



Corporate Profile



“Service Excellence through Responsive Experience”

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The Company

We take pride in introducing to you our Company, RESPONSIVE HEALTH & INSURANCE BROKERS, INC.

Duly licensed by The Insurance Commission of the Philippines, Responsive Health & Insurance Brokers, Inc. welcomes the opportunity to offer you our wide range of services for your health care and insurance needs.

Our Company is professionally managed by highly reputable and seasoned individuals with a combined experience of 60 years specializing in various Employee benefit programs for the medical and non-medical requirements of its corporate clientele. As your Service Intermediary, our basic function is to provide you the facilities of administrative work in the area of employee benefits of which you are assured of excellent and competitive representation in all aspects of research, evaluation and negotiation. Thus, We unburden you of having to deal with these tedious and taxing exercises.

Since its inception in 1999, Responsive has succeeded in gaining the trust and confidence of several prestige accounts in different market sectors establishing a solid niche in the industry. A 90% corporate renewal rate signifying continuous support from more than 15,000 satisfied members keeps the company above par with most of the long established service consultants. Responsive also takes pride of its distinct form of knowledge that it has acquired in Healthcare Management from the most prestigious business schools in the country.

In this global age of modern technology, nothing encompasses that of having a personalized service which upholds human trust and catering to human needs altogether.

Vision and Mission

We envision to be the leading service consultant inspired by the commitment to excel in its ability to understand customer's needs and meet them with great precision.

To achieve its vision, Responsive Health & Insurance Brokers, Inc. is committed to:

- Total Customer Satisfaction;
- Providing Unparalleled Services;
- Providing the Highest Standard of Professionalism and Excellence

Key Officers

MA. THERESA R. BUENAVENTURA

President

Ms. Tess is a Banking and Finance graduate and is expected to finish her MBA course at the Ateneo Graduate School of Business in 2009. After college, she worked in a prestigious bank for six years and then began her career in the HMO industry in 1997. She eventually co-founded Responsive Health and Insurance Brokers in 1999 as company president, the position she still holds at present. In 2003, she completed the Strategic Management in the Health Care Industry and Marketing Health Care Services programs of the Asian Institute of Management.

For one decade now, she has been conscientiously honing her expertise by taking part in various life and non-life trainings of different insurance companies. She has also attended various symposia sponsored by the Personnel Management Association of the Philippines (PMAP) which dealt primarily on different leadership, organizational, cultural and people empowerment issues.

A true believer of the saying “health is wealth”, Ms. Tess practices what she preaches by being active in several sports to keep her fit – physically and mentally.



VOLTAIRE R. VICTORIA, Ph.D., DTM

Asst. Vice President – Sales & Marketing

Dr. Volts is a Doctor of Philosophy in Management graduate (*with honors and high academic distinction*) from the International Academy of Management & Economics (IAME) in Makati City. He is also an MBA graduate (*summa cum laude*) from the same institution and has also attended the Marketing Health Care Services Program of the Asian Institute of Management (AIM). In 1993, he was given full recognition as Far Eastern University’s Overall No. 1 academic scholar prior to finishing his B.S. Biology course. He hails from Hagonoy, Bulacan where he graduated as a high school Valedictorian. He is also a Distinguished Toastmaster (DTM), the highest norm in the Toastmasters International organization.



He has with him 15 solid years of expertise in sales and marketing, medical operations, and claims management, which he has learned and attributed from one of the country’s largest HMOs. He has also served as the company’s newsletter managing editor.

Some of his social and religious involvements are as follows: a) Chairman of the 36th National Management Congress, 2008; b) Vice President for National Affairs and Newsletter Editor of the Philippine Council of Management; c) National PRO and Newsletter Editor of Toastmasters International-Philippines; d) President of IAME & Associates Toastmasters Club; e) Board of Trustee Member and Choir President of Central United Methodist Church, Manila; and f) Member of the Philippine-British Society.

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RENANTE M. NAVARRO

Asst. Vice President – Operations & Administration

Mr. Rene is a graduate of AB Behavioral Science at the University of Sto. Tomas. He is very active in his religious, social and civic affiliations. During his college years, he became the President of the Rotaract Club of Faculty of Arts & Letters and thereafter the President of the Rotaract Club of University Belt, Manila. He was a former volunteer assistant teacher of the 'Skwelahang Sikolohiya at the Maximum Compound of the National Bilibid Prison from 2004 to 2006.



