



Pacific Cross is here for you, stronger for the next great journey.



Pacific Cross is EXCELLENCE.

We are committed to bringing nothing but the best to our clients. Our decisions are based on an intricate understanding of our clients' needs, demands and expectations. We strive to create and innovate programs that will best serve our customers.

Pacific Cross is STABILITY.

We are one of the leading and most financially stable companies in the industry today. Our Premiums Earned in recent years put us in the top 10 non-life insurance companies in the Philippines.

Pacific Cross is EXPERIENCE.

We draw from more than 65 years of experience in the insurance industry. Our actions are guided by a deep insight brought about by the knowledge we have gained through the years.

Pacific Cross is CUSTOMER SERVICE.

We are rooted in a commitment to ever improving customer service. We aim to be continuously progressive and professional. Our commendable track record and competent support staff ensure that you are given immediate and excellent service at all times.

Pacific Cross is a PARTNERSHIP OF TRUST.

We build and value enduring relationships. We consistently prove that we are worthy of the highest confidence - by our strict standards, the integrity of our promises and the results we deliver. In the event of a crisis, we assure you that Pacific Cross will be your friend and ally.

www.pacificcross.com.ph

Identity & History

Pacific Cross is a market specialist in medical, travel and accident insurance. Based in the Philippines and with sister companies in Thailand, Indonesia, Vietnam, and Cambodia, Pacific Cross is part of a wider group of health insurance businesses operating across Asia, with a particular focus on the ASEAN region. The aim of the group is to be recognized as a market leader and an Asian specialist of medical and travel insurance.

Pacific Cross, originally named State Bonding and Insurance Company, Inc., was founded in the Philippines in 1949. In 1977, State Bonding established a medical insurance division to respond to the growing health insurance market in the Philippines. In 1986, the company changed its corporate name to Blue Cross Insurance, Inc. In 1996, Blue Cross ceased writing general insurance business to concentrate on its specialized lines of medical, personal accident and travel insurance.

Through the years, we have undergone many changes in line with our commitment to answer the insurance needs of our clients amidst changing times. In 2015, we reached another milestone as we changed our name to PACIFIC CROSS. This move was, and continues to be part of a regional strategy that seeks to strengthen relationships and promote cooperation among the member companies of the Pacific Cross Group. By coming together under a common name, our goal is to create a more integrated network and knowledge base that Pacific Cross companies can share to serve local customers better. This change and strategy also positions us to take advantage of the exciting opportunities happening in Asia as it opens its doors to the ASEAN integration.

Pacific Cross's product portfolio includes a diverse range of medical and travel insurance packages. We offer international US Dollar contracts, Euro Plans for travel, as well as local Peso Policies to individuals and groups.

As a specialist provider in the marketplace, our group includes a Health Maintenance Organization (HMO), Pacific Cross Health Care, Inc. The Company offers health care coverage with a no-cash-outlay facility, as well as Third Party Administration Agreements (TPAs). Pacific Cross maintains a wide network of hospitals, clinics and medical facilities across the Philippines.

We have also established partnerships with numerous doctors, dentists and medical specialists nationwide, as well as worldwide assistance facilities.

We reach our clients through a variety of distribution channels. Along with a solid base of in-house and direct Sales Account Executives, Pacific Cross also maintains relationships with over a thousand medical and travel agencies, brokers, and independent advisors. To ensure that we are able to adequately care for our clients at all times, we have partnered with companies for International Emergency Assistance and with other technology solutions providers for efficient hospital administration and claims payment. We have also directed our efforts to harness the power

of information technology to ensure that our products are accessible to our clients and intermediaries.

Pacific Cross is one of the most financially stable companies in the market today. Based on the Insurance Commission's rankings as of December 2015, Pacific Cross ranked Top 9 out of 70 non-life insurance companies according to net income. Pacific Cross also stayed strong with its Top 10 ranking according to premiums earned. In 2015, our insurance company wrote more than PHP 910 million in net premiums, placing Pacific Cross in 13th place. In addition, the company reached over PHP 1.6 billion in assets, and more than PHP 900 million in net worth.

Pacific Cross is committed to constantly provide value and needs-based insurance products coupled with fair claims processing. Pacific Cross, as a major brand in the industry for medical and travel insurance, understands that health and financial security are urgent and pressing concerns of people today. Pacific Cross seeks to address these concerns by offering products and services designed to respond to our customers' needs amidst changing times.



Pacific Cross knows that good health and the security of your loved ones are some of the most important things in your life. We want to help you protect what you value most by understanding and managing the risk for you. Think of us as your "professional worriers." We've made it our business to understand the physical and financial strains that come with becoming ill or having an accident. We think about what could happen to you when you travel, and think of ways to protect you and those traveling with you. We want to help you prepare for the worst and the unexpected, so that if and when they happen, they become easier to deal with. Pacific Cross wants to help you achieve peace of mind - so that you don't lose sleep worrying about the financial consequences of illness or accidents. You can rest easy knowing that we've got you covered.

Operating Principles

Our Vision:

To be our clients' recommended medical and travel insurance provider

Our Mission:

To help our clients protect their health and financial well-being by providing value-for-money medical and travel insurance products

We Value:

- Integrity and Honesty
- Customer Focus and *Malasakit*
- Competence
- Teamwork, Task Ownership and Responsibility
- Results



Products & Services

Medical Plans for Individuals, Families and Groups

DOLLAR PLANS

Ideal for: AB market, high net-worth individuals, senior executives and their extended family, expatriates looking for high value international medical insurance

BLUE ROYALE: A worldwide Dollar plan that allows freedom of choice for the best medical care. Maximum aggregate limit per year is up to US\$ 2 million. Also offered for Senior Citizens under **Blue Royale-Premier** and for non-Philippine residents and expatriates under **Blue Royale Plan A +**.

