

# Simplifying Insurance

Global Employee  
Benefits Specialist

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Pacific Prime Thailand is part of a leading [international employee benefits agency](#). The group has 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 value added services and year-round assistance.

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# About Us

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As a leading insurance broker with a truly global footprint, we have become the leading advisor to individuals, corporates, and SMEs 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 unparalleled advice is a result of our dedicated focus and staff retention.



### Service Culture

Our staff understands our corporate objective: to deliver [quality service to our clients](#). Supported by bespoke [IT systems](#), we can 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 the results they're after. Having a clear [understanding of our clients' objectives](#) allows us to [add value to policyholders and align their insurance accordingly](#). We believe in a transparent relationship that establishes trust and promotes success.



# Pacific Prime Thailand

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Towards the end of 2017, Pacific Prime Thailand became a fully licensed insurance brokerage in Thailand and started operating out of our office in Bangkok. Even though we are relatively new to selling from within Thailand, the international health insurance plans that we specialize in have been providing coverage in the country for nearly 20 years.



## A Haven for Expats

In Thailand's 2010 census, data estimated that around 2.5 million expats were living in the Land of Smiles. Just under a decade later, the number has likely increased significantly with the economic growth in Thailand, making it more enticing for expats to work or retire abroad.

Aside from other Southeast Asian countries, the nations where most expats in Thailand come from include the United Kingdom, the United States, Japan, India, France, and Germany - all of which have a diaspora of more than 20,000 people in Thailand.

Thailand's healthcare system offers medical care to Thai nationals for a very low cost. However, most expats living in Thailand find that public hospitals in Thailand are not up to their standards. What's more, expats are legally required to hold private health insurance as a term for residency. As a result, securing private health insurance during their time in Thailand is crucial.

## Medical Tourism Hub

If you've spent time in Thailand in recent years, or have searched for medical treatment abroad, you probably know that Thailand is one of the leading locations for medical tourism in the world. People from all over the world, and Asia in particular, travel to Thailand to take advantage of top quality healthcare services at a fraction of the cost found in many other countries, such as the United States and Hong Kong.

The growing demand put on private hospitals in Thailand due to medical tourism will undoubtedly have a long-term effect of increasing medical costs for expats nationwide, which is one of the main reasons to secure private insurance in Thailand, and a reason why Pacific Prime Thailand is happy to be able to help expats, travelers, and locals alike.

# 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 and corporate 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 allows 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 over a decade of experience working with Professional Services Firms in Asia and the Middle East. Based on our close long-term partnerships with the businesses we represent, we have developed a deep understanding of the challenges they face: offering competitive and affordable employee benefits. We also have specific knowledge and expertise to manage business risks.

## Understanding and Managing Clients' 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

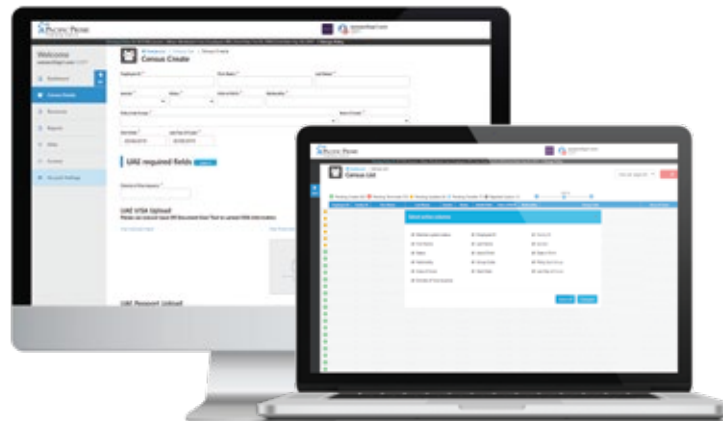
- Varying Levels of Geographical Coverage
- Access to International Hospitals
- Inpatient / Outpatient / Dental / Maternity / Wellness Options
- Low Cost Mid-range Plans for Locally Hired Foreigners and Chinese Executives
- Direct Billing (cashless treatment)

### Property and Casualty

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



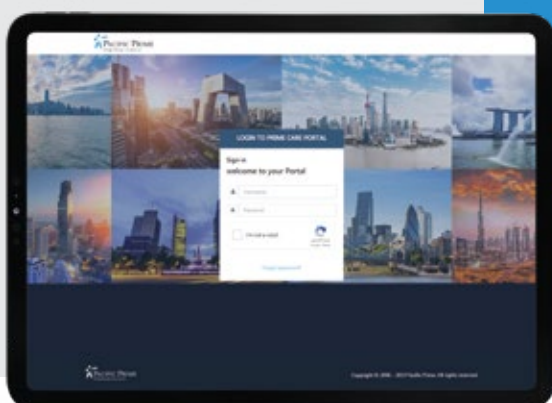
# Strong Customer Service and IT



We are proud to have one of the most advanced Customer Relationship Management (CRM) systems in the global market. Our software has been developed over the past decade to offer excellent client management capabilities to all departments working with clients - Client Management, Administration, Accounts, Claims, Renewals, and Sales. This [comprehensive integrated system](#) is exceptionally efficient, allowing us to provide our customers with unequalled service.

