



Hong Kong ▪ China ▪ Singapore ▪ UAE

Simplifying Health Insurance

Oil & Gas Industry

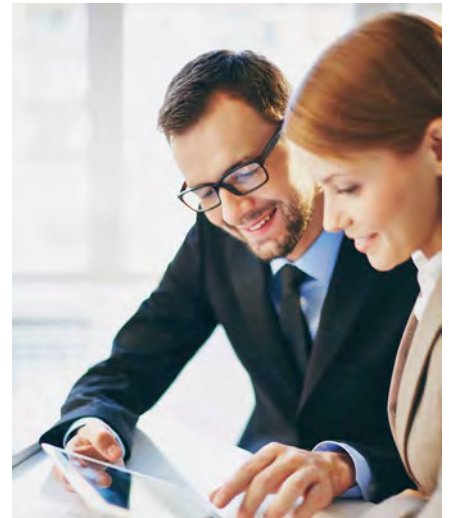
Pacific Prime is a leading [international employee benefits specialist](#). We have grown consistently over the past 15 years to become one of the foremost advisors for many of the world's leading companies. Our success has been based on the [expert and impartial advice](#) we have been able to offer our clients who enjoy the free value added service and year round assistance.

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About Us

As a leading intermediary with a strong presence in Asia, we have grown to become the foremost advisor to individuals, SMEs and corporates in these regions due to our organisation's strengths and beliefs. We have also become the preferred advisor for many leading multinationals.



The Core Reasons for Our Success

Staff Knowledge



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

Service Culture



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

Long Term Partnerships



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

A Specialist Partner in the Oil & Gas Industry

Pacific Prime has worked closely with [many leading companies in the Oil and Gas Industry](#) for the past 15 years. We also work hand-in-hand with our insurance partners to deliver the [highest level of service](#) to our clients and their employees.

In the Oil and Gas industry, safeguarding your employees' health is paramount, and it is essential to know they are fully covered [both on and offshore without any restrictions](#) pertaining to their activity and industry. Should an accident occur, it's essential to have the best health cover possible on a global basis, not only for the employees' sake, but also for the smooth operation of your business.

We are committed to the international health insurance market and surround ourselves with customer care employees who only have first class service in mind. Pacific Prime is also a [global business](#) and employs mobile employees and expatriates in many different locations. Our CEO comes from the Oil and Gas Industry, and our consultants understand the necessity for [appropriate and tailored plans](#), as well as the necessity to understand our clients' specific requirements and priorities.

At Pacific Prime, we know how much [your workforce matters to your business](#). Employees drive your productivity and revenues, but also represent the inspiration behind everything you do. So they deserve to be well looked after. From the minute you need to set up a group plan, all the way through the renewal date of your policy and beyond, Pacific Prime will walk you through [all the steps of the process](#).



6 Offices Worldwide

Hong Kong, Singapore, Shanghai, Beijing, Abu Dhabi & Dubai

Founded in 2000

in HK as an employee
benefits & medical
insurance specialist

Bupa Global's and IHI
Denmark's
**Top Global
Distributor in 2013,
2014 and 2015**



**More than
120,000** lives
covered on
medical insurance
plans worldwide.

Key Partner for leading
international Oil and Gas
companies such as ***Repsol,***
PetroSingapore, Pertamina,
***China Gas Industry Investment
Holdings Co., Ltd etc.***

Over **300 staff**
worldwide



Representatives on
Advisory Boards for
leading insurers. i.e.
Bupa Global

We cover over **2,000
companies** including
many Global
Multinationals and SMEs

Pacific Prime – Key Facts

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



- Offices in [Hong Kong, Singapore, Shanghai, Beijing, Abu Dhabi & Dubai](#)
- Company founded in Hong Kong in 2000
- CEO with 6 years experience in the Oil and Gas Industry with an MNC
- [Over 300](#) professional staff worldwide
- Approximately 80% of our turnover is derived from medical insurance
- We cover over [120,000 people](#) on health insurance plans
- We provide insurance to over [2,000 companies](#), including many multinationals
- We have been Bupa Global's [Top Global Distributor](#) for 2013, 2014 and 2015. Additionally, our CEO sits on the Bupa Global advisory board in the UK
- 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

What does this mean for your business?

Whether your employees reside and work in their home country or on an offshore platform at sea, Pacific Prime can offer [plans specifically designed and tailored for the Oil and Gas Industry](#). We have developed solutions with our main insurance partners that offer the convenience of worldwide cover, as well as emergency evacuation and repatriation.

A comprehensive employee benefits insurance package is a [powerful recruitment tool](#). As such, health insurance plan selection is an important date on the agenda for HR managers. Of course, in a competitive world it's not only about attracting high-profile employees, it's also about keeping them. Our [experience in the industry](#) and the numerous clients we service from our [6 global offices](#), allow us to benchmark and design competitive yet comprehensive solutions that will be recognized as great HR incentives by new applicants and long-term employees alike.

[Pacific Prime takes all the administration of your policy away from your desk](#) and acts as your intermediary for all policy matters, such as addition or deletion of new employees, contract reviews, policy pack issuance, and payments. We also answer all questions that employees may have and organize workshops or introduction sessions for your staff to ensure they understand their benefits and emergency procedures.



Case Study



Pacific Prime has built strong relationships with our clients in the industry through [long-term partnership](#) and deep understanding of market requirements. Our unique approach to policy broking and selection has enabled us to win major contracts with global partners.

