



More than just insurance. Pacific Cross provides peace of mind.



**Health Insurance • Travel Insurance
Personal Accident Insurance • Employee Benefits • TPA Services**

PACIFIC CROSS

International

ABOUT US: Pacific Cross International has provided specialist insurance products and services in Asia for over 65 years. Pacific Cross International has operating entities in Hong Kong, the Philippines, Thailand, Indonesia, Vietnam and Cambodia. The group currently provides insurance products and services for over 75,000+ people, representing 57 nationalities living in 43 countries.



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of mind.”*

Pacific Cross is EXCELLENCE

Pacific Cross International is committed to excellence. Excellence in providing their clients and business partners with the highest standard of services and products. Pacific Cross excellence is based on an intrinsic understanding of our clients and business partner requirements and expectations.

Pacific Cross is STABILITY

Pacific Cross International represents a group of operating entities that are market leading, financially stable companies in the insurance industry today. Throughout the group, they are industry leaders in risk management, product design, pricing and administration services related to health, travel and personal accident insurances.

Pacific Cross is EXPERIENCE

Pacific Cross International represents over 65 years of participation in the insurance industry. Our strategy is guided by deep insight and knowledge of our areas of operations, insight gained through invaluable experience, involvement and familiarity of the insurance industry over this time.

Pacific Cross is A PARTNERSHIP OF TRUST

Pacific Cross International builds and values enduring relationships based on trust and mutual understanding and benefit. Across the group this is proven through strict operating standards, integrity of our commitments and the consistency of the results delivered.

PRODUCTS & SERVICES

Pacific Cross International is a group of operating entities which provide products and services related to the profitable operation of insurance business. The group represents over 65 years of proven success across this industry and is an established industry leader.

OUR SERVICES

Our experience, combined with our market knowledge and actuarial data and expertise allows Pacific Cross International to be an industry leader in the provision of insurance services. Our familiarity and insight of the legal and regulatory frameworks of where we operate provides for compliant advice on the registration of products and services within specific geographic locations across Asia.

- **Insurance & Reinsurance Agreements**
- **Third Party Administration**
- **Insurance Product Design, Pricing & Registration**
- **Direct Billing Medical Network**



OUR PRODUCTS

Pacific Cross Insurance provides competitive medical, travel and personal accident insurance products. With onshore products available across much of SE Asia and offshore products available worldwide the group can compete with local providers on premium and international providers on benefits and customer service expectations.

- **Medical Insurance**
- **Travel Insurance**
- **Personal Accident Insurance**
- **Employee Benefits Plans**
- **Self-Insurance Plans**

OPERATING ENTITIES

Pacific Cross International has operating entities located across Asia providing professional insurance and third party administration products and services across the region and to clients around the world.



INTERNATIONAL www.pacificcross.com

Pacific Cross Insurance is an offshore multi-line insurance company that provides insurance products for clients all over the world. Started in June 1990 the company products are administered by International Administrators Limited. The company maintains a wide Direct Billing Network of hospitals, clinics and medical facilities across Asia.

HONG KONG www.ialhk.com

International Administrators Limited (IAL) is a Third Party Administrator based in Hong Kong. IAL provides broad-based administrative support services for insurance businesses. Founded in 1980, IAL has supported a host of insurance operations on their administrative needs across Asia.

PHILIPPINES www.bluecross.com.ph

Blue Cross Philippines is a market leader non-life insurance company specializing in medical, travel and accident insurance. Previously known as the State Bonding Corporation and Insurance, Co. Inc. it was founded in the Philippines in 1949. The company is currently ranked 11 of 71 non-life insurance companies by premium earned and is the largest medical insurer operating in the Philippines. The company maintains a wide Direct Billing Network of hospitals, clinics and medical facilities across the Philippines.

THAILAND www.pacificcrosshealth.com

Pacific Cross Health Insurance PCL is a non-life insurance company and is the accumulation of over 33 years of insurance operations in Thailand. This history includes Blue Cross Thailand, established in 1982 and sold to Bupa in 1996, Med-Sure, established in 2001, and the partnership LMG Pacific Healthcare, established in 2005. The company maintains a wide Direct Billing Network of hospitals, clinics and medical facilities across Thailand.

