

PROPERTY/ FIRE INSURANCE



Property/Fire Insurance provides comprehensive protection for properties and assets against loss or damage caused by fire or lightning and can be extended to cover earthquake, typhoon, flood, other insurable perils, and loss of income from the insured perils.

OPTIONAL COVER

Broad Named Perils

Allied perils (earthquake, typhoon, flood, extended coverage—explosion, smoke damage, falling aircraft, vehicle impact, riot, strike and malicious damage, broad water damage, bursting and/or overflowing of water tanks, apparatus and pipes)

Property All Risk

All risk of sudden and accidental physical loss, destruction of, or damage to the property insured except as excluded in the policy

SPECIAL PACKAGES AVAILABLE (OPTIONAL)

- Comprehensive General/Personal Liability
- Robbery/Burglary
- Machinery Breakdown
- Plate Glass Insurance
- Loss of Money Within and Outside Premises
- Fidelity Guarantee
- Personal Accident Insurance
- Business Interruption
(for commercial and industrial risk)
- Loss of Income

ADDITIONAL BENEFITS

- Cost of debris removal
- Expediting expenses
- Extinguishments and mitigation expenses
- Professional fees
- Temporary removal

INFORMATION REQUIRED FOR PROPER COVERAGE

- Assured's name
- Location of property
- Type of property
- Properties to be insured
 - Building
 - Contents
 - Machineries and equipment
 - Stocks
 - Valuable items/Works of art
- Valuation of property
 - Replacement value
 - Sound value
 - Fair market value
- Mortgagee, if applicable
- Loss history



SPECIAL RISK & ENGINEERING INSURANCE

Special Risk and Engineering Insurance is a special line of property insurance that provides coverage for machinery and equipment, building structures under construction, and other engineering works.



**CONTRACTOR'S
ALL RISK (CAR)/
ERECTION
ALL RISK
INSURANCE
(EAR)**

covers loss or damage from any cause whilst in the contract site—from completion of unloading until, in the case of the works, the expiry of insurance; in the case of construction plant, the commencement of loading for dispatch from site or the expiry of insurance.

**RISK
COVERED**

fire/lightning, natural perils/acts of nature, landslip/subsidence, accidental damage, collision, collapse, impact, theft, malicious damage, breakdown and explosion, faults in construction/erection, negligence, lack of skill/experience, short circuiting, arcing, excess voltage

**EXTENSIONS
OF COVER
AVAILABLE**

construction plant and equipment, third party liability including vibration, removal, and weakening of support; inland transit, debris removal, professional fees, expediting cost, own surrounding properties, offsite storage, cover for testing and commissioning, consequential loss following defects, cover for riot, strike and civil commotion, maintenance period, temporary facilities

**ELECTRONIC
EQUIPMENT
INSURANCE
(EEI)**

covers all risk of sudden and unforeseen physical loss, destruction, or damage including but not limited to: fire/lightning, windstorm, typhoon, flood, earthquake, tidal wave, explosion, smoke damage, falling aircraft and vehicle impact, electrical injury, bush fire, water damage, landslide, subsidence, collapse, riot strike and civil commotion, malicious acts, sprinkler and related fire fighting apparatus leakage, burglary, robbery, theft, accidental dropping, faulty operation, lack of skill, bad workmanship

**INFORMATION
REQUIRED
FOR
PROPER
COVERAGE**

For CAR/EAR

- Assured's name
- Address/Location of site
- Nature of project
- Duration
- Project cost
- Limit of liability (3rd party)
- Copy of contract

For EEI

- Assured's name
- Address
- Nature of business
- Territorial/Geographical limits (for mobile equipment)
- List of electronic equipment to be insured
- Sum insured (valuation—replacement cost—new)

CASUALTY & LIABILITY INSURANCE



Casualty Insurance is coverage for loss arising from unexpected events such as accidents, while Liability Insurance protects against claims due to negligence resulting to bodily injury or property damage.

