

IGP partners:

Coverages offered locally & included in IGP

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



egion	Country / Territory	IGP Partner	Туре	Coverage	Offered by IGP Partner?	Pooling	Global Underwriting	Reinsurance to Captives
ica	Ghana	Old Mutual Life Assurance Company (Ghana) Limited	IGP Network Partner	Life	Yes	80%	80%	80%
				Accident / AD&D Disability	No Yes	0% 80%	0% 80%	0% 80%
				Medical	No	0%	0%	0%
				Dental Vision	No No	0% 0%	0% 0%	0% 0%
				Retirement	Yes	0%	0%	0%
	Kenya	Old Mutual Kenya	IGP Network Partner	Life Accident / AD&D	Yes Yes	80%	80% 0%	80% 0%
				Disability	Yes	80%	80%	80%
				Medical	Yes	0% (Due to local regulations, this coverage cannot be included		
				Dental Vision	No No	0%	0% 0%	0% 0%
				Retirement	Yes	0%	0%	0%
	Malawi	Old Mutual Life Assurance Company (Malawi) Limited	IGP Network Partner	Life Accident / AD&D	Yes Yes	80%	80%	80%
				Disability	Yes	80%	80%	80%
				Medical Dental	No No	0%	0% 0%	0% 0%
				Vision	No	0%	0%	0%
	Mayotte	Via France / Malakoff Humanis *		Retirement	Yes	0%	0%	0%
	Mauritius	Swan Life Ltd.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	No	0%	0%	0%
				Disability Medical	Yes Yes	100% 0%	100% 0%	100% 0%
				Dental	No	0%	0%	0%
				Vision Retirement	No Yes	0% 0%	0% 0%	0% 0%
	Nigeria	emPLE Life Assurance Limited	IGP Network Partner	Life	Yes	40%	40%	40%
				Accident / AD&D Disability	Yes Yes	40%	40%	40%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision Retirement	No No	0% 0%	0% 0%	0% 0%
	Réunion	Via France / Malakoff Humanis *						
	South Africa	Old Mutual Life Assurance Company (South Africa) Limited	IGP Network Partner	Life Accident / AD&D	Yes Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical Dental	No No	0% 0%	0% 0%	0% 0%
				Vision	No	0%	0%	0%
	Handa	LIAD Old Mutual Haanda	ICD Nativork Portner	Retirement	Yes	100%	0%	100% (Risk portion only)
	Uganda	UAP Old Mutual Uganda	IGP Network Partner	Life Accident / AD&D	Yes No	66.5%	66.5% 0%	66.5% 0%
				Disability	Yes	66.5%	66.5%	66.5%
				Medical Dental	Yes No	0%	0% 0%	0%
				Vision	No	0%	0%	0%
as	Argentina	SMG Life Seguros de Vida S.A.	IGP Network Partner	Retirement Life	Yes Yes	0% 100%	0% 100%	0% 0%
us	Augentina	of to the begunds de vida o.r.	rai Network'i artifer	Accident / AD&D	Yes	100%	100%	0%
				Disability Medical	Yes	100%	100%	0%
				Dental	Yes No	0% 0%	0% 0%	0% 0%
				Vision	No	0%	0%	0%
	Brazil	MAPFRE Vida S.A.	IGP Network Partner	Retirement Life	Yes Yes	0% 45%	0% 45%	0% 100%
				Accident / AD&D	Yes	45%	45%	100%
				Disability Medical	Yes No	45% 0%	45% 0%	100% 0%
				Dental	No	0%	0%	0%
				Vision Retirement	No Yes	0% 0%	0% 0%	0% 0%
	Canada	Manulife Financial Corporation – Canadian Division	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	0%	0%	100%
				Disability Medical	Yes Yes	100%	100%	100%
				Dental	Yes	100%	100%	100%
				Vision Retirement	No Yes	0% 0%	0% 0%	0% 0%
	Chile	MAPFRE Compañía de Seguros de Vida de Chile S.A.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D Disability	Yes Yes	0% 100%	0% 100%	100%
				Medical	No	0%	0%	0%
				Dental Vision	No No	0% 0%	0% 0%	0% 0%
				Retirement	No	0%	0%	0%
	Colombia	MAPFRE Seguros de Colombia	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D Disability	Yes Yes	100%	100%	100%
				Medical	Yes	100% (medical riders)	100% (medical riders)	100% (medical riders)
				Dental Vision	No No	0% 0%	0% 0%	0% 0%
				Retirement	No	0%	0%	0%
	Costa Rica	MAPFRE Seguros Costa Rica, S.A.	IGP Network Partner	Life Accident / AD&D	Yes	100% 100%	100%	100%