Med-Sure Services Limited is a Third Party Administrator based in Thailand. Med-Sure provides broad-based administrative support services for insurance businesses. Founded in 1987, Med-Sure has supported a host of insurance operations on their administrative needs in Thailand. www.medsure.co.th

INDONESIA www.pacificcross.co.id

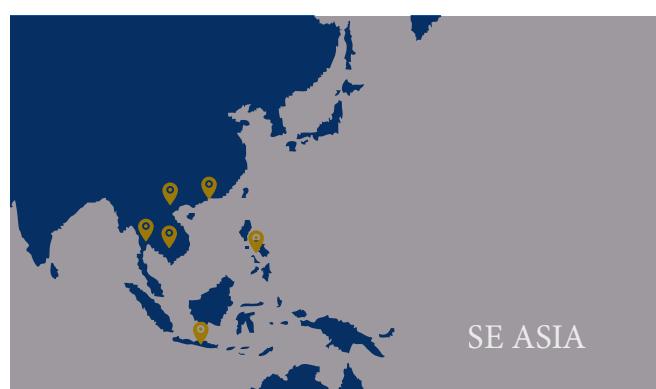
International Services Pacific Cross -Previously known as Indrapura Pacific Cross is a Third Party Administrator operating in partnership with leading insurance non-life and life insurance companies in Indonesia. The company has been operating in Indonesia since March 2010 and has been supporting our partners in the areas of product development, sales support, customer service, and policy and claims administration for medical and travel insurance programs. The company maintains a wide Direct Billing Network of hospitals, clinics and medical facilities across Indonesia.

VIETNAM www.bluecross.com.vn

Blue Cross Vietnam is a Third Party Administrator operating in partnership with leading non-life and life insurance companies in Vietnam. Established in 2004 the company is recognized as the leading medical insurance administrator in the country. The company maintains a wide Direct Billing Network of hospitals, clinics and medical facilities across Vietnam.

CAMBODIA www.ialhk.com/cambodia

International Administrators Cambodia Ltd is a Third Party Administrator operating in partnership with the leading non-life company in Cambodia. Established in 2014 the company is recognized as the first specialist medical insurance administrator in the country. The company maintains a wide Direct Billing Network of hospitals, clinics and medical facilities across Cambodia.



