



IGP partners: Coverages offered locally & included in IGP

Flexible solutions. Strong partners. Experienced staff.
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Region	Country / Territory	IGP Partner	Type	Coverage	Offered by IGP Partner?	Pooling	Global Underwriting	Reinsurance to Captives
Africa	Ghana	Old Mutual Life Assurance Company (Ghana) Limited	IGP Network Partner	Life	Yes	80%	80%	80%
				Accident / AD&D	No	0%	0%	0%
				Disability	Yes	80%	80%	80%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
	Kenya	Old Mutual Kenya	IGP Network Partner	Life	Yes	80%	80%	80%
				Accident / AD&D	Yes	0%	0%	0%
				Disability	Yes	80%	80%	80%
				Medical	Yes	0% (Due to local regulations, this coverage cannot be included in IGP.)	0% (Due to local regulations, this coverage cannot be included in IGP.)	0% (Due to local regulations, this coverage cannot be included in IGP.)
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
	Malawi	Old Mutual Life Assurance Company (Malawi) Limited	IGP Network Partner	Life	Yes	80%	80%	80%
				Accident / AD&D	Yes	80%	80%	80%
				Disability	Yes	80%	80%	80%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
	Mayotte	Via France / Malakoff Humanis *						
	Mauritius	Swan Life Ltd.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	No	0%	0%	0%
				Disability	Yes	100%	100%	100%
				Medical	Yes	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
	Nigeria	emPLE Life Assurance Limited	IGP Network Partner	Life	Yes	40%	40%	40%
				Accident / AD&D	Yes	40%	40%	40%
				Disability	Yes	40%	40%	40%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	Réunion	Via France / Malakoff Humanis *						
	South Africa	Old Mutual Life Assurance Company (South Africa) Limited	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	100%	0%	100% (Risk portion only)
	Uganda	UAP Old Mutual Uganda	IGP Network Partner	Life	Yes	66.5%	66.5%	66.5%
				Accident / AD&D	No	0%	0%	0%
				Disability	Yes	66.5%	66.5%	66.5%
				Medical	Yes	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
Americas	Argentina	SMG Life Seguros de Vida S.A.	IGP Network Partner	Life	Yes	100%	100%	0%
				Accident / AD&D	Yes	100%	100%	0%
				Disability	Yes	100%	100%	0%
				Medical	Yes	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
	Brazil	MAPFRE Vida S.A.	IGP Network Partner	Life	Yes	45%	45%	100%
				Accident / AD&D	Yes	45%	45%	100%
				Disability	Yes	45%	45%	100%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	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	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental	Yes	100%	100%	100%
				Vision	No	0%	0%	0%
				Retirement	Yes	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	Yes	0%	0%	100%
				Disability	Yes	100%	100%	100%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	Colombia	MAPFRE Seguros de Colombia	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	Yes	100% (medical riders)	100% (medical riders)	100% (medical riders)
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	Costa Rica	MAPFRE Seguros Costa Rica, S.A.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	Dominican Republic	MAPFRE BHD Compañía de Seguros, S.A.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100% (Case by Case)	100% (Case by Case)	100% (Case by Case)
				Disability	Yes	100%	100%	100%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%

Region	Country / Territory	IGP Partner	Type	Coverage	Offered by IGP Partner?	Pooling	Global Underwriting	Reinsurance to Captives
				Retirement	Yes	0%	0%	0%
		MAPFRE Salud ARS, S.A.	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	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	Ecuador	MAPFRE Atlas Compañía 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	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	El Salvador	MAPFRE Seguros El Salvador S.A.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	French Guiana	Via France / Malakoff Humanis *						
	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	Yes	100%	100%	100%
				Dental	No	0%	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	Yes	100%	100%	100%
				Dental	No	0%	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	Yes	100%	100%	100%
				Dental	Yes	0%	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	Yes	100%	100%	100%
				Dental	No	0%	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	Yes	100%	100%	100%
				Dental	No	0%	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	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	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	Yes	0%	0%	100%
				Dental	No	0%	0%	0%
				Vision	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 *						
	United States	Prudential Financial, Inc.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	Uruguay	MAPFRE Uruguay Seguros S.A.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	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	Yes	0%	0%	0%
				Disability	Yes	0%	0%	0%
				Medical	Yes	0%	0%	0%
				Dental	Yes	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
Asia Pacific	Brunei	Via Singapore / Singapore Life Ltd. *						

