



# IGP partners: Minimum size requirements

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Region	Country / Territory	IGP Partner	IGP Partner Type	Minimum size requirement
Africa	Ghana	Old Mutual Life Assurance Company (Ghana) Limited	IGP Network Partner	Information not yet available.
Africa	Kenya	Old Mutual Kenya	IGP Network Partner	Minimum of 5 lives are required to start a group, but exceptions are possible on a case-by-case basis for start-ups with a minimum of 2 employees. Minimum 10 lives are required for inclusion in IGP.
Africa	Malawi	Old Mutual Life Assurance Company (Malawi) Limited	IGP Network Partner	Information not yet available.
Africa	Mauritius	Swan Life Ltd.	IGP Network Partner	Minimum of 2 lives are required to start a group and a minimum of 10 lives for inclusion in IGP. Smaller units may be considered for inclusion in IGP on a case-by-case basis.
Africa	Mayotte	Via France / Malakoff Humanis *		Minimum of 1 life is required to start a group. Minimum 50 lives are required for inclusion in IGP.
Africa	Nigeria	Old Mutual Nigeria Life Assurance Company Limited	IGP Network Partner	Information not yet available.
Africa	Réunion	Via France / Malakoff Humanis *		Minimum of 1 life is required to start a group. Minimum 50 lives are required for inclusion in IGP.
Africa	South Africa	Old Mutual Life Assurance Company (South Africa) Limited	IGP Network Partner	Minimum of 10 lives are required to start a group and for inclusion in IGP. Exceptions possible in case of expected growth.
Africa	Uganda	UAP Old Mutual Uganda	IGP Network Partner	Information not yet available.
Americas	Argentina	SMG Life Seguros de Vida S.A.	IGP Network Partner	Minimum 25 lives are required to start a group and for inclusion in IGP. Lowering or waiving the 25-life minimum can be considered on a case-by-case basis.
Americas	Brazil	MAPFRE Vida S.A.	IGP Network Partner	Minimum 2 lives are required to start a group but IGP will only include as of 10 lives. A minimum monthly premium of BRL 600, net of commissions is necessary to implement the Group Life product.
Americas	Canada	Manulife Financial Corporation – Canadian Division	IGP Network Partner	Minimum 2 lives are required to start a group but 10 lives are required for inclusion in IGP.
Americas	Chile	MAPFRE Compañía de Seguros de Vida de Chile S.A.	IGP Network Partner	Minimum of 10 lives are required to start a group and for inclusion in IGP. Exceptions are possible on a case-by-case basis.
Americas	Colombia	MAPFRE Seguros de Colombia	IGP Network Partner	Minimum of 10 employees are required to start a Group Life policy, but exceptions can be made for IGP cases.
Americas	Costa Rica	MAPFRE Seguros Costa Rica, S.A.	IGP Network Partner	Minimum of 10 employees are required to start a group.
Americas	Dominican Republic	MAPFRE BHD Compañía de Seguros, S.A.	IGP Network Partner	Minimum of 10 lives are required to start a group and for inclusion in IGP.
Americas	Dominican Republic	MAPFRE Salud ARS, S.A.	IGP Network Partner	Minimum of 10 lives are required to start a group and for inclusion in IGP.
Americas	Ecuador	MAPFRE Atlas Compañía de Seguros S.A.	IGP Contact Reference	
Americas	El Salvador	MAPFRE Seguros El Salvador S.A.	IGP Network Partner	Minimum of 10 lives are required to start a group and for inclusion in IGP.
Americas	French Guiana	Via France / Malakoff Humanis *		Minimum of 1 life is required to start a group. Minimum 50 lives are required for inclusion in IGP.
Americas	Guadeloupe	Via France / Malakoff Humanis *		Minimum of 1 life is required to start a group. Minimum 50 lives are required for inclusion in IGP.
Americas	Guatemala	MAPFRE Seguros Guatemala, S.A.	IGP Network Partner	Minimum of 25 lives and 75% enrolment are required to start a group and for inclusion in IGP.
Americas	Honduras	MAPFRE Seguros Honduras, S.A.	IGP Network Partner	Minimum of 25 lives are required to start a group and for inclusion in IGP.
Americas	Martinique	Via France / Malakoff Humanis *		Minimum of 1 life is required to start a group. Minimum 50 lives are required for inclusion in IGP.
Americas	Mexico	Seguros Monterrey New York Life, S.A. de C.V.	IGP Network Partner	Minimum of 10 lives to start a group plan and for inclusion in IGP. This is a legal minimum.
