



Simplifying Insurance

Global Employee
Benefits Specialist

Hong Kong ■ Shanghai ■ Beijing ■ Singapore ■ Bangkok
Dubai ■ London ■ Los Angeles ■ Mexico City ■ New York ■ Miami ■ Cebu



Contents

Pacific Prime is a leading [global employee benefits specialist](#). We have grown consistently over the past 20 years to become one of the foremost advisors for many of the world's leading companies. Our success has been based on the [expert and impartial advice](#) we have been able to offer our clients who enjoy the free value added service and year round assistance.

About Us	4
Global Operations	5
Pacific Prime - Key Facts	6
Employee Benefit and Risk Management Solutions	7
Strong Customer Service and IT	8
Client Focused Value Proposition	9
Consulting	
Policy Broking Methodology	
Plan Administration	
Employee Benefits and Corporate Insurance Solutions Available From Pacific Prime	14
Designing and Structuring Your Employee Benefits Program	16
Corporate Social Responsibility at Pacific Prime	18
What Insurers say about Pacific Prime	19
Our Insurance Partners	20

About Us

As a leading insurance broker with a truly global footprint, we have become the foremost advisor to individuals, SMEs, and corporates due to our organization's strengths and beliefs. We have also become the preferred advisor for many leading multinationals.



The Core Reasons for Our Success



Staff Expertise

Pacific Prime has the most extensive and well managed insurance advisor [training and development program](#) in the industry. Our staff retention and dedicated focus has enabled us to give unparalleled advice.



Service Culture

Our staff understands our key corporate objective: to deliver [quality service to our clients](#). This is supported by bespoke [IT systems](#) which enable us to manage the unique requirements of clients at the highest level, and provide dedicated account coverage.



Long Term Partnerships

By understanding our clients' needs, we deliver clear results. We have been able to add value to policyholders by [understanding their objectives and aligning their insurance accordingly](#). We believe in a transparent relationship that promotes success by establishing trust.

Global Operations

Founded
in 2000

in HK as an
employee benefits &
medical insurance
specialist



+500,000
lives covered



by medical
insurance plans
worldwide

Key insurance consultant for leading international
insurers such as

**Bupa Global, Allianz Worldwide Care, Cigna
Global Benefits, Aetna, AXA, MSH, Ping'An**



Official member
of the **Worldwide
Broker Network**

Winner of Bupa's Top
Global Distributor award

2013
to
2016

the Best Performing
Intermediary and
Top Producer award

2018



+500
Staff Worldwide

We cover over

4,000 companies



including many SMEs, international
schools, and global multinationals

Pacific Prime – Key Facts

Pacific Prime is a global employee benefits insurance advisor. Key facts and statistics are as follows:



We service and support our clients in **187** countries around the world

We are the **largest insurance brokerage in Asia** for

Allianz, Cigna, AXA PPP, Aetna, Bupa, MSH, NOW Health, DKV, Generali, and April International, as well as a key partner for ICBC-AXA and Ping An Health in China

We cover over **150 school campuses**, and provide insurance to over **4,000 companies** (including many multinationals)



We have developed **dedicated servicing teams** within most major health insurers due to our size and service requirements. This enables us to deliver an outstanding customer service experience to our clients



We offer multilingual support in **28 languages** including English, Mandarin, French, Spanish, Italian, Russian, Portuguese and Arabic

Employee Benefit and Risk Management Solutions

Pacific Prime has almost two decades of experience working with professional service firms, schools, and many other types of businesses all over the world. Based on our close long term partnerships with the schools we represent we have developed a deep understanding of the challenges businesses face: offering competitive and affordable employee benefits. We also have specific knowledge and expertise to manage business risks.