				Disability	Yes Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental Vision	No No	0% 0%	0% 0%	0% 0%
				Retirement	No	0%	0%	0%
	Dominican Republic	MAPFRE BHD Compañía de Seguros, S.A.	IGP Network Partner	Life	Yes	100% 100% (Case by Case)	100% 100% (Case by Case)	100% 100% (Case by Case)
	Dominioan Nepasire			Accident / VIIVII	¥ 1.15		1111/011.4581111.4581	1 OO /0 (CaSE DY CaSE)
	Dominican Republic			Accident / AD&D Disability	Yes Yes	100% (clase by clase)	100%	100%

Region	Country / Territory	IGP Partner	Туре	Coverage	Offered by IGP Partner?	Pooling	Global Underwriting	Reinsurance to Captives
		MAPFRE Salud ARS, S.A.	IGP Network Partner	Retirement Life	Yes No	0% 0%	0% 0%	0%
		MAPPRE Saluu Ars, S.A.	ige Network Partiler	Accident / AD&D	No	0%	0%	0%
				Disability	No	0%	0%	0%
				Medical	Yes	100%	100%	100%
				Dental	Yes	100%	100%	100%
				Vision Retirement	No No	0% 0%	0% 0%	0%
	Ecuador	MAPFRE Atlas Compañia de Seguros S.A.	IGP Contact Reference	Life	Yes	0%	0%	0%
				Accident / AD&D	Yes	0%	0%	0%
				Disability	Yes	0%	0%	0%
				Medical	Yes	0%	0%	0%
				Dental Vision	No No	0% 0%	0% 0%	0%
				Retirement	No	0%	0%	0%
	El Salvador	MAPFRE Seguros El Salvador S.A.	IGP Network Partner	Life	Yes	100%	100%	100%
		THE SOSCIONAL SERVICES OF THE		Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental Vision	No No	0% 0%	0% 0%	0%
				Retirement	No	0%	0%	0%
	French Guiana	Via France / Malakoff Humanis *		Notification of the state of th	110			
	Guadeloupe	Via France / Malakoff Humanis *						
	Guatemala	MAPFRE Seguros Guatemala, S.A.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical Dental	Yes No	100% 	100% 0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	Honduras	MAPFRE Seguros Honduras, S.A.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical Dental	Yes No	100% 0%	100% 0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	Martinique	Via France / Malakoff Humanis *						
	Mexico	Seguros Monterrey New York Life, S.A. de C.V.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical Dental	Yes Yes	100% 0%	100% 0%	0%
				Vision	Yes	0%	0%	0%
				Retirement	No	0%	0%	0%
	Nicaragua	MAPFRE Seguros Nicaragua, S.A.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical Dental	Yes No	100% 0%	100% 0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	Panama	MAPFRE Panama, S.A.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical Dental	Yes No	100% 0%	100% 0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	Paraguay	MAPFRE Paraguay Compañía de Seguros S.A.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	0%	0%	0%
				Disability	Yes	100%	100%	100%
				Medical Dental	No No	0% 0%	0% 0%	0%
				Vision	No No	0%	0%	0% 0%
				Retirement	No	0%	0%	0%
	Peru	MAPFRE Perú Compañía de Seguros y Reaseguros	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical Dental	Yes No	0% 0%	0% 0%	0%
				Vision	No No	0%	0%	0%
				Retirement	No	0%	0%	0%
Americas	Saint Barthélemy	Via France / Malakoff Humanis *						
Americas	Saint Martin	Via France / Malakoff Humanis *						
Americas	Saint Pierre & Miquelon	Via France / Malakoff Humanis *	IODAL-L LD (1:40	V	4.000/	4000/	4000/
	United States	Prudential Financial, Inc.	IGP Network Partner	Life Accident / AD&D	Yes Yes	100% 100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
	11	MADEDE LIMATION OF THE CO. A.	IODAL I.C	Retirement	No	0%	0%	0%