Americas	Nicaragua	MAPFRE Seguros Nicaragua, S.A.	IGP Network Partner	Minimum of 10 lives are required to start a group and for inclusion in IGP.
Americas	Panama	MAPFRE Panama, S.A.	IGP Network Partner	Minimum of 10 lives are required to start a group and for inclusion in IGP.
Americas	Paraguay	MAPFRE Paraguay Compañía de Seguros S.A.	IGP Network Partner	Minimum of 10 lives are required to start a group and for inclusion in IGP. Exceptions can be considered on a case-by-case basis.
Americas	Peru	MAPFRE Perú Compañía de Seguros y Reaseguros	IGP Network Partner	No minimum for Vida Ley (mandatory plan). Minimum of 10 lives are required to start a Vida Grupo plan.
Americas	Saint Barthélemy	Via France / Malakoff Humanis *		Minimum of 1 life is required to start a group. Minimum 50 lives are required for inclusion in IGP.
Americas	Saint Martin	Via France / Malakoff Humanis *		Minimum of 1 life is required to start a group. Minimum 50 lives are required for inclusion in IGP.
Americas	Saint Pierre & Miquelon	Via France / Malakoff Humanis *		Minimum of 1 life is required to start a group. Minimum 50 lives are required for inclusion in IGP.
Americas	United States	Prudential Financial, Inc.	IGP Network Partner	Minimum of 100 lives are required to start a group and for inclusion in IGP.
Americas	Uruguay	MAPFRE Uruguay Seguros S.A.	IGP Network Partner	Minimum of 10 lives are required to start a group and for inclusion in IGP.
Americas	Venezuela	MAPFRE La Seguridad, C.A.	IGP Contact Reference	
Asia Pacific	Brunei	Via Singapore / Singapore Life Ltd. *		Minimum 4 lives are required to start a group and for inclusion in IGP (additionally, 100% eligible employee and 75% dependent enrolment is required for accident & health policies). Group plan with 1 life can be considered in case of expected growth.
Asia Pacific	Cambodia	Sovannaphum Life Assurance Plc.	IGP Network Partner	Minimum of 20 lives are required to start a group and for inclusion in IGP. This is the legal minimum.
Asia Pacific	China	Taiping Pension Co., Ltd.	IGP Network Partner	Minimum of 3 employees is required to start a group, which is the legal minimum. Minimum of 20 employees is required in case of outpatient benefits, which is a company guideline.
Asia Pacific	French Polynesia	Via France / Malakoff Humanis *		Minimum of 1 life is required to start a group. Minimum 50 lives are required for inclusion in IGP.
Asia Pacific	Hong Kong	AXA China Region Insurance Company Limited	IGP Network Partner	Minimum of 10 lives (life & health) are required to start a group and inclusion in IGP. Waiving or lowering the minimum size requirement can be considered for start-up companies that are expected to grow rapidly. No minimum for group pension plan.
Asia Pacific	India	Max Life Insurance Co. Ltd.	IGP Contact Reference	
Asia Pacific	Japan	The Dai-ichi Life Insurance Company, Limited	IGP Network Partner	To start a group and for inclusion in IGP: Participating group life plan: minimum of 15 lives and JPY 3 million volume insured / Non-participating group life plans: minimum of 60 lives / Medical plans: minimum of 50 lives and JPY 300,000 of total hospitalization benefits. Exceptions are legally not possible.
Asia Pacific	Korea, Republic of	Samsung Life Insurance Company, Ltd.	IGP Network Partner	Minimum of 30 lives are required to start a group and for inclusion in IGP. This is the minimum that has been agreed upon with the Financial Supervisory Service (FSS).

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Asia Pacific	Macau	Via Hong Kong / AXA China Region Insurance Company Limited *		Minimum of 10 lives (life & health) are required to start a group and inclusion in IGP. Waiving or lowering the minimum size requirement can be considered for start-up companies that are expected to grow rapidly. No minimum for group pension plan.
Asia Pacific	Malaysia	AIA Bhd.	IGP Network Partner	Minimum of 10 lives are required to start a group, but 5 lives can be considered for an expanding group, with 100% non-contributory or 75% contributory enrolment. According to LIAM Constitution (local regulatory body), the minimum number of lives is 5. However, the contract can start up with less than 5 lives, provided a minimum of 5 lives is reached within the first 12 months of the policy.
Asia Pacific	New Caledonia	Via France / Malakoff Humanis *		Minimum of 1 life is required to start a group. Minimum 50 lives are required for inclusion in IGP.
