



Life | Accident | Health  
*Insurance*

With You Day to Day

*People* you can  
Trust *for life*

Corporate Brochure

PAN-AMERICAN LIFE





## Our Mission

To meet the life, accident and health insurance needs of individuals and businesses in the Americas to ensure financial security and peace of mind.

## Our Vision

To build on the company's 100-year heritage of financial strength, commitment and trusted financial security, and to improve our policyholders' sense of well-being, while becoming the leading insurance carrier in the Americas.

### Disclaimer message:

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## Our Values



Authenticity



Transparency



Accountability



Teamwork



Integrity



## Our Story

Since our inception in 1911, Pan-American Life Insurance Group (PALIG) has been committed to our mission of meeting the life, health and accident insurance needs of policyholders throughout Latin America, the Caribbean and the United States, providing financial security and peace of mind.

As a leading insurance and financial services provider, our team of employees and strategic partners provide best in class insurance solutions including valuable expertise, resources and insights that customers utilize to make informed and knowledgeable decisions about what insurance coverage they need.

## Our Products & Services

PALIG understands that unexpected illnesses, losses and accidents can cause worry, create burdens and raise questions. We offer our millions of policyholders one less thing to worry about, and the assurance that with PALIG you're protected day-to-day.



With You  
Day to Day

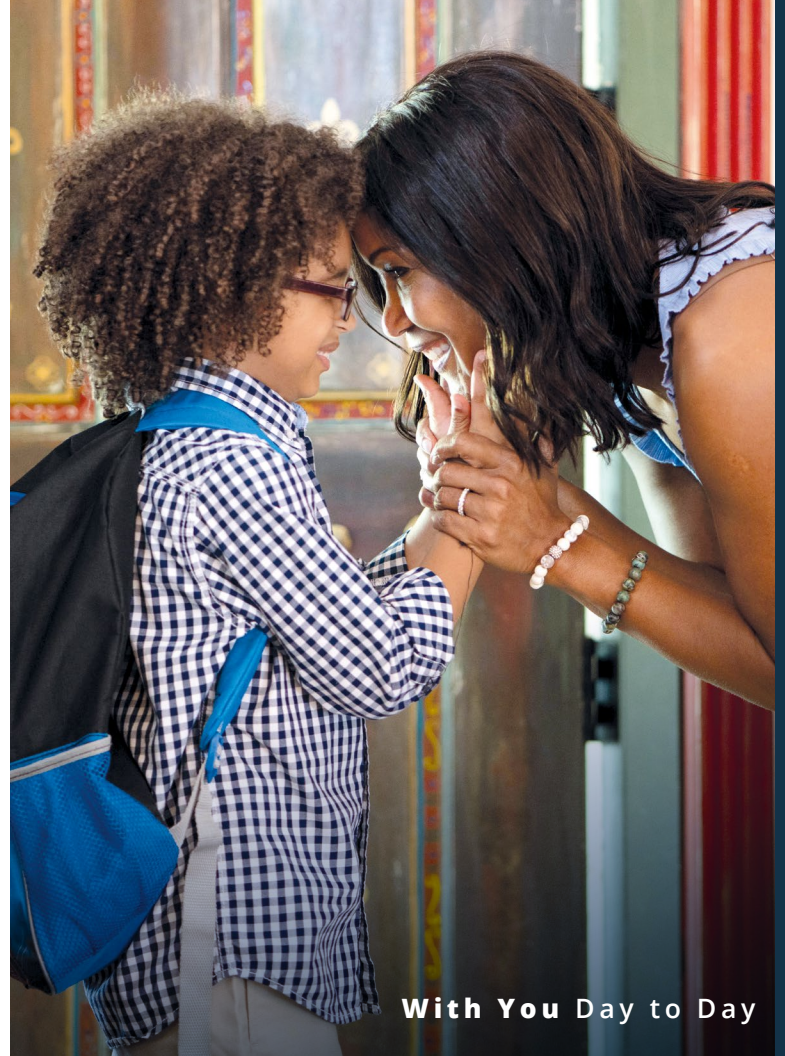


# Life

## A policy for your family's financial security.

Our individual **life** insurance products include universal life, index universal life, term life and whole life insurance. These policies are designed to meet retirement planning, education funding, wealth transfer, key person coverage, death benefit coverage and estate planning needs.

