



Your Global Employee Benefits Partner

Flexible solutions. Strong partners. Experienced staff.
Your benefits mean the world to us.





Providing coordinated global solutions with local excellence

For nearly 60 years, the IGP Employee Benefits Network has partnered with multinational organizations to help design, manage, and optimize employee benefits programs across the globe. Established in 1967, IGP is one of the world's leading networks in international employee benefits management, combining global coordination with deep local expertise.

At the heart of IGP's approach is a simple idea: global organizations deserve a more unified, transparent, and cost-efficient way to deliver benefits to their people - wherever they operate.

By connecting local plans into a coordinated global framework, IGP enables companies to move beyond fragmented management toward a more strategic approach to employee benefits. This includes access to consistent global data and analytics, supporting stronger governance and more informed strategic decision-making.

This approach helps organizations:

- improve cost efficiency
- strengthen governance
- gain global visibility
- support better data-driven decision-making

At a glance

- Supporting close to 1,000 multinational organizations
- Approximately 5,000 subsidiaries worldwide
- Presence in nearly 100 countries and territories
- ~\$1 billion in annual premium
- Regional teams in Boston, Brussels, Mexico City, Singapore, and Toronto-Waterloo
- A multicultural global team of over 60 employee benefits specialists

This scale enables stronger benchmarking, financial stability, and global consistency.

A global network built for consistency and performance

IGP offers broad global reach through a network of leading insurance partners across major markets. Each partner is selected based on financial strength, service quality, and strong local market expertise. This partnership-driven model ensures that employee benefits are delivered locally in a way that reflects regulatory requirements, cultural expectations, and market practices—while contributing to a broader global strategy.

How IGP works

IGP connects local plans through a coordinated global structure that combines:

- A global network of insurers
- Structured governance through reinsurance
- Ongoing coordination across regions

This allows multinational organizations to retain local flexibility while benefiting from global consistency, transparency, and governance. Where relevant, IGP also collaborates with selected external global service partners to complement its core offer and support evolving client needs.

Governance and oversight

IGP's reinsurance-based framework provides a consistent layer of oversight across all participating partners, underpinned by a robust risk management approach.

Standardized service level agreements, performance monitoring, and structured escalation processes ensure accountability at local, regional, and global level.

The result: a more predictable, compliant, and coordinated benefits program worldwide.

Our hallmarks

At the core of IGP's identity are three defining strengths that shape how we operate and support multinational corporations.

🌐 Global expertise

IGP operates under the leadership and reinsurance support of John Hancock Life Insurance Company (U.S.A.), backed by Manulife Financial Corporation, a global financial services group.

Our model is built on reinsurance and coordinated global oversight, enabling consistent standards across countries while maintaining the flexibility required to meet local needs.

✨ Local excellence

IGP works exclusively with leading local insurers, selected for their financial strength, service quality, and strong position in their respective markets.

We are active in close to 100 countries and territories and continue to expand our footprint to meet the evolving needs of multinational organizations. This ensures that employee benefits are delivered with the local insight, regulatory understanding, and cultural relevance required to perform effectively in each market.

🎯 Vocation for service

IGP is known for its strong client focus and long-term partnership approach.

A global team of experts, supported by regional coordination teams, works closely with clients to provide ongoing guidance and support. Our client services and business development specialists partner with each organization ensuring continuity and strategic alignment over time.

Our solutions

Flexible approaches to managing cost, risk, and complexity

IGP offers a range of financial and risk-management solutions designed to bring structure, visibility, and efficiency to global employee benefits.

IGP supports multinational organizations of all sizes (small, mid-sized, and large) and across all stages of maturity - from early international expansion to highly complex global operations. As organizations expand internationally, managing employee benefits becomes increasingly complex. IGP's role is to provide the framework and expertise needed to navigate that complexity, while improving financial outcomes and strengthening governance.

Solutions that evolve with your organization

As organizations grow and their global footprint becomes more complex, their approach to employee benefits must evolve accordingly.

IGP's solutions are designed to adapt to this progression. They are modular and scalable, allowing companies to start with a simple structure and expand over time, without disrupting local arrangements. Whether implemented individually or combined into a fully coordinated strategy, these solutions help organizations strengthen alignment between global objectives and local execution.

Depending on their size, structure, and objectives, organizations will find different solutions that are more appropriate. Multinational Pooling is often a strong starting point for companies seeking cost efficiency without changing local arrangements, while global underwriting and captive solutions typically become relevant as scale, premium volume, and governance requirements increase.

| Multinational Pooling

Multinational pooling enables organizations to consolidate the experience of their employee benefits plans across countries, while maintaining full local autonomy.

Local contracts remain unchanged, including benefits, underwriting, pricing, and insurer relationships. At the same time, results are aggregated at a global level through second-stage accounting.

When the overall experience is positive, an experience refund may be generated, reducing the total cost of employee benefits without requiring changes to local plans. This allows organizations to benefit from their global scale while preserving the integrity and flexibility of local arrangements.

| Reinsurance to Captives

For organizations that operate captives, IGP offers flexible reinsurance solutions that integrate employee benefits into a broader risk management framework.