Asia Pacific	Philippines	Pioneer Life Inc.	IGP Network Partner	Minimum of 11 lives to start a group and for inclusion in IGP. This can reduce to 5 but the Free Cover Limit will only apply if the group will enrol at least 11 lives.
Asia Pacific	Singapore	Singapore Life Ltd.	IGP Network Partner	Minimum 4 lives are required to start a group and for inclusion in IGP (additionally, 100% eligible employee and 75% dependent enrolment is required for accident & health policies). Group plan with 1 life can be considered in case of expected growth.
Asia Pacific	Taiwan	Shin Kong Life Insurance Company, Ltd.	IGP Network Partner	Minimum of 5 lives and 75% enrolment are required to start a group and to include a group in IGP. This is a legal minimum.
Asia Pacific	Thailand	Muang Thai Life Assurance Public Company, Ltd.	IGP Network Partner	Minimum of 10 lives are required to start a group and for inclusion in IGP. Exceptions are possible on a case-by-case basis.
Europe	Austria	ERGO Versicherung AG (in association with BONUS Pensionskassen AG)	IGP Network Partner	Minimum 10 lives are required to start a group and for inclusion in IGP. However, there might be exceptions (if high coverage for instance) on a case by case basis.
Europe	Belgium	AG	IGP Network Partner	Minimum of 10 lives are required to start a group, but exceptions are possible on a case-by-case basis. Minimum 50 lives are required for inclusion in IGP.
Europe	Channel Islands	Via United Kingdom / Canada Life *		Minimum of 2 lives are required to start a group. Minimum of 20 lives are required for inclusion in IGP. Exceptions are possible for start-up schemes with a clear expectation for rapid growth.
Europe	Denmark	PFA Pension	IGP Network Partner	Minimum 25 lives (pure death benefit) or 5 lives and minimum DKK 5000,000 annual premium (insurance/pension plan) to start a group. Inclusion in IGP as of 25 lives and 10 lives resp.
Europe	Finland	Mandatum Life Insurance Company Limited	IGP Network Partner	Minimum of 5 lives (group life) or 2 lives (group pension) are required to start a group and for inclusion in IGP. Group life policies with only one employee can be set up if the group and number of employees covered will increase in the near future.
Europe	France	Malakoff Humanis	IGP Network Partner	Minimum of 1 life is required to start a group. Minimum 50 lives are required for inclusion in IGP.
Europe	Germany	Gothaer Lebensversicherung AG	IGP Network Partner	Minimum of 10 lives are required to start a group and for inclusion in IGP.
Europe	Greece	The ETHNIKI Hellenic General Insurance Company	IGP Network Partner	Minimum of 10 lives are required to start a group and for inclusion in IGP. Exceptions possible on a case-by-case basis.
Europe	Hungary	Alfa Vienna Insurance Group Zrt	IGP Network Partner	Minimum of 5 lives are required to start a group. There is also a HUF 80,000 minimum premium requirement for inclusion in IGP.
Europe	Ireland	Irish Life Assurance plc	IGP Network Partner	Minimum of 5 lives is required to start a group. Exceptions can be made for IGP cases. The minimum premium is € 3,000 (life only or life + Income Protection).
Europe	Isle of Man	Via United Kingdom / Canada Life *		Minimum of 2 lives are required to start a group. Minimum of 20 lives are required for inclusion in IGP. Exceptions are possible for start-up schemes with a clear expectation for rapid growth.
Europe	Italy	UnipolSai Assicurazioni S.p.A.	IGP Network Partner	No minimum group size requirement.
Europe	Italy	UniSalute S.p.A	IGP Network Partner	Minimum of 200 lives are required to start a group, but this limit can easily be reduced on a case-by-case basis.
Europe	Liechtenstein	Via Switzerland / AXA Life Ltd. *		Minimum of 1 life is required to start a group (100% enrolment required by law for application of the group tariff). Minimum of 2 lives and CHF 20,000 in pure risk premium are required for inclusion in IGP.
Europe	Luxembourg	LA LUXEMBOURGEOISE - Vie - Société Anonyme d'Assurances (LALUX)	IGP Network Partner	No minimum size requirement, but the annual premium must be minimum EUR 10,000.
Europe	Monaco	Via France / Malakoff Humanis *		Minimum of 1 life is required to start a group. Minimum 50 lives are required for inclusion in IGP.
Europe	Netherlands	a.s.r.	IGP Network Partner	Minimum 1 life (DC schemes) and 2 lives (disability schemes) are required to start a group. However, the minimum group size requirement for inclusion in IGP is 10 lives.