An integrated electronic filing system helps us significantly reduce the amount of paperwork traditionally generated in the insurance industry. Our electronic records also makes it [easier on our customers](#) by eliminating the need to resubmit documents that we already have on file each time a renewal or claim needs to be processed.

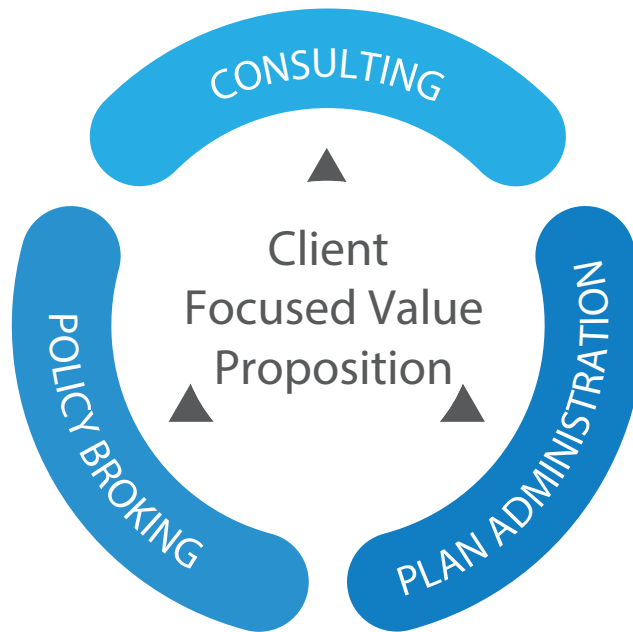
Utilizing an [advanced quotation system](#), our staff have access to the latest information relating to policies, premiums, and claims procedures. Since the system is constantly updated, our staff are able to generate accurate quotes very quickly. This allows us to provide customers with clear comparisons of the most up-to-date quotes available from over 40 insurers. The system is capable of generating quotes from more than 50,000 plan options.



- We also developed the **Prime Care Portal**, an HR administration tool that simplifies all aspects of our clients' policies. HR teams can use it to **safely, securely, and speedily** keep track of employee benefits usage and policy claims history.

# Client Focused Value Proposition

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## Consulting

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

## Policy Broking

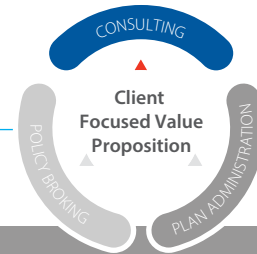
Insurers and policies are selected through rigorous and appropriate benchmarking of the right providers, reviewed at appropriate intervals for consistency.

## Plan Administration

Ongoing plan management with dedicated local support in all aspects, including accounting, claims, 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 allows us to manage plan design so our clients can offer competitive employee benefits in their industry sector that 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 and Compliance

Support to multi-jurisdictional clients on medical employee benefits.

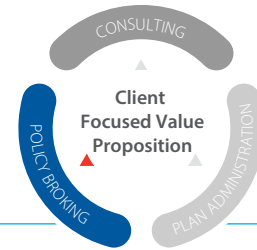
## 5. Global Offices

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

## 6. Understanding and Influence

Our unmatched industry understanding enables us to advise both our clients and insurers better. Our CEO sits on the Bupa Global Distributor Advisory Board, giving advice and direct feedback to their Global Management.

# Policy Broking Methodology



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

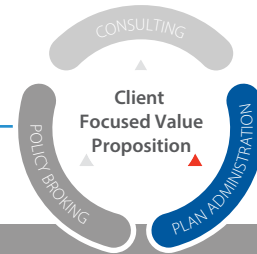
Streamlined initial policy implementation, including employee orientation, gives peace of mind with the timely commencement of coverage understood by all members.

