

Global Employee Benefits Specialist

Simplifying **Insurance**



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Pacific Prime is an award-winning, global corporate insurance and employee benefits specialist. We have over two decades of experience and have grown to become one of the world's leading and Asia's third largest employee benefits broker. Our success is attributed to the expert and impartial advice and value-added services and assistance we offer clients, as well as our industry-leading technological capabilities and technology-driven partnerships.

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About Us

As a leading insurance broker with a truly global footprint, Pacific Prime adopts a tailored, technology-driven approach, and is continually expanding our worldwide presence and enhancing our offerings to clients. From SMEs to leading MNCs and professional service firms to international schools, we have become one of the foremost advisors to clients across a range of industries due to our organization's strengths and beliefs.



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

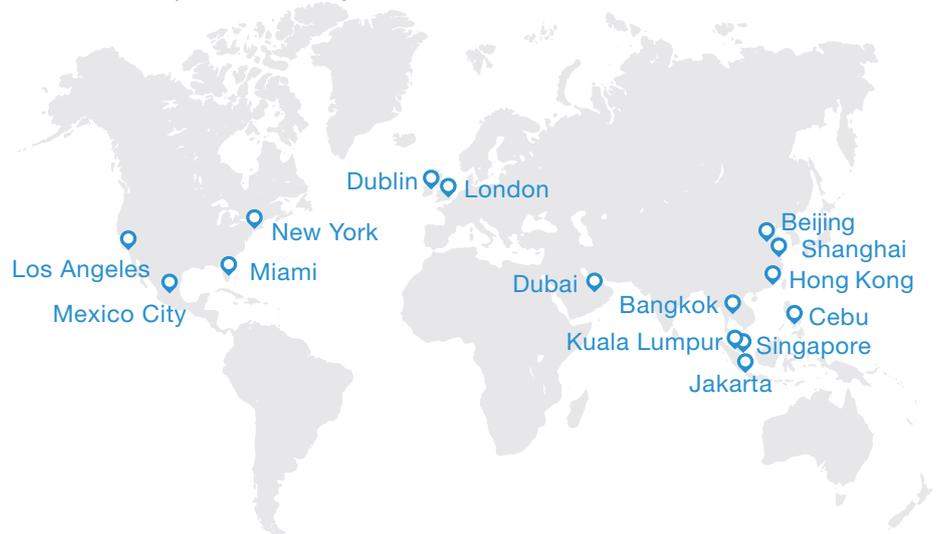
By understanding our clients' needs, we deliver clear results. We have been able to add value to policyholders by [understanding their objectives and aligning their insurance accordingly](#). We believe in a transparent relationship that promotes success by establishing trust.

Pacific Prime - Global Operations and Key Facts

Pacific Prime is a corporate insurance specialist. Key facts and statistics are as follows:

Founded
in 2000

in **Hong Kong**
as an insurance
specialist.



We are the **third largest**
employee benefits broker
and one of the leading
insurance brokers in Asia for

Aetna, AIG, Allianz, AXA, Berkshire, BUPA,
Chubb, Cigna, Ergo, Liberty, MSIG, Orient,
PICC, Ping An, QBE, and Zurich.



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



We provide bespoke insurance solutions
to over **5,000 companies**,
across Property, Casualty, Financial Lines,
and Employee Benefits.



+700
Staff Worldwide





We offer multilingual support in **28 languages** including English, Mandarin, French, Spanish, Italian, Russian, Portuguese, Arabic, Hindi, Bahasa Indonesia, and Thai.



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



Official member of the **Worldwide Broker Network**

the Best Performing Intermediary and



Our Clients

CLIFFORD
CHANCE

SHANGRI-LA
HOTELS and RESORTS

Deloitte.