	Uruguay	MAPFRE Uruguay Seguros S.A.	IGP Network Partner	Life Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes Yes	100%	100%	100%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	Venezuela, Bolivarian Republic of	MAPFRE La Seguridad, C.A.	IGP Contact Reference	Life	Yes	0%	0%	0%
				Accident / AD&D Disability	Yes	0% 0%	0% 0%	0%
				Medical	Yes Yes	0%	0%	0%
				Dental	Yes	0%	0%	0%
				Vision	No	0%	0%	0%
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Asia Pacific	Brunei	Via Singapore / Singapore Life Ltd. *		Retirement	Yes	0%	0%	0%

Region	Country / Territory	IGP Partner	Туре	Coverage	Offered by	Pooling	Global Underwriting	Reinsurance to Captives
	Cambodia	Sovannaphum Life Assurance Plc.	IGP Network Partner	Life	IGP Partner? Yes	100%	100%	100%
			Tal Network Further	Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
	China			Medical Dental	No No	0% 0%	0% 0%	0% 0%
				Vision	No	0%	0%	0%
		T.: D.: 0.141	10011	Retirement	No	0%	0%	0%
		Taiping Pension Co., Ltd.	IGP Network Partner	Life Accident / AD&D	Yes Yes	100%	100%	95% 95%
				Disability	Yes	100%	100%	95%
				Medical	Yes	100%	100%	95%
				Dental	No	0%	0%	0%
				Vision Retirement	No Yes	0% 0%	0% 0%	0% 0%
	French Polynesia	Via France / Malakoff Humanis *						
	Hong Kong	AXA China Region Insurance Company Limited	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D Disability	Yes Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental	Yes	100%	100%	100%
				Vision Retirement	No Yes	0% 0%	0% 0%	0% 0%
	India	ICICI Prudential Life Insurance Co Ltd.	IGP Correspondent Partner		Yes	0%	0%	0%
				Accident / AD&D	Yes	0% (0)	0%	0%
				Disability	Yes	0%	0%	0%
				Medical Dental	No No	0% 0%	0%	0%
				Vision	No	0%	0%	0%
	la	The Dei iobil ife Incomerce Commence Limit I	IOD National Doct	Retirement	No	0%	0%	0%
	Japan	The Dai-ichi Life Insurance Company, Limited	IGP Network Partner	Life Accident / AD&D	Yes Yes	100% (No Japanese contract in Japanese Pool) 0%	100% (No Japanese contract in Japanese GU) 0%	100% (No Japanese contract in Japanese Captive) 0%
				Disability	Yes	100% (No Japanese contract in Japanese Pool)	100% (No Japanese contract in Japanese GU)	100% (No Japanese contract in Japanese Captive)
				Medical	Yes	100% (No Japanese contract in Japanese Pool)	100% (No Japanese contract in Japanese GU)	100% (No Japanese contract in Japanese Captive)
				Dental	No No	0%	0%	0%
				Vision Retirement	No Yes	0% 0%	0%	0%
	Korea, Republic of	Samsung Life Insurance Company, Ltd.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D Disability	Yes	100%	100%	100%
				Medical	Yes Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
	Macau	Via Hong Kong / AXA China Region Insurance Company Limited *		Retirement	Yes	0%	0%	0%
	Malaysia	AIA Bhd.	IGP Network Partner	Life	Yes	50%	50%	50%
				Accident / AD&D	Yes	50%	50%	50%
				Disability Medical	Yes Yes	50% 50%	50%	50%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
	New Oals desire	Via France / Malakoff Humanis *		Retirement	Yes	0%	0%	0%
	New Caledonia Philippines	Pioneer Life Inc.	IGP Network Partner	Life	Yes	100%	100%	90%
				Accident / AD&D	Yes	100%	100%	90%
				Disability	Yes	100%	100%	90%
				Medical Dental	Yes Yes	100%	100%	90%
				Vision	No	0%	0%	0%
		Cingram and Life Ltd		Retirement	No	0%	0%	0%
	Singapore	Singapore Life Ltd.	IGP Network Partner	Life Accident / AD&D	Yes Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental Vision	Yes No	0%	100% 0%	100%
				Retirement	Yes	0%	0%	0%
	Taiwan	Shin Kong Life Insurance Company, Ltd.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D Disability	Yes Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	No No	0%	0%	0%