He is presently engaged with the following: a) volunteer facilitator of the Salesian Lay Volunteer Philippines; b) Shepherd/Servant of the Emmanuel Catholic Charismatic Community at Greenbelt, Makati; c) volunteer “formator” for the Scholarship Program of the Philippine Jesuit Prison at the National Bilibid Prison, Muntinlupa; d) first Chairman of their High School Batch 88 Alumni of Malate Catholic School; e) founding member of UST-TALA (Thomasian Alumni Leaders Association), and f) Community Servant of the Young Upbeat Professional for Peace (YUPPEACE) of Don Bosco. His work experiences as HR Supervisor, Credit and Collection Supervisor, Field Manager and Administrative Manager also prove that he is indeed a well rounded person. He is presently pursuing his Masteral studies in Psychology at the Polytechnic University of the Philippines.

CHRISTOPHER V. TAN, R.N.

Manager – Customer Care Department

Mr. Chris finished his Bachelor of Science in Nursing at the Centro Escolar University, Manila in 1996 as one of the Top 20 students of his class. In that same year, he passed and became a Registered Nurse and joined the Philippine Nursing Association as full-fledged member. He was introduced to Industrial Nursing as a Staff Nurse in a medical clinic specializing in pre-employment and annual physical examinations. Then he became a company nurse prior to joining with one of the largest HMOs in 1998 as a Customer Care Assistant.



For almost 10 years in the HMO industry, he has handled almost all units in Customer Care as Supervisor for Head Office Call Center and eventually for Corporate Accounts. His expertise, specialization in Customer Service and exposure in Training definitely marked an edge in Responsive’s Customer Care Team.

Our Services

Administration Facility in Employee Benefits

We provide you the facilities of administrative work in the area of employee benefits for medical and non-medical requirements.

Trustworthy Expert Advice

We give cost effective formulation and designing of benefit package consonant to your needs and requirements.

Personal Touch Service

We do all the legwork, correspondences and other related functions for you.

Excellent and Competitive Representation

We assure you of excellent and competitive representation in all aspects of research, evaluation and negotiations.

Seasoned Customer Care Representatives

We support you with our seasoned Customer Care representatives who will assist and guide you in all your concerns and availments.

Periodic Dialogue

We equip you with periodic dialogues that continually update you on benefit management.

Our Services

Quarterly e-Newsletter

We deliver to you a quarterly e-newsletter which updates you with the latest events in the industry, health care providers, and valuable topics.

Program Orientation

We conduct program orientations that emphasize the proper usage of benefits available to you and your dependents.

SERVICE UPLIFTMENT CORNER

We accommodate comments, compliments or concerns regarding the services rendered by our staff aimed to aid us to uplift the quality of our services. You may forward these to the email address below:

tess@responsivebrokers.com
or through the mobile number
0917-5348494

24-Hour Customer Care Assistance

We provide you a nationwide 24-Hour Customer Care Assistance through SMS or Customer Care Representatives at hand.

0919-4069567 0917-8291088
0916-7329070 0928-4869114

Our Expertise

Medical Program

➤ **Health Maintenance Organization**

Most clamored product these days are pre-paid benefits which are made available to employees and dependents under a managed health care program commonly known as **HMO**. It provides comprehensive out-patient consultations and hospitalization benefits package to its enrolled members for a minimal membership fees.

➤ **Out-Patient Health Service**

Get an outpatient health services from a network of clinics. Outpatient health care is the most widely used health service in any health care plan. For those who often utilize doctors and hospitals on an outpatient basis, an outpatient plan can offer more health coverage for less cost on a no cash-out basis.

What makes the program unique is it has no eligibility requirement- no age limit nor hierarchy to follow. And no medical examination required!

➤ **Group Medical Insurance**

A Medical Insurance Plan is an insurance protection against medical expenses arising from sickness or accident.

It is a means to reduce the financial burden of an individual in the event of illness or injury requiring hospitalization or prolonged treatment or resulting in loss of income.

Our Expertise

Medical Program

➤ **Administrative Services Program**

This product combines the advantages of self-insurance, the control mechanism and access to vast network of healthcare providers nationwide. This product shifts the risk of health care costs to the group clients, thereby saving on the costs for carrying such risks, at the same time using another party's expertise in utilization control and management which may range to imposing a strict gate-keeping process and allowing in network accesses only. This product is directly administered by Responsive.

