Multinational Pooling

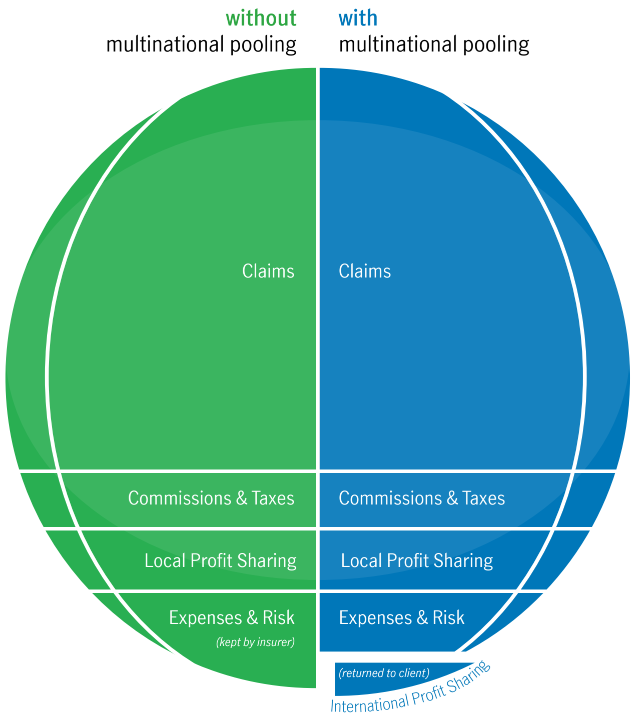
Flexible solutions. Strong partners. Experienced staff.
Your benefits mean the world to us.

What is multinational pooling?

Multinational pooling is a vehicle that enables multinational companies to manage their local employee benefits plans in accordance with their global strategy. Through multinational pooling, employers can obtain data on the local employee benefits plans and may receive a rebate based on the combined claims experience of their programs, as well as potentially improve the terms and conditions of their local group employee benefit policies - at no additional cost.

In a multinational pooling program, all pooled local policies are combined in a “second stage accounting” produced every year. The resulting balance of such account reflects the total savings achieved through pooling policies worldwide, and it generates a rebate payable to the multinational company. The pooling rebate is calculated by netting out claims, changes in reserves, commissions, taxes, any local and central expenses, and risk charges from the worldwide premiums paid plus interest credits.

What happens to the premium you pay?



How can multinational pooling add value?

- Improved oversight and governance of local employee benefits plans
- Opportunity to receive an international pooling rebate if the overall performance of the pool is positive
- Detailed International Experience Reports (IERs) providing comprehensive financial data for all policies included in the pool
- Potential for greater stability in plan costs over a period of time
- Additional layer of service support for both local employees and corporate

IGP’s multinational pooling solutions

IGP’s range of multinational pooling products provides solutions for multinational employers of any size. Such products are tailored to each client’s size, geographic presence and distribution by line of risk, and they are managed dynamically, in order to offer a seamless transition between different pooling programs according to each client’s evolving features.

Depending on the country, poolable group coverages may include:

- Lump sum death benefits
- Disability benefits
- Accident benefits (riders)
- Survivor risk benefits
- Medical benefits
- Insured pension benefits

Self-experienced pool

- Minimum 1,000 pooled lives
- Minimum two pooled contracts

Self-experienced pools operate on a loss-carry forward basis, whereby the international pooling rebate is calculated on the client's own experience. If the aggregate net result of the multinational pooling account is positive, the client may be entitled to a rebate. If the net result is negative, it is carried forward with interest.

IGP strives to maximize the financial stability of a client's international accounts through a prudent underwriting strategy and proactive portfolio management at the local and international levels. However, in case an account produces a deficit, IGP's Rolling Deficit Forgiveness (RDF) protects the international account from having to carry forward a deficit for an unlimited period.

Small Groups Pool

- Less than 1,000 pooled lives
- Minimum two pooled contracts
- No minimum premium

The Small Groups Pool (SGP) is a program designed for smaller multinational corporations and regional employers, whose experience may be more volatile, and which therefore are all pooled together in order to benefit from the added stability and economies of scale afforded by a multi-employer arrangement.

Any participating entities to the SGP which generated a positive overall balance at the end of the program's accounting period will receive a pro-rata share of the overall pool rebate.

The SGP also features an automatic deficit protection, in that the negative overall balance for any pooled entities is not carried forward.

Small Groups Pool facts & figures (based on 2025 results):

- Over 140,000 employees
- More than 1,000 subsidiary contracts
- Over $124 million of pooled premium
- Approximately 360 client companies

Stop Loss

A Stop Loss protection is a risk management tool available to IGP's self-experienced pooling programs, which is implemented at the beginning of an accounting year in order to provide additional stability by limiting the possible losses carried forward.

The stop loss charge is based upon the size and risk profile of the parent's pool, as well as on the stop loss option and level:

- **Full Stop Loss:** No deficit is carried forward in case of a negative Contribution to the International Account.
- **Percentage Stop Loss:** The deficit carried forward is limited to a fixed percentage of the total pooled premium each year.
- **Fixed Amount Stop Loss:** The deficit carried forward is limited to a fixed amount each year.
- **2- or 3-year Local Policy Level Stop Loss:** Any annual accumulated deficit on a local policy basis that has not been recovered after two or three years is forgiven after that specific period. The oldest deficit is deemed to be recovered first.

Other Stop Loss options and levels can be offered on a case-by-case basis.

IGP Pooling Limit: individual claim protection

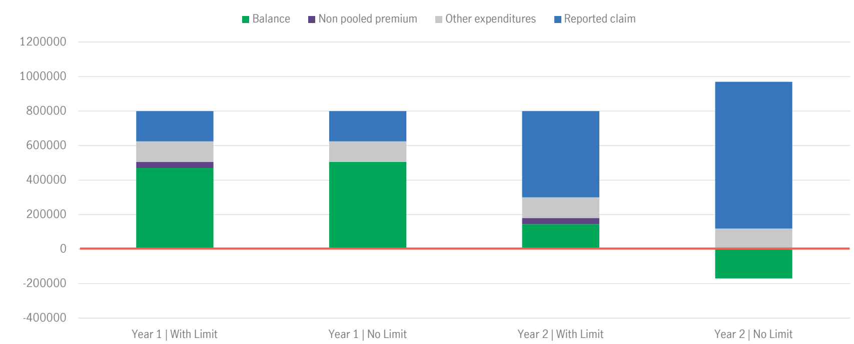
All IGP multinational pooling solutions include an IGP Pooling Limit to reduce the impact of single high-severity claims in a pooling account. Any individual claims are always paid in full to the beneficiary, but the IGP Pooling Limit reduces their impact in a pooling account by excluding the amounts in excess of the Pooling Limit from the calculation of the pool result.

Example Year 1:

- Premium: 800,000
- IGP pooling limit: 500,000
- Non-Pooled Premium: 35,000
- One Claim: 175,000

Example Year 2:

- Premium: 800,000
- IGP pooling limit: 500,000
- Non-Pooled Premium: 35,000
- One Claim: 800,000



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 multinational pooling solutions,
and how we can support you in the implementation and development your pooling program?

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

10/20/2025 WCAG AA