	Thailand	Muang Thai Life Assurance Public Company, Ltd.	IGP Network Partner	Retirement Life	No Yes	0% 100%	0% 100%	0% 100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical Dental	Yes No	100% 	100% 0%	100%
				Vision	No	0%	0%	0%
F		EDOON	10011 / 10	Retirement	No	0%	0%	0%
Europe	Austria	ERGO Versicherung AG (in association with BONUS Pensionskassen AG)	IGP Network Partner	Life Accident / AD&D	Yes Yes	100% 0%	100% 0%	100% 0%
				Disability	Yes	100%	100%	100%
				Medical	No	0%	0%	0%
				Dental Vision	No No	0% 0%	0% 0%	0% 0%
				Retirement	Yes	100%	0%	100% (Risk portion only)
	Belgium	AG	IGP Network Partner	Life	Yes	100%	100%	80% (Case by case)
				Accident / AD&D Disability	Yes Yes	0% 100%	0% 100%	0% 80% (Case by case)
				Medical	Yes	100%	100%	80% (Case by case) 80% (Case by case)
				Dental	Yes	100%	100%	80% (Case by case)
				Vision	No Vos	0%	0%	0%
	Channel Islands	Via United Kingdom / Canada Life *		Retirement	Yes	100%	0%	80% (Case by case. Risk portion only)
	Denmark	PFA Pension	IGP Network Partner	Life	Yes	0%	0%	0%
				Accident / AD&D	No	0%	0%	0%
				Disability Medical	Yes Yes	0% 0%	0% 0%	0% 0%
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Country / Territory	IGP Partner	Туре	Coverage	Offered by IGP Partner?	Pooling	Global Underwriting	Reinsurance to Captives
			Dental Vision	No No	0% 0%	0% 0%	0% 0%
			Retirement	Yes	0%	0%	0%
Finland	Mandatum Life Insurance Company Limited	IGP Network Partner	Life Accident / AD&D	Yes	100%	100%	100%
			Disability	Yes Yes	0% 100%	0% 100%	0% 100%
			Medical	Yes	0%	0%	0%
			Dental Vision	No No	0% 0%	0% 0%	0% 0%
			Retirement	Yes	0%	0%	0%
France	Malakoff Humanis	IGP Network Partner	Life	Yes	100%	100%	100%
			Accident / AD&D Disability	Yes Yes	100%	100%	100%
			Medical	Yes	100%	100%	100%
			Dental Vision	No No	0% 0%	0% 0%	0% 0%
			Retirement	No	0%	0%	0%
Germany	Gothaer Lebensversicherung AG	IGP Network Partner	Life	Yes	100%	100%	100%
			Accident / AD&D Disability	Yes Yes	0% 100%	0% 100%	0% 100%
			Medical	No	0%	0%	0%
			Dental Vision	No No	0% 0%	0% 0%	0%
			Retirement	Yes	0%	0%	0%
Greece	The ETHNIKI Hellenic General Insurance Company	IGP Network Partner	Life	Yes	100%	100%	100%
			Accident / AD&D Disability	Yes Yes	100%	100%	100% 100%
			Medical	Yes	100%	100%	100%
			Dental Vision	No No	0%	0% 0%	0% 0%
			Vision Retirement	No Yes	0% 0%	0% 0%	0% 0%
Hungary	Alfa Vienna Insurance Group Zrt	IGP Network Partner	Life	Yes	100%	100%	100%
			Accident / AD&D Disability	Yes Yes	100%	100%	100%
			Medical	Yes	100%	100%	100%
			Dental	No No	0%	0%	0%
			Vision Retirement	No Yes	0% 0%	0% 0%	0% 0%
Ireland	Irish Life Assurance plc	IGP Network Partner	Life	Yes	100%	100%	100%
			Accident / AD&D Disability	No Yes	0% 100% (Case by case)	0% 100% (Case by case)	0% 100%
			Medical	No	0%	0%	0%
			Dental	No	0%	0%	0%
			Vision Retirement	No Yes	0% 0%	0% 0%	0% 0%
Isle of Man	Via United Kingdom / Canada Life *		Retirement	103	070	O/U	070
Italy	Unipol Assicurazioni S.p.A.	IGP Network Partner	Life	Yes	100%	100%	100%
			Accident / AD&D Disability	Yes Yes	0% 100%	0% 100%	0% 100%
			Medical	No	0%	0%	0%
			Dental	No	0%	0%	0%
			Vision Retirement	No Yes		0% 0%	0% 100% (Risk portion only)
	UniSalute S.p.A	IGP Network Partner	Life	No	0%	0%	0%
			Accident / AD&D Disability	No No	0% 0%	0% 0%	0% 0%
			Medical	Yes	100%	100%	100%
			Dental	No	0%	0%	0%
			Vision Retirement	No No	0% 0%	0% 0%	0% 0%
Liechtenstein	Via Switzerland / AXA Life Ltd. *						