COMPREHENSIVE GENERAL LIABILITY

protects the insured against legal liability for property damage or bodily injury arising out of the ownership, maintenance, or use of the premises and all the operations that are necessary or incidental to the business (premises operations)

The coverage may be extended to include:

- *Elevators/Escalators Liability*—answers for legal liability of the assured for the ownership, maintenance, or use of any elevator/escalator
- *Independent Contractors*—answers for legal liability due to operations performed for the insured by independent contractors
- *Product Liability*—protects the insured for legal liabilities that may occur for products manufactured, sold, or distributed that cause bodily injury or damage to their customers
- *Employer's Liability Insurance*—protects the insured from legal liability to pay damages because of bodily injury by accident or disease, including death of an employee of the insured arising out of and in the course of employment
- *Automobile Liability Insurance*—protects the insured from legal liability to pay damages because of bodily injury or property damage to third parties caused by an occurrence and arising out of the ownership, maintenance, or use—including loading and unloading—of any automobile
- *Food and Drinks Liability*—pays for the insured's legal liability for bodily injury or illness directly caused by food poisoning (liquids included) or the presence of deleterious matters in such food or drinks

CRIME INSURANCE

- *Money Insurance*—pays for loss of money and securities inside and outside (money routes) the assured's premises, due to robbery or burglary
- *Fidelity Guarantee*—covers against acts of dishonesty from employees and non-third party entities

PROPERTY FLOATER INSURANCE

covers property insured against material damage and loss on site and while in transit

INFORMATION REQUIRED FOR PROPER COVERAGE

- Assured's name
- Location of property
- Territorial/Geographic limits
- Nature of business
- Type of cover to be applied
 - Liability
 - Crime insurance
 - Property floater
- Sum insured/Limit of liability
- Floor area occupied
- List/Description of property insured—for floater
- Security system/Manner of conveyance—for money insurance and floater
- List of regular employees/
Position—for fidelity guarantee
- Loss history



COMPREHENSIVE MOTORCAR INSURANCE

Comprehensive Motorcar Insurance provides full protection for all damages and losses to the insured vehicle, including liabilities that may be incurred for its use.

OWN DAMAGE

covers total loss or partial damage to your car, subject to the limit of liability as stated in the policy, from the following causes: by accidental collision or overturning, fire, lightning, external explosion, self-ignition, malicious acts by others, and damage sustained while in transit

THEFT

pays for loss of vehicle subject to the limit of liability, as stated in the policy, and/or its declared accessories such as radio, stereo, air-conditioners, tape deck, mag wheels, and equalizers

- *Voluntary Third Party Liability*—provides you with Excess Third Party Bodily Injury on top of the Compulsory Third Party Liability (CPTL) required by law, plus Third Party Property Damage protection
- *Passenger Personal Accident*—coverage for 5 persons or more the seating capacity of the vehicle, including the driver, while boarding, alighting from, or riding in the insured vehicle
- *Acts of God*—coverage against natural perils such as typhoons, floods, earthquakes, volcanic eruptions, and other acts of nature
- *Riot, Strike, and Civil Commotion*—extension to cover loss or damage to insured vehicle due to riot, strike, and civil commotion

INFORMATION REQUIRED FOR PROPER COVERAGE

- Assured's name
- Location (i.e. Luzon, Visayas, Mindanao)
- Types of cover to be applied
- Description of unit
- Fair market value
- Sum insured/Limit of liability
- Mortgagee, if applicable
- Loss history

MARINE CARGO HULL & AVIATION INSURANCE



Marine Cargo Insurance is coverage against loss of or damage to in-transit cargo over waterways, land, and air. Marine Hull Insurance is insurance protection against loss of or damage to a ship. Aviation Insurance is insurance coverage for aircrafts and for the damage, injury, or loss of life.

Marine Cargo Insurance covers against loss or damage to cargo due to: fire, explosion, stranding, grounding and sinking of vessel, overturning or derailment of land conveyance, collision with any external object, discharge of cargo at a part of distress, earthquake, volcanic eruption or lightning, general average sacrifice, jettison, washing overboard, water damage, total loss of package whilst loading onto or unloading from vessel or craft, and expenses incurred to minimize loss.

Marine Hull Insurance is insurance coverage for the ship or vessel's hull

such as: losses due to total loss of the vessel or expenses due to repair or damages to the vessel's hull, machinery, or equipment; losses due to the vessel being missing; vessel's share in losses, expenses, and contribution allowed in general average; necessary and properly incurred expenses for the salvage of the vessel; and necessary and reasonable expenses for preventing, minimizing the loss, or ascertaining its extent. The coverage extends to cover: loss of hire, war risks, and protection and indemnity for third party liability.

Aviation insurance covers the aircraft against the physical loss or damage during its flight, taxiing, whilst being moored, grounded, with rotors in motion, and with rotors not in motion/ingestion. The coverage extends to cover: legal liability to third parties for bodily injury including death, and accidental damage to property arising out of the insured's operation and/or ownership of the aircraft; passenger legal liability for bodily injury and/or property damage to passengers whilst boarding, alighting from, or travelling in the aircraft; and pilot personal accident insurance.