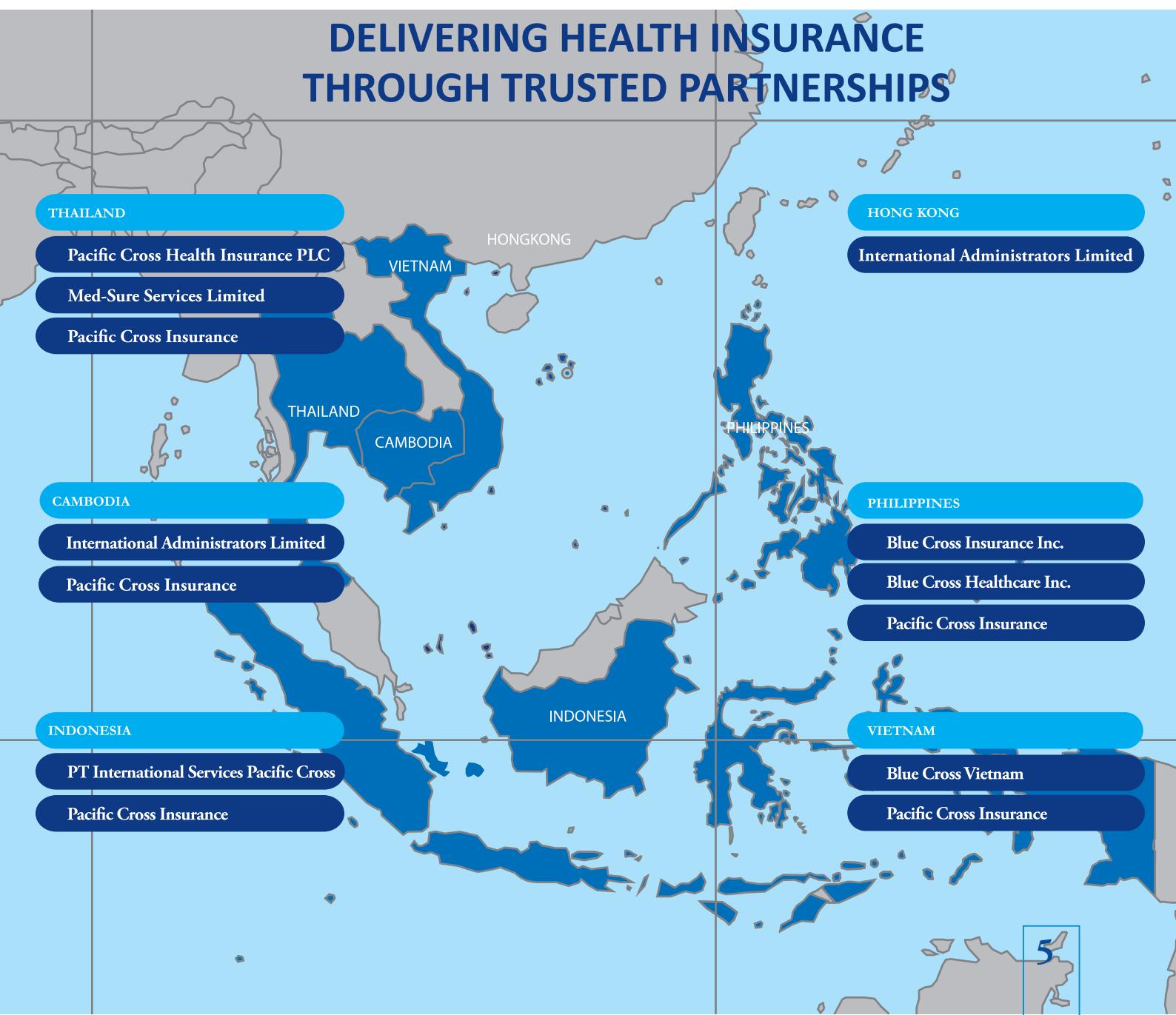
PARTNERSHIPS

Pacific Cross International builds and values enduring relationships based on trust and mutual understanding and benefit. Across the group this is consistently proven through our strict operating standards, integrity of our commitments and the constancy of the results delivered.

Pacific Cross International cooperates with leading non-life and life insurance companies around Asia.



DELIVERING HEALTH INSURANCE THROUGH TRUSTED PARTNERSHIPS



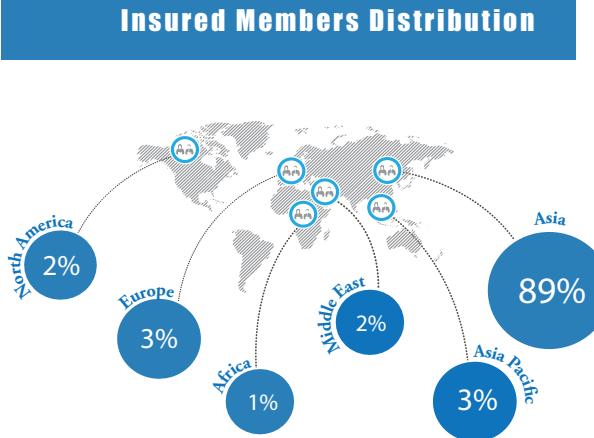


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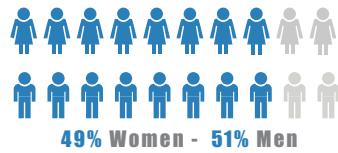
Member Facts & Figures

57
nationalities
living in in
43
countries

75,000+
insured members



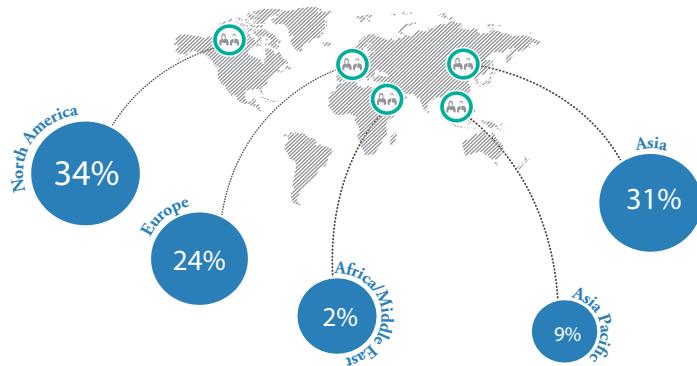
Member Gender



AVERAGE LENGTH OF

7.7
years

Travel Destinations



PACIFIC CROSS INTERNATIONAL



Founded in 1949

Over 65 years' experience in Asia

The infographic displays the population of six countries using stick figures. Each figure represents approximately 25 million people.

