



PEOPLE & PARTNERS  
INSURANCE PLC



# PEOPLE & PARTNERS INSURANCE PLC

COMPANY PROFILE

[www.peoplenpartners.com](http://www.peoplenpartners.com)

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DECADE  
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# CELEBRATING A DECADE OF EXCELLENCE

## A Decade of Experience

Since our inception, we've navigated the evolving landscape of risk with expertise and dedication. With ten years of hands-on experience in Cambodia's insurance market, we've honed our ability to anticipate and address the unique needs of individuals, businesses, and communities. From protecting financial institutions with our tailored Banker's Blanket Bond Insurance to safeguarding construction projects with our Construction All Risks coverage, our seasoned approach has made us a reliable partner in managing life's uncertainties.

## People & Partners Insurance Plc's 10<sup>th</sup> Anniversary

As we proudly mark the 10<sup>th</sup> anniversary of **People & Partners Insurance Plc** in 2025, we reflect on a remarkable journey defined by experience, exceptional service, and unwavering growth. This milestone is not just a testament to our resilience as Cambodia's trusted general insurance provider but also a celebration of the strong partnerships and loyal clients who have fueled our success over the past decade.

## Uncompromising Service Excellence

At **PEOPLE & PARTNERS**, service is at the heart of everything we do. Our mission to be innovative, transparent, and customer-focused has driven us to deliver a comprehensive suite of products—ranging from Motor Insurance and Healthcare Insurance to specialized offerings like Political Violence & Terrorism Insurance. Our 24/7 claims support, accessible nationwide through our toll-free hotline, exemplifies our commitment to being there when our clients need us most. Over the past ten years, we've conducted countless risk assessments, provided free surveys, and customized solutions to ensure our clients receive not just coverage, but peace of mind.

## Strength in Growth

Our growth over the last decade reflects our financial strength and strategic vision. From modest beginnings, we've expanded our reach and capabilities, collaborating with globally renowned insurers, reinsurers, brokers, and agents to enhance our solvency and share risks effectively. This network has empowered us to offer competitive terms and robust protection, positioning us as a leader in Cambodia's insurance sector. Our intensive training programs have also cultivated a skilled team, ensuring that our management and staff grow alongside the company, delivering professionalism and expertise at every turn.



## Gratitude to Our Clients and Partners

None of this would have been possible without the unwavering support of our valued clients, partners, shareholders, and strategic alliances. You have trusted us to safeguard your homes, businesses, and futures, and your confidence has been the cornerstone of our success. To our partners—both local and international—your collaboration has strengthened our foundation and inspired us to push the boundaries of what's possible in general insurance. On behalf of the entire People & Partners team, we extend our deepest gratitude for standing by us as we've grown into the innovative, customer-centric company we are today.

## Looking Ahead

As we celebrate this milestone, we recommit to our vision of being Cambodia's most profitable, professional, and customer-focused insurance provider. The next decade promises new opportunities to innovate, expand, and serve with even greater impact. Together with our clients and partners, we look forward to building a future where risk is managed with certainty, and trust remains our strongest currency.

# GET TO KNOW US

## People & Partners Insurance Plc A Trusted Cambodian Insurer

Founded by our visionary shareholders in March 2014, People & Partners Insurance PLC became a fully licensed Cambodian insurance company on April 22, 2015. Drawing on the expertise of seasoned local and international insurance professionals, we swiftly assembled a skilled team and established a robust nationwide support network. By creating specialized divisions, we've developed highly relevant insurance policies tailored to the diverse needs of Cambodian businesses and individuals, with the flexibility to customize coverage for unique requirements.

Our rapid growth has positioned us as one of Cambodia's most trusted insurance providers, offering a comprehensive suite of personal and commercial insurance solutions. In a dynamic, developing economy like Cambodia's, our ability to craft bespoke policies is particularly valuable, addressing the distinct challenges and opportunities faced by our clients.

All our insurance offerings are underwritten by globally renowned partners, including industry leaders like Lloyd's, ensuring an unparalleled level of security and reliability for our customers. These international alliances not only reinforce our credibility but also fuel our ambition to continuously enhance our world-class network.

