

The Industry Leader: Expertise and Stability

- Established in 1967 – *Over 40 years of providing global solutions*
- The world's leading multinational pooling network: largest market share percentages in terms of pooled premium (>USD 1.64 billion), number of pooled subsidiaries (>5,000) and number of multinational corporations (>800) including most of the *Fortune 500* companies
- Maintains the largest multilingual pooling department in the world
- Conservation rate of over 95 percent
- Managed by John Hancock (an S&P 'AAA' rated company) and its parent company, Manulife Financial Corporation, the sixth largest financial services company in the world based on market capitalization
- Diverse and extensive portfolio of products

Broad Global Reach: We Are Where You Are

- Represented in 60 countries throughout the world and still growing
- New markets are constantly being researched and evaluated; recent additions include Paraguay and Uruguay
- Network Partners work together as a permanent, integrated network – comparable to dealing with a single underwriter on a worldwide basis
- IGP offices in Boston, Brussels, Singapore and Tokyo expedite network service throughout the world

Network of Strong Local Partners: Financially Solid, Reliable and Market Leading Companies

- Network Partners are chosen for their leadership and stability in the group insurance and/or pensions field of their own country
- Each Network Partner is a substantial and reputable company, with strong financial ratings, offering quality services at competitive prices
- When selecting Network Partners, IGP's senior management conducts a thorough due diligence process, evaluating each company on its financial stability, underwriting practices, quality of service, etc.
- Senior officers of the Network Partners and John Hancock have committed to IGP Network Service Standards

Account Management: Pro-active

- Responsive and customized service: single point of contact (Account Manager), backed by a strong management and support team
- Teams of dedicated professionals provide account management, administration, marketing and underwriting services
- Commitment to a long-term relationship and partnership with our clients and their advisors
- Service and value oriented: objective provision of information and creative solutions
- A system of cost-effective and prudent underwriting measures at both the local and international level
- Active monitoring of accounts to reduce the risk of deficits and to maximize financial stability

Reporting and Information Resources: Efficient and High-Quality

- International Experience Reports (IERs) provide detailed information by country and type of coverage in US dollars and local currency
- Country Experience Reports – interim reports, produced in local currency
- Country Profiles – synopsis of social security and private employee benefits practice in each country in the network, updated at least annually
- *Network News*, IGP's quarterly newsletter
- Seminars and Client Training Workshops
- Website: www.igpinfo.com
- Password-protected client websites provide daily updates



Product Portfolio: Diverse and Extensive

- Products to maximize cash flow and manage the cost of providing employee benefits:
 - Advanced International Dividends
 - Automatic Cash Flow Administration
 - Captive Reinsurance With Premium Transfer
 - First Year Advanced Dividend (FYAD)
 - Global Retro
 - Release of Incurred But Not Reported (IBNR) Reserves
- Products to better manage risk:
 - Annual Retro
 - Captive Reinsurance – Risk Ceding
 - IGP's Small Groups Pool
 - Rolling Deficit Forgiveness
 - Stop Loss

Arrangements for Any Size Account: Large or Small

- IGP allows companies to take advantage of their worldwide size and reduce the cost of their employee benefit plans through economies of scale and the pooling of risks. Regardless of the size of the account, the International Dividend can be distributed in most countries among participating subsidiaries to reduce the local cost of each plan
- Larger, less volatile multinational accounts are generally self-experienced; their dividend is based exclusively on their own experience
- Smaller, more volatile accounts generally participate in IGP's Small Groups Pool, which protects each individual account from adverse claims fluctuations
- IGP's Small Groups Pool is the largest of its kind in the world:
 - Over 1,700 subsidiaries
 - More than 265,000 insured employees
 - Over USD 296 million premium
- Small Groups Pool clients with positive experience in 2008 received an International Dividend equal to 35.02% of their own pool's Contribution to the International Account

Third Country Nationals and Expatriates: We Provide Solutions

- Life, accidental death and dismemberment, short- and long-term disability, permanent and total disability, comprehensive medical insurance and pension plans
- Available in a number of currencies with various optional features to meet a client's specific needs
- Quality healthcare around the world with a range of optional medical benefits and/or cost containment features
- IGP works with some of the leading TCN and expat coverage providers:
 - AXA PPP healthcare
 - AXA Winterthur Life Insurance Company
 - CIGNA International Expatriate Benefits
 - Nordben Life & Pension Insurance Co. Limited



The International Group Program



Provides international pooling and better management of employee benefit plans covering the local national employees of the foreign subsidiaries of multinational corporations.

- Established in 1967
- Network of 54 insurance companies in 60 countries
- Each network partner is a major local insurance company
- Life, health & retirement benefits
- IGP offices in Boston, Brussels, Singapore and Tokyo
- Industry leader in multinational pooling
- Almost 800 multinational clients
- Approximately 5,000 pooled foreign operations

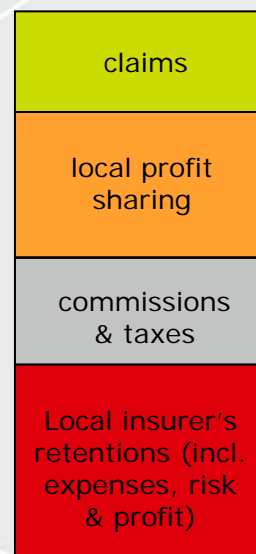
What is "multinational pooling"?

Making a profit and loss account for many contracts across two or more countries as if they were one contract. This international profit sharing comes on top of the local profit sharing.

Visit IGP at: www.igpinfo.com

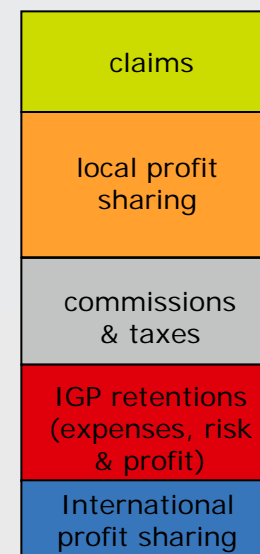
What happens to the premium you pay?

Without IGP



... kept by the insurer

With IGP



... returned to the client