

## PACIFIC PRIME EMPLOYEE BENEFITS & SERVICE PROFILE

### Who We Are

Pacific Prime was founded in 2000 as an employee benefits and medical insurance specialist in Hong Kong. From its small beginnings, the company has grown significantly to include 400 staff across 7 offices around the world. Our diverse group of people represent 19 different nationalities and speak more than 21 languages across them.

Our clients number more than 200,000, and we've provided them with insurance solutions in over 90 locations. The Pacific Prime portfolio includes 2,000 companies; from global multi-nationals, small-to-medium enterprises, international schools and includes more than 120,000 lives in total.

Those we have worked with have taken advantage of our expertise in Employee Benefits (High-end and Supplementary Medical, Non-medical benefits) and our Property & Casualty insurance. Pacific Prime continues to be a key partner for leading international insurers, recognised by the likes of Bupa and Cigna for our commitment to our clients.

### Using Pacific Prime to Your Advantage

Pacific Prime is a trusted brand, so you can trust the fact that we are one of only a few intermediaries who all insurance companies choose to partner with. This means you can expect a complete, transparent and impartial review of the market - a broker who places you at the centre of our decision making processes.

Our ultimate goal is to reduce your total insurance expenditure, and deliver a simple solution with outstanding year round support for your staff and members.



### **Cost Control**

Through Pacific Prime's rigorous **annual benchmarking** process, you can be sure you'll always have competitive premium options available to you from all possible vendors.

Doing this yourself can be time consuming, so that's why we do it all for you. We'll present you with a **transparent market review** to ensure your plan still delivers the **best value for money** year on year.

Our close partnerships with both major international and local insurance companies gives us a **competitive advantage** when it comes to negotiating premiums.

### **Experience & Knowledge**

We are **insurance experts** with extensive experience and industry knowledge to keep you up to date with market trends, insurance changes and legal regulations.

Our **market intelligence** puts you in the best position whenever you're faced with a decision regarding your corporate coverage. We aim to keep you fully informed of your options, as well as the impacts on your company and staff.

Pacific Prime also identifies the less tangible policy aspects and can often **be the difference** in service you would receive elsewhere.

### **Long Term Partnerships**

At Pacific Prime, we value our long term partnerships with clients. We will always be your **first point of contact** which means you will have a consistent level of service no matter who your insurer is.

This **unique approach** means neither you nor Pacific Prime relies solely on the insurance company, reinforcing the fact that **you are at the centre** of our service model.

When you want to change, then we will make it happen. You will always have the option to select a plan that better meets your **specific budget and benefit requirements**. Always.



# Consulting, Policy Broking and Plan Administration

## Employee Claims & Benefits Assistance

- Dedicated in-house claims teams available through Pacific Prime with direct broker channels to insurers
- Proactive claims assistance by Pacific Prime on behalf of all members - streamlining the reimbursement process
- Office-based Pacific Prime Account Manager to provide immediate member assistance with benefit questions or policy queries

## Management Reporting

- Expect year-round coordination between Pacific Prime and your HR team to effectively handle all employee movements and accounting
- Review meetings and performance analysis presentation will ensure the policy's success on both a service and claims level
- Pacific Prime will provide a Claims Report to help you manage usage during the year

## Members Orientation

- Insurer and benefit orientation is provided by Pacific Prime at policy inception (various languages available)
- Orientation presentations can be made in conjunction with the insurer to put a familiar face to both the broker and insurer you've selected
- Q&A sessions will be provided by Pacific Prime as an effective and helpful way to manage employee expectations from the start

## Significant Service Advantage

Our Pacific Prime teams are ready to deliver outstanding service and policy administration to your regional teams, as well as a streamlined single point of contact for your management teams.

## Services Singapore Pacific Prime Will Offer

- ✓ Same Cost as Insurance Company + Further Premium Negotiations
- ✓ Renewal Processing / New Application & Policy Setup
- ✓ Members Orientation Session
- ✓ 1st Point of Contact for all Benefit and Network Queries
- ✓ Claims Support for Submission, Tracking and Assistance
- ✓ Membership Management
- ✓ Invoicing and Account Reconciliation
- ✓ Management Reporting on Policy Performance
- ✓ Plan Design & Cost Control Assistance
- ✓ Annual Benchmarking
- ✓ E-claims website for your employees and HR department