



Simplifying Insurance

International School
Employee Benefit &
Risk Management
Solutions

Pacific Prime is a leading [international employee benefits and risk management consultancy](#). We have grown consistently over the past 15 years to become one of the foremost advisors to international schools and educational institutions globally. We are able to provide unique solutions to meet the specialized needs of the [education industry](#), and our success is a testament to the [expert and impartial advice](#), and value added services we offer our clients year round.

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About Us

As one of the only fully compliant, wholly foreign owned insurance advisors in China, we have become a trusted and reliable partner to [international schools](#) and [teachers](#) working in China due to our organisation's strengths, beliefs and capabilities. With our existing presence in Asia we are also the preferred advisor for many leading multinationals and SME groups.



The Core Reasons for Our Success

Staff Knowledge



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 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 International Schools 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.

6 Offices Worldwide

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

Founded in 2000

in HK as an employee benefits & medical insurance specialist

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



More than 120,000

lives covered on 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*

120 staff in China and 300 Worldwide



Key partner to educational associations such as *EARCOS, ACAMIS, ISAC* etc

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

Pacific Prime – Key Facts

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



- Company founded in Hong Kong in 2000, Shanghai office (2003), UAE (2004), Singapore (2006), Beijing (2014), Abu Dhabi (2014)
- **Over 300** professional staff with 120 based in China
- Approximately 80% of our turnover is derived from employee benefits
- We cover over **20,000 people** with health insurance plans, across **12 major cities** in Mainland China
- 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 are the **largest insurance consultant in China** for Allianz, MSH, NOW Health, Bupa and ICBC AXA (*part of Aetna*). Through our affiliated offices in Asia we are also the largest for DKV, AXA PPP, Interglobal (*part of Aetna*), William Russell, and Integra Global, as well as a key partner for Aetna, Cigna and Ping'an in China
- 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
- We offer complete bilingual support in 18 languages including English, Mandarin, French, Spanish, Italian, Russian, Portuguese

Employee Benefit and Risk Management Solutions for International Schools in China

Pacific Prime has over a decade of experience working with International Schools in China. Based on our close long term partnerships with the schools we represent we have developed a deep understanding of the challenges schools face, offering competitive and affordable employee benefits. We also have specific knowledge and expertise to manage business risks.

Understanding and Managing Client 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 student safety by avoiding high compensation payouts in case of accidental injury on the school premises, commuting to and from the school or activities organized by the school
- Liability of Directors, Managers and teaching staff
- Increased litigation for abuse and bullying cases
- School property and property under custody
- Semester interruption caused by natural disasters, epidemics or pandemics resulting in tuition fee refunds or additional capital to be raised for rental of temporary facilities

Providing the Right Solutions

Employee Benefits

- Supplementary Medical Insurance
- Short & Long Term Disability
- Life Insurance
- Personal Accident
- Group Travel

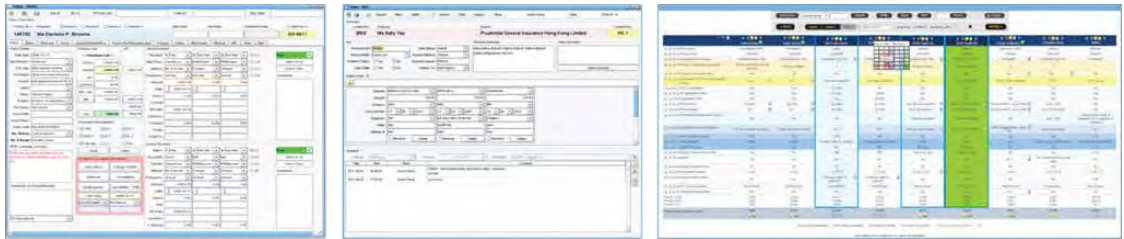
Comprehensive Medical

- Worldwide Cover / Greater China (incl HK) / Mainland China Only
- 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 & Casualty

- Property All Risk
- Business Interruption
- Public Liability
- Employer's Liability
- Educator's Professional Indemnity
- Director's & Officer's Indemnity
- Student Travel Insurance
- Student Accident Insurance

Strong 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 [comprehensive 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.

