Network News

June 2026

SAVE THE DATE

IGP 60TH ANNIVERSARY

Celebrating 60 years of partnership across our global network - in 2027.

Regional events:

- Americas – **Mexico City**, 13–15 April
- EMEA – **Brussels**, 11–13 May
- APAC – **Hong Kong**, 7–9 September

More details to follow.

In this issue...

Partner News: Maven Clinic

Beyond benefits expansion

Why the next challenge is not adding support, but making it work

Women's and family health has become a strategic priority for employers across markets. That shift reflects real progress. Organisations are investing more in support for fertility, pregnancy, parenting, menopause, mental health, and other family-related needs. Yet Maven's 2026 research suggests that broader provision, on its own, is not enough. Many employees still do not feel consistently supported by the benefits available to them. For global employers, that is the more important story. The challenge is no longer simply to add support. It is to make support visible, usable, and trusted when people need it most.

This matters well beyond benefits design. Women's and family health influences workforce participation, absence, retention, employee confidence, and healthcare costs. It also shapes how employees experience their employer during some of the most significant moments of life, from family building and pregnancy to caregiving and midlife health. When support feels fragmented or difficult to access, the gap between employer intent and employee experience quickly becomes a business issue as well as a human one.

Based on surveys of employees and HR and benefits leaders across the U.S., U.K., Canada, and India, Maven's [2026 Global State of Women's & Family Health Benefits report] highlights four themes that deserve the attention of multinational employers:

1. a widening perception gap,
2. the importance of earlier intervention in pregnancy care,
3. the growing role of AI in health decision-making, and
4. persistent barriers to access.

Taken together, they point to a clear conclusion: the next phase of benefits strategy must focus less on expansion alone and more on quality of experience.

1. Coverage is no longer the real test

One of the clearest messages in the report is that employees do not judge benefits by how comprehensive they look on paper. They judge them by whether they help in moments of need. Employers may be broadening support across multiple categories, but if employees find those benefits hard to locate, hard to understand, or difficult to use, confidence declines rather than grows. Maven's findings suggest that this is exactly the tension many organisations are now facing.

That tension is especially sharp in women's and family health, where needs often arise under pressure. Fertility treatment, pregnancy complications, postpartum recovery, return to work, and menopause are not moments when employees want to navigate a maze of policies, vendors, and reimbursement rules. They want clarity, speed, and reassurance. The more fragmented the journey feels, the less likely it is that support will feel meaningful, no matter how generous it appears in principle.

For global employers, complexity is amplified by geography. Employees may be navigating local statutory provision, private health systems, and employer-sponsored support all at once. What looks well designed at a central level may still feel inconsistent or confusing in practice. That makes communication and navigation every bit as important as coverage itself.

In practical terms, employers should be asking three simple questions:

- Can employees quickly understand what support is available?
- Is the path from question to care clear and intuitive?
- Do benefits feel connected across life stages, rather than split into disconnected programmes?

If the answer is uncertain, the issue may not be lack of investment. It may be lack of coherence.

2. Pregnancy support works best when it starts earlier

The report also places a spotlight on high-risk pregnancy, an area where timing and coordination matter enormously. Employers are already feeling the financial and operational impact of pregnancy-related complications, yet many employees still lack a clear understanding of what high-risk pregnancy means and when additional support may be needed. That gap in awareness can delay care, increase stress, and make outcomes harder to improve later.

For employers, the implications extend well beyond claims cost. Pregnancy-related complications can affect an employee's experience throughout pregnancy, recovery after birth, and readiness to return to work. When support arrives too late or feels disjointed, the impact may be seen in prolonged recovery, a more difficult return from leave, and weaker workforce continuity overall. Maven's findings reinforce the idea that earlier intervention is not simply a clinical concern. It is also a workforce strategy.

The report suggests that the most effective approach is not necessarily more maternity provision, but better-connected maternity support. That means making it easier for employees to understand risk sooner, access guidance quickly, and stay supported beyond birth. Stronger maternity support should include:

- Early education so employees can better understand pregnancy risks from the start.
- Clear care coordination that helps people move quickly to the right support.
- Mental health support alongside clinical care, especially during more complex pregnancies.
- Continued follow-through during postpartum recovery and return to work.