**INFORMATION
REQUIRED
FOR PROPER
COVERAGE**

- Assured's name
- Voyage route
- Frequency of voyage
- Type of cover to be applied
 - Cargo
 - Hull
 - Aviation
- Details of vessel/Aircraft
- Conveyance
- Geographical limit
- Sum insured
- Mortgagee, if applicable
- Loss history



BONDS

Bonds are instruments of guarantee that will secure compliance and performance of an obligation or an undertaking required by law or contract.

CLASSIFICATION OF BONDS

Contractor's Bond: covers contracts for construction and engineering, as well as supply, delivery, installation, and service contracts

- Bid bond
- Performance bond
- Guarantee bond

Customs Bond: an undertaking wherein the principal and the surety bind themselves, mutually and severally to pay the Bureau of Customs, if the former fails to perform its undertaking

- Shipment bond
- Import/Export bond
- Customs broker's bond
- Warehousing bond
- Portage bond
- Arrastre bond

Judicial Bond: required by courts of justice or administrative bodies clothed with quasi-judicial powers in connection with judicial proceedings conducted before them

- Administrator's bond
- Receiver bond
- Attachment bond
- Injunction bond
- Supersedeas bond
- Heir's bond
- Bail bond

Guarantee Payment Bond: an undertaking to guarantee the payment of money in accordance with law or contract

- Promissory note bond
- Surety bond
- Dealer agreement
- Sales agreement
- Lease agreement

License and Permit Bond: required by the government to guarantee compliance with the terms and conditions of a license and permit granted to operate a particular business or exercise a particular privilege

- Fishery bond
- School bond
- Broker's bond
- Firearm bond
- Immigration bond

Fidelity Bond: undertakes to indemnify the employer against loss of money, securities, and other property, resulting from any fraudulent or dishonest act committed by any of his employees whether acting alone or in collusion with others

INFORMATION REQUIRED FOR PROPER COVERAGE

For Partnerships/Corporations

- Company documents (FS/ITR/company profile, etc.)
- Contract agreement

For Individual/Single Proprietorship

- Business permit/FS/ITR
- Contract agreement

For Judicial Bonds

- Court decision/Order/Resolution



SPECIALTY
COVERAGE
OF D&O,
S&T/POLITICAL
VIOLENCE,
STP, ETC.

DIRECTORS AND OFFICERS LIABILITY INSURANCE

D&O Insurance covers you for personal liability that arises from your management of a corporation/foundation/association. It aims to protect your personal assets when you are alleged to have made wrongful actions or decisions.

COVERAGE

The Insured

- Past, present and future directors and officers of the company
- Position being held at the time the act was committed
- Directors and officers of the company and its subsidiaries (except for subsidiaries with a separate cover)
- Directors in affiliate companies but only those representing the interest of the insured company and its subsidiaries; does not cover directors of other shareholders
- Retired directors cover in case of non-renewal or non-replacement of policy

Wrongful Act

- Allegation or Actual
- Breach of duty, Breach of trust, Neglect, Error, Misstatement, Misleading statement, Omission, Breach of warranty or authority or Other act done or wrongfully attempted by any director or officer
- Capacity as director/officer

Claims Made Policy – indicates that the wrongful act should be within the policy period

- Date committed
- Date discovered
- Date reported to insurer

Retroactive Cover

- *Full*: claims-made policies that eliminate coverage for claims produced by wrongful acts that took place prior to a specified date, even if the claim is first made during the policy period; from the date of the company's incorporation (subject to insurer's approval)
- *Inception date*: from the inception date of the first policy issued

Known Acts and Circumstances –

means insured's

- Duty to disclose
- Prior to policy period or continuity date – not covered

Loss that the insured may incur, the D&O policy will pay for:

- Damages awarded or judgments entered
- Settlements negotiated with the insurer's consent
- Legal cost and expenses awarded vs. the insured but only in connection with a judgment which is covered in accordance with the policy terms
- Defense cost (including defense cost for employment-related/ labor cases)