Region	Country / Territory	IGP Partner	Type	Coverage	Offered by IGP Partner?	Pooling	Global Underwriting	Reinsurance to Captives
	Cambodia	Sovannaphum Life Assurance Plc.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	China	Taiping Pension Co., Ltd.	IGP Network Partner	Life	Yes	100%	100%	95%
				Accident / AD&D	Yes	100%	100%	95%
				Disability	Yes	100%	100%	95%
				Medical	Yes	100%	100%	95%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	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	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental	Yes	100%	100%	100%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
	India	ICICI Prudential Life Insurance Co Ltd.	IGP Correspondent Partner	Life	Yes	0%	0%	0%
				Accident / AD&D	Yes	0% (0)	0%	0%
				Disability	Yes	0%	0%	0%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	Japan	The Dai-ichi Life Insurance Company, Limited	IGP Network Partner	Life	Yes	100% (No Japanese contract in Japanese Pool)	100% (No Japanese contract in Japanese GU)	100% (No Japanese contract in Japanese Captive)
				Accident / AD&D	Yes	0%	0%	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	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
	Korea, Republic of	Samsung Life Insurance Company, Ltd.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
	Macau	Via Hong Kong / AXA China Region Insurance Company Limited *						
	Malaysia	AIA Bhd.	IGP Network Partner	Life	Yes	50%	50%	50%
				Accident / AD&D	Yes	50%	50%	50%
				Disability	Yes	50%	50%	50%
				Medical	Yes	50%	50%	50%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
	New Caledonia	Via France / Malakoff Humanis *						
	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	Yes	100%	100%	90%
				Dental	Yes	100%	100%	90%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	Singapore	Singapore Life Ltd.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental	Yes	100%	100%	100%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
	Taiwan	Shin Kong Life Insurance Company, Ltd.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	Thailand	Muang Thai Life Assurance Public Company, Ltd.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
Europe	Austria	ERGO Versicherung AG (in association with BONUS Pensionskassen AG)	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	0%	0%	0%
				Disability	Yes	100%	100%	100%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	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	Yes	0%	0%	0%
				Disability	Yes	100%	100%	80% (Case by case)
				Medical	Yes	100%	100%	80% (Case by case)
				Dental	Yes	100%	100%	80% (Case by case)
				Vision	No	0%	0%	0%
				Retirement	Yes	100%	0%	80% (Case by case. Risk portion only)
	Channel Islands	Via United Kingdom / Canada Life *						
	Denmark	PFA Pension	IGP Network Partner	Life	Yes	0%	0%	0%
				Accident / AD&D	No	0%	0%	0%
				Disability	Yes	0%	0%	0%
				Medical	Yes	0%	0%	0%

Region	Country / Territory	IGP Partner	Type	Coverage	Offered by IGP Partner?	Pooling	Global Underwriting	Reinsurance to Captives
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	100%
	Finland	Mandatum Life Insurance Company Limited	IGP Network Partner	Accident / AD&D	Yes	0%	0%	0%
				Disability	Yes	100%	100%	100%
				Medical	Yes	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
	France	Malakoff Humanis	IGP Network Partner	Disability	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
				Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	0%	0%	0%
				Disability	Yes	100%	100%	100%
	Germany	Gothaer Lebensversicherung AG	IGP Network Partner	Medical	Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
	Greece	The ETHNIKI Hellenic General Insurance Company	IGP Network Partner	Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
	Hungary	Alfa Vienna Insurance Group Zrt	IGP Network Partner	Disability	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	100%
				Accident / AD&D	No	0%	0%	0%
				Disability	Yes	100% (Case by case)	100% (Case by case)	100%
	Ireland	Irish Life Assurance plc	IGP Network Partner	Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	100%
				Accident / AD&D	No	0%	0%	0%
				Disability	Yes	100%	100%	100%
				Medical	No	0%	0%	0%
	Isle of Man	Via United Kingdom / Canada Life *		Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	100%
	Italy	Unipol Assicurazioni S.p.A.	IGP Network Partner	Accident / AD&D	Yes	0%	0%	0%
				Disability	Yes	100%	100%	100%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	100%	0%	100% (Risk portion only)
				Life	No	0%	0%	0%
				Accident / AD&D	No	0%	0%	0%
				Disability	No	0%	0%	0%
				Medical	Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
				Life	No	0%	0%	0%
				Accident / AD&D	No	0%	0%	0%
				Disability	No	0%	0%	0%
	Liechtenstein	Via Switzerland / AXA Life Ltd. *		Medical	Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
	Luxembourg	LA LUXEMBOURGEOISE - Vie - Société Anonyme d'Assurances (LALUX)	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	0%	0%	0%
				Disability	Yes	100%	100%	100%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	0%	0%	90% (Case by case)
				Disability	Yes	100%	100%	0%
				Medical	Yes	0%	0%	90% (100% case by case)
				Dental	No	0%	0%	0%
	Monaco	Via France / Malakoff Humanis *		Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	0%	0%	0%
	Netherlands	a.s.r.	IGP Network Partner	Disability	Yes	100%	100%	100%
				Medical	Yes	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	0%	0%	0%
				Disability	Yes	100%	100%	100%
	Norway	Storebrand Livsforsikring AS	IGP Network Partner	Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
	Poland	Unum Zycie TUIR S.A.	IGP Network Partner	Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
				Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental	No	0%	0%	0%
	Portugal	VICTORIA-Seguros, S.A.	IGP Network Partner	Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
	Romania	Asirom Vienna Insurance Group	IGP Network Partner	Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Dental	No	0%	0%	0%