Understanding and Managing Client needs

- Attract and retain quality expatriate and local staff
- Manage total insurance risk and expenditure
- Address and service the ongoing needs and requirements of your employees
- Ensure employee safety by avoiding high compensation payouts in case of accidental injury on the company premises and, commuting to and from the company
- Liability of directors, managers, and staff
- Company property and property under custody
- Business interruption caused by natural disasters, epidemics, or pandemics resulting in additional capital needing to be raised for the rental of temporary facilities

Providing the Right Solutions

Employee Benefits

- Supplementary Medical Insurance
- Short & Long Term Disability
- Life Insurance
- Personal Accident
- Group Travel

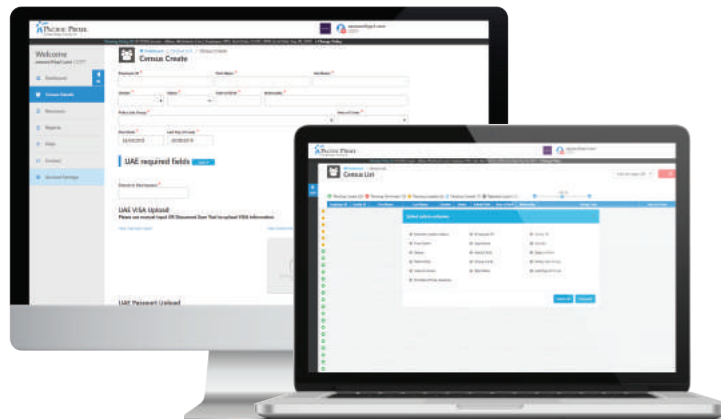
Comprehensive Medical

- Varying Levels of Geographical Coverage
- Access to International Hospitals
- Inpatient / Outpatient / Dental / Maternity / Wellness Options
- Low Cost Mid-range Plans for Locally Hired Foreigners and Chinese Executives
- Bespoke Benefit Levels to match Membership Demographics / Employee Designation

Property & Casualty

- Property All Risk
- Business Interruption
- Public Liability
- Employer's Liability
- Professional Indemnity
- Director's & Officer's Indemnity

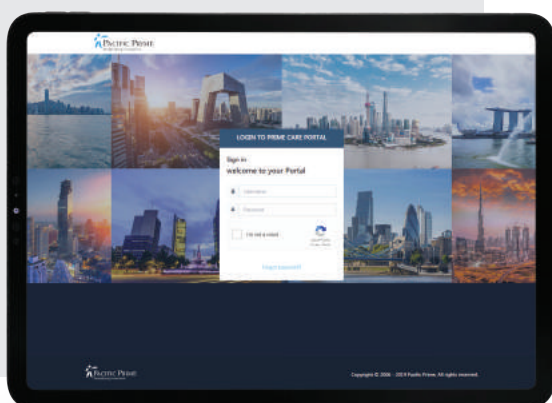
Strong Customer Service and IT



Our Customer Relationship Management (CRM) system is one of the most advanced in the global market. The software has been developed over the past decade to provide excellent client management capabilities to all departments working with clients – Client Management, Administration, Accounts, Claims, Renewals and Sales. This [comprehensive integrated system](#) enables huge gains in efficiency, and this translates to unequalled service provided to our customers.

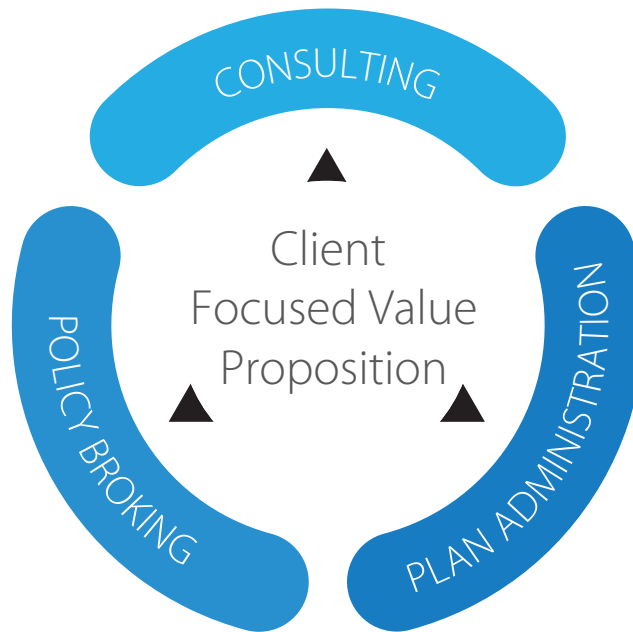
An integrated electronic filing system has largely eliminated the need for the vast amount of paperwork traditionally generated in the insurance industry. Our electronic records also make it [very easy on our customers](#), with no need to resubmit documents we already have on file every time a renewal or claim needs to be processed.