With options for standard retrocession, premium precession, and tailored structures, this approach enhances visibility across markets and supports greater financial control. At the same time, local plans continue to operate as usual, ensuring compliance and continuity at country level.

| Global Underwriting

IGP's Global Underwriting solutions encompass a range of coordinated approaches to optimize and manage insurance terms across multiple countries.

By bringing consistency to underwriting practices and renewal processes, this helps organizations achieve greater pricing stability and improved transparency into performance. This supports more predictable outcomes over time and enables better alignment between local benefit structures and global strategy.

| Data Analytics

IGP's solutions are supported by advanced data and analytics capabilities that provide a consistent global view of performance.

Through IGP's Medical Claims Reporting platform, organizations can access multi-country, multi-year insights, supported by standardized diagnostic coding and interactive reporting. These insights enable organizations to identify trends, compare performance across markets, and make more informed decisions - turning data into a key tool for governance and long-term planning.

Refer to the IGP Product Brochures for more information 



Solutions that
adapt as
you grow



Coordinated support across your organization

Managing employee benefits globally involves multiple stakeholders, each with different priorities and perspectives. IGP's model is designed to create value across all of them - while ensuring alignment between global strategy and local execution.

For global decision-makers

At headquarters level, IGP provides a clearer, more consolidated view of employee benefits across countries. By bringing together data, governance, and financial performance, it enables organizations to better understand cost drivers, identify trends, and make more informed strategic decisions.

This supports stronger governance, improved cost predictability, and greater alignment between global objectives and local benefit structures - helping organizations manage complexity with greater confidence.

Each client is supported by a dedicated Business Development Manager and Account Coordinator who act as long-term strategic partners, working closely with the organization to develop, evolve, and optimize its global benefits program over time. These roles provide continuity, structured oversight, and forward-looking guidance aligned with the client's growth, governance objectives, and international footprint.

For local subsidiaries

Local subsidiaries continue working with a trusted local insurer, maintaining their existing benefit designs, relationships, and ways of working.

Where subsidiaries are already insured with an IGP Network Partner, participation does not introduce disruption. Instead, it enhances local decision-making by providing access to additional insights, benchmarking, and support, while also offering the potential to benefit from international dividends when global results are positive.

Where arrangements are not yet aligned with the IGP network, IGP works with the organization to explore a transition to a Network Partner where appropriate, ensuring continuity, compliance, and a smooth onboarding process.

For local advisors & brokers

For advisors, IGP offers a meaningful value-add at no cost: participation in a multinational program can strengthen client relationships, support long-term retention, and provide a clear competitive advantage.

Advisors remain fully involved at the local level, maintaining their role, client relationships, and compensation structures, while gaining access to global insights that enhance their advisory capabilities. Through solutions such as multinational pooling, advisors can help clients achieve potential cost savings through international dividends, while supporting greater alignment between local plans and global strategy. This allows advisors to differentiate themselves by combining strong local expertise with a broader international perspective.

In addition, advisors can leverage IGP's network and resources, including data, reporting, and the expertise of local Network Partners, to deepen their insights and provide more informed guidance in the design and ongoing optimization of employee benefits programs.

A world of information

Beyond its network and solutions, IGP provides a comprehensive range of resources designed to support informed data-driven decision-making and continuous learning in global employee benefits.

This ecosystem of insights helps organizations stay current with market developments, strengthen internal expertise, and navigate the complexities of managing benefits across multiple countries.

Education through webinars and live learning

IGP hosts a continuous program of virtual webinars and live events throughout the year, helping multinational employers stay informed about global and local employee benefits developments.

These sessions bring together subject-matter experts and market insights to support HR, Finance, Risk and Total Rewards/ Compensation & Benefits teams, as well as advisors, in deepening their understanding of international benefits structures, country practices, and emerging trends.

All events are offered at no cost, and customized training can be arranged on request (onsite, virtual, or at an IGP office), ensuring tailored support whenever needed.

IGP Country Profiles

Developed in collaboration with IGP Network Partners, Country Profiles offer a clear and practical overview of employee benefits practices in more than 50 countries.

They cover key elements such as retirement structures, risk benefits, and the regulatory environment, while also highlighting recent legislative and market developments that may impact corporate benefit programs.

These profiles support organizations in benchmarking plans, preparing for renewals, and entering new markets with greater clarity and confidence.

IGP Network News

To support ongoing awareness, IGP publishes Network News, a quarterly publication covering key developments across the global employee benefits landscape. Each issue provides updates on market trends, legislative and regulatory changes, country and partner developments, and insights from across the IGP network, helping organizations anticipate change and respond proactively.

Digital resource center

Complementing these educational tools, the IGP [digital resource center](#) provides easy access to fact sheets, partner overviews, and market-specific insights.

Together, these resources ensure that organizations have reliable, up-to-date information at their fingertips, supporting stronger governance, more informed decision-making, and a more consistent global approach to employee benefits.



Start the conversation 

Managing employee benefits globally does not have to mean managing complexity alone.

IGP provides the structure, insight, and partnership needed to bring clarity, control, and long-term value to your global programs.



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