L'ORÉAL

SHEARMAN & STERLING LLP

LVMH
MOËT HENNESSY - LOUIS VUITTON

ReedSmith

McKinsey&Company

THE CARLYLE GROUP
GLOBAL ALTERNATIVE ASSET MANAGEMENT

KIRKLAND & ELLIS
A LAW FIRM SERVING GLOBAL CLIENTS

SONY®

CASIO

SHARP

PayPal

MasterCard

PAG

UBS

UNIVERSAL
UNIVERSAL MUSIC GROUP

Grab

WALKERS

SOROS
Soros Fund Management

UWC

NFL

Hong Kong
International School

British Embassy
Beijing

B
Capital
Group

NORD ANGLIA
EDUCATION

DULWICH COLLEGE
FOUNDED 1619

agoda

BT

Roland
Berger

OCBC Bank

INSEAD

Sabre

FedEx
Express

GOODYEAR

Deutsche Bank

amadeus

Electrolux

M
MOTT
MACDONALD

H&M

CVC

HERBERT
SMITH
FREEHILLS

Turner & Townsend

HALLIBURTON

gettyimages®

*Clients of Pacific Prime group of companies at time of publication.

Employee Benefits and Corporate Insurance Solutions

Pacific Prime has over two decades of experience working with businesses all over the world. Our clients come from industries including but not limited to - professional services firms, international schools, oil & gas, food & beverage, pharmaceutical, mining, retail, and many more.

Based on these long-standing partnerships with clients, we have developed a nuanced understanding of the challenges businesses face: offering competitive and affordable employee benefits to their workforce. We also have specific knowledge and expertise to manage business risks.

Our strategic positioning across Asia, the Middle East, Europe, and the Americas, as well as our partnerships with leading broker networks, such as the Worldwide Broker Network (WBN), enable us to offer insurance solutions and value-added services to clients in all four corners of the world.

Understanding and Managing Client needs

- Attract and retain quality expatriate and local staff
- 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
- Manage total insurance risk and expenditure



Providing the Right Solutions

Partnering with all major local and global insurers, Pacific Prime offers a wide variety of employee benefits and corporate insurance solutions that can be tailored to suit the needs of each firm. Our team of insurance advisors have in-depth industry knowledge, enabling them to work closely with you to identify and reduce your business risks, as well as meet your business goals, through the following types of customizable solutions:

Employee Benefits

Group health insurance			Wellness program & packages
Group travel & accident insurance			Life insurance & short-/long-term disability insurance
Inpatient/Outpatient/ Dental/Maternity/ Wellness options			Flexible benefits

Comprehensive Medical



Varying levels of geographical coverage



Bespoke benefit levels to match membership demographics/
employee designation

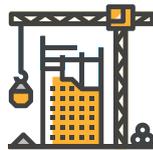
Property & Casualty

Corporate Solutions - Property, Casualty, & Financial Lines



Business Risk

- Property All Risk
- Money Insurance
- Fidelity Guarantee



Construction Risk

- Contractors All Risk
- Erection All Risk
- Contractors Plant & Machinery



Revenue Risk

- Loss of Profit / Revenue
- Rent Indemnity
- Business Interruption
- Trade Credit Insurance



Technology Risk

- Computer Crime
- Cyber Insurance



Security Risk

- Political Violence
- Terrorism
- Kidnap & Ransom



People Risk

- Workmen Compensation
- Work From Home Insurance
- Personal Accident Insurance



Liabilities

- Public Liability
- Employers Liability
- Professional Indemnity
- Directors & Officers Liability
- Events Liability
- Products Liability



Others

- Motor Fleet
- Marine Cargo
- Jewellers Block
- Freight Forwarders Liability



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

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

Technology-Driven Approach

Technology has always been an integral component in helping us streamline our processes and simplify the world of insurance for our clients. As such, we invest heavily in our IT systems, with each being built in-house to meet the diverse needs of our clients, and continually look to expand our technological offerings through partnerships with leading insurtechs.

A word about our acquisition of CXA Group's brokerage arms

In February 2021, we acquired insurtech CXA Group's brokerage arms in Hong Kong and Singapore, and became the second largest flex benefits broker and third largest employee benefits broker in Asia. Not only has this acquisition solidified our foothold in the region, but it has also given us access to the insurtech's industry-leading technology, particularly in relation to flex benefits administration.



In addition to the aforementioned flex benefits technology, some of our technological offerings include:

Our Client Relationship Management (CRM) platform:

As one of the most advanced platforms in the global market, our CRM platform offers excellent client management capabilities to all departments working with clients - Client Management, Administration, Accounts, Claims, Renewals, and Sales. By increasing efficiency in the client management process, we ensure an unparalleled client experience.