We also offer customizable group life insurance coverage for our business clients to protect their employees.



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## Foreign Nationals

Our universal life and index universal life products are designed to meet the life insurance needs of affluent foreign nationals.\* These customized policies offer a wide range of benefits including permanent coverage, flexible premiums, cash accumulation, access to cash surrender value, permanent life insurance protection and equity accumulation by mixing and matching up to three indexed accounts tied to leading international stock indexes.

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\*Foreign nationals are individuals who are neither citizens nor temporary or permanent residents of the country in which they are applying for the insurance coverage.



# Accident

**A policy that will alleviate the financial burden after an accident.**

Our **accident** insurance products are simple, affordable and designed to provide comprehensive coverage so that our policyholders are prepared when life takes an unexpected turn. Injuries, car accidents and serious illness can significantly impact your finances, but an accident policy can help take care of unforeseen costs. This coverage is available to individuals and businesses.

## Group Accident Coverage

- Participant accident
- Trucking occupational accident
- Group/individual travel accident
- Student Accident / Intercollegiate Sports
- Special markets

## Personal Accident Coverage

- Injury
- Death
- Disability
- Critical Illness

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## Health

### **A policy that will provide for your medical care in times of illness.**

Our group **health** plans are customized for all types of clients whether they are small businesses, medium sized companies or large corporations. In order to deliver that flexibility, we've built teams of dedicated professionals in the United States, Latin America and the Caribbean with the expertise needed to meet the specific needs of our clients in the markets that they operate in.

In the United States we offer limited benefit indemnity with medical stop loss and direct primary care options. Our solutions help employers of hourly wage earners manage rising health care costs. We also offer benefit strategies that meet the unique requirements of government contract workers with a dedicated service team that understands the Service

Contract Act (SCA). All of our services are available in Spanish to support the needs of the U.S. Hispanic community.

Additionally, we've developed PALIGMED, a wellness program supported by our proprietary health network.

Our health insurance expertise combined with our geographic footprint across the Americas has made us a leading provider of multinational solutions.

And because we know good health is about being able to live life to the fullest, we've developed a portfolio of individual health products including international major medical plans that are designed to give policyholders the confidence to enjoy life.



## Mass Marketing

Ideal sponsors for our mass marketing products include banks, micro-finance providers, retailers, and other financial institutions. Available products for their customers include life, credit life, accident, and health insurance.

# With You Day to Day



## Our Financial Strength

### 8 Keys to Our Financial Strength & Stability

- 1 Strategic focus on life, accident and health lines of business
- 2 Unique geographic footprint 22 countries, 49 U.S. States, Puerto Rico and the U.S. Virgin Islands
- 3 Conservative investment strategy designed to ensure a competitive rate of return for the client
- 4 Disciplined culture of enterprise risk management to anticipate, and manage, risk and opportunity in order to maximize long term success of the business
- 5 Premium distribution well balanced across territories of operation and lines of business limiting exposure to economic volatility
- 6 Consistent growth of total equity, pre-tax operating income, net income and overall revenues
- 7 Strong balance sheet and solid capital generation
- 8 Stellar ratings from A.M. Best and Fitch Ratings<sup>1</sup>

<sup>1</sup> Refer to the latest A.M. Best and Fitch Ratings reports for company specific ratings.

## With You Day to Day







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## People you can trust for **life**

Being with our customers day-to-day means delivering on our promise, so they can count on us when they need us most. The right insurance coverage offers financial security and peace of mind. We're proud to offer best in class life, accident and health insurance to individuals and businesses across the Americas.

For more information visit us online at [palig.com](https://palig.com) or engage with us on social media

   | [palig.com](https://palig.com)

Antigua & Barbuda | Aruba | Barbados | Bonaire | Cayman Islands | Colombia | Costa Rica | Curaçao | Dominica | Ecuador | El Salvador | Grenada | Guatemala | Honduras | Mexico | Panama | Puerto Rico | St. Lucia | St. Kitts & Nevis | St. Maarten | St. Vincent & The Grenadines | Trinidad & Tobago | United States