Our [advanced quotation system](#) gives our staff the latest information pertaining to policies, premiums and claims procedures. The system is updated constantly, so our staff are able to generate accurate quotes very quickly, allowing us to provide customers with clear comparisons of the most up to date quotes available from more than 40 insurers. The system is capable of generating quotes for more than 50,000 plan options.



The **Prime Care Portal** is our in-house developed HR administration tool, designed to simplify all aspects of your policy. With it, HR teams can **safely, securely, and speedily** keep track of employee benefits usage and policy claims history.

Client Focused Value Proposition



Consulting

Extensive industry knowledge and strategic support and advice enable our staff to design and deliver competitive, sustainable and affordable plans.

Policy Broking

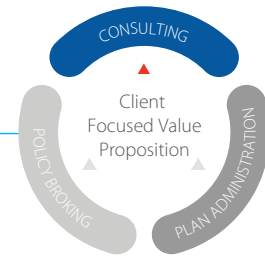
Insurer and policy selection through rigorous and appropriate benchmarking of the right providers, reviewed at appropriate intervals to maintain consistency.

Plan Administration

Ongoing plan management with dedicated local support in all aspects, including claims, accounting and benefits explanation to deliver total client satisfaction.

Our customer service is supported by our strong **IT capabilities** and our **employee culture**

Consulting



We work closely with every corporate client to understand their initial needs and requirements, as well as their medium and long term objectives. This enables us to manage plan design to allow our clients to offer competitive employee benefits in their industry sector which are sustainable and stable over time.



1. Market Intelligence

Up-to-date information on employee benefit trends in key market segments.

2. Industry Knowledge

Unparalleled knowledge and insight on all leading international insurance providers.

3. Plan Design

Expertise and experience in plan design to meet client's requirements.

4. Legal & Compliance

Support to multi-jurisdictional clients on medical employee benefits.

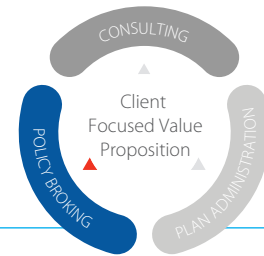
5. Global Offices

Our offices are closely integrated to provide cohesive client servicing to deliver a single global solution.

6. Understanding and Influence

Our unmatched industry understanding allows us to not only advise clients better, but the insurers as well i.e. Our CEO sits on the Bupa Global Distributor Advisory Board, giving direct feedback and advice to their Global Management.

Policy Broking Methodology



We undertake a rigorous benchmarking process, ensuring that we work with the right insurance providers, so the best value and the right solutions are delivered. We understand legal and compliance issues in the cities where we support our clients. Pacific Prime is also accustomed to evaluating the less tangible elements of service and claims that are always included in our overall evaluation of an insurer, to ensure clients have total awareness of the policy.

1. Insurer Selection

Selection of most suitable providers who fit our clients' requirements.

2. Request for Proposal

Development and presentation of Request for Proposal (RFP) to insurers.

3. Evaluation

Evaluation of insurer proposals including benefits, policy terms and conditions to ensure suitability to meet our clients' needs.

4. Negotiation

Negotiation of plan premiums with the insurer to ensure we deliver value for money.

5. Recommendations

Overall quote presentation to clients with impartial and informed recommendations.