Europe	Norway	Storebrand Livsforsikring AS	IGP Network Partner	Minimum of 10 lives are required to start a group for group life plans or 3 lives if combined with a collective pension plan. Minimum of 10 lives are required for inclusion in IGP (exceptions possible on a case-by-case basis).
Europe	Poland	Unum Życie TuIR S.A.	IGP Network Partner	Minimum of 3 lives are required to start a group. Minimum of 10 lives (new plans) or 50 lives (existing plans) can be included in IGP (exceptions possible on a case-by-case basis).
Europe	Portugal	VICTORIA-Seguros, S.A.	IGP Network Partner	Minimum 3 lives (life) and 10 lives (medical) are required to start a group plan and for inclusion in IGP. However, a group can start as of 1 life (life) or 3 lives (medical) if the group is expected to grow.
Europe	Romania	Asirom Vienna Insurance Group	IGP Network Partner	Minimum of 10 lives are required to start a group and for inclusion in IGP. Exceptions are possible on a case-by-case basis.
Europe	Spain	Caser Grupo Helvetia (Health)	IGP Network Partner	Minimum of 10 lives are required to start a group and for inclusion in IGP.
Europe	Spain	Caser Grupo Helvetia (Life)	IGP Network Partner	Minimum of 1 life is required to start a group and for inclusion in IGP.
Europe	Sweden	SPP	IGP Network Partner	Minimum of 10 lives are required to start a group and for inclusion in IGP.

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Europe	Switzerland	AXA Life Ltd.	IGP Network Partner	Minimum of 1 life is required to start a group (100% enrolment required by law for application of the group tariff). Minimum of 2 lives and CHF 20,000 in pure risk premium are required for inclusion in IGP.
Europe	Türkiye	Allianz Sigorta A.Ş.	IGP Network Partner	Minimum of 20 lives are required to start a group and for inclusion in IGP. Exceptions possible on a case-by-case basis.
Europe	Türkiye	Allianz Yaşam ve Emeklilik A.Ş.	IGP Network Partner	Minimum of 10 lives are required to start a group and for inclusion in IGP. This is the legal minimum.
Europe	Ukraine	TAS Life Insurance Company	IGP Network Partner	Minimum of 5 lives are required to start a group and for inclusion in IGP. Exceptions possible on a case-by-case basis.
Europe	United Kingdom	AXA Health	IGP Network Partner	Minimum of 3 lives are required to start a group. Minimum of 25 lives are required for inclusion in IGP.
Europe	United Kingdom	Canada Life	IGP Network Partner	Minimum of 2 lives are required to start a group. Minimum of 20 lives are required for inclusion in IGP. Exceptions are possible for start-up schemes with a clear expectation for rapid growth.
Middle East	Bahrain	Via United Arab Emirates / HAYAH Insurance Company P.J.S.C. *		
Middle East	Jordan	Via United Arab Emirates / HAYAH Insurance Company P.J.S.C. *		
Middle East	Kuwait	Via United Arab Emirates / HAYAH Insurance Company P.J.S.C. *		
Middle East	Oman	Via United Arab Emirates / HAYAH Insurance Company P.J.S.C. *		
Middle East	Saudi Arabia	Via United Arab Emirates / HAYAH Insurance Company P.J.S.C. *		
Middle East	United Arab Emirates	HAYAH Insurance Company P.J.S.C.	IGP Network Partner	• Business Protect: groups between 2 and 9 (included) members. • Employee Protect: groups above 10 (included) members.
Middle East	United Arab Emirates	National Health Insurance Company - Daman	IGP Network Partner	Minimum of 2 lives are required to start a group and for inclusion in IGP. Contracts with 2-10 employees will require individual underwriting. For the contracts with 11-150 employees, the book rate normally will be applicable. For the contracts covering more than 150 employees, the claims experience is taken into the consideration of pricing.
Global	Global	Further Underwriting International S.L.U.	IGP Global Service Provider	
Global	International Mobile Employees	AXA - Global Healthcare	IGP Network Partner	Minimum of 5 lives are required to start a group, but cases of 3+ are considered subject to demonstrating short term growth and underwriting approval. Only Large Corporate cases can be included in IGP - the threshold for LC cases is variable but is typically a group size of 50+ employees.
Global	International Mobile Employees	AXA Luxembourg	IGP Network Partner	Minimum of 2 lives are required to start a group. In addition, a minimum premium of EUR 15,000 is applicable for inclusion in IGP.

\* 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 effect.
- 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.



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