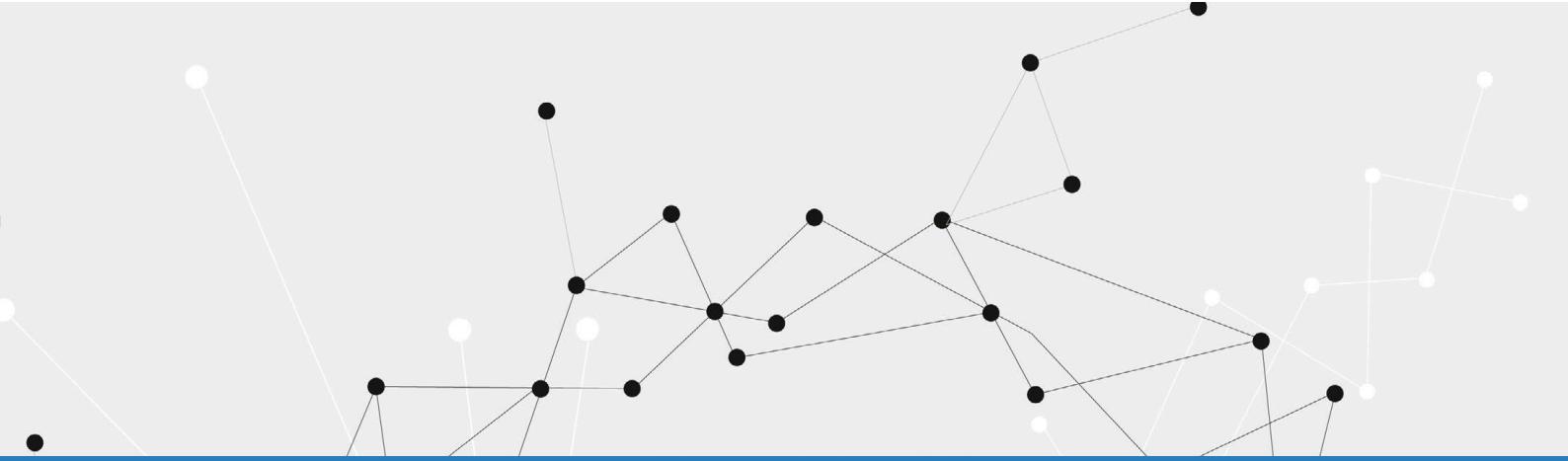
Country	Population (approx.)
Hong Kong	28+
Philippines	320+
Thailand	65+
Indonesia	55+
Vietnam	60+
Cambodia	10+

+
88
33
L9

- | | | |
|--------------------------------------|---|-----------|
| Pacific Cross Insurance |  | 25+ years |
| Pacific Cross International |  | 65+ years |
| Pacific Cross Philippines |  | 65+ years |
| Pacific Cross Health Care Thailand |  | 35+ years |
| Pacific Cross Vietnam |  | 10+ years |
| International Administrators Limited |  | 35+ years |
| International Services Pacific Cross |  | 05+ years |

Total Number of Employees

Operating Entities (History of Operation)



Office Locations

International Administrators Limited

Add: 11/F, Overseas Trust Bank Building,
160 Gloucester Road, Wan Chai, Hong Kong, SAR
Tel: (852) 2573-2278, (852) 2573-2535
Fax: (852) 2573-2917
www.ialhk.com

Blue Cross Philippines

Add: Blue Cross Center, 8000 Makati Avenue, 1200 Makati
City, Metro Manila, Philippines
Tel: No.: +63 2 899-8001
Fax: No.: +63 2 325-0638
www.bluecross.com.ph

Pacific Cross Health Insurance

Add: 152 Chartered Square Building
21st Floor, North Sathorn Road, Silom, Bangrak,
Bangkok 10500, Thailand
Tel: 02 401 9189 (International +66 2 401 9189)
Fax: 02 401 9187 (International +66 2 401 9187)
www.pacificcrosshealth.com

International Administrators Cambodia

Add: No. 6Z5, Mao TseToung Blvd (245),
12301 Phnom Penh, Cambodia
Tel: 023 6407 757, 023 6921 834

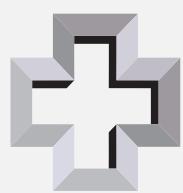
International Services Pacific Cross

Add: Chase Plaza 19th Floor. Jl. Jend. SudirmanKav.
21 Jakarta 12920, Indonesia
Tel: (62 21) - 2598 9878
Fax: (62 21) - 2598 9879
www.pacificcross.co.id

Blue Cross Vietnam

Add: 4th Floor, Continental Tower, 81-85 Ham Nghi St.,
District 1, HCMC, Vietnam
Tel: (+84 8) 3821 9908
Fax: (+84 8) 3821 9847
www.bluecross.com.vn





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