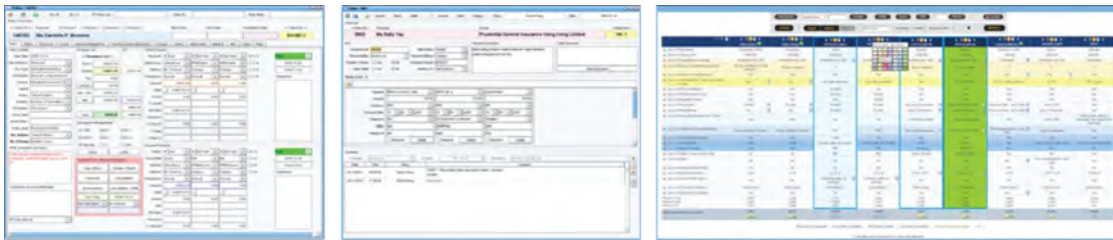
For one of our main clients in the industry, Pacific Prime was able to find competitive, [industry-specific plans tailored for the exact needs and risks involved](#). This included sourcing relevant options and negotiating the best applicable rates, but also tailoring plans and modifying benefits to fall in line with our client's queries.

The main concern to be addressed for the HR department was what would happen in the event an employee became injured or required [evacuation and hospitalization](#). Emphasis was put on the need to know that employees and HR managers can access vital information without any delays.

Pacific Prime's Client Services Department has received [full training to provide immediate response and information about policy benefits](#), emergency numbers to contact, and coordinating an evacuation or a treatment guarantee in a hospital. Thanks to our [15 years of experience in this market and our various regional locations](#), we can also advise on the most appropriate medical facilities available to your workforce.

Moreover, our IT specialists have designed secured client websites offering instant access to all information regarding specific policy benefits for employees. In case of emergencies, employees also have [instant telephone access - 24/7 - from anywhere in the world](#), and access to online resources regarding their policy benefits and claims procedures.

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 [tightly integrated system](#) enables huge gains in efficiency and this translates to unequalled service provided to our customers.

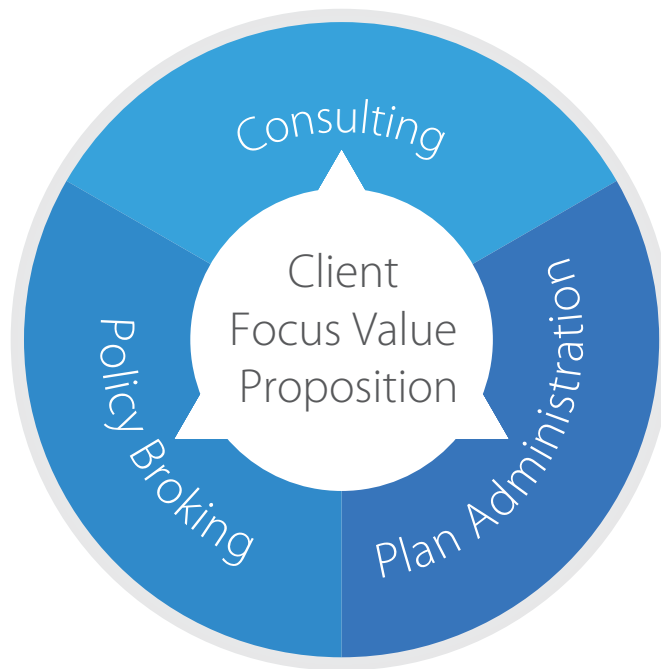
An integrated electronic filing system has largely eliminated the need for the vast amount of paperwork traditionally generated in the insurance industry. Our electronic records also make it [very easy on our customers](#), with no need to resubmit documents we already have on file every time a renewal 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 33 insurers. The system is capable of generating quotes for more than 50,000 plans and in excess of 10,000,000 possible combinations.

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

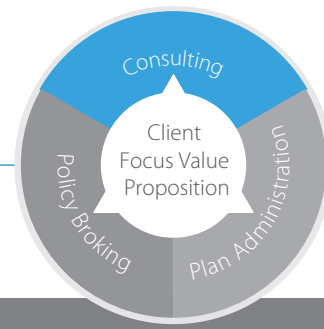
Insurer and policy selection through rigorous and appropriate benchmarking of the right providers, reviewed at appropriate intervals to maintain consistency.

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

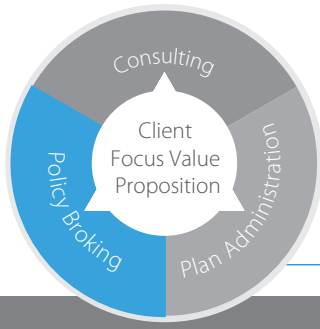
Support to multi-jurisdictional clients on medical employee benefits.

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

5. Recommendations

Overall quote presentation to clients with impartial and informed recommendations.

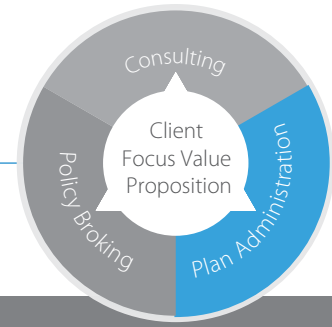
6. Plan Implementation

Streamlined initial policy implementation gives peace of mind with the timely commencement of coverage.

7. Contract

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

What Insurers say about Pacific Prime

“ Our relationship with Pacific Prime is very important to us. Their breadth of understanding in the International Health Insurance market makes them a [Must call company when seeking advice](#) in our diverse and complex market place.

”



Tim Slee
Global Sales Director
Bupa Global

“ InterGlobal Insurance Company Ltd has worked with Pacific Prime for many years and they are [a highly valued business partner](#).

We enjoy an excellent working relationship and they are an important distributor for InterGlobal around the world. We appreciate their support and the professional manner in which they attend to customers' interests.

”



Stephen Hartigan
Chief Executive Office
InterGlobal Insurance

Our Clients



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

Working with Pacific Prime

If you would like to discuss your insurance requirements with us, please contact us.

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Simplifying Health Insurance

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