The broader lesson is that benefits should not be designed around isolated milestones. They should support the full employee journey, especially at moments when uncertainty is highest and the need for guidance is greatest.

3. AI is reshaping the first point of contact

Another striking theme in the report is the speed at which AI has entered the health information journey. Employees are increasingly turning to AI tools for quick answers to health questions, often before they engage with employer resources or formal care pathways. This reflects a clear demand for convenience and immediacy, but it also creates a new challenge for HR and benefits leaders. Easy access to information does not always mean access to reliable or clinically appropriate guidance.

For employers, this is not just a technology trend. It is a benefits experience issue. If employees are forming early views, or even making care decisions, outside the employer-supported ecosystem, organisations may lose the opportunity to guide them toward trusted support at the right time. That can weaken the value of existing benefits, increase the risk of misinformation, and raise concerns around privacy, security, and accountability, particularly in a cross-border environment. Maven highlights all of these tensions in its findings on AI and employee health behaviour.

At the same time, the trend offers a useful signal. Employees are showing employers what they want from health guidance:

- Speed
- Simplicity
- Relevance
- Trustworthiness

The opportunity, then, is not to compete with AI on novelty. It is to provide trusted, clinically grounded support in a way that feels just as accessible. In practice, that means making employer-sponsored guidance easier to find, easier to understand, and better integrated with actual care pathways. If the trusted option feels slower or harder to use than the open web, employees will continue to look elsewhere first.

4. Access is where strategy succeeds or fails

If one theme ties the report together, it is access. Benefits only deliver value when employees can use them in real life. Maven found that many women delayed or skipped routine care not because they did not need it, but because practical barriers got in the way. Scheduling constraints, long wait times, transport issues, and competing family responsibilities all continue to affect whether care is realistically within reach.

This is a crucial point for multinational employers. Access is often treated as something that follows once the right benefits are in place. In reality, access determines whether those benefits produce any meaningful result at all. Delayed care can lead to more acute health needs, longer recovery periods, and lower trust in employer-sponsored support. In that sense, access is not a secondary feature. It is a core outcome.

The report also reflects the broader realities of family health. Employees often prioritise the needs of partners, children, or other dependents over their own. That means employers need benefits strategies that recognise real life, not idealised usage patterns. Flexible care options, support outside traditional working hours, and clear communication can all make the difference between a benefit that exists and a benefit that is genuinely used.

Virtual care has an important role to play, particularly for globally distributed workforces. It can reduce delays, improve convenience, and broaden access to specialist support across locations. But digital access alone is not enough. Employees also need to understand what is available, when to use it, and how it fits into the wider care journey. Visibility and ease of use matter just as much as availability.

What this means for global employers

Across all four themes, the message is consistent. The future of women's and family health benefits is not just about offering more. It is about making support work better for the people it is intended to serve.

That means shifting the focus in several important ways:

- From breadth to usability: A wider portfolio is not enough if employees cannot easily navigate it.
- From isolated programmes to connected journeys: Employees experience health across life stages, not in neat internal categories.
- From communication as an afterthought to communication as strategy: Timely, practical guidance is essential to awareness, action, and trust.
- From access as a feature to access as a core outcome: If support is too hard to reach, its value diminishes quickly.
- From benefit provision to benefit confidence: Employees need to feel that support is credible, relevant, and there when it matters most.

For employers, this is a strategic opportunity. Stronger benefits outcomes will not come only from adding new categories of support. They will come from designing benefits that are easier to understand, easier to access, and more responsive to how employees actually seek care.

Conclusion: the next frontier is experience

Maven's 2026 findings do not point to a lack of employer commitment. On the contrary, they show that many organisations are investing seriously in women's and family health. The challenge is that support still too often feels fragmented, difficult to navigate, or disconnected from how employees actually make decisions about care.

For employers, that is the next frontier. The strongest strategy may not be the one with the longest list of benefits, but the one that helps employees move quickly and confidently from need to support. Organisations that can close that gap will be better placed to improve outcomes, strengthen retention, and generate greater value from their benefits investment in an increasingly complex health landscape.