Claims – policy cover claims filed against directors and officers

- Only the director/officer is protected.
Does not cover the company liability.
Options to include Entity/ Company Liability for Employment Practices and Securities Claims only (under stand-alone D&O Policy).
- Administrative proceedings – legal compulsion to attend; defense cost cover; no wrongful act but an inquiry is conducted e.g. inquiries conducted by government agencies.
- Civil proceedings – both defense cost and award of damages regardless of the outcome of the case
- Criminal proceedings
 - In case of acquittal – defense cost claimable against the policy
 - In case of conviction – defense cost should be returned to the insurance company as criminal acts cannot be insured

D&O Insurance Coverage Benefits

- Protects the personal assets of the directors and officers and those of their spouses and estates.
- Protects the balance sheet of the company.
- Attracts and retains qualified outside/ independent directors.
- Ensures funds are available for the defense of the directors and officers when the company's resources are not available.

PROFESSIONAL INDEMNITY INSURANCE

Professional Indemnity covers the person or consultant providing advice or other services that are exposed to claims of a “professional liability” nature.

Professionals require cover to protect them against the potential financial burden of litigation and to help protect the reputation of their practice, their integrity, and their personal assets.

Why is PI cover needed?

If a party suffers financial loss after relying on the advice of a professional, he/she may have the right to sue for the loss.

Cover for legal costs and expenses are important, as litigation involving professionals is often complex.

It is crucial that professionals have access to specialized and quality legal representation to safeguard their interests and reputation in the most effective way.

Scope of Cover

Helps protect professionals against legal liability for breach of professional duty in the conduct of their professional business practice.

Provides cover for:

- Settlements
- Compensatory damages awarded against insured
- Legal costs and expenses associated with defending legal actions

Major Categories of Professions Covered

- Accountants
- Architects and Engineers
- Business Process Outsourcing (BPO)
- Data Plus
- Insurance Brokers
- Management Consultants
- Multimedia
- Property Managers
- Real Estate Agents
- Recruitment Agents
- Solicitors/Lawyers/Legal
- Telecommunications

CYBER CRIME INSURANCE

Protection against breach of confidential information.

- Provides protection against claims due to breach of confidential customers' information (personal and corporate information).
- Provides fees, costs, and expenses for legal advice in connection with an investigation by the Data Protection Authority.

SUMMARY OF COVERAGE

Protection against Cyber Attacks

- Reputation protection – costs in repairing company's and individual's reputations
- Notification and monitoring costs – costs due to required disclosure of data breach

- Costs of IT experts:
 - To determine the extent of damage of electronic data due to a breach of data security
 - Cost of restoring, recreating, or recollecting lost/corrupted data
 - Review reason of breach and fix the system
- Cyber extortion – extortion loss paid to end a security threat against the insured
- Network interruption – cost incurred and loss of net income as a result of network interruption or cloud failure

Cyber Crime Insurance Cover:

- The costs of forensic experts to establish what data was stolen from which individuals
- The costs of notifying the millions of individuals whose data had been stolen
- The cost of credit monitoring for the affected individuals to make sure they suffered no ongoing losses after the information theft
- The costs of a legal breach coach to prepare the business for investigation

**SABOTAGE AND TERRORISM/
FULL POLITICAL VIOLENCE COVER**

- The cost of representing and defending the business in the ensuing legal action that was brought against them
- The costs of PR consultancy to advise and guide the firm with its external media communications concerning the event

Terrorism and Sabotage Cover

Covers loss or damage caused by the following:

- Act of Terrorism - means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), committed for political, religious, or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.
- Act of Sabotage - means a subversive act or series of such acts committed for political, religious, or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

Full Political Violence

Covers loss or damage caused by the following:

- Act of terrorism
- Sabotage
- Riots, strikes, and/or civil commotion
- Malicious damage
- Insurrection, revolution, or rebellion
- Mutiny and/or coup d'état
- War and/or civil war

STOCK THROUGHPUT INSURANCE

There are various definitions of what is included in a throughput program.

The broadest would be:

The Marine Stock Throughput Insurance Program is an all-inclusive policy covering goods from the time an assured assumes an interest in the goods until their interest ceases.

"This insurance hereunder attaches from the time the subject matter becomes at the Assured's risk or the Assured assumes interest and continues while the subject matter is in Transit and/or in Store, on Exhibition or elsewhere, including while held as Stock and/or at the Assured's Stores and/or Outlets and/or in Consolidation/Deconsolidation Points and/or Processing. Assembly, Renovation, and Repair whether or not in the due course of transit."

Cradle-to-Grave Coverage: This will include ocean transits (air or vessel) and inland transits at processors, warehouses, exhibitions or trade shows, and retail locations.

