



# Global Underwriting

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



## IGP's global underwriting value proposition

IGP's Global Underwriting is a coordinated program designed for multinational corporations with a significant global presence, a high degree of control over their participating subsidiaries, and the ambition to achieve the most competitive pricing conditions for their local employee benefits plans.

This approach is based on the following key principles:

- Competitive, prospectively-rated underwriting terms at inception in each country and by each line of risk;
- Extended rate stabilization periods, wherever legally allowed and in accordance with local market practices;
- Comprehensive reporting on local contract performance by country and line of risk
- The Global Underwriting solution is underpinned by IGP's technical governance and reinsurance structure to ensure sustainability of pricing terms, and it is suitable for global programs in excess of USD 5m in annualized premium.



## IGP's Hallmarks



### Global expertise

IGP is part of John Hancock Life Insurance Company (U.S.A.) and wholly owned by Manulife Financial Corporation, a financially strong and leading global financial services group based in Toronto, Canada.

IGP's business model is underpinned by Reinsurance and Pooling agreements between the IGP Network Partners and John Hancock Life Insurance Company (U.S.A.). The reinsurance model fosters enhanced governance, coordination, underwriting oversight, and flexibility within the network.



### Local excellence

IGP is a network based on partnerships, working with leading local insurance companies - currently represented in over 80 countries & territories, and continuously exploring opportunities for further growth.

The IGP Network Partners are our greatest asset and they have been selected for their reputation in providing local customers with among the highest levels of quality service at competitive costs, their financial solidity, prominence in the market and value proposition.



### Vocation for service

For over 50 years, IGP has earned a reputation for outstanding service, professionalism and subject matter expertise. With offices and regional coordinators in Boston, Brussels, Singapore, Mexico-City, and Waterloo, IGP forms a multicultural global team of over 70 employee benefits specialists to provide superior service with professionalism and a personalized approach.

At IGP, customer centricity is at the heart of all our guiding principles and business processes, and our legacy of reliability, knowledge and innovation goes hand in hand with the significant investments we make to improve our customers' experience.



## Get support

Want to learn more about our solutions,  
and how we can support you?

Simply send us a message,  
and we will get back to you shortly.





The information in this document is subject to change without notice. Please contact your IGP Account Manager or [IGPinfo@jhancock.com](mailto:IGPinfo@jhancock.com) for more details.

The International Group Program (IGP) is a registered brand name under John Hancock. IGP operates in the State of New York under JH Signature Insurance Agency, Inc., a NY licensed broker.

IGP has provided the website address of our Network Partners for your convenience. John Hancock is not responsible for the content or accuracy of our Network Partners' web-site(s).

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