Luxembourg	LA LUXEMBOURGEOISE - Vie - Société Anonyme d'Assurances (LALUX)	IGP Network Partner	Life	Yes	100%	100%	100%
			Accident / AD&D Disability	Yes Yes	0% 100%	0% 100%	0% 100%
			Medical	No	0%		0%
			(B) ()	·		0%	
			Dental Vision	No No	0% 0%	0%	0%
			Vision Retirement	No No Yes	0% 0% 0%		
Monaco	Via France / Malakoff Humanis *	IOD Market 1 Dog	Vision Retirement	No Yes	0% 0%	0% 0% 0%	0% 0% 0%
Monaco Netherlands	Via France / Malakoff Humanis * a.s.r.	IGP Network Partner	Vision Retirement Life	No Yes Yes	0% 0% 100%	0% 0% 0% 100%	0% 0%
		IGP Network Partner	Vision Retirement Life Accident / AD&D Disability	Yes Yes Yes Yes	0% 0% 100% 0% 100%	0% 0% 0% 100% 100%	0% 0% 0% 90% (Case by case) 0% 90% (100% case by case)
		IGP Network Partner	Vision Retirement Life Accident / AD&D Disability Medical	Yes Yes Yes Yes Yes Yes Yes	0% 0% 100% 0% 100% 0%	0% 0% 0% 100% 0% 100% 0%	0% 0% 0% 90% (Case by case) 0% 90% (100% case by case) 0%
		IGP Network Partner	Vision Retirement Life Accident / AD&D Disability	Yes Yes Yes Yes	0% 0% 100% 0% 100%	0% 0% 0% 100% 100%	0% 0% 0% 90% (Case by case) 0% 90% (100% case by case)
Netherlands	a.s.r.		Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement	No Yes Yes Yes Yes Yes Yes No No No Yes	0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0%	0% 0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0%	0% 0% 0% 0% 90% (Case by case) 0% 90% (100% case by case) 0% 0% 0% 0%
		IGP Network Partner IGP Network Partner	Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life	No Yes Yes Yes Yes Yes Yes No No No Yes Yes Yes	0% 0% 100% 0% 100% 0% 100% 0% 0% 0% 0% 0% 100%	0% 0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	0% 0% 0% 0% 90% (Case by case) 0% 90% (100% case by case) 0% 0% 0% 0% 0% 100%
Netherlands	a.s.r.		Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability	No Yes Yes Yes Yes Yes Yes No No No Yes	0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 100% 0% 100%	0% 0% 0% 100% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 0% 0% 100%	0% 0% 0% 0% 90% (Case by case) 0% 90% (100% case by case) 0% 0% 0% 0% 0% 0% 100%
Netherlands	a.s.r.		Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical	No Yes Yes Yes Yes Yes Yes No No No Yes Yes Yes Yes Yes Yes Your services of the s	0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 0% 100% 0% 100% 0%	0% 0% 0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 100% 0% 100% 0%	0% 0% 0% 0% 90% (Case by case) 0% 90% (100% case by case) 0% 0% 0% 0% 0% 100% 0% 100% 0%
Netherlands	a.s.r.		Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability	No Yes Yes Yes Yes Yes Yes No No No Yes Yes Yes Yes Yes Yes Yes	0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 100% 0% 100%	0% 0% 0% 100% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 0% 0% 100%	0% 0% 0% 0% 90% (Case by case) 0% 90% (100% case by case) 0% 0% 0% 0% 0% 0% 100%
Norway	a.s.r. Storebrand Livsforsikring AS	IGP Network Partner	Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Retirement	No Yes Yes Yes Yes Yes Yes No No No Yes Yes Yes Yes Yes Yes Yes Yes	0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	0% 0% 0% 100% 0% 100% 0% 100% 0% 0% 0% 0% 0% 100% 0% 100% 0% 0% 100% 0% 100% 0%	0% 0% 0% 0% 0% 90% (Case by case) 0% 90% (100% case by case) 0% 0% 0% 0% 0% 100% 0% 100% 0% 0% 0% 0%