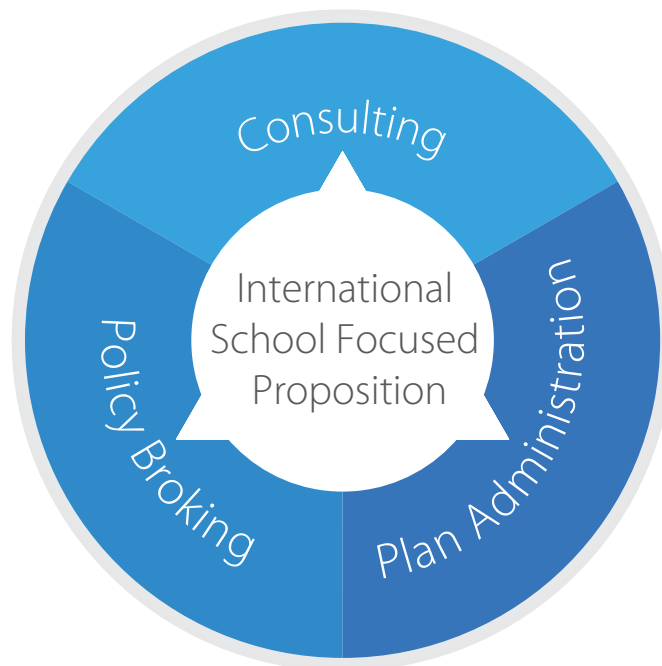


Bespoke Online Portal internally developed to simply manage all aspects of your policy. **Secure login** allows only your staff to review your plan information, providing them with instant access to their policy wherever they are in the world. The system allows you to manage your staff in multiple campuses by centralizing all information they need; such as benefit tables, hospital networks, top facilities in your area, claim and orientation information, as well as frequently asked questions.

International School Focused Proposition

Consulting

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



Policy Broking

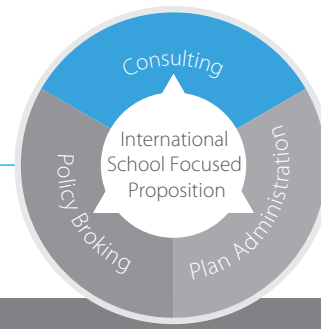
Insurer and policy selection through rigorous and appropriate benchmarking of the right providers, reviewed at appropriate intervals to maintain consistency.

Plan Administration

Ongoing plan management with dedicated local support in all aspects, including claims, accounting and benefits explanations 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 school to understand their initial needs and requirements, as well as medium and long term objectives. This enables us to manage plan design to allow our clients to offer competitive employee benefits used to effectively attract and retain their staff.

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 and domestic insurance providers.

3. Total Risk Assessment

Expertise and experience in plan design to meet all aspects of school requirements, including employee benefits, and all liability and property insurance.

4. Legal & Compliance

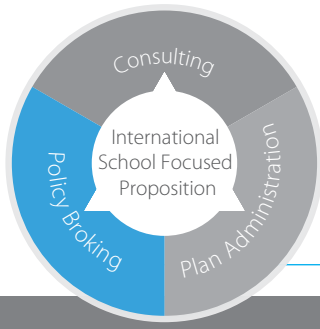
Support to multi-jurisdictional clients on medical employee benefits.

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

5. Recommendations

Overall quote presentation to clients with impartial and informed recommendations.

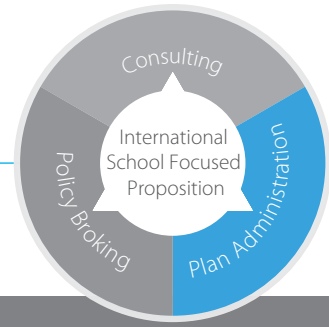
6. Plan Implementation

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 school.

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 teachers (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 that medical information remains private. Many members choose to communicate directly with the insurer until they experience problems.

8. Claims Communication to Teachers

An essential part of our claims handling is to communicate 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.



China Office

Our China office currently forms the backbone of our admin and sales teams. We have over 100 highly trained, experienced advisors who can serve our customers in 18 different languages in this office.

Insurance in China

From our office in Shanghai, Pacific Prime supports a large base of corporates, as well as individual expats and local nationals from all over China. This is a very specialized task, since the Chinese social healthcare system is one of the most complicated systems in the world. Providing **supplemental health insurance** cover for employees in this variable environment is very technical and requires expert advice to ensure all the legal requirements are met.

Healthcare in China

Public healthcare can be difficult to access for non-Chinese nationals. Cultural and language barriers make the experience difficult at the very least, and exhausting and confusing in general. Public hospitals in larger cities such as Beijing, Shanghai, Shenzhen and Guangzhou have long waiting times and serious overcrowding problems. While availability and quality of medical services can be very low outside of the major urban centers.