Document management and email tracking:

We also facilitate an integrated electronic filing system, largely eliminating the need for the vast amount of paperwork traditionally generated in the insurance industry. It also brings added ease and convenience for our clients, as they are not required to resubmit documents we already have on file every time a renewal or claim needs to be processed.

Advanced quotation system:

With over 50,000 up-to-date plan options from more than 40 insurers, our advanced quotation system can easily and quickly generate accurate quotes in a matter of seconds. It enables our insurance advisors to provide clients with clear plan comparisons and the latest information pertaining to policies, premiums, and claims procedures.

Prime Care Portal (PCP) - A Bespoke Employee Benefits Platform



The Prime Care Portal (PCP) is a [bespoke IT solution](#), designed to help global HR teams work synchronously on a single, [centralized platform](#). It [streamlines every aspect of the benefits administration process](#), offering ease of access regardless of the insurer or plan chosen.

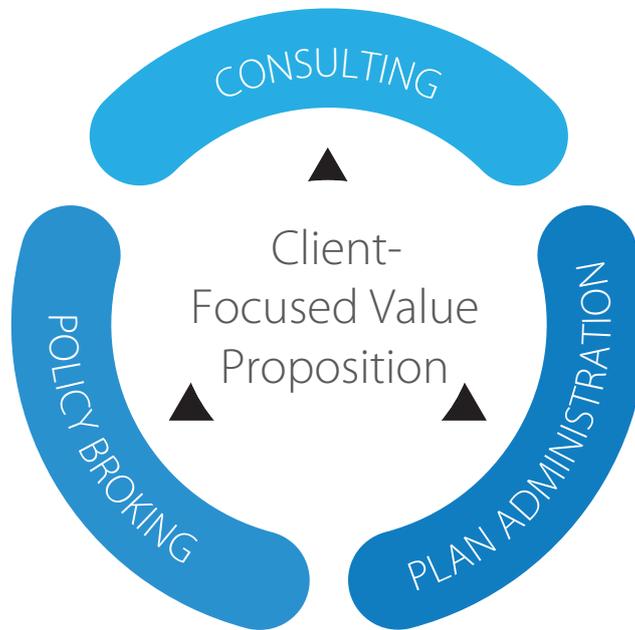
Available to all our clients free of charge, the PCP is a comprehensive employee benefits tool that can be tailored to suit the clients' requirements and has the following capabilities:

- Manage policies across [multiple jurisdictions/countries](#)
- [Multiple insurers](#) all managed on the same platform (i.e. medical, life, travel, and self-insured benefits)
- [Real-time updates](#) on census and premium data
- Real-time [invoice and billing per division](#), and per business unit
- Customized report generation
- [Seamless collaboration and document distribution](#)
- [Cascaded HR access rights](#) from global HR to local administration
- [Secure environment](#) with full audit trail



To learn more about how the PCP works, you can book a demo with a member of our corporate team.

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

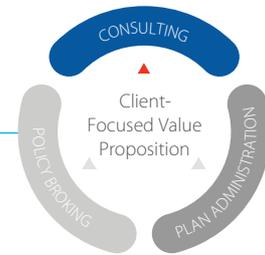
Insurer and policy selection through rigorous and appropriate benchmarking of the right providers, reviewed at appropriate intervals to maintain consistency.

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

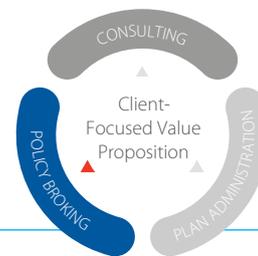
Our offices are closely integrated to provide cohesive client servicing to deliver a single global solution.

6. Understanding and Influence

Our expertise not only allows us to advise clients better, but also gives us direct access to insurers in order to engage them more actively.

- For example, our CEO sits on the board of the Worldwide Broker Network (WBN).

Policy Broking



We undertake a rigorous benchmarking process, taking into account any legal and compliance issues, as well as ensuring that we work with the appropriate insurance providers. Our policy broking process is comprehensive in order to deliver the best value insurance solutions and enable our clients to 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.