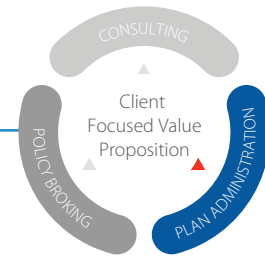
6. Plan Implementation

Streamlined initial policy implementation, including employee orientation, gives peace of mind with the timely commencement of coverage understood by all members.

7. Contract

Contract assistance to formally implement the insurance policy between the insurer and the client.

Plan Administration



Ongoing plan management with dedicated and experienced local support on claims, accounting, and benefits to deliver client satisfaction.

1. Coordination

Coordination with insurers for smooth plan implementation and ongoing management.

2. Review Meetings

Regular meetings with clients to review plan performance (claims, as well as service).

3. Communication

Communication with employees (on both an individual and group basis) on plan benefits and administrative procedures.

4. Census Management

Constant management and tracking of plan modifications such as staff enrolments and terminations, etc.

5. Accounting

Accounting assistance to reconcile and arrange all payments, for customers and insurers alike.

6. Streamlined Claims Process

All of our insurers have developed streamlined claims handling dedicated to Pacific Prime. i.e. We promote the acceptance of scanned and emailed documents, and claims payment based on receipt without original claims forms. We also feature claims pick up and online claims submission (2014).

7. Employee Claims Assistance

We completely respect our clients' privacy and need for confidentiality, and only assist with claims where requested to, either from the beginning or if escalation is needed, and always guarantee the medical information remains private. Many members choose to communicate directly with the insurer until they experience problems.

8. Claims Communication to Employees

An essential part of our claims handling is to communicate the claims procedures at time of application so expectations and procedures are immediately clear.

9. Direct Billing

Development of direct billing networks to suit client's needs.



Employee Benefits and Corporate Insurance Solutions Available From Pacific Prime

Pacific Prime is one of the world's leading providers of employee benefits solutions. We partner with all major insurers to offer a wide variety of group insurance and employee benefits plans that can be tailored to meet the needs of each and every group - no matter their size or industry.

Our team of veteran corporate insurance and employee benefits experts has in-depth knowledge of the specific challenges facing businesses of all sizes, and can help arrange the following types of customizable solutions:

Employee benefits solutions

- Group health insurance
- Inpatient / Outpatient / Dental / Maternity / Wellness options
- Wellness programs and packages
- Life and Long-Term Disability insurance
- Flexible benefits



Corporate insurance solutions

- Property insurance
- Worker's compensation and employer's liability insurance
- Directors & Officers' liability insurance
- Group travel and accident insurance
- Public liability insurance
- Business interruption insurance
- Professional indemnity insurance
- Cyber insurance
- Erection/construction insurance
- Crime insurance
- Money insurance
- Machinery breakdown insurance
- Product liability
- School liability



To learn more about the insurance solutions we offer, visit:

www.pacificprime.com/corporate/company-insurance-solutions



Designing and Structuring Your Employee Benefits Program

Designing and structuring an effective employee benefits solution can be a significant undertaking. In our goal of simplifying insurance, we have outlined below the four major steps to structuring a robust and sustainable benefits program:



Step 1



Outline your employee benefits objectives

This will help inform every other decision you make along the way. The two key considerations to make include:

- What are my business goals?
- What do my employees want or need?

Step 2



Ascertain your budget

After step 1, you can begin to get a better idea of how much your desired benefits will cost. Here are some commonalities when it comes to the cost for particular benefits:

- Inpatient and outpatient coverage are the most basic types of benefits
- Cover for dental, maternity, etc., are considered "additional" features
- Comprehensive plans cover just about any type of medical treatment imaginable, and are typically provided to upper management staff.