For more information about the trends shaping women's and family health benefits, please contact your IGP Business Development Manager, or:

MAVEN

Nina Underman
Maven Clinic
nina.underman@mavenclinic.com
Visit Maven Clinic

Country News: South Korea

Supporting small and medium enterprises: Samsung Life's Global SME Plan

As global employers continue to navigate an increasingly complex workforce environment, small and medium-sized enterprises (SMEs) face a distinctive set of challenges. These organizations often operate with lean HR and risk management resources, fixed or constrained budgets, and diverse employee populations – yet they are expected to compete for talent with larger multinational employers. In this context, employee benefits have evolved well beyond compliance or cost control. They are now a central pillar of workforce resilience, employee engagement, and long term business sustainability.

Samsung Life's Global SME Plan

Recognizing these realities, Samsung Life Insurance Company, Ltd., IGP's Network Partner in Korea since 1980, has introduced the Samsung Life Global SME Plan. Designed specifically for foreign owned SMEs operating in Korea and eligible for inclusion in IGP accounts, this solution offers a structured and scalable employee benefits framework aligned with global standards, while remaining practical and accessible for smaller organizations.

Samsung's Global SME Plan responds to the needs of SMEs by providing options for employers managing international workforces and can be integrated into a broader global benefits strategy through IGP.

Why SMEs require a different benefits approach

SMEs play a vital role in global economies, yet their workforce risk profile and benefits priorities often differ materially from those of large multinational corporations. While employee expectations around financial security, health protection, and wellbeing continue to rise, SMEs must make benefits decisions with fewer internal resources.

For foreign owned SMEs operating in Korea, these pressures are compounded by the need to comply with local insurance frameworks while remaining aligned with global HR and risk policies. Smaller employee populations can also make fully customized group insurance programs administratively complex or financially inefficient.

Samsung Life's Global SME Plan addresses these challenges by offering clear plan structures, predictable costs, and simplified administration, enabling employers to provide meaningful coverage without the complexity traditionally associated with group insurance design.

An overview of the Samsung Life Global SME Plan

The Samsung Life Global SME Plan is available to foreign owned companies with five or more employees participating in IGP. The plan is delivered locally by Samsung Life, supported by the global governance and coordination framework of the International Group Program.

A defining feature of the plan is its four predefined coverage options, each designed around common employer needs and workforce risk profiles.

Rather than requiring SMEs to design a benefits program from the ground up, these plan options combine key protections into structured tiers, allowing employers to select the level of coverage that best balances employee needs, organizational priorities, and budget considerations.

Once a plan is selected, enrollment is streamlined. Employers submit employee data, receive premium calculations, and proceed with policy issuance. Claims support and employee inquiries are handled through dedicated service channels, reducing the operational burden on HR teams.

Recent accolades

Industry and Government Recognition

- **Global Standard Management Awards (2025)**
  - Named among the winners by the Korea Management Certification Institute.
- **Minister of Employment and Labor Award**
  - Recognized as an outstanding provider in the insurance sector in the Ministry of Employment and Labor's "2025 Retirement Pension Provider Evaluation." Yonhap Infomax

Rankings & Market Leadership

- **Leading Life Insurer in South Korea (based on 2025 performance)**
  - Maintained top position in net profit and overall insurance sector leadership, reflecting standing as the Korea's leading life insurer. Korea Economic Daily
- **Global Recognition**
  - Listed among large global insurers (e.g., Fortune Global 500 membership, ongoing recognition of scale and financial significance). Fortune
  - Samsung Life (as part of global benchmarking exercises) is typically considered alongside firms included in Forbes "World's Best Life Insurance Companies" evaluations framework. Forbes

ESG, Sustainability & Responsible Business Indicators

- **S&P Global ESG Score (2026 update)**
  Received an ESG score of 60 under S&P Global's Corporate Sustainability Assessment, reflecting mid-to-upper tier performance within the insurance industry.