➤ **International Coverage/Travel Insurance**

Being abroad can present you with all kinds of challenges. Standards of healthcare vary from country to country. Some parts of the world have a higher medical risk due to disease, suspect water supplies, poor public hygiene, an adverse climate or inadequate safety precautions. International coverage provides superior worldwide medical insurance to people who live, work or travel abroad.

➤ **Critical Illness Benefit**

The plan is specifically designed to help you live comfortably even after critical illness.

- Cash Benefit of up to P3,000,000
- One lump-sum payment
- Guaranteed renewable up to age 70
- Short waiting period
- Daily hospital cash benefit (optional)
- No Medical Examination required to qualify

➤ **Wellness Programs**

Responsive can arrange the following services with partner providers:

- Executive Check-up (Out-Patient, Overnight, Personalized)
- Medical Events (Lectures, Seminars, Screening, Immunization)
- Medical Manpower (company doctors and nurses)
- Medical Tourism (Leisure Activities plus Health Tours)
- On-site Annual Physical Examination
- Pre-employment Medical Examination

Our Expertise

Non- Medical Program

➤ **Group Term Life Insurance Plan**

The Insurance Company will pay the insurance amount to the beneficiaries designated in the individual application in the event of the assured member's death. The plan includes Bereavement Benefit Rider, Accidental Death and Disablement Benefit Rider, and Total and Permanent Disability Income Benefit Rider.

➤ **Personal Accident**

Personal Accident Insurance is a particular type of insurance which provides benefits/indemnity in case of losses to the person or physical well-being of an individual which arises out of an accident.

➤ **Motor Car**

A kind of insurance pertaining to the OWNERSHIP, MAINTENANCE, or USE of a motor vehicle, also referred to as AUTOMOBILE INSURANCE. It ensures private cars, auto homes, trailers, buses, trucks, road building equipments, and other mobile vehicles, machinery and equipment used for agricultural and forestry operations, such as, farm tractors, angle dozers, bulldozers, mobile cranes, and other clearing and leveling equipment.

➤ **Fire**

It helps you secure the value of your residential property, warehouse, industrial building, or commercial/general structures. Fire Insurance is designed to protect property owners against financial losses or damages directly resulting from fire and/or lightning, as well as from a number of specified natural and man-made causes. Be prepared for other natural calamities. Special/Allied Perils Insurance covers property losses caused by these natural calamities – typhoons, flood, earthquake. Protect your businesses from costly interruptions. Should extensive renovations or repairs be needed to restore your business property after an insured event, you can get coverage for the business interruption that may result from this. This will help minimize the losses that your business will incur while you recover from the incidents.

Our Expertise

Non- Medical Program

➤ **Marine**

A contract whereby the insurer undertakes to indemnify the assured, in manner and to the extent thereby agreed, against marine losses that is to say, losses incident to a marine adventure.

Marine Hull Insurance – insurance against loss of or damage caused by perils of the seas, to the hull (shell) of the vessel, its machinery and equipment (engines, shafts, machinery for loading and unloading cargo, including cranes, booms and tackles, machinery to drop and raise anchors, portable generators and pumps, skiffs (small light boats), anchors and anchor chains, and other standard equipment of a vessel)

Marine Cargo Insurance – is designed to insure merchandise from the time it leaves the seller's premises until it reaches the buyer. It encompasses all modes of conveyances, be it land, sea or air.

➤ **General Public Liability**

A kind of insurance which protects the Insured against his legal liabilities in connection with the operation of his business.

➤ **Money, Securities & Payroll Robbery Insurance (MSPR)**

This is a policy that covers the insured against loss of money, securities and other negotiable instrument while in the course of business operation.

Our Expertise

Non- Medical Program

➤ **Engineering Insurance**

- ❖ Contractors' All Risks Insurance Policy (CAR) – is an insurance for buildings and civil engineering projects during construction against accidents, resulting in loss or damage or destruction of materials, works in progress, construction plant and equipment and construction machinery.

