



IGP partners: Pooling limits

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



Region	Country / Territory	IGP Partner	IGP Partner Type	IGP Limit
Africa	Ghana	Old Mutual Life Assurance Company (Ghana) Limited	IGP Network Partner	Information not yet available.
Africa	Kenya	Old Mutual Kenya	IGP Network Partner	No limit.
Africa	Malawi	Old Mutual Life Assurance Company (Malawi) Limited	IGP Network Partner	Information not yet available.
Africa	Mauritius	Swan Life Ltd.	IGP Network Partner	MUR 6,000,000
Africa	Mayotte	Via France / Malakoff Humanis *		
Africa	Nigeria	Old Mutual Nigeria Life Assurance Company Limited	IGP Network Partner	Information not yet available.
Africa	Réunion	Via France / Malakoff Humanis *		
Africa	South Africa	Old Mutual Life Assurance Company (South Africa) Limited	IGP Network Partner	Group life: ZAR 8.6 million LTD: ZAR 28,000 monthly benefit
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	For claims incurred on or after August 1, 2023, the maximum limits are as follows: - Life only: ARS 12,000,000 - Life with AD&D: ARS 12,000,000 - Life with PTD: ARS 12,000,000 - Posthumous Death Benefit: ARS 12,000,000
Americas	Brazil	MAPFRE Vida S.A.	IGP Network Partner	BRL 1,350,000 for LSDB, Optional Life and AD&D respectively
Americas	Canada	Manulife Financial Corporation – Canadian Division	IGP Network Partner	Life: CAD 650,000 LTD: CAD 5,000/month
Americas	Chile	MAPFRE Compañía de Seguros de Vida de Chile S.A.	IGP Network Partner	14,000 UFs
Americas	Colombia	MAPFRE Seguros de Colombia	IGP Network Partner	COP 382,205,000 for Natural Death COP 382,205,000 for Accidental Death
Americas	Costa Rica	MAPFRE Seguros Costa Rica, S.A.	IGP Network Partner	USD 1,000,000
Americas	Dominican Republic	MAPFRE BHD Compañía de Seguros, S.A.	IGP Network Partner	DOP 1,000,000
Americas	Dominican Republic	MAPFRE Salud ARS, S.A.	IGP Network Partner	
Americas	Ecuador	MAPFRE Atlas Compañía de Seguros S.A.	IGP Contact Reference	
Americas	El Salvador	MAPFRE Seguros El Salvador S.A.	IGP Network Partner	USD 1,000,000
Americas	French Guiana	Via France / Malakoff Humanis *		
Americas	Guadeloupe	Via France / Malakoff Humanis *		
Americas	Guatemala	MAPFRE Seguros Guatemala, S.A.	IGP Network Partner	USD 1,000,000
Americas	Honduras	MAPFRE Seguros Honduras, S.A.	IGP Network Partner	USD 1,000,000
Americas	Martinique	Via France / Malakoff Humanis *		
Americas	Mexico	Seguros Monterrey New York Life, S.A. de C.V.	IGP Network Partner	Life only: USD 400,000 Life with AD&D: USD 200,000 each (for a maximum of USD 400,000) PTD only: USD 400,000 PTD with waiver of premium: USD 200,000 each (for a maximum of USD 400,000)
Americas	Nicaragua	MAPFRE Seguros Nicaragua, S.A.	IGP Network Partner	USD 1,000,000
Americas	Panama	MAPFRE Panama, S.A.	IGP Network Partner	USD 1,000,000
Americas	Paraguay	MAPFRE Paraguay Compañía de Seguros S.A.	IGP Network Partner	PYG 1.5 billion
Americas	Peru	MAPFRE Perú Compañía de Seguros y Reaseguros	IGP Network Partner	Vida Ley - Natural Death: PEN 373,900 - Accidental Death: PEN 373,900
Americas	Saint Barthélemy	Via France / Malakoff Humanis *		
Americas	Saint Martin	Via France / Malakoff Humanis *		
Americas	Saint Pierre & Miquelon	Via France / Malakoff Humanis *		
Americas	United States	Prudential Financial, Inc.	IGP Network Partner	Group Life: USD 1,000,000 / Long Term Disability: USD 3,500 per month / Short Term Disability: USD 1,500 per month
Americas	Uruguay	MAPFRE Uruguay Seguros S.A.	IGP Network Partner	Life only: USD 300,000 Life with AD&D: USD 300,000 each (for a maximum claim of USD 600,000)
Americas	Venezuela	MAPFRE La Seguridad, C.A.	IGP Contact Reference	
Asia Pacific	Brunei	Via Singapore / Singapore Life Ltd. *		
Asia Pacific	Cambodia	Sovannaphum Life Assurance Plc.	IGP Network Partner	Life and AD&D: USD 400,000 per benefit Critical Illness: USD 200,000
Asia Pacific	China	Taiping Pension Co., Ltd.	IGP Network Partner	For all contracts with Policy Year End date of July 31, 2024 and later: - CNY 6,000,000 for life & CNY 6,000,000 for AD&D separately (i.e., for a total of CNY 6 million per insured life). - For contracts with a double indemnity payout, CNY 6 million per
Asia Pacific	French Polynesia	Via France / Malakoff Humanis *		