## 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, service, etc.).

## 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.

## 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. 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.

## 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). We 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 the 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

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

Our team of veteran employee benefits and corporate insurance 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 and 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](http://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 the four main steps to restructuring 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



### Determine your budget

After step 1, you can start to get a better idea of how much your desired benefits will cost. Some commonalities when it comes to the cost of particular benefits include:

- 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 you can get to the details 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. Ask the following key questions 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, 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 awarding yearly student scholarship programs.

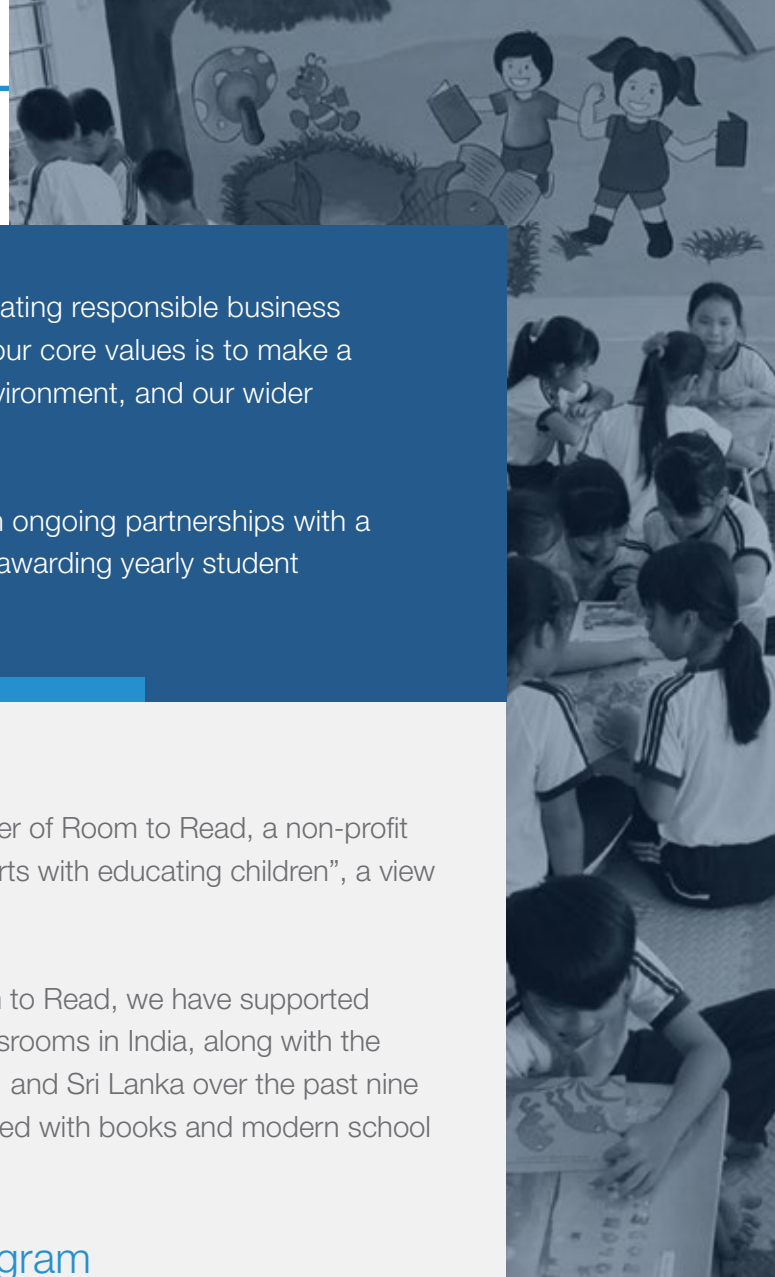
## Room to Read Charity

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 our company and employees.

Through our ongoing partnership with Room to Read, we have supported literacy programs to improve learning in classrooms in India, along with the construction of eight schools in Laos, Nepal, and Sri Lanka over the past nine years. Over 2,000 children have been provided with books and modern school buildings to support their learning.

## Pacific Prime Scholarship Program

Established in 2013, our Pacific Prime Scholarship Program offers USD 1,000 bursaries to talented students from all over the world to help offset some of their education costs and reach their educational goals. Since then, we have organized our Scholarship Program annually to reward exceptional students undertaking their secondary school and undergraduate studies.

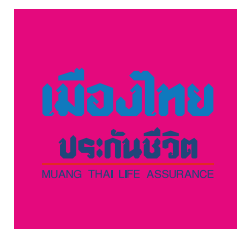






# Our Insurance Partners

Pacific Prime has solid business relationships with over 40 of the world's leading international and local insurers, some of which include:



# 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

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## Simplifying Insurance

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[www.pacificprime.com/corporate](http://www.pacificprime.com/corporate)