

FREQUENTLY ASKED QUESTIONS

Client Reference

1	OVER-ALL COMPANY DIRECTION
Q1.1	What is Paramount's relationship with Pacific Cross?
A1.1	Paramount Life & General Insurance Corporation (PLGIC) is now the insurer behind Pacific Cross Insurance, Inc. (PCII) policies. Following the approval of the Insurance Commission, PLGIC assumed the Pacific Cross Insurance, Inc. (PCII) business portfolio and is responsible for underwriting, claims, and policy servicing. Pacific Cross continues to be used as the product and brand name, so policyholders can expect continuity in coverage and customer experience.
Q1.2	Why did Paramount acquire Pacific Cross?
A1.2	The synergy of Pacific Cross and Paramount creates a strong and diversified regional insurance group, with a leading position in health insurance. Paramount brings stability and strength to Pacific Cross, empowering its long-term growth as part of a Southeast Asian-owned and operated regional insurance group. Combining the experience and expertise of these organizations supports our goals of sharpening our competitive edge, expanding our market reach and improving our offerings to clients.
Q1.3	What will happen to Pacific Cross Insurance, Inc. (PCII)?
A1.3	In light of the Insurance Commission's approval, PCII's business will be subsumed under PLGIC. PLGIC will take over the entire business portfolio of PCII, ensuring continued delivery of services to all policyholders. However, we will continue to use the Pacific Cross brand and operate business as usual.
Q1.4	What will happen to Pacific Cross Health Care, Inc. (PCHC)?
A1.4	Pacific Cross Health Care, Inc. (PCHC) will remain as a separate business entity. PCHC operates business as usual.
Q1.5	Will you continue to use the Pacific Cross brand?
A1.5	Yes, we will continue to use the Pacific Cross brand for our medical and travel insurance products, leveraging its established strength in the market. At the same time, our Policies and supporting company forms will clearly indicate PLGIC as the insurance provider/contracting entity. This ensures transparency to our clients, partners and stakeholders. The Company will undergo a transition period to apply the necessary updates to Policies, related documents and other communication materials.

2	COMPANY LEADERSHIP
Q2.1	Who currently heads Pacific Cross?
A2.1	<p>Mr. Larry Wu now heads the Medical and Travel Insurance Division of PLGIC. This Division will continue to use the Pacific Cross brand and will continue to offer Pacific Cross medical and travel insurance products to the market. Mr. Wu concurrently holds the position of President and CEO of Pacific Cross Health Care, Inc.</p> <p>The Medical and Travel Insurance Division is under the overall leadership of Mr. George Tiu (President and Chief Operations Officer) and Mr. Patrick Go (Chairman and Chief Executive Officer).</p>
3	IMPACT TO CLIENTS, POLICY COVERAGE AND CLAIMS
Q3.1	How will this change affect Pacific Cross clients?
A3.1	PLGIC assures all Pacific Cross clients of comprehensive servicing of all inforce PCII policies. We will proceed business as usual, operating from our offices at the 8 Rockwell Building in Makati City.
Q3.2	Will clients' existing policies remain valid?
A3.2	Yes. All existing insurance policies, contracts, and coverage terms remain valid and enforceable. There will be no interruption in coverage, and all policy obligations will continue to be honored.
Q3.3	Will the Company continue to pay claims?
A3.3	Yes. All eligible claims will be processed and honored for payment, subject to the terms and conditions of their respective policies.
4	IMPACT ON PRODUCTS
Q4.1	How will this change affect Pacific Cross products?
A4.1	We will continue to offer our trusted medical and travel insurance products to the market. With these core products in place, we will keep looking for opportunities to grow to bring even better benefits and plans to address the evolving needs of our clients.
5	IMPACT ON DISTRIBUTION CHANNELS
Q5.1	How will this change affect Pacific Cross distribution channels?
A5.1	Pacific Cross products will continue to be sold through our usual distribution channels comprised of our direct sales teams, sales partners such as agents and brokers, and our e-commerce platforms. We will continue to strengthen these channels as we move forward.