CRITICAL COVER EXTRA: A rider to our Blue Royale Medical Plan, this product helps address your fears and anxieties about the future by providing an additional lump sum cash benefit for critical illnesses such as cancer, heart attack and stroke.

PESO PLANS

Ideal for: Middle income to broad upper income individuals, families and senior citizens (for Premier)

SELECT STANDARD: A Peso plan that allows you to choose your own medical provider and reimburse medical benefits up to PhP 1.5 million for each disability per lifetime.

SELECT PLUS: Benefits are similar to Select Standard, but with an aggregate limit per year of up to PhP 1.5 million.

ACCESS COVERAGE ENHANCEMENT: Add the *ACCESS* facility to your Select Plus and Select Standard Plan. Available under Semi-Private and Private, and sharing the same inner benefit limits as those of Select Plus and Select Standard, *ACCESS* allows you to avail of no-cash-outlay in-patient and emergency out-patient medical treatment using our accredited network of hospitals. However, in the event that you choose not to go to an accredited medical provider, you still retain the option of filing your eligible claims for reimbursement with Pacific Cross.

LIFESTYLE: A medical plan designed for the young market (for new business clients age 21 to 35), with hospitalization benefits up to PhP 250,000. LifeStyle also offers Out-Patient Benefits (including Dermatologic services), Personal Accident Benefit, plus ancillary VIP benefits!

PREMIER: A Peso plan for Senior Citizens (66 years old and above). Maximum coverage is up to PhP 1.5 million for each disability per lifetime.

MEDICAL PLANS FOR GROUPS

Ideal for: Small or large companies, and offered as employee benefits

BLUE CROSS FLEXI: Group medical plans that can be tailor fitted to suit clients' needs. Open to groups of at least 20 to 50 members, or to groups of at least 50 members. Available under reimbursement only or reimbursement and no-cash-outlay plans.

HEALTHLINE TPA: A Third Party Administration Agreement, which allows the client to finance their own health plan via a revolving fund, using the Pacific Cross network of accredited medical providers for the no-cash-outlay facility.

Our Medical Plans may also be offered as second layer insurance to groups.

Travel Insurance Plans

TRAVELSAFE TRIPGUARD: Travel insurance for business and pleasure with benefits and premiums on a per trip basis. Maximum medical treatment benefit is US\$ 50,000, Euro 30,000 or PhP 2.5 million (depending on your plan).

TRAVELSAFE ANNUAL: Travel insurance for the frequent traveler with premiums, Medical and Personal Accident benefits on an annual basis. Maximum medical treatment depending on plan is either US\$ 50,000 or PhP 1 million.

We also offer group travel insurance for short trips and inbound insurance for persons traveling to the Philippines, or have included Philippines in their itinerary.

Pacific Cross understands your desire to safeguard yourself and your loved ones. We are here to help you financially prepare for the future.



General Information

Ranking

According to Net Income:	Top 09
According to Premiums Earned:	Top 10
According to Net Premium:	Top 13

(out of 70 non-life insurance companies, December 2015)

source: http://www.insurance.gov.ph/htm/_nonlife.asp

Directors & Officers

Board of Directors:

Barry N. Clark, *Chairman*
Consuelo G. Clark, *Member*
Theodore V. Awad, *Member*
John D. Casey, *Member*
Atty. Ma. Belina B. Mariano, *Member*
Stuart R. McCarthy, *Member*
Noel L. Rosas, M.D., *Member*
Atty. Emilio S. Teng, *Member*

Executive Officers:

John D. Casey, *Chief Executive Officer*
Daniel T. Daly, *Deputy Chief Executive Officer*
Atty. Ma. Belina B. Mariano, *Corporate Secretary*
Noel L. Rosas, M.D., *Senior Vice President & Medical Director*
Celia D. Imperial, *Senior Vice President and Chief Finance Officer*
Maria Victoria R. Munsayac, *Senior Vice President, Medical Sales*
Gerardo S. Salas, *Senior Vice President & Actuary*
Aleta Y. Lepatan, *Senior Vice President for Client Experience*
Ricardo V. Carreon, *Vice President, Information Technology*
Rodelio A. Bajar, *Assistant Vice President, Insurance Operations*
John Eric I. Mendoza, *Senior Assistant Vice President, Travel Sales*
Marilyn L. Ong, *Assistant Vice President, Product & Business Development*
Nelly F. Vargas, *Assistant Vice President, Finance & Treasury*

Financial References

Banco de Oro

J.P. Rizal Branch - 872 J.P. Rizal St., Brgy. Poblacion Makati City

East West Bank

J.P. Rizal Branch - 805 J.P. Rizal cor F. Zobel Sts., San Miguel Village, Makati City

Metrobank

Bel-Air - Kalayaan Branch - Kalayaan Avenue, Makati City

UnionBank of the Philippines

Antel Branch - Ground Flr. Antel Spa Residences Salamanca St., Makati City

Quick Facts

Company Name: Pacific Cross Insurance, Inc. & Pacific Cross Health Care, Inc.
Total Number of Employees: 429 as of April 2017

Government Registration:

Securities and Exchange Commission:
Sec. Reg. No. 4735

Tax Identification Number:

PCII: 000-440-080-000
PCHCI: 000-440-072-000



HEAD OFFICE

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DAVAO

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We also have Agency Offices in:

Luzon: Baguio | Batangas | Cavite | Laguna | Legazpi | Naga | Olongapo |
Pampanga | Palawan

VisMin: Bacolod | Bohol | Butuan | Cagayan de Oro | Dumaguete |
General Santos | Zamboanga

What else would you like to know?

Call us at +63 2 899-8001 or visit www.pacificcross.com.ph