Step 3



Identify your options

Now, it's time to get into the nitty gritty of the specific benefits you want your program to have. Here is a breakdown of the most popular benefits to consider:

Foundational health insurance benefits:

Family cover, pre-existing conditions treatment, international coverage

Additional health insurance benefits:

Maternity insurance, dental treatment, vision cover

Non-health insurance benefits:

General wellness programs (e.g. gym membership), employee assistance programs, mental health support

Step 4



Build your benefits program

Once you've determined your options, it's time to procure and compare plans that best match your company's goals. Here are some key questions to ask when sourcing and comparing quotes from benefits providers:

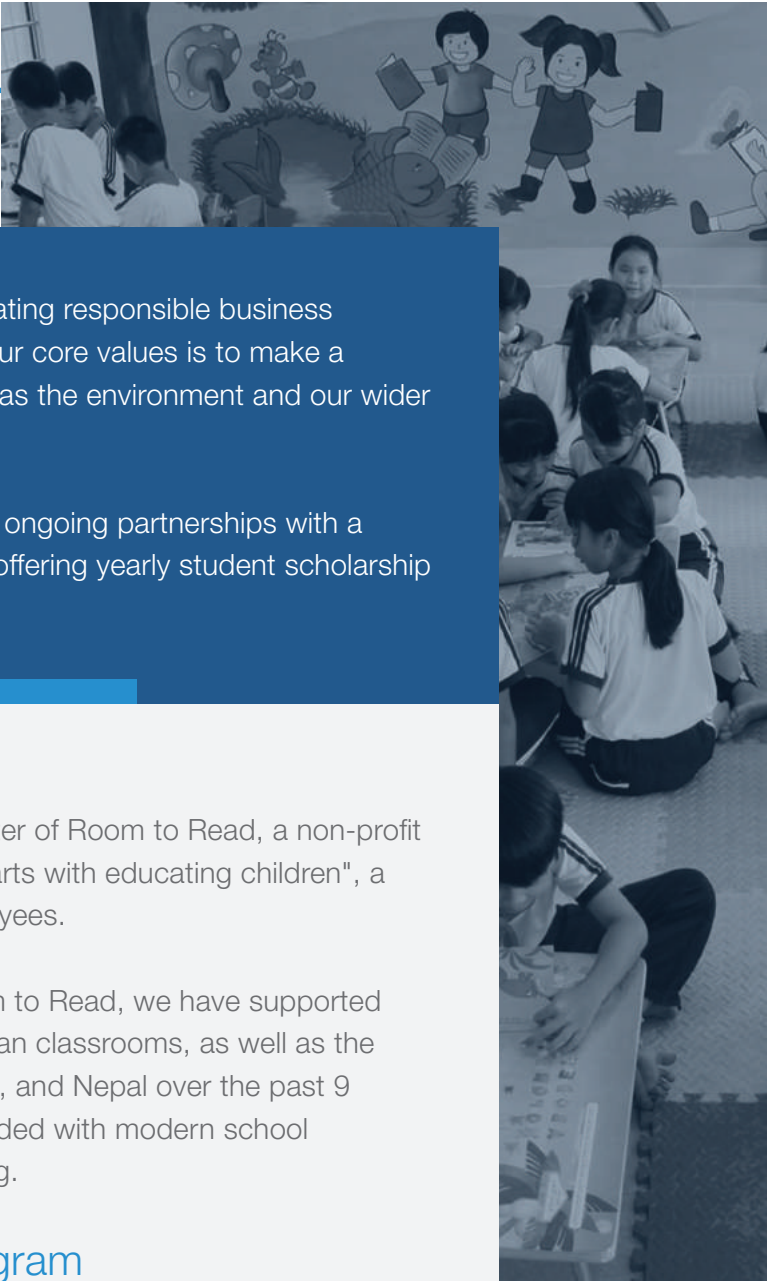
Sourcing quotes from benefits providers:

- Is your census data up to date?
- Which providers offer solutions in the regions you need?
- Which providers do you want to procure quotes from?

Comparing quotes from benefits providers:

- What is the premium?
- What are the underwriting terms?
- What are the excesses, deductibles, and annual limits?

Corporate Social Responsibility at Pacific Prime



At Pacific Prime, we are dedicated to integrating responsible business practices into our daily operations. One of our core values is to make a positive difference in the workplace, as well as the environment and our wider community.