Even though there is currently rapid expansion of private, western-style healthcare facilities, it is still generally difficult to access world class medical care in China, especially due to increasing demand from expats and local nationals alike. Therefore we strongly advise all our customers to ensure that emergency evacuation coverage is included in their health insurance.

The costs of treatment also vary considerably, with costs ranging from incredibly cheap to prohibitively expensive seemingly at random. Medical inflation is also a concern, with the costs of medical treatment in China rising at some of the highest rates globally.

Let us help you

Many large international insurers, such as Bupa, Cigna, AXA, Aetna and Allianz have been working on becoming onshore providers through local partners, but because of the difficult regulatory environment, there are concerns about the long term viability of some of these partnerships, and there have been many challenges faced by international insurers to achieve consistent service delivery. Pacific Prime is one of the most experienced health insurance advisors in China. Due to our longstanding relationships with the world's top health insurers, we have unmatched insight into the health insurance market in China, and are able to provide our customers with the best advice and products to ensure uninterrupted access to world class medical services, all while receiving significant cost savings.



Hong Kong Office

Pacific Prime was founded in Hong Kong in 2000 and our global head office still resides there today. Pacific Prime is one of largest, if not *the* largest, international private health insurance brokers to corporations, SME's and individuals in Hong Kong.

Our clients

In Hong Kong alone, Pacific Prime covers more than 30,000 people with international private health insurance plans from a wide range of insurers, based both locally and overseas. The requirements of our clients vary, and our success has been founded in developing bespoke solutions for each client depending on their needs. Pacific Prime sources the perfect solution from the global pool of insurance providers that we work with.

With our wide ranging experience and deep understanding of the local and international healthcare markets, Pacific Prime has become the advisor of choice for many large multinationals who manage their regional business through offices in Hong Kong. Our portfolio of clients includes many internationally recognized brands in the financial, consulting, legal, education, FMCG, and fashion sectors. We develop customized plans and services to cater to the array of unique health insurance requirements that our various corporate clients demand.

Working with you

Many of our Hong Kong-based clients are looking for regional insurance and employee benefit solutions, and we answer the call, delivering local service at their Asian head office. Additionally, Pacific Prime develops multinational, tiered benefit options from single or multiple insurers to deliver economies of scale while minimizing administration issues.

Our Hong Kong office has over one hundred highly trained professionals with extensive experience in helping clients with health insurance plan selection, administration, claims management, and much more. We go to great lengths to maintain our very high standards, and our training programs for staff are on the cutting edge of the international private health insurance industry.

Local solutions on a global scale

Private healthcare treatment in Hong Kong is amongst the best in the world, but also amongst the most expensive. Furthermore, Hong Kong currently has the highest rate of medical inflation globally. Our expertise in the healthcare sector allows us to work with our individual and corporate customers to develop ways to manage rising healthcare costs and keep inflation under control. Pacific Prime ensures that our customers have the best cover for their particular situation, and provides expert support and advice in times when our customers need it most.



Singapore Office

Pacific Prime opened its office in Singapore in 2006 in response to rising demand for international private medical insurance, and the rise of Singapore as a regional business hub. Since then, our Singapore office has grown into one of our strongest locations.

As a fully licensed insurance intermediary in Singapore, Pacific Prime offers the full range of insurance services, with a focus on health insurance for corporates and individuals. Our recently upgraded offices are conveniently situated in downtown Singapore, placing us in close proximity to the Central Business District, and easily within reach of our corporate and SME clients.

Insurance in Singapore

The Singaporean insurance market is very strictly regulated, which makes it much more difficult to enter the market. This has resulted in the development of a much smaller number of insurers than what might be found in comparable cities, such as Hong Kong, and means that it is crucial to find the right insurer and plan from the beginning. Pacific Prime is able to leverage our considerable experience and relationships with insurers in Singapore, and around the world, in order to advise our customers, ensuring the best available cover.

The public healthcare system in Singapore is also quite complicated, with different contributions, benefits and entitlements for each of the major public healthcare funds, Medisave and Medishield. Most companies and expats require our specialist advice to find their way around the system. As experienced professionals with a very clear understanding of the healthcare sector in Singapore, Pacific Prime is able to offer our clients expert advice on every aspect of public and private healthcare services.

As Singapore grows, so do we

Recently, the health insurance market has been expanding quickly, with new insurers such as Aetna, Now Health, Cigna and Bupa coming onshore and new demand created as corporations choose Singapore to become their regional head office in SE Asia. Pacific Prime has been instrumental in developing customized solutions incorporating multinational, tiered benefit options from one or more insurers to deliver economies of scale while minimizing administration issues in a compliant way.