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Asia Pacific	Hong Kong	AXA China Region Insurance Company Limited	IGP Network Partner	Life: HKD 2,800,000 million per life AD&D Rider: HKD 1,200,000 million per life TPD Rider: HKD 2,800,000 million per life Critical Illness Rider: HKD 2,800,000 million per life Since both the TPD and Critical Illness riders serve to accelerate the d
Asia Pacific	India	Max Life Insurance Co. Ltd.	IGP Contact Reference	
Asia Pacific	Japan	The Dai-ichi Life Insurance Company, Limited	IGP Network Partner	JPY 30,000,000
Asia Pacific	Korea, Republic of	Samsung Life Insurance Company, Ltd.	IGP Network Partner	Life due to accident or illness: KRW 250 million Disability due to accident: KRW 250 million Disability due to illness: KRW 250 million
Asia Pacific	Macau	Via Hong Kong / AXA China Region Insurance Company Limited *		
Asia Pacific	Malaysia	AIA Bhd.	IGP Network Partner	Life Only: MYR 400,000 Life with PTD: MYR 400,000 on either coverage* Life with AD&D: MYR 400,000 per coverage (for a maximum of MYR 800,000) AD&D Only or PTD Only: MYR 400,000 Life with PTD and AD&D: MYR 400,000 on Life with PTD portion* / MYR 400,000
Asia Pacific	New Caledonia	Via France / Malakoff Humanis *		
Asia Pacific	Philippines	Pioneer Life Inc.	IGP Network Partner	PHP 20,000,000 for Life/TPD and PHP 20,000,000 for AD&D, for a total exposure on one individual of PHP 40,000,000. For Group Critical Illness, the maximum amount on any one individual is PHP 8,000,000.
Asia Pacific	Singapore	Singapore Life Ltd.	IGP Network Partner	SGD 1,100,000 Dread Disease policies: SGD 300,000 Group Disability Income (GDI): - 2-year and a 5-year pay-out period: SGD 180,000 per year - "to age 65" plans: case by case
Asia Pacific	Taiwan	Shin Kong Life Insurance Company, Ltd.	IGP Network Partner	Lump Sum Death Benefits: TWD 20 million Combined Life with Accidental Death and Dismemberment: TWD 20 million on each coverage for a total limit of TWD 40 million Combined Life with Occupational Hazards: TWD 20 million on each coverage for a total limit
Asia Pacific	Thailand	Muang Thai Life Assurance Public Company, Ltd.	IGP Network Partner	Life only: THB 12,000,000 Combined life and AD&D coverage: THB 6,000,000 each, for a maximum of THB 12,000,000
Europe	Austria	ERGO Versicherung AG (in association with BONUS Pensionskassen AG)	IGP Network Partner	EUR 500,000 on lump-sum death and/or increase in reserves on account of widow's and orphans' benefits or disability pension.
Europe	Belgium	AG	IGP Network Partner	For policy years beginning on or after January 1, 2024: EUR 349,444 for life EUR 39,944 of annual disability annuity
Europe	Channel Islands	Via United Kingdom / Canada Life *		
Europe	Denmark	PFA Pension	IGP Network Partner	DKK 5,289,000 of lump sum death benefits and/or annuity payment plus increase in reserves for Widow's & Orphans' or disability pension. Note: not applicable to Danish subsidiaries of Danish parents that participate in PFA's stop loss program.
Europe	Finland	Mandatum Life Insurance Company Limited	IGP Network Partner	EUR 450,000
Europe	France	Malakoff Humanis	IGP Network Partner	EUR 500,000
Europe	Germany	Gothaer Lebensversicherung AG	IGP Network Partner	Death coverage: EUR 400,000 Long Term Disability (including waiver of premium): EUR 275,000
Europe	Greece	The ETHNIKI Hellenic General Insurance Company	IGP Network Partner	EUR 500,000 for life and accidental death combined
Europe	Hungary	Alfa Vienna Insurance Group Zrt	IGP Network Partner	Limits apply separately to group life-only cases and to group life cases with AD&D. - Life only: HUF 120,000,000 - Life with AD&D: HUF 60,000,000 each (for a maximum of HUF 120,000,000)
Europe	Ireland	Irish Life Assurance plc	IGP Network Partner	EUR 500,000
Europe	Isle of Man	Via United Kingdom / Canada Life *		
Europe	Italy	UnipolSai Assicurazioni S.p.A.	IGP Network Partner	EUR 450,000
Europe	Italy	UniSalute S.p.A	IGP Network Partner	
Europe	Liechtenstein	Via Switzerland / AXA Life Ltd. *		
Europe	Luxembourg	LA LUXEMBOURGEOISE - Vie - Soci�t� Anonyme d'Assurances (LALUX)	IGP Network Partner	EUR 100,000
Europe	Monaco	Via France / Malakoff Humanis *		
Europe	Netherlands	a.s.r.	IGP Network Partner	Life (incl. LSDB, WOP, ANW-gap): EUR 400,000 per risk LTD: EUR 30,000 for fixed disability annuities and EUR 25,000 for increasing annuities STD: EUR 400,000

