

PACIFIC PRIME SHANGHAI EMPLOYEE BENEFITS & SERVICE PROFILE

Who We Are

Founded in 2000, Pacific Prime has since grown from its small but dedicated beginnings in Hong Kong to become one of the largest employee benefits and medical insurance brokers in the Asia Pacific region. As the only wholly foreign owned insurance brokerage with our own license in China, Pacific Prime's Shanghai office has been serving a diverse group of clients since 2003.

With over 200,000 clients around the world, our group of employees comprises of 22+ nationalities, and we're able to offer service to our members in over 25 languages. This exemplifies our deliberate strategy to meet the diverse needs of the clients we advise across over 90 locations.

Pacific Prime's long standing client base includes over 2,000 companies; from multinational corporations, small-to-medium enterprises, to international schools and beyond.

We offer a holistic range of insurance solutions to protect your business and employees, from comprehensive and supplementary employee health insurance, to non-medical benefits, property & casualty insurance, professional indemnity & product liability insurance, and more.

Using Pacific Prime Shanghai to Your Advantage

Pacific Prime Shanghai is a reputed insurance brokerage, and one of only a few intermediaries who all top insurance companies choose to partner with. Our longstanding partnerships with insurers also means that our clients can expect a complete, transparent, and impartial review of the market. We are a broker that places you at the center of everything that we do.

Our ultimate goal is to reduce your total insurance expenditure, and we do so by utilizing our fundamental understanding of benefits and their cost implications to deliver competitive insurance solutions which are sustainable over time. Our bespoke approach to serving our clients is backed by three key elements.



\$ Cost Control

Pacific Prime conducts an **in-depth benchmarking** process annually, so you will always have competitive premium options available from all possible vendors.

Doing this by yourself can be very time consuming but, as employee benefits specialists, we are here to do all the work for you and present you with a **transparent market review**. In this way, our team of experts will save you time and money, while also ensuring that your plan delivers the **best value for money** year-on-year.

By leveraging our close relationships with major international and local insurance companies, we have a **competitive advantage** when it comes to negotiating premiums at renewal time.

\$ Experience & Knowledge

We are **insurance experts** with extensive knowledge and vast industry experience in both China and international insurance markets.

By providing you with exclusive access to our **market intelligence**, you will be in the best position to make the most informed decision possible when choosing insurance coverage options for your company and staff.

Coupled with an in-depth insight on how insurance providers operate and a practical experience of their capabilities, we're also accustomed to evaluating intangible aspects of your policy that are arguably just as important as the tangible. This can often **be the difference** in service you would receive elsewhere.

Long Term Partnerships

At Pacific Prime, we are dedicated to developing strong, long term partnerships with our clients. We will always be your **first point of contact** which means you can expect a consistent level of service no matter who the insurer is.

Our **bespoke approach** reinforces the fact that our clients are **integral to everything that we do**, and also means that neither you nor Pacific Prime relies solely on the insurance company.

When you want to change your plan or switch insurers, we will make it happen. You always have the option to choose a policy that optimally meets your **specific budget and benefit requirements**. We're here to provide you with all the tools necessary to make the best decision possible.



Consulting, Policy Broking and Plan Administration

Employee Claims & Benefits Assistance

- Pacific Prime has one of the largest and most experienced in-house claims support teams globally, with direct broker channels to insurers
- Proactive claims assistance offered by our claims department on behalf of all members - streamlining the reimbursement process
- Your very own Pacific Prime Account Manager - a dedicated point of contact who provides prompt assistance with benefits questions or policy queries

Management Reporting

- Expect year-round coordination between Pacific Prime and your HR team to effectively monitor and track employee movements, plan modifications, accounting, etc.
- Regular meetings and performance analysis to ensure every aspect of your plan is on the right track, on both a service and claims level
- Pacific Prime will provide you with a comprehensive Claims Report to help you better manage annual policy usage

Members Orientation

- Pacific Prime will carry out insurer and benefit orientations at policy inception, in various languages if needed
- Orientation presentations can be made in conjunction with the insurer, allowing your staff to familiarize themselves with both the broker and the insurer you have selected
- Q&A sessions will also be held to ensure there is a dialogue with your employees, so that employee expectations can be managed from the start

Significant Service Advantage

Pacific Prime's employees are dedicated to delivering unparalleled service and policy administration to your regional teams. Your dedicated point of contact will be the front line for your management team.

Services Pacific Prime Will Offer

- ✓ Same Cost as Insurance Company, but with Further Premium Negotiations & Extra Service
- ✓ Renewal Processing / Setup of New Applications & Policies
- ✓ Members Orientation Session and Q&A Sessions
- ✓ Dedicated Point of Contact for Network and Benefit Inquiries
- ✓ Support for Claims Submission, Tracking and Assistance
- ✓ Plan & Census Management
- ✓ Account and Invoice Reconciliation
- ✓ Policy Performance Reports
- ✓ Policy Structure & Cost Control Support
- ✓ Annual Benchmarking
- ✓ Personalized Online Claims Portal for Your Employees and HR Staff