Contractors' All Risks Insurance may be taken out for all buildings and civil engineering projects such as:

- ❑ residential condominium, office buildings, hospitals, theatres, schools
- ❑ factory and power plant building
- ❑ roads, bridges, pier, dams, water supply and drainage system

- ❖ Erection All Risks Insurance Policy (EAR) - is an insurance against accidents resulting in damage or destruction to machineries, equipment and apparatus during the process of erection or installation. Erection All Risks insurance may be taken out for installation of individual machinery or for the erection of complete factories and industrial plants such as electric power stations, sugar mills, plywood plants, cement plants, steel mills, oil refineries, fertilizer and chemical plants, food processing plants, etc.

- ❖ Electronic Equipment Insurance – is an accident insurance on an “all risks” basis for electronic equipment such as:
 - a. Electronic Data Processing Equipment (EDP Equipment)
 - b. Electrical and radiation equipment for medical use such as electrocardiograph, X-ray and other radiation equipment in hospitals and medical laboratories, etc.
 - c. Communication facilities such as telephone exchanges, radio, television and communication apparatus, etc.

Our Expertise

Non- Medical Program

- d. Miscellaneous equipments such as film and television studio equipments, automatic addressing, booking and invoicing machines, etc.
- ❖ Machinery Breakdown Insurance Policy - by its very nature, an accident insurance on machinery, mechanical equipment and apparatus resulting in mechanical breakdown.
- ❖ Boiler & Pressure Vessel Insurance Policy - is an accident insurance for boilers and pressure vessels against the risk of explosion and collapse. It also provides a very ideal coverage for boilers used in steam power stations as well as for boilers used in factories such as paper mills, textile mills, plywood plants, sugar mills, etc.
- ❖ Deterioration of Stock Insurance Policy - is an insurance against deterioration of goods placed in cold storage due to breakdown of refrigerating machinery.
- ❖ Loss of Profit Following Machinery Breakdown Insurance Policy - provides cover for the actual loss of profits sustained as a result of a business interruption caused by an accident indemnifiable under Machinery Breakdown Insurance.

Accredited Providers

Responsive is widely recognized in both Medical and Non-Medical Insurance industry as proven by its extensive accreditation with the leading providers today.

Health Maintenance Organizations (HMO)

- Asian Life & General Assurance Corporation
- Cocolife Healthcare, Inc.
- Fortune Care Inc.
- Intellicare (Asalus Corporation)
- Insular Life Health Care, Inc.
- Maxicare Healthcare Corporation
- Medical Services Mktng. & Devt. Corp. (Medserv)
- Medicard Philippines, Inc.
- Medocare Health Systems, Inc.
- Philamcare Health Systems, Inc.
- Prudential Care
- Value Care Health Systems, Inc.

Life Insurance Companies

- Asian Life & General Assurance Corporation
- Ayala Life Assurance, Inc.
- Blue Cross Insurance, Inc.
- First Guarantee Life, Inc. (1st Life)
- Fortune Life Insurance Co., Inc.
- Generali Pilipinas Life Assurance Co.
- Paramount Life & General Insurance Corporation
- Philam Life
- Philippine AXA Life
- Pioneer Life, Inc.

Accredited Providers

Responsive is widely recognized in both Medical and Non-Medical Insurance industry as proven by its extensive accreditation with the leading providers today.

Non-Life Insurance Companies

- Asian Life & General Assurance Corporation
- Ayala Plans Inc.
- First Guarantee Life, Inc. (1st Life)
- Fortune General Insurance Corporation
- Generali Pilipinas Insurance Company.
- Paramount General Insurance
- Philam Insurance
- Philippine AXA Life
- Philippine Charter Insurance
- Philippine Fire and Marine Insurance Corporation
- Pioneer Insurance & Surety Corporation
- Malaysia Assurance Alliance General Assurance Phils.

Wellness, Optical, Dental and Pharmaceutical Companies

- MEDPRO
- Associated Medical & Clinical Services, Inc.
- PROLAB
- Heartline
- Glaxo Smith Kline (GSK)
- Pfizer
- Ideal Vision Center
- The Dental Network Company
- One World Wide Health

Corporate Address

**1411, 14th Floor, Medical Plaza Ortigas Condominium,
25 San Miguel Avenue, Ortigas Center, Pasig City 1605**

Monday – Friday : **8:00 a.m. to 5:00 p.m.**
Telephone Nos. : **+632 910.1834 to 36**
Direct Lines : **+632 910.1837, 38 & 40**
Facsimile Number : **+632 910.1839**

Email Address : **insure@responsivebrokers.com**

*Get to know more about us and how we can further serve
your needs by contacting our **Sales and Marketing
Department.***

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