

## About Pacific Prime Hong Kong

Pacific Prime Hong Kong was founded in 2000 as an employee benefits and medical insurance specialist. Today, the company has grown to seven offices and 400+ staff worldwide all working together to offer comprehensive business and employee benefits solutions to groups of all sizes.

Though we are spread over seven offices, we are one company, one team, centrally managed in Hong Kong with all offices using the same IT platform and communication tools. This allows us to effectively manage clients across borders while also providing consistent customer service, reporting, governance, policy brokering approach, and training programs.

We combine this with our strong relationships with all of the insurers operating in Hong Kong and worldwide to create tailored Employee Benefits and Property & Casualty solutions for companies of all sizes and with all coverage needs.

## The Pacific Prime Advantage

As one of Hong Kong's most trusted insurance brokers, Pacific Prime works with all of the top insurers in the city. We combine this strong relationship with outstanding year round support for your staff and members to create a service that is not only transparent but designed to provide your company with the most relevant benefits and insurance solutions. In short, everything we do places you at the centre of our decision making processes.

Our unparalleled service brings three distinct advantages to our corporate clients:



## \$ Improved Cost Controls

Every year we conduct a rigorous **annual benchmarking process** for each client. This review of your plan and the options available ensures that you are always getting the right plan and the premiums you pay are efficiently managed.

This can be a time consuming affair which is why our team of advisors take on this task for you. We present to you a **transparent market review** that highlights whether your plan is still the best value for money.

Should you need to move plans, our close partnerships with both major international and local insurance companies gives us a competitive advantage when it comes to negotiating premiums.

## 💡 Experience & Knowledge

Our advisors have extensive **experience** and industry knowledge. This ensures that you are working with a team who is up to date with market trends, insurance changes, and legal regulations, but also the actual service and experience your employees will have with the plan.

When you need to make a decision regarding your corporate coverage, our market experience ensures that you are **fully informed** on your options and the impact they will have on your plan, company, and staff.

We go one step further than any other broker and also identify the less tangible aspects of your policy that will **impact the success of your plan**.

## 🔄 Long Term Partnerships

At Pacific Prime we strive to build long term partnerships with our clients. We assign each client a dedicated team who function as your **first point of contact** and provides a consistent service regardless of who your insurer is.

Pacific Prime is beholden to no single insurer, this allows us to ensure that **you are at the center** of our service model and will always have the right solution.

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



# Consulting, Policy Broking and Plan Administration

The Pacific Prime advantage is supported by a service model that offers three unique elements:

## Employee Claims & Benefits Assistance

- Every corporate client is assigned a dedicated in-house team who takes care of all aspects of your plan including the submission and management of claims.
- Our team leverages close relationships with insurers along with in-house technology to ensure a streamlined claims and reimbursement process.
- Each team at Pacific Prime is assigned an Account Manager who provides member assistance and can answer any questions.

## Management Reporting

- Our service includes year-round coordination between Pacific Prime and your HR team to ensure prompt handling of any employee movements and accounting.
- Regular reports, review meetings, and performance analysis ensures that your selected policy is successful.
- We also provide a Claims Report to help you manage usage during the year.

## Members Orientation

- Policy and benefit orientation is provided by your dedicated account team for all members and can be conducted in various languages.
- 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 corporate teams strive to deliver outstanding service and administration to your company as well as a single point of contact for your management teams.

## Services Offered by Pacific Prime Hong Kong

- ✓ Premium negotiations + guaranteed same cost as insurers
- ✓ Renewal processing
- ✓ New application & policy setup
- ✓ Orientation sessions for members
- ✓ First point of contact for all benefit and coverage 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