Netherlands	a.s.r.		Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life	No Yes Yes Yes Yes Yes Yes No No No Yes Yes Yes Yes Yes Yes Yes Yes	0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 0% 100%	0% 0% 0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 100% 0% 0% 0% 0% 0% 0% 0% 100%	0% 0% 0% 0% 0% 90% (Case by case) 0% 90% (100% case by case) 0% 0% 0% 0% 0% 100% 0% 0% 100% 0% 0% 0% 100%
Norway	a.s.r. Storebrand Livsforsikring AS	IGP Network Partner	Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Retirement	No Yes Yes Yes Yes Yes Yes No No No Yes Yes Yes Yes Yes Yes Yes Yes	0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	0% 0% 0% 100% 0% 100% 0% 100% 0% 0% 0% 0% 0% 100% 0% 100% 0% 0% 100% 0% 100% 0%	0% 0% 0% 0% 0% 90% (Case by case) 0% 90% (100% case by case) 0% 0% 0% 0% 0% 100% 0% 100% 0% 0% 0% 0%
Norway	a.s.r. Storebrand Livsforsikring AS	IGP Network Partner	Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical	No Yes Yes Yes Yes Yes Yes No No No Yes Yes Yes Yes Yes Yes Yes Yes	0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 100% 0% 0% 100% 0% 100% 100% 100% 100% 100%	0% 0% 0% 100% 0% 100% 0% 100% 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 0% 100% 100% 100% 100% 100%	0% 0% 0% 0% 0% 0% 90% (Case by case) 0% 90% (100% case by case) 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 10
Norway	a.s.r. Storebrand Livsforsikring AS	IGP Network Partner	Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Disability Medical Dental Disability	No Yes Yes Yes Yes Yes Yes No No No Yes Yes Yes Yes Yes Yes Yes Yes	0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 100% 100% 100% 100% 100% 100%	0% 0% 0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 100% 0% 100% 0% 0% 0% 0%	0% 0% 0% 0% 0% 0% 90% (Case by case) 0% 90% (100% case by case) 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 10
Norway	a.s.r. Storebrand Livsforsikring AS Unum Zycie TUiR S.A.	IGP Network Partner	Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical	No Yes Yes Yes Yes Yes Yes No No No Yes Yes Yes Yes Yes Yes Yes Yes	0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 100% 100% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	0% 0% 0% 0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	0% 0% 0% 0% 0% 0% 90% (Case by case) 0% 90% (100% case by case) 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 10
Norway	a.s.r. Storebrand Livsforsikring AS	IGP Network Partner	Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life	No Yes Yes Yes Yes Yes Yes No No No Yes Yes Yes Yes Yes Yes Yes Yes	0% 0% 100% 0% 100% 0% 100% 0% 0% 0% 0% 100% 0% 100% 100% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 100% 100% 100% 100%	0% 0% 0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	0% 0% 0% 0% 0% 0% 90% (Case by case) 0% 90% (100% case by case) 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 0% 100% 100% 100% 100% 100%
Norway Poland	a.s.r. Storebrand Livsforsikring AS Unum Zycie TUiR S.A.	IGP Network Partner IGP Network Partner	Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D	No Yes Yes Yes Yes Yes Yes No No No Yes Yes Yes Yes Yes Yes Yes Yes	0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100%	0% 0% 0% 0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	0% 0% 0% 0% 0% 90% (Case by case) 0% 90% (100% case by case) 0% 0% 0% 0% 0% 100% 0% 100% 0% 0% 100% 0% 0% 0% 0% 100% 100% 100% 100% 100% 100% 100%