### Commitment to Community and Excellence

At People & Partners Insurance PLC, uplifting our community is a core priority. We actively dedicate resources and volunteer efforts to initiatives that meaningfully improve the lives of Cambodians. Our contributions span literacy programs, environmental conservation, and efforts to enhance the cleanliness of Phnom Penh, our capital city. Beyond this, we are passionate about elevating workplace safety, security, and productivity standards for our clients. Our staff volunteers their expertise to teach innovative safeguards, policies, and procedures, fostering safer and more efficient work environments.

**"Who protects you better than a local partner with global trust?"**



## Trust People & Partners Insurance

Cambodian-owned, globally backed by LLOYD's and other 'A' rated insurers and reinsurers.

### Our Core Values

Our ethics, policies, and community responsibilities are guided by a steadfast set of principles:



Integrity and trust in all dealings



Innovation in delivering tailored insurance solutions

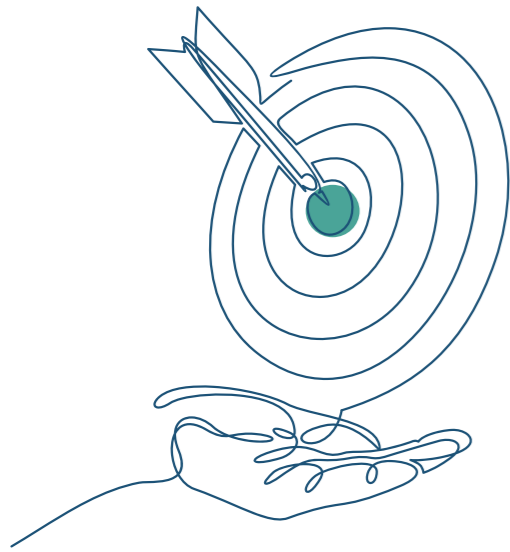


Commitment to the prosperity and well-being of Cambodia

### A Proudly Cambodian Company

People & Partners Insurance PLC is 100% Cambodian-owned, with our shareholders comprising prominent Cambodian business leaders. Operating with a fully licensed status and an investment capital of \$9 million, we stand as a pillar of local enterprise. What sets us apart is our exceptional team—experienced, innovative, and adept at designing bespoke insurance packages. Supported by cutting-edge information technology, we deliver fast, efficient service, including a 24/7 nationwide claims network, ensuring our clients receive unparalleled support whenever and wherever they need it.

While all insurance companies differ, People & Partners Insurance PLC combines local insight with global standards to provide security, reliability, and peace of mind for our clients across Cambodia and to Cambodian interests overseas.