We put this core value into practice through ongoing partnerships with a number of non-profit organizations, and by offering yearly student scholarship programs.

Room to Read Charity

Pacific Prime has long been an avid supporter of Room to Read, a non-profit organization that believes "world change starts with educating children", a view shared by Pacific Prime and our employees.

Through our ongoing partnership with Room to Read, we have supported literacy programs to improve learning in Indian classrooms, as well as the construction of 8 schools in Laos, Sri Lanka, and Nepal over the past 9 years. 2,000+ children have also been provided with modern school buildings and books to support their learning.

Pacific Prime Scholarship Program

Initially created in 2013, our Pacific Prime Scholarship Program provides USD 1,000 bursaries to talented students from all over the globe to help offset some of their education costs and reach their educational goals. Since then, we have organized our Scholarship Program on an annual basis to reward exceptional students undertaking their secondary school and undergraduate studies.

What Insurers say about Pacific Prime

We have enjoyed working alongside Pacific Prime as it has grown over the last ten years. Today, it is one of our closest relationships. We value Pacific Prime's ethics and experience, and recognize the credibility the organization holds in the market.



Alexis Obligi
Chief Sales & Marketing Officer

Pacific Prime has shown to be an important, long-term partner for Bupa Global. Not only does the company have an impressively large global footprint, it also has the international medical insurance expertise and global market insight to provide Bupa Global clients and staff alike with valuable advice and hands-on service.



Sheldon Kenton
Managing Director

Pacific Prime's staff have excellent product and insurance knowledge which helps them understand and work with both clients and Cigna with a high level of dedication and professionalism.



Howard Gough
CEO Cigna - Middle East & Asia Pacific region

In our experience, they run a highly reputable operation and put the interests of their customers at the forefront of their decision making process.



Derek Goldberg
CEO of Aetna Singapore

Our experience is that Pacific Prime displays an exceptional level of professionalism. We would really like to highlight their exceptional focus on the needs of our mutual clients. I would have no hesitation in recommending their service to any institution looking for health insurance.



Alain Peddle
Deputy CEO of Pingan Health

Pacific Prime dedication to put the customer's interest at the heart of everything they do make them an excellent Global Distribution Partner of AXA. Their team are always professional and highly knowledgeable within a complex ever changing marketplace. Pacific Prime continue to grow their local presence around the world which makes it even easier to work with AXA.



Kevin Melton
Sales and Marketing Director -
AXA's international health business

Our Insurance Partners

Pacific Prime has solid business relationships with more than 40 of the world's leading international and local insurers, some of which are shown below.



Hong Kong

35th Floor, 1 Hung To Road.
Kwun Tong, Hong Kong

Tel: +852 **3589 0531**

Shanghai

19th Floor Yun Hai Building,
1329 Middle Huai Hai Rd,
Shanghai, China

Tel: +86 **21 2426 6400**

Singapore

China Square Central,
#14-05 18 Cross Street
Singapore 048423

Tel: +65 **6346 3781**

Bangkok

9th floor (9D,E), President Tower,
973 Phloen Chit Road, Lumpini,
Pathum Wan, Bangkok 10330

Tel: +66 2 **026 3232**

Los Angeles

936 Huntington Drive, Unit D
San Marino, CA 91108
Los Angeles County

Tel: +1 (626) **600 7089**

Beijing

Oriental Building - Room 402,
No.9, Dongfang East Road,
Beijing, 100027 – China

Tel: +86 **010 6464 0611**

Dubai

Office 110, The Offices at Ibn
Batuta Gate, Dubai UAE
PO Box 391195

Tel: +971 (0) **4 279 3800**

London

3/F, 70 Gracechurch St,
London EC3V 0HR

Tel: +44 **203 968 7750**

Mexico City

Calle Lago Zurich 219, Iza Business Center
Torre Plaza Carso 2, 12th floor.
Mexico City, Mexico, 11529

Tel: +52 **55 4124 0133**

Simplifying Insurance

www.pacificprime.com/corporate