UNDERSTANDING THE RISK

What is a Stock Throughput?

- Goods in transit
- Goods in storage or processing
- Retail locations
- One composite rate against sales/ or a combined approach with flat storage premium
- And more...

What Property is covered in a Stock Throughput?

- Raw goods and finished goods
- Goods in process/processing
- "Goods of all kind"
- Personal property
- Building coverage
- Business interruption/ contingent bi
- Salesman's samples
- Exhibition
- Newly acquired locations

Where is Property covered in a Stock Throughput?

- Worldwide coverage
- Insured's own location
- Retail locations
- Warehouse, processing locations, and DCs
- Exhibitions
- Unnamed locations
- Third party locations

Benefits of a Throughput

- A single all-inclusive worldwide policy covering goods, whether finished or otherwise, in transit or otherwise, on an All Risk basis.
- Coverage for goods in storage/detention/processing without time limitations.
- Policy rate against sales.
This is a "Non-reporting" Policy.
- Low deductibles on goods in storage/detention.
- Limits of liability for storage/inventory in excess of \$100 million per location available.
- Coverage inclusive of windstorm, flood, and quake.
- Competitive rating.
- Goods are insured against "Selling Price".
- Local fronting policies available if/when required.



STAND-IN IMAGE

OTHER
SERVICES

**EMPLOYEE
BENEFIT
PLAN DESIGN**

At Trinity, we don't simply offer you "insurance"—we create programs that are attentive and relevant to the needs and experiences of your business.

**INSURANCE
POLICY AUDIT
AND RISK
MANAGEMENT**

We begin with a thorough review of your existing policies and determine if coverage is applicable and limits are adequate. Cost-effectiveness and claims history are likewise taken into consideration, which are all factored into our findings and recommendations.

**CLAIMS
MANAGEMENT**

Fair, responsive, and timely claims settlement is the cornerstone of a truly effective insurance program. To attain this, we provide you with unlimited claims advisory, documentation assistance, coordination with adjusters and final negotiation with insurers.

HMO & SHIPOWNER'S HEALTHCARE PROGRAMS FOR SEAFARERS



HMO or Health Maintenance Organization is a healthcare delivery system that provides comprehensive healthcare and services for its members. It is responsible for the payment of an insured's medical expenses, doctor's fees, hospitalization, clinic visits, and other medical care such as outpatient consultation and diagnostics.

The Shipowner's Healthcare Program for Seafarers is a specialized type of healthcare coverage designed to cater to shipowners' requirements in providing HMO coverage for its Filipino seafarers when they are at home in the Philippines within their HMO coverage policy contract, as well as for their dependents.

UNDERWRITING REQUIREMENTS

With Existing Plan

- Copy of the contract/Schedule of benefits
- 9 months utilization report
- List of employees and dependents with date of birth, civil status, and current plan cover
- Brokers on Record (BOR)

Virgin Account

- Preferred plan benefits, if possible
- List of employees and dependents with date of birth, civil status
- Brokers on Record (BOR)



GROUP TERM LIFE & PERSONAL ACCIDENT INSURANCE

A yearly renewable term life insurance, it pays the face amount of the policy in case a member of the group dies due to natural and accidental causes within the coverage period (term).

This policy likewise indemnifies the insured in case of permanent disability or dismemberment.

STANDARD LIFE INSURANCE COVERAGE

Group Yearly Renewable Term Life Insurance (LIFE)

- 24-hour coverage against loss of life due to natural or accidental causes
- Insurance protection without geographic limits
- Maximum protection at the least cost

Benefit Rider

- Accidental Death and Dismemberment (AD&D)
- Total and Permanent Disability Income Benefit (TPDIB)
- Terminal Illness Benefit (TIB)
- Burial Benefit
- Accidental Medical Reimbursement

UNDERWRITING REQUIREMENTS FOR PROPOSAL GENERATION

With Existing Plan

- Copy of the contract/Schedule of benefits
- Utilization report for the past 3 years
- List of employees and dependents with date of birth, civil status, gender, amount of insurance, position/job level
- Brokers on Record (BOR)

Virgin Account

- Preferred plan benefits, if possible
- List of employees and dependents with date of birth, civil status, gender, position/job level
- Nature of business
- Brokers on Record (BOR)