Norway Poland	a.s.r. Storebrand Livsforsikring AS Unum Zycie TUiR S.A.	IGP Network Partner IGP Network Partner	Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical	No Yes Yes Yes Yes Yes Yes No No No Yes Yes Yes Yes Yes Yes Yes Ye	0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 100% 100% 100% 100% 100% 100% 100% 100%	0% 0% 0% 0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	0% 0% 0% 0% 0% 90% (Case by case) 0% 90% (100% case by case) 0% 0% 0% 0% 100% 0% 100% 0% 100% 0% 0% 0% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100%
Norway Poland	a.s.r. Storebrand Livsforsikring AS Unum Zycie TUiR S.A.	IGP Network Partner IGP Network Partner	Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Disability Medical Dental Disability	No Yes Yes Yes Yes No No Yes Yes Yes No No No Yes Yes Yes Yes No No No Yes No	0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 0% 0% 0% 0% 100% 100% 100% 100% 100% 100% 100% 100% 100% 0%	0% 0% 0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	0% 0% 0% 0% 0% 0% 90% (Case by case) 0% 90% (100% case by case) 0% 0% 0% 0% 100% 0% 100% 0% 0% 100% 0% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100%
Norway Poland	a.s.r. Storebrand Livsforsikring AS Unum Zycie TUiR S.A.	IGP Network Partner IGP Network Partner	Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical Dental Vision Retirement Life Accident / AD&D Disability Medical	No Yes Yes Yes Yes Yes Yes No No No Yes Yes Yes Yes Yes Yes Yes Ye	0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 100% 100% 100% 100% 100% 100% 100% 100%	0% 0% 0% 0% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 100% 0% 100% 0% 100% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	0% 0% 0% 0% 0% 0% 90% (Case by case) 0% 90% (100% case by case) 0% 0% 0% 0% 100% 0% 100% 0% 0% 100% 0% 0% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100%

Region	Country / Territory	IGP Partner	Туре	Coverage	Offered by IGP Partner?	Pooling	Global Underwriting	Reinsurance to Captives
				Disability	Yes	100%	100%	100%
				Medical Dental	Yes Yes	0% 0%	0% 0%	0% 0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	Spain	Caser Grupo Helvetia (Health)	IGP Network Partner	Life Accident / AD&D	No No	0% 0%	0% 0%	0% 0%
				Disability	No	0%	0%	0%
				Medical	Yes	100%	100%	90% (100% case by case)
				Dental Vision	Yes No	0%	100% 0%	90% (100% case by case) 0%
				Retirement	No	0%	0%	0%
		Caser Grupo Helvetia (Life)	IGP Network Partner	Life	Yes	100%	100%	90% (100% case by case)
				Accident / AD&D Disability	Yes Yes	100%	100%	90% (100% case by case) 90% (100% case by case)
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision Retirement	No Yes	0% 0%	0% 0%	0% 0%
	Sweden	SPP	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	No	0%	0%	0%
				Disability Medical	Yes Yes	100% 0%	0%	100%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
	Switzerland	AXA Life Ltd.	IGP Network Partner	Retirement Life	Yes Yes	0% 100%	0% 100%	90%
	OWNEEDTHAND	, we take a second and a second a secon	Tar House Hardier	Accident / AD&D	Yes	0%	0%	0%
				Disability	Yes	100%	100%	90%
				Medical Dental	No No	0% 0%	0% 0%	0% 0%
				Vision	No	0%	0%	0%
	 			Retirement	Yes	100%	0%	0%
	Türkiye	Allianz Sigorta A.S.	IGP Network Partner	Life Accident / AD&D	No No	0% 0%	0% 0%	0% 0%
				Disability	No	0%	0%	0%
				Medical	Yes	100%	100%	100%
				Dental Vision	Yes Yes	100% 100%	100%	100%
				Retirement	No	0%	0%	0%
		Allianz Yasam ve Emeklilik A.S.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D Disability	Yes Yes	100%	100%	100%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision Retirement	No Yes	0% 0%	0% 0%	0% 0%
	Ukraine	TAS Life Insurance Company	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability Medical	Yes Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