UAE Office

The Dubai office is the latest addition to our global network. Our rapidly expanding presence in Dubai serves as a convenient base for our operations around the Middle East, Africa and Europe. Our new administrative offices are based in the prestigious Jumeirah Lake Towers, near the Dubai Marina.

A dynamic market

Dubai has a very large expat population, almost 80% of residents in Dubai. Many are young families attracted to Dubai by lucrative job offers and a comfortable lifestyle. Until recently, it was common practice for employers in the region to offer only minimum health cover for their employees, usually not including the families. However, the Dubai Health Authority has initiated a program of legal reforms which will require expats to obtain private health insurance cover as a condition of stay in Dubai. These initiatives have caused a dramatic increase in the size of the private health insurance sector in Dubai, with many new insurers scrambling to enter the market.

Our growing presence in Dubai means we are perfectly positioned to provide world class service to our ever expanding list of corporate, SME and individual clients. The rapid growth has also resulted in a very dynamic healthcare sector, and strict regulation by the Dubai government means that it is very important for individuals and businesses to ensure they have locally compliant health insurance. As one of the most experienced health insurance brokerages in the world, our international expertise combined with local presence means we can design tailored solutions which meet the needs of our customers and the demands of local regulations, both in the short and long term.

More than just health insurance

Pacific Prime is committed to more than just business as usual in Dubai and the rest of the Middle East. We have partnered with local media outlets for expats and families to provide them with helpful health and lifestyle information on a regular basis. Going forward, we are working hard to develop more of these kinds of valued partnerships in order to enrich the lives of expat and local families alike.

Pacific Prime is part of Medstar Insurance Brokers in the UAE we provide locally compliant health insurance
Medstar Insurance Brokers LLC - registered office PO Box 113048, Abu Dhabi
Medstar Insurance Brokers LLC are regulated and licensed by the UAE Insurance Authority (licence number 12) and the Health Authority of Abu Dhabi



Rest of the World

Pacific Prime serves more than 120,000 clients in 189 countries around the world, and is one of the largest distributors of international private medical insurance policies globally. In fact, Pacific Prime was awarded as Bupa's top distributor of the year in 2013 and 2014, and is a key partner to some of the world's leading insurers.

International solutions

Pacific Prime specializes in providing international solutions for multinational clients with local focus and global cover. Wherever you may be in the world, we are able to provide you with expert advice, and help you protect yourself, your family and your employees with comprehensive health insurance, tailored to meet your specific needs. We have developed a network of global partners who are experts in health insurance products for their region, through which we are able to offer locally compliant products and services almost anywhere in the world.

Local expertise

Our highly trained advisors provide industry leading customer service in more than 18 languages, and ensure that as a Pacific Prime customer you always receive the best possible service and support, wherever you might be. Our vast store of experience in the international health insurance market means that we are able to help our customer navigate through the often complicated public health systems of many countries, and successfully implement and manage multi-regional and multi-tiered health plans for multinational corporations or businesses with a geographically distributed workforce.

What Insurers say about Pacific Prime

Pacific Prime have been a key partner of Cigna CMB since our inception in 2003. They have been strong supporters of Cigna CMB's IPMI and GHB products and we expect this to continue moving forward. Pacific Prime's staff have [excellent product and insurance knowledge](#) which helps them understand and work with both clients and Cigna CMB with a [high level of dedication and professionalism](#).



Howard Gough
CEO Cigna & CMB
Middle East & Asia Pacific region

As a leading broker in the regional international health insurance market, Pacific Prime has been one of our most trusted partners for their [excellent level of service and professionalism](#).



June He
Senior Manager, Channel Sales Department
MSH CHINA Enterprise Services Co.,Ltd

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

They are one of our largest global brokers, and our most important in Asia. Pacific Prime has an excellent reputation at Allianz and their [staff knowledge, professionalism and ethics have always been of the highest level](#).



Claude Daboul
Director - Sales, Marketing, Operations
Allianz Worldwide Care

In the global health insurance industry [Pacific Prime has a formidable reputation](#). Their knowledge and experience in our market, enables them to consistently provide the high level of advice and guidance an insurance advisor should attain for an individual or corporate looking to buy health insurance.



Nicholas Brown
Head of Global Distribution
Aetna International

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.



Our Clients



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



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Simplifying Health Insurance

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