Samsung Life Global SME Plan – Summary of coverage options

Benefit structure for educational purposes. Final benefits and premiums are subject to policy terms and may change.

Coverage Category	Plan 1 (Basic)	Plan 2 (Premium)	Plan 3 (Premium)	Plan 4 (Max+)
Accidental death	KRW 200 million	KRW 300 million	KRW 500 million	KRW 500 million
Permanent disability (Accident)	Up to KRW 200 million	Up to KRW 300 million	Up to KRW 500 million	Up to KRW 500 million
Death by illness	KRW 100 million	KRW 200 million	KRW 300 million	KRW 300 million
Permanent disability (illness)	Up to KRW 100 million	Up to KRW 200 million	Up to KRW 300 million	Up to KRW 300 million
Cancer diagnosis	KRW 10 million	KRW 20 million	KRW 30 million	KRW 30 million
Cancer treatment (outpatient)	KRW 20,000	KRW 40,000	KRW 60,000	KRW 60,000
Cerebrovascular disease	KRW 10 million	KRW 20 million	KRW 30 million	KRW 30 million
Ischemic heart disease	KRW 10 million	KRW 20 million	KRW 30 million	KRW 30 million
Inpatient expense (nursing care)	KRW 30,000	KRW 30,000	KRW 50,000	KRW 50,000
Fracture expense	KRW 300,000 - 3,000,000	KRW 300,000 – 3,000,000	KRW 300,000 - 3,000,000	KRW 300,000 – 3,000,000
Surgery expense		KRW 100,000–5,000,000	KRW 100,000–5,000,000	KRW 100,000–5,000,000
Anti-cancer heavy particle therapy		KRW 50 million	KRW 50 million	KRW 50 million
Medical expenses				Up to KRW 50 million

A clear view of plan design and coverage

To support employer understanding and decision making, the Global SME Plan offers transparent benefit structures across its four plan options. Coverage limits increase progressively, while the core structure remains consistent, helping employers evaluate trade offs clearly and efficiently.

By offering structured plan tiers, Samsung Life enables SMEs to adjust benefit levels as their workforce evolves. Employers can maintain internal equity, reduce complexity, and plan benefits costs with greater confidence, while employees gain access to coverage aligned with current medical and risk realities.

Benefit limits and premiums for the Global SME Plan are governed by policy terms and underwriting assumptions at the time the policy is issued. Benefit limits and premiums are based on workforce composition and underwriting assumptions at the time of policy issuance. Actual coverage details are governed by policy terms and conditions.

Cost transparency and administrative simplicity

Cost predictability is one of the most critical factors for SMEs when evaluating employee benefits. The Global SME Plan addresses this by applying clear premium calculations based on workforce demographics and group size. For larger SME groups, average age methods may apply, while smaller groups are assessed on an individual basis.

This approach supports fair pricing while allowing employers to forecast benefits expenses more accurately. It also enables SMEs to scale coverage as headcount grows, without repeatedly renegotiating plan fundamentals.

By reducing administrative friction and uncertainty, Samsung Life helps SMEs focus on core business priorities rather than ongoing benefits management.

A strategic fit for Multinational SMEs: Supporting growth through smart benefit design

For global employers, the Samsung Life Global SME Plan offers more than a local solution. Through IGP, it becomes part of a coordinated international benefits strategy, supporting consistency, transparency, and compliance across multiple jurisdictions.

For SMEs expanding internationally, early benefits decisions can have long term implications. Structured, globally aligned solutions such as this plan help create a stable foundation for future growth, workforce mobility, and employer branding.

In today's competitive labor markets, SMEs cannot afford to overlook the strategic importance of employee benefits. The Samsung Life Global SME Plan shows that smaller employers can access high quality, structured benefits without excessive complexity or cost.

By combining predefined plan options, optional wellbeing services, and the strength of an established IGP Network Partner, Samsung Life provides SMEs operating in Korea with a practical and sustainable approach to employee protection.

The value of Samsung Life within the IGP network

Samsung Life's role as IGP's Network Partner in Korea is supported by decades of experience, strong financial foundations, and consistent service quality. As Korea's largest domestic life insurer, Samsung Life brings deep expertise in group insurance, advanced digital infrastructure, and a long standing commitment to operational excellence.