	United Kingdom	AVA Llogith	ICD Naturals Portner	Retirement Life	Yes	0%	0%	0%
	United Kingdom	AXA Health	IGP Network Partner	Accident / AD&D	No No	0% 0%	0% 0%	0% 0%
				Disability	No	0%	0%	0%
				Medical Dental	Yes No	100% 0%	0%	100%
				Vision	Yes	100%	100%	100%
				Retirement	No	0%	0%	0%
		Canada Life	IGP Network Partner	Life Accident / AD&D	Yes No	100% 	100%	90% (100% case by case)
				Disability	Yes	100%	0% 100%	90% (100% case by case)
				Medical	No	0%	0%	0%
				Dental	No No	0%	0%	0%
				Vision Retirement	No No	0% 0%	0% 0%	0% 0%
ast	Bahrain	Via United Arab Emirates / HAYAH Insurance Company P.J.S.C. *			-			
	Egypt	Via United Arab Emirates / HAYAH Insurance Company P. J.S.C. *						
	Jordan Kuwait	Via United Arab Emirates / HAYAH Insurance Company P.J.S.C. * Via United Arab Emirates / HAYAH Insurance Company P.J.S.C. *						
	Oman	Via United Arab Emirates / HAYAH Insurance Company P.J.S.C. *						
	Qatar Soudi Arabia	Via United Arab Emirates / HAYAH Insurance Company P. J. S. C. *						
	Saudi Arabia United Arab Emirates	Via United Arab Emirates / HAYAH Insurance Company P.J.S.C. * HAYAH Insurance Company P.J.S.C.	IGP Network Partner	Life	Yes	100%	100%	100%
	Emilia and Emiliated		.ssomorn artifol	Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100% (PTD, PPD & TTD. LTD still to be confirmed.)	100% (PTD, PPD & TTD. LTD still to be confirmed.)	100% (PTD, PPD & TTD. LTD still to be confirmed.)
				Medical Dental	No No	0% 0%	0% 0%	0% 0%
				Vision	No	0%	0%	0%
			105 11	Retirement	No	0%	0%	0%
		National Health Insurance Company - Daman	IGP Network Partner	Life Accident / AD&D	No No	0% 0%	0% 0%	0% 0%
				Disability	No	0%	0%	0%
				Medical	Yes	100%	100%	100%
				Dental	Yes	100% 100%	100%	100%
				Vision Retirement	Yes No	0%	0%	0%
	Global	Further Underwriting International S.L.U.	IGP Global Service Provider	Life	No	0%	0%	0%
				Accident / AD&D	No	0%	0%	0%
				Disability Medical	No Yes	0% 0%	0% 0%	0% 0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
	Luxembourg	International Mobile Employees	IGP Network Partner	Retirement Life	No Yes		0% 100%	0% 100%
	ravellinoni.R	international Pioplie Elliployees	ide inetwork Partner					
				Accident / AD&D	Yes	100%	100%	100%

Region	Country / Territory	IGP Partner	Туре	Coverage	Offered by IGP Partner?	Pooling	Global Underwriting	Reinsurance to Captives
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
	United Kingdom	International Mobile Employees	IGP Network Partner	Life	No	0%	0%	0%
				Accident / AD&D	No	0%	0%	0%
				Disability	No	0%	0%	0%
				Medical	Yes	100%	100%	100%
				Dental	Yes	100%	100%	100%
				Vision	Yes	100%	100%	100%
				Retirement	No	0%	0%	0%

^{*} Conditions may apply

[•] IGP Correspondent Partner: We are currently working on a potential partnership with this company, but an agreement has not been signed yet. Contracts locally insured by this company that are eligible for inclusion in IGP accounts can only be included on or after the implementation date of the agreement, depending on the effective date or renewal date of the local plan.

[•] IGP Contact Reference: Although we cannot offer inclusion of local contracts in IGP accounts, we can provide a contact at this insurer for information regarding local solutions.





The information in this document is subject to change without notice. Contact us for more details.

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