Region	Country / Territory	IGP Partner	Type	Coverage	Offered by IGP Partner?	Pooling	Global Underwriting	Reinsurance to Captives
	Spain	Caser Grupo Helvetia (Health)	IGP Network Partner	Disability	Yes	100%	100%	100%
				Medical	Yes	0%	0%	0%
				Dental	Yes	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
				Life	No	0%	0%	0%
				Accident / AD&D	No	0%	0%	0%
				Disability	No	0%	0%	0%
				Medical	Yes	100%	100%	90% (100% case by case)
				Dental	Yes	100%	100%	90% (100% case by case)
		Caser Grupo Helvetia (Life)	IGP Network Partner	Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
				Life	Yes	100%	100%	90% (100% case by case)
				Accident / AD&D	Yes	100%	100%	90% (100% case by case)
				Disability	Yes	100%	100%	90% (100% case by case)
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	100%
	Sweden	SPP	IGP Network Partner	Accident / AD&D	No	0%	0%	0%
				Disability	Yes	100%	100%	100%
				Medical	Yes	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	100%
				Accident / AD&D	No	0%	0%	0%
				Disability	Yes	100%	100%	100%
				Medical	Yes	0%	0%	0%
	Switzerland	AXA Life Ltd.	IGP Network Partner	Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	90%
				Accident / AD&D	Yes	0%	0%	0%
				Disability	Yes	100%	100%	90%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	100%	0%	0%
	Türkiye	Allianz Sigorta A.S.	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%
		Allianz Yasam ve Emeklilik A.S.	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
	Ukraine	TAS Life Insurance Company	IGP Network Partner	Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
				Medical	Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
				Disability	Yes	100%	100%	100%
	United Kingdom	AXA Health	IGP Network Partner	Medical	Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	Yes	0%	0%	0%
				Life	No	0%	0%	0%
				Accident / AD&D	No	0%	0%	0%
				Disability	No	0%	0%	0%
		Canada Life	IGP Network Partner	Medical	Yes	100%	100%	100%
				Dental	No	0%	0%	0%
				Vision	Yes	100%	100%	100%
				Retirement	No	0%	0%	0%
				Life	Yes	100%	100%	90% (100% case by case)
				Accident / AD&D	No	0%	0%	0%
				Disability	Yes	100%	100%	90% (100% case by case)
Middle East	Bahrain	Via United Arab Emirates / HAYAH Insurance Company P.J.S.C. *		Medical	No	0%	0%	0%
	Egypt	Via United Arab Emirates / HAYAH Insurance Company P.J.S.C. *		Dental	No	0%	0%	0%
	Jordan	Via United Arab Emirates / HAYAH Insurance Company P.J.S.C. *		Vision	No	0%	0%	0%
	Kuwait	Via United Arab Emirates / HAYAH Insurance Company P.J.S.C. *		Retirement	No	0%	0%	0%
	Oman	Via United Arab Emirates / HAYAH Insurance Company P.J.S.C. *		Life	No	0%	0%	0%
	Qatar	Via United Arab Emirates / HAYAH Insurance Company P.J.S.C. *		Accident / AD&D	No	0%	0%	0%
	Saudi Arabia	Via United Arab Emirates / HAYAH Insurance Company P.J.S.C. *		Disability	No	0%	0%	0%
				Medical	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
	United Arab Emirates	HAYAH Insurance Company P.J.S.C.	IGP Network Partner	Retirement	No	0%	0%	0%
				Life	Yes	100%	100%	100%
				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	No	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
		National Health Insurance Company - Daman	IGP Network Partner	Retirement	No	0%	0%	0%
				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%
Global	Global	Further Underwriting International S.L.U.	IGP Global Service Provider	Retirement	No	0%	0%	0%
				Life	No	0%	0%	0%
				Accident / AD&D	No	0%	0%	0%
				Disability	No	0%	0%	0%
				Medical	Yes	0%	0%	0%
				Dental	No	0%	0%	0%
				Vision	No	0%	0%	0%
				Retirement	No	0%	0%	0%
				Life	Yes	100%	100%	100%
				Accident / AD&D	Yes	100%	100%	100%
	Luxembourg	International Mobile Employees	IGP Network Partner	Disability	Yes	100%	100%	100%

Region	Country / Territory	IGP Partner	Type	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%
				Life	No	0%	0%	0%
	United Kingdom	International Mobile Employees	IGP Network Partner	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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