Its emphasis on secure data management, responsive claims processing, and effective communication supports both employers and employees throughout the policy lifecycle. This local strength is complemented by IGP's global oversight, ensuring alignment with international benefits governance standards.

If you'd like more information about Samsung Life's SME plan or want to discuss your employee benefits plan in Korea please contact your IGP Business Development Manager or...

SAMSUNG

Mr. Kevin Changkeun Jeon
Samsung Life Insurance Company, Ltd.
Changkeun.jeon@samsung.com
Visit: Samsung Life

Country News: Netherlands

Absenteeism trends: Insights for employers

Across global labor markets, a structural shift is underway. Absenteeism is rising, employees are staying away from work longer, and more individuals are exiting the workforce entirely due to long-term incapacity. What was once considered an operational HR issue has evolved into a strategic business risk that directly impacts productivity, cost structures and organizational resilience.

a.s.r.'s 2025 Trend Report on Absenteeism and Disability

Insights from a.s.r.'s [2025 Trend Report on Absenteeism and Disability] underline the urgency. In the Netherlands, absenteeism reached 5.8% in the first quarter of 2025 and 5.2% in the second quarter. At the same time, inflow into long-term disability schemes increased significantly, rising by 13% in 2024, particularly among younger employees and women.

For global employers, the implications are clear: workforce health, resilience and long-term employability must be managed as strategic priorities rather than reactive interventions.

The 2024 Work Ability Index (WAI) shows that only 16% of workers indicate that they are able to meet the demands of their job "very well." In 2020, this was still 21%. This is consistent with the increase in mental health-related absenteeism and burnout complaints in practice.

21% in 2020 → **16%** in 2024

A shifting landscape of workforce risk

Several global trends are converging and placing pressure on organizations. Labor shortages continue to challenge recruitment and retention. Ageing populations are extending working lives, while technological advancements are rapidly transforming job requirements. At the same time, expectations around flexibility, purpose and work-life balance are evolving.

Absenteeism is increasingly a signal of these broader dynamics. It reflects not only individual health, but also how work is organized. High workloads, limited recovery time, unclear expectations and insufficient support all contribute to rising absence levels. For multinational organizations, operating across different regions adds further complexity, but the underlying drivers remain broadly consistent.

Absenteeism is no longer just short term

A key development is the shift in the pattern of absenteeism. Employees are not only reporting sick more often, but they are also absent for longer periods. This increases both operational disruption and financial impact.

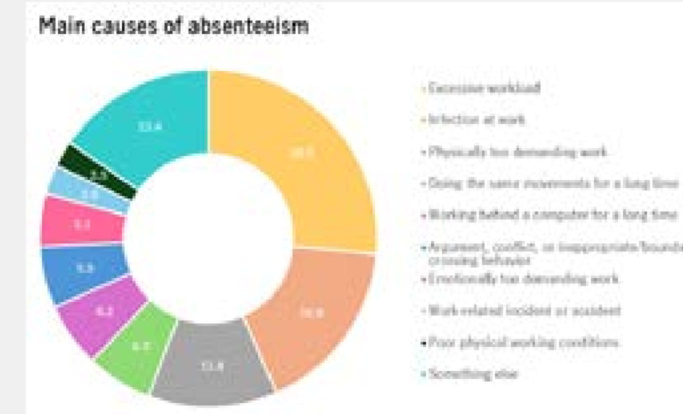
More importantly, the causes of absences are changing. While short-term absence is still largely linked to physical illness, long-term absence is increasingly driven by mental health challenges. Stress-related complaints now account for a substantial share of long-term cases and often last for several months. This type of absence is more complex, less visible and requires a different approach.

For global employers, this means that traditional absence management strategies are no longer sufficient. A broader focus on working conditions, leadership and employee wellbeing is essential.

The growing challenge of long-term disability

The rise in long-term disability is one of the most pressing developments. A sharp increase in new cases reflects growing pressure on both employers and public systems.

