market. Their deep understanding of Brazil's regulatory and cultural landscape ensures tailored solutions that meet the needs of both domestic and multinational clients.

Flexible and scalable group life solutions

Prudential offers two core group life insurance plans: the Express Group Life Plan, ideal for small to mid-sized companies seeking simplified coverage, and the Corporate Group Life Plan, a fully customizable solution for larger organizations. Both plans can be enhanced with optional coverages such as critical illness, accidental death, and dependent protection.

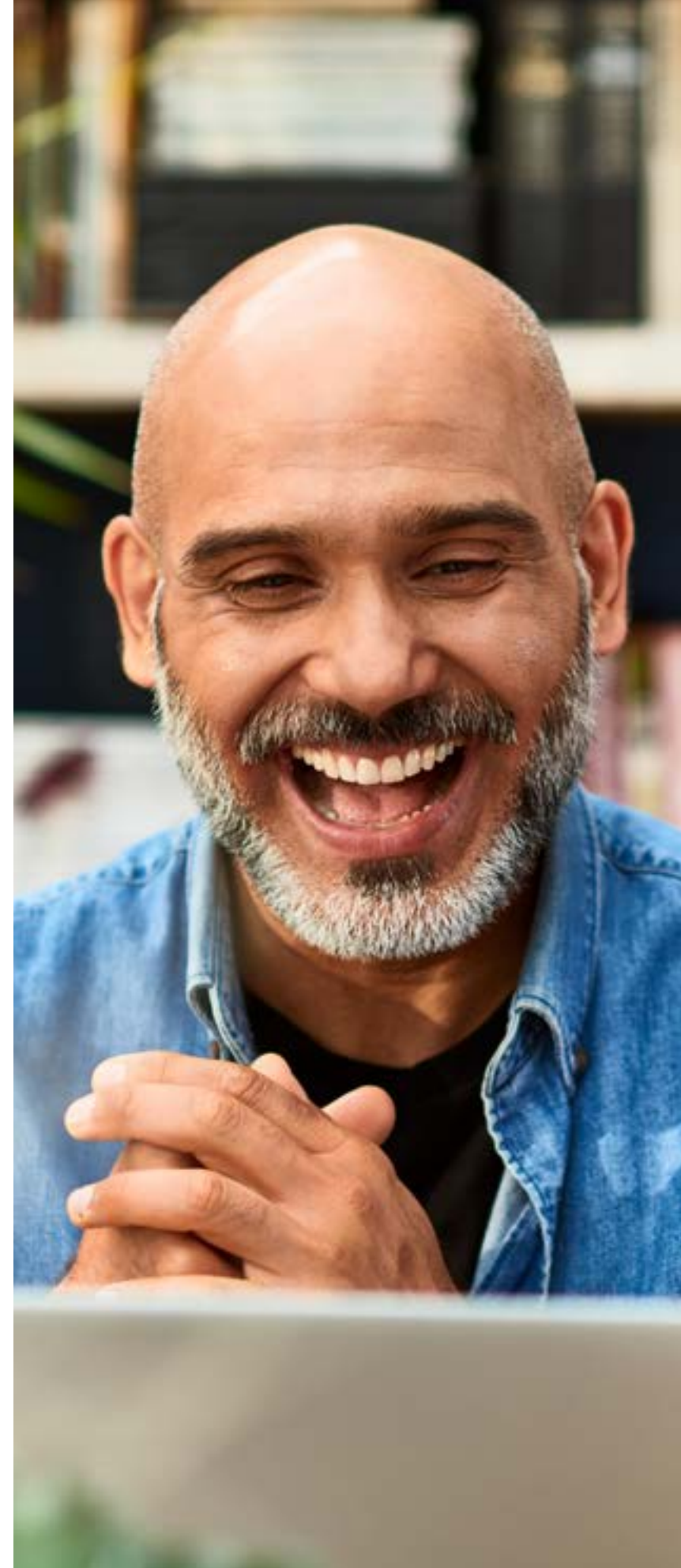
Comprehensive assistance and wellness programs

Beyond financial protection, Prudential do Brasil supports employee well-being through a wide range of assistance services. These include mental health support, telemedicine, second medical opinions, estate planning tools, and lifestyle benefits such as nutritional guidance and pet assistance - helping employers care for their people in every aspect of life.

These services are optional and contracted separately, and are not part of the insurance coverage.

Commitment to service excellence

Prudential do Brasil is recognized for its high-touch service model, offering dedicated support to HR teams and insured employees. Their focus on empathy, responsiveness, and innovation ensures a consistently positive experience for clients and beneficiaries.



To explore how this partnership can support your subsidiary in Brazil, please contact your IGP Business Development Manager or:



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