6	STAKEHOLDER COMMUNICATIONS
Q6.1	Will changes pertaining to PCII be communicated to clients and other stakeholders?
A6.1	Yes. Advisories will be sent to clients and other stakeholders. Public notices (e.g., in newspapers) have also been released.
Q6.2	What touchpoints/contact information may be used for customer/stakeholder concerns?
A6.2	<p><i>For questions related to the integration:</i> e-mail inquiry@pacificcross.com.ph.</p> <p><i>Our usual customer touchpoints remain available:</i></p> <p><u>Customer Service Concerns</u> e-mail client_services@pacificcross.com.ph Call +63 2 8230-8511</p> <p><u>For general company and product information</u> visit www.pacificcross.com.ph</p>
7	ANNEXES
7.1	Please refer to Annex A for a copy of the print ad/public notice . This was first published in the Philippine Star on 17 December 2025 and will have additional releases in the Philippine Star and Manila Bulletin in the coming weeks.
7.2	Please refer to Annex B for a copy of the client advisory . The advisory will be sent to clients through key touchpoints such as e-mail blasts, policy kits, etc.

ANNEX A
SAMPLE OF PRINT AD/PUBLIC NOTICE

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PARAMOUNT
LIFE & GENERAL
INSURANCE



**Paramount Life & General Insurance Corporation
welcomes Pacific Cross Insurance, Inc.
Policyholders to the PLGIC Family**

MANILA, Philippines – Following the Insurance Commission's approval on December 4, 2025 of the transfer of the insurance portfolio of Pacific Cross Insurance, Inc. (PCII) to Paramount Life & General Insurance Corporation (PLGIC), PLGIC shall now take over the entire business portfolio of PCII, ensuring the continued delivery of services to all policyholders.

PLGIC brings over 75 years of experience in the Philippine insurance industry, demonstrating a long-standing presence across both life and non-life sectors. Since the early 1990s, the company has actively participated in market consolidation and has built a solid track record in the orderly and effective integration of acquired portfolios into the PLGIC platform.

Both PLGIC and PCII share a strong heritage in distribution through their network of intermediaries, including agencies and brokers. The combination of these two organizations will result in a more robust and competitive institution whose enhanced resources will further strengthen its ability to provide quality customer service.

PLGIC assures all policyholders of the comprehensive servicing of all inforce PCII policies at **18th floor, 8 Rockwell Building, Hidalgo Drive, Makati City.**

For inquiries, please email inquiry@pacificcross.com.ph.

ANNEX B
SAMPLE OF CLIENT ADVISORY

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Dear Valued Policyholder,

This is to inform you that on 4 December 2025, the Insurance Commission approved the transfer of the insurance portfolio of Pacific Cross Insurance, Inc. (PCII) to Paramount Life & General Insurance Corporation (PLGIC), thereby ensuring the continuity of services provided to all policyholders.

PLGIC brings over 75 years of experience in the Philippine insurance industry, demonstrating a long-standing presence across both life and non-life sectors. Since the early 1990s, it has been an active participant in market consolidation and has established a solid track record in the orderly and effective integration of acquired portfolios into the PLGIC platform. It is a Filipino-owned insurer duly authorized by the Insurance Commission under a composite license to offer life and non-life products, supported by a nationwide network of more than 40 branches.

This transfer is a significant development that allows the PCII portfolio to benefit from the strength and extensive resources of one of the country's most established insurance companies. As we continue to use the Pacific Cross brand, we look forward to the synergy of PCII and PLGIC so that we can bring better services and products to the market.

Please be assured that all terms and conditions of your policy remain unchanged and in full effect. PLGIC affirms its commitment to delivering comprehensive policy servicing at our Pacific Cross offices in 8 Rockwell Building, Hidalgo Drive, Makati City.

For inquiries, please e-mail inquiry@pacificcross.com.ph.

Thank you for your continued patronage. We remain steadfast in our mission of protecting what is important to you.

Very sincerely,

A handwritten signature in black ink, appearing to read "George T. Tiu", written over a horizontal line.

George T. Tiu
President & COO
Paramount Life & General Insurance Corporation

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-end of Annexes and Reference-