Particularly concerning is the increase among younger employees. Those early in their careers are already experiencing long-term absence, often linked to stress, performance pressure and work-life imbalance. This represents a significant loss of future talent and productivity.



At the same time, skills mismatches are becoming more common. In tight labor markets, hiring criteria are often relaxed to fill vacancies faster. Without sufficient onboarding and support, this can result in employees struggling to meet job demands, increasing the risk of burnout and long-term absence.

For global employers, the consequences are significant, ranging from higher insurance costs to increased operational complexity and talent shortages.

Leadership as a critical success factor

One of the most important insights is the role of leadership in preventing and managing absenteeism. Line managers are closest to employees and are often the first to notice early warning signs such as fatigue, disengagement or declining performance.

However, these signals are frequently overlooked or addressed too late. Many managers lack the training or confidence to address sensitive issues such as stress or mental health.

Strong, supportive leadership can make a measurable difference. Managers who create an open environment, show genuine interest and hold regular conversations with their teams are better able to identify risks early and intervene effectively. Investing in leadership capabilities is therefore a key lever in improving workforce resilience.

Prevention as a business strategy

A common misconception is that prevention only benefits the small percentage of employees who eventually fall out of the workforce. In reality, its impact is far broader.

A healthy workforce is more productive, more engaged and better able to cope with change. Prevention reduces absence, shortens recovery time and improves overall continuity. It also contributes to stronger engagement and performance, which are critical advantages in a competitive labor market.

Effective prevention includes measures such as mental health support, flexible working arrangements, workload management and wellbeing programs. The most successful organizations embed these initiatives into daily operations rather than treating them as isolated interventions.

Acting early makes the difference

Absenteeism rarely occurs without warning. It often begins with subtle changes in behavior, reduced energy levels or declining performance.

Too often, action is only taken once an employee is already close to burnout or has reported sick. At that point, recovery becomes longer and more complex.

Organizations that prioritize early intervention consistently achieve better outcomes. Creating an open culture where employees feel safe to speak up, combined with accessible support such as coaching or counselling, can significantly reduce the risk of long-term absence.

Number of WIA applications among younger employees up to 40 years old.

6% in 2023 → **18%** in 2024

a.s.r.: Supporting global employers at local level

Turning strategy into action requires both global alignment and local expertise. As IGP's Network Partner in the Netherlands, a.s.r. supports multinational employers in addressing absenteeism and long-term disability in a structured and practical way.

With a strong market position, a.s.r. offers integrated solutions covering sickness absence, disability and reintegration, complemented by prevention services, data insights and specialist support. This enables employers to take a proactive approach, addressing risks early and supporting employees throughout their lifecycle.

Beyond insurance, a.s.r. focuses on sustainable employability by providing practical tools and tailored guidance. Its strong financial position and dedicated multinational team ensure that global employers can navigate local requirements while maintaining consistency across markets.

Key actions for employers

Aging workforces, labor shortages and rapid technological change are fundamentally reshaping the demands placed on employees. The key question for employers is no longer whether employees can perform today, but whether they can remain productive, healthy and engaged throughout longer and more complex careers.

Sustainable employability requires deliberate action. Three priorities stand out.

1. Start with data and act on it

Understanding absenteeism trends is the foundation of an effective strategy. Insight into patterns such as rising absence rates or longer duration helps identify where pressure points exist. Acting on these insights early enables organizations to address risks before they escalate.

2. Invest in workforce vitality and resilience

Employees who are physically and mentally fit are better equipped to manage workload and adapt to change. Initiatives such as mental health support, lifestyle coaching and wellbeing programs can reduce absence risk while strengthening engagement and performance.

3. Equip leaders to make the difference

Leadership remains one of the most powerful levers in preventing absenteeism. Managers who recognize early warning signs and engage in open dialogue can prevent minor issues from evolving into long-term absence. Equipping leaders with the right skills is essential to building resilient teams.

Building a future-ready workforce

Absenteeism and long-term disability are no longer isolated HR concerns. They are strategic challenges that directly affect organizational performance and sustainability.

Organizations that take a proactive approach, combining data, leadership and investment in employee wellbeing, will be better positioned to navigate future challenges. Those that delay risk increasing pressure on both their workforce and their operations.