STANDARD GROUP PERSONAL ACCIDENT INSURANCE COVERAGE

Accidental Death and Dismemberment (AD&D) Benefit Rider

- Burial Benefit
- Accidental Medical Reimbursement

UNDERWRITING REQUIREMENTS FOR PROPOSAL GENERATION

With Existing Plan

- Copy of the contract/Schedule of benefits
- Utilization report
- List of employees and dependents with date of birth, civil status, gender, amount of insurance, position/job level
- Nature of business
- Broker of appointment

Virgin Account

- Preferred plan benefits, if possible
- List of employees and dependents with date of birth, civil status, gender, position/job level
- Nature of business
- Brokers on Record (BOR)

GROUP MEDICAL INSURANCE



Group Medical Insurance is a traditional medical scheme with an option for either cashless availment or claims reimbursement. Each benefit has inner limits and professional fees because surgical cases are subject to Relative Unit Value.

Basic and Major Medical Benefit

- Room and board
- Physician visit
- Surgical fee per schedule of operation
- Anesthesiologist fee 35% of eligible surgeon's fee
- Miscellaneous hospital expenses
- Specialist's fee
- Nurse's fee

Out-Patient Benefits

- Consultation per visit
- Laboratories and diagnostics
- Medicines

Dental Benefits (optional)

- Oral examination
- Oral prophylaxis
- Gum problem consultation
- Simple tooth extraction
- Temporary filling
- Adjustment/repair of dentures
- Dental health education and consultation

Annual Physical Examination (APE) (optional)

UNDERWRITING REQUIREMENTS FOR PROPOSAL GENERATION

With Existing Plan

- Copy of the contract/Schedule of benefits
- 9 months utilization report
- List of employees and dependents with date of birth, civil status, gender, amount of insurance
- Brokers on Record (BOR)

Virgin Account

- Preferred plan benefits, if possible
- List of employees and dependents with date of birth, civil status, gender, position/job level
- Brokers on Record (BOR)



TRAVEL INSURANCE

Travel Insurance indemnifies losses and damages against travel inconveniences either domestically or internationally. It likewise covers repatriation in case of death while on travel and remunerates the insured's identified dependent in case of accidental death.

**The most common risks that are covered
by travel insurance**

- Medical expenses
- Emergency evacuation/repatriation
- Trip cancellation/interruption
- Accidental death, injury,
or disablement benefit
- Overseas funeral expenses
- Trip curtailment
- Flight delay
- Loss, theft, or damage to personal
possessions and money
(including travel documents)
- Delayed baggage (and emergency
replacement of essential items)
- Legal assistance
- Personal liability
and rental car damage excess

**UNDERWRITING
REQUIREMENTS
FOR PROPOSAL
GENERATION**

- Applicant's name
- Person/s to be insured
- Itinerary
- Departure dates
- Arrival dates
- Preferred amount of insurance

HOSPITAL INCOME INSURANCE



Hospital Income Insurance is a coverage that provides a daily monetary cash benefit to an insured subject to a deductible limit in case of hospital confinement.



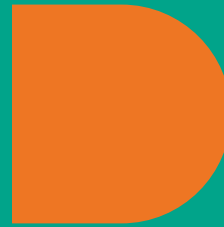
**UNDERWRITING
REQUIREMENTS
FOR PROPOSAL
GENERATION**

Applicable to accounts with existing plan
and virgin accounts

- Preferred schedule of benefits
(with deductible)
- Headcount of enrollees
- Nature of business
- Brokers on Record (BOR)



STAND-IN IMAGE



OTHER
SERVICES

**EMPLOYEE
BENEFITS
PLAN DESIGN**

customization of insurance programs acceptable both on a local and international setting. Output is based on the client's preferred extent of coverage and budget.

**INSURANCE
POLICY AUDITS**

a review of existing insurance policy conditions and provisions that include the study of benefit limits against identified risks, as well as premium and claims history for possible upgrade, downgrade, or overhaul.

**CLAIMS
MANAGEMENT**

a service in which we review and facilitate the processing of claims filed by the client with the insurance company for a fair and responsive settlement.

**THIRD PARTY
ADMINISTRATION**

a self-funded healthcare program wherein we internally administer using the network of healthcare providers. The service is designed for large companies with a workforce of 500 or more employees and is advisable for companies, regardless of size, with a favorable claims loss and ratio.

**WELLNESS
PROGRAM
DEVELOPMENT
AND
MANAGEMENT**

a health promotion activity designed to increase productivity, boost morale, and reduce stress thereby reducing health care costs.