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Europe	Norway	Storebrand Livsforsikring AS	IGP Network Partner	NOK 3,500,000 (applied separately for death risks (life and survivors') and disability risks)
Europe	Poland	Unum Zycie TuR S.A.	IGP Network Partner	PLN 400,000 per coverage Exceptions (on each of the below coverages, the IGP Limit is PLN 1,000,000): - Accidental Permanent Disability – Lump sum with either 5 years or 10 years of monthly instalments - Detriment – result of accident - Detriment – he
Europe	Portugal	VICTORIA-Seguros, S.A.	IGP Network Partner	EUR 150,000 (applicable separately to life and disability) Accidental death: EUR 150,000
Europe	Romania	Asirom Vienna Insurance Group	IGP Network Partner	USD 250,000 per coverage In case of riders, USD 250,000 is the maximum benefit paid out reported in IGP
Europe	Spain	Caser Grupo Helvetia (Health)	IGP Network Partner	
Europe	Spain	Caser Grupo Helvetia (Life)	IGP Network Partner	EUR 1,000,000 - If pre-retirement benefits are included, the IGP limit applies to the total claim – lump sum plus increase in reserves for Widow's & Orphans' or disability pensions. - Accidental death: case-by-case basis Group life: 80 Basic Amounts (BA) Waiver of Premium and Disability: 50 Income Basic Amounts
Europe	Sweden	SPP	IGP Network Partner	
Europe	Switzerland	AXA Life Ltd.	IGP Network Partner	CHF 700,000 of lump sum death benefits and/or the increase in reserves for widow's & orphans' or disability pension
Europe	Türkiye	Allianz Sigorta A.S.	IGP Network Partner	
Europe	Türkiye	Allianz Yasam ve Emeklilik A.S.	IGP Network Partner	Life only: USD 750,000 Life with AD&D: USD 750,000 for each benefit; however, if the life insured dies as a result of an accident, the Life benefit (death any cause) is not paid out — only the Accidental Death benefit is paid out. Life with PTD: USD
Europe	Ukraine	TAS Life Insurance Company	IGP Network Partner	USD 500,000 on each coverage
Europe	United Kingdom	AXA Health	IGP Network Partner	
Europe	United Kingdom	Canada Life	IGP Network Partner	- GBP 400,000 for schemes placed with Canada Life per 4/1/2018 or later - GBP 300,000 for contracts with an effective date prior to 4/1/2018
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	
Middle East	United Arab Emirates	National Health Insurance Company - Daman	IGP Network Partner	
Global	Global	Further Underwriting International S.L.U.	IGP Global Service Provider	
Global	International Mobile Employees	AXA - Global Healthcare	IGP Network Partner	
Global	International Mobile Employees	AXA Luxembourg	IGP Network Partner	EUR 650,000 (or the equivalent in CHF, NOK, SEK, USD or GBP, updated on an annual basis according to the average exchange rate over the applicable policy year)

* 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 effective date or renewal date of the local plan.
- 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.



The information in this document is subject to change without notice. Contact us for more details.

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IGP Network Partners operating outside of the United States are not necessarily licensed in or authorized to conduct insurance business in any state in the United States including, the State of New York. The policies and/or contracts issued by a Network Partner to contract holders outside of the United States have not been approved by the NY superintendent of Financial Services or the regulators of any other U.S. state and are not protected by the NY State guaranty fund or any other state's guaranty fund and are not subject to the laws of NY or the laws and/or protections of any other state where the Network Partner is not licensed to do business.