

**SPP:**  
**Your Best Choice**

- **Experience** - SPP is part of Storebrand, Norway's leading pension company. Together, they form the largest pensions group in the Nordic Region. The expertise and experience of SPP's staff helps customers find the right pension and security solutions, tailored to their individual needs and requirements - whether you need smart digital services that save time, tailor-made advice for you and your employees, or a sustainable occupational pension that helps you attract the talents of the future.
- **Advice and long-term solutions** - SPP offers advice on long-term pension savings and sells traditional insurance policies with guaranteed interest, mutual fund investment, as well as individual pension solutions for companies, organizations and private individuals. In addition, security solutions are offered in the form of health and medical care insurance.
- **Sustainable** – Sustainability is fully integrated in SPP's core business. Their unique investment analysis successfully combines financial performance and sustainability, identifying companies ready to meet tomorrow's challenges. SPP does not have an "eco shelf", but works for every penny to act for a sustainable transition. It simply becomes easier to make a sustainable choice.
- **Benefits for Expatriates** - BenEx is a pension plan for Swedish employees serving abroad and no longer belong to the Swedish social security or Swedish occupational scheme. Benefits include old age pensions, survivors' pensions and disability pensions.

**SPP:**  
**Facts & Figures**

- IGP Network Partner since: 2000
- Solvency II Ratio (6/30/2019): 150%
- Financial Ratings (Storebrand Livförsäkring AS)
  - Standard & Poor's (12/17/2019): A-
 (most current ratings are available on <https://www.storebrand.no/en/investor-relations/rating-and-funding>)

**Recent Awards & Recognitions**

- 2020 - Storebrand/SPP the world's most sustainable insurance group (Corporate Knights): Storebrand/SPP ranked number 13 out of 7,395 analyzed companies and is thus the most sustainable insurance group in the world, and also the most sustainable group in the financial industry in the Nordic region.
- 2020 - Continued top rating in sustainability for SPP's unit-linked insurance: SPP continues to receive the highest rating from Söderberg & Partners in the sixth analysis of the Fund Insurance companies' sustainability work in 2020.
- 2019 - SPP/Storebrand is one of the world's most equal companies (Equileap): SPP/Storebrand is one of the world's 100 most equal opportunities companies. The 2019 Gender Equality Global Report & Ranking evaluates and ranks over 3,500 companies in 23 countries based on 19 equality criteria.
- 2019 - Sweden's most sustainable unit-linked insurance: SPP is the only company that receives the highest rating in unit linked insurance, according to Max Matthiessen's "Responsible ownership" report, a top position for SPP for the seventh consecutive year.
- 2019 – Norwegian Fund Selection team of the year: Storebrand/SPP has distinguished itself as the best team in nine of the last ten years, according to Tell Media Group.



**More Information**

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### Claims Processing & Claims Timeliness

- Measurement of claims payment processing & timeliness ✓
- Measurement of claims payment processing & timeliness per client ✓\*
- Frequency of measurement reports Monthly
- Claims payment commitment ✓
  - Death: 100% within 1 month

### Claims Processing Accuracy

- Measurement of claims payment accuracy ✓
- Measurement of claims payment accuracy per client ✓\*
- Frequency of measurement reports Monthly
- Accuracy commitment: 98.5% of claims ✓

### Account Servicing: Responding to Inquiries

- Measurement of responsiveness to telephone inquiries ✓
- Measurement of responsiveness to written inquiries ✓
- Measurement of responsiveness per client ✓\*

### Helplines and IT Capabilities

- Employee help line to respond to employee inquiries for medical insurance ✓
- On-line Administration (real-time) ✓ (employers only)

### Policy Issuance per Individual

- Measurement of timeliness of policy issuance ✓
- Measurement of timeliness of policy issuance per client ✓\*
- Frequency of measurement reports Monthly
- Policy issuance commitment: 100% within 5 working days ✓

\* upon specific client request and/or payment of additional fee.





The information in this document is subject to change. Please contact your IGP Account Manager or [IGPinfo@jhancock.com](mailto:IGPinfo@jhancock.com) for more details.

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