In a rapidly evolving world of work, building resilience is not just about preventing absence. It is about enabling people to thrive.

To learn more about the trends in absenteeism and long-term disability, and how to translate these insights into practical actions for your organization, contact your IGP Business Development Manager or:

a.s.r.

Arnoud van der Meijden
a.s.r.
amw.vandermeijden@asr.nl
Visit a.s.r.

Country News: Thailand

Muang Thai Life: A trusted partner for global employers in Thailand

As multinational organizations continue to expand across Asia, Thailand remains a strategic destination for regional headquarters, manufacturing operations, shared service centers, and highly skilled professionals. With this opportunity comes complexity, particularly for global employers seeking employee benefits solutions that align local expectations with global standards

Seventy years of helping organizations care for people

For more than seven decades, Muang Thai Life Assurance Public Company Limited has played a significant role in supporting employers in Thailand, combining deep local expertise with a strong commitment to service quality, innovation, and financial strength.

Founded in 1951, Muang Thai Life is one of Thailand's leading life insurance companies and a well-established provider of group life and health insurance solutions. In 2026, the company proudly celebrates its 75th anniversary, reflecting a long-standing history of resilience, sustainable growth, and the trust it has earned from employers and employees throughout the country.

As IGP's Network Partner in Thailand since 1983, Muang Thai Life has supported multinational organizations in navigating Thailand's employee benefits landscape while helping align local benefit programs with broader global workforce strategies.

Understanding the Thai benefits landscape

For global employers, understanding Thailand's employee benefits environment is essential. While Thailand provides public healthcare coverage and compulsory social security benefits, many employers choose to supplement these provisions with additional employee benefits to better support workforce wellbeing and to meet the expectations of professional and managerial segments or for multinational workforces accustomed to higher levels of coverage.

As a result, employer-sponsored group life and health insurance plays a critical role in talent attraction, retention, and employee wellbeing.

In Thailand, group insurance plans are not only viewed as a financial safety net but also as a reflection of an employer's commitment to employee care. Coverage design must balance affordability, regulatory compliance, administrative efficiency, and employee experience, all while adapting to diverse workforce demographics. With extensive experience in group insurance, Muang Thai Life supports employers in navigating these evolving workforce needs.

As a result, employer-sponsored group life and health insurance plays an important role in talent attraction, retention, and employee wellbeing. In Thailand, employee benefits are increasingly viewed not only as a means of financial protection but also as an important component of employee experience and organizational wellbeing strategies.

Group insurance solutions for the needs of a diverse workforce

Muang Thai Life provides a comprehensive range of group insurance solutions, including group life insurance, group health insurance, personal accident coverage, and critical illness protection. These solutions enable employers to design employee benefit programs that align with organizational objectives, workforce demographics, and budget considerations.

Group health insurance typically forms the foundation of employer-sponsored benefits in Thailand. Muang Thai Life offers flexible plan designs that can be tailored by employee category, benefit limits, co-payment arrangements, and healthcare networks. This flexibility is particularly valuable for multinational organizations managing

diverse employee populations, ranging from operational employees to senior executives and expatriates.

Group life insurance, often combined with health coverage, provides financial protection for employees and their families. Employers can select benefit structures based on fixed sums assured or salary-linked multiples, helping balance employee protection with cost management objectives.

Simplifying benefits administration for employers and HR teams

Beyond insurance solutions, Muang Thai Life supports employers through an integrated service model focused on operational efficiency, transparency, and ease of administration.

The company's group insurance system provides convenient access to policy information, reporting tools, and employee services. HR teams can manage enrollment, policy administration, and data review through online platforms, while insured members can access services through mobile applications available on both iOS and Android devices.

Digital services such as e-Claim help simplify the claims experience for both employees and HR teams. Employees can submit claim documents electronically and monitor claim status through digital channels, improving transparency and convenience throughout the claims process. These capabilities help reduce administrative workload and support efficient service delivery across organizations of varying sizes and locations.