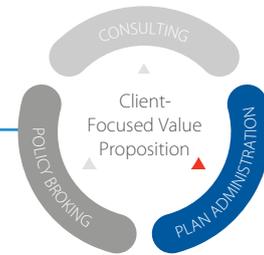
6. Plan Implementation

Ensuring coverage terms are understood by all stakeholders and streamlining initial policy implementation.

7. Contract

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

Plan Administration



We provide assistance throughout the plan administration process. Our dedicated local support team ensures a smooth implementation of the plan and works to achieve total 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, including claims and service-related performance.

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

Assisting clients in the end-to-end claims process, in a clear and efficient manner.

- **For example**, we promote the acceptance of scanned and emailed documents, and claims payment based on receipt without original claims forms, and also feature claims pick up and online claims submission.

7. Employee Claims Assistance

Respecting clients' need for confidentiality and ensuring that medical information remains private, as well as only assisting with claims where requested to, either from the beginning or if escalation is required.

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 clients' needs.

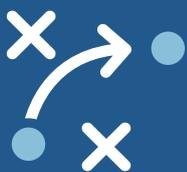


Designing and Structuring Your Employee Benefits Program

Designing and structuring a robust and sustainable employee benefits solution can be a significant undertaking. In keeping with our goal of simplifying insurance, we utilize a four-step process as outlined below:



Step 1



Outline your employee benefits objectives

Establishing clear employee benefits objectives will provide you with a good foundation and help inform your employee benefits decisions moving forward. To do so, consider:

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

Step 2



Ascertain your budget

With clear objectives in mind, you can begin to ascertain the costs of your desired employee benefits. Here are some cost-related factors to take note of:

- Inpatient and outpatient coverage are the most basic types of employee benefits
- Dental, vision, and maternity coverage, amongst other “riders”, are considered optional extras
- Plans that cover just about any type of medical treatment imaginable are the most comprehensive (and are usually reserved for upper management staff)

Step 3



Identify your options

Now that you’ve considered the costs, it’s time to get into the nitty gritty of your employee benefits program. Choose from employee benefits like:

Foundational health insurance benefits:

Family, pre-existing conditions, and international coverage

Additional health insurance benefits:

Dental, vision, and maternity coverage

Non-health insurance benefits:

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

Step 4



Build your benefits program

When it comes to building an employee benefits program, it’s vital to select plans that best match your company’s needs. Remember to ask questions when sourcing and comparing quotes from employee benefits providers.

Sourcing quotes from employee 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 employee 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 and sustainable business practices into our daily operations. One of our core values is to make a positive difference for employees in the workplace, as well as to preserve the environment and build a cohesive society.

As such, we are a member of the 'Caring Company Scheme' in Hong Kong, of which CXA Group (the insurtech we acquired in February 2021) is also a member since 2019. The scheme brings together like-minded companies and organizations committed to corporate social responsibility.



Some of our initiatives include ongoing partnerships with non-profit organizations like Room to Read and our 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

As well as consistently demonstrating an extremely high level of professionalism, the team at Pacific Prime are highly knowledgeable. They understand our unique challenges and are always focused on delivering the best possible service to us and our clients. We value our partnership with Pacific Prime highly and look forward to a long future of collaboration together.



Julian Mengual

CEO – South East Asia & Regional Health Solutions,
Cigna International

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

As experts in their field, Pacific Prime **brings** years of knowledge, expertise, **and** professionalism to the market ensuring they meet and exceed the needs of their clients. Our continued working relationship with Pacific Prime is **a testament** to our shared business values and commitment to the market.



David Myers

Chief Sales Officer, Allianz Partners Health

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, and focuses strongly on the needs of our mutual clients. They also understand that Ping An Health is not only about health insurance, but also about providing excellent health and wellness services to our clients. I would have no hesitation in recommending their service to any institution looking for health insurance, or for health and wellness services for its employees or members.



David Ferreira

Deputy CEO, Ping An Health

Pacific Prime's passion to deliver a quality service to their customers, their knowledge of healthcare requirements around the world and their global footprint make them an excellent Global Distribution Partner of AXA.



Andy Edwards

Global Head of International Healthcare,
AXA – Global Healthcare

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

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www.pacificprime-cxa.com

Simplifying **Insurance**

www.pacificprime.com/corporate