Building a connected Health & Service Ecosystem

Employee experience has become an increasingly important consideration for employers, particularly in competitive talent markets. As workforce expectations continue to evolve, organizations are seeking employee benefits solutions that offer greater convenience, accessibility, and administrative efficiency.

One example is the MTL Click Application, which provides insured members with convenient access to policy information, claims-related services, and other insurance functions through a digital platform. By reducing reliance on paper-based processes, employers can streamline benefits administration while employees gain easier access to services and information.

Muang Thai Life also supports evolving workforce needs through telemedicine services offered via selected healthcare partners. Through remote medical consultations for eligible outpatient conditions, employees can access healthcare services more conveniently, particularly those working in urban environments or locations where access to healthcare providers may be limited.

In addition, Muang Thai Life continues to strengthen its Health & Service Ecosystem through healthcare networks, digital services, wellness initiatives, and value-added healthcare solutions. These capabilities are designed to support employers and employees throughout their healthcare journey while promoting a more connected and accessible benefits experience.

Supporting workforce wellbeing beyond insurance

For global employers, employee benefits are no longer limited to insurance coverage alone. Organizations increasingly seek partners that can support broader health, wellbeing, and engagement objectives while contributing to a positive workplace experience.

Muang Thai Life offers wellness-oriented services that promote healthier workplaces, including health tips distributed through regular communications and health seminars delivered by experienced medical professionals. These initiatives can be tailored to client needs and support topics ranging from preventive care and chronic disease management to workplace safety and mental wellbeing.

By combining insurance protection with health and wellbeing support services, Muang Thai Life helps employers create employee benefit programs that deliver value beyond traditional insurance coverage.

Recent accolades

Major Industry & Corporate Excellence Awards

- **Thailand Top Company Awards 2025 (Life Insurance category)**
  Won for the 7th consecutive year, recognizing financial performance, strategy, innovation, and industry leadership.
- **Hall of Fame Company Award (Prime Minister's Insurance Awards 2025)**
  Achieved for the 5th consecutive year, one of the highest honors in Thailand's insurance industry.

  Also maintained:
  - **Outstanding Life Insurance with Outstanding Management (1st place)** for 19 consecutive years.
  - **Micro Insurance Award** for 12 consecutive years, highlighting inclusion and accessibility.
- **Thailand's Most Admired Company (2023–2024**
  Recognizes strong brand, innovation, customer focus, and sustainability leadership.

ESG & Sustainability Recognition

- **Best ESG Policy & Framework – Insurance (Thailand 2025)**
  Recognized at the International Finance Awards 2025 for a comprehensive ESG framework embedded across operations.
- **ESG DNA Certificate (Stock Exchange of Thailand, 2025)**
  Acknowledges strong organization-wide ESG integration and sustainability culture.

A legacy of excellence: honoring Muang Thai Life at 75

IGP is delighted and proud to partner with Muang Thai Life Assurance, and we extend our warmest congratulations on its 75th anniversary: a remarkable milestone that speaks to enduring trust, resilience, and leadership in the Thai insurance market.

As Muang Thai Life celebrates 75 years in 2026, it commemorates a legacy built on decades of trust, adaptability, and service excellence. For global employers operating in Thailand, this milestone is more than a celebration of longevity; it is a powerful testament to Muang Thai Life's proven ability to evolve alongside changing workforce needs, regulatory environments, and technological advancements.

As organizations continue to navigate workforce transformation, escalating healthcare costs, and rising employee expectations, strong and forward thinking partnerships are more important than ever. Muang Thai Life's strong foundation in group insurance, combined with digital innovation and deep understanding of multinational requirements, positions it well to support employers in Thailand today and into the future.

IGP proudly congratulates Muang Thai Life on this outstanding achievement, and we look forward to continuing our collaboration as we support employers and their people in Thailand - today and well into the next chapter of Muang Thai Life's distinguished history.

If you'd like more information about Muang Thai Life want to discuss your employee benefits plan in Thailand please contact your IGP Business Development Manager or...

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Chanyut Kaewsuriyayothin
Muang Thai Life Assurance Public Company, Ltd
chanyut_k@muangthai.co.th
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