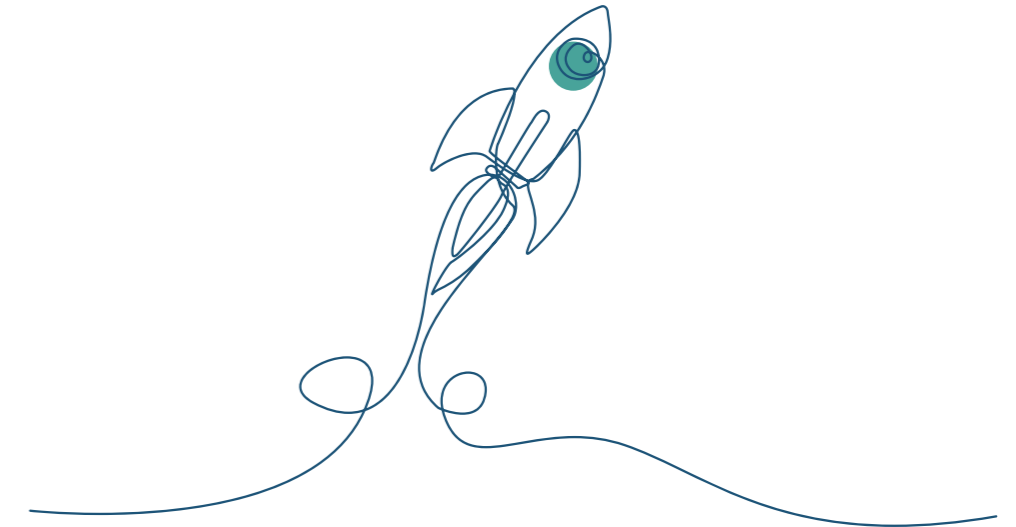
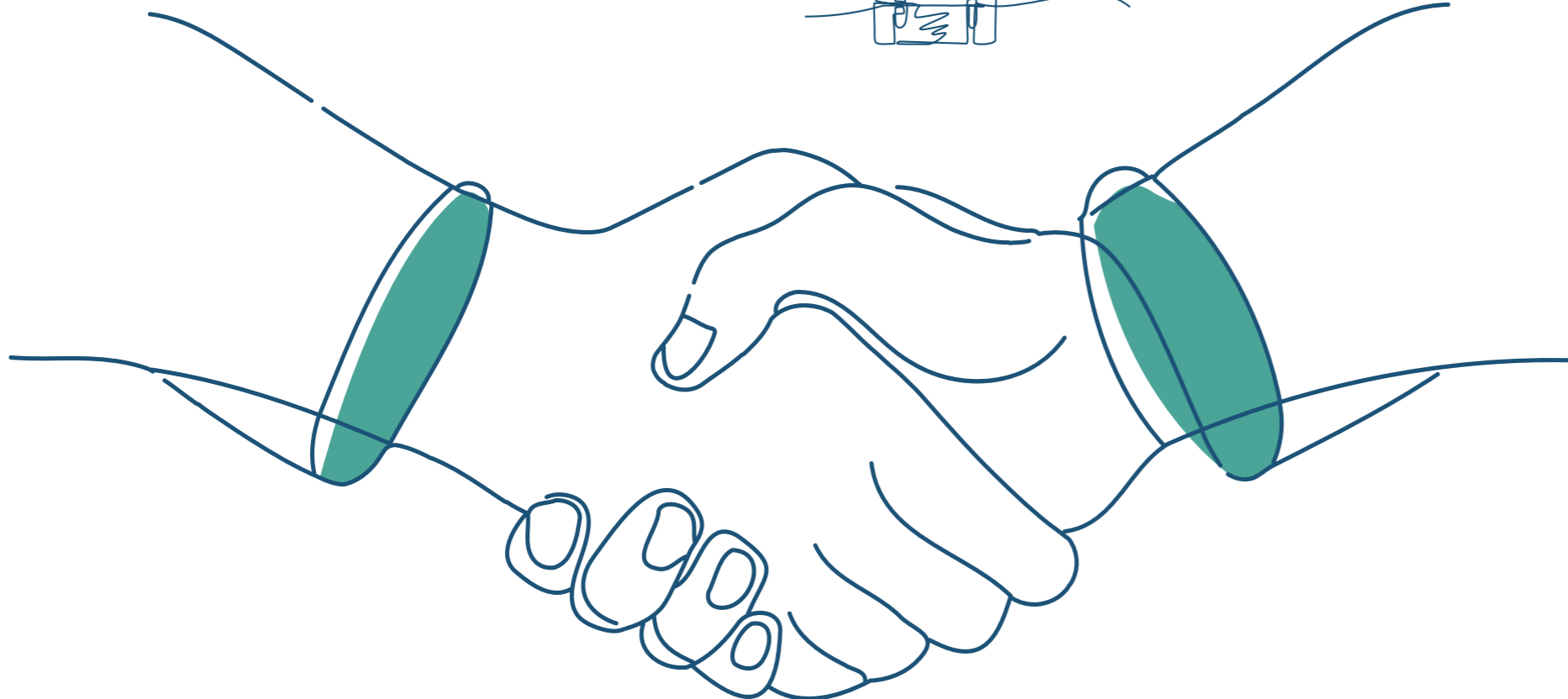


# VISION

To be the preferred insurance provider in Cambodia by delivering unparalleled customer experiences through exceptional service, industry expertise, and unwavering commitment to trust and security.

# OBJECTIVE

- To deliver exceptional service and outstanding value across all insurance categories we offer, ensuring our clients receive the best protection and benefits.
- To maintain a strong competitive presence in the market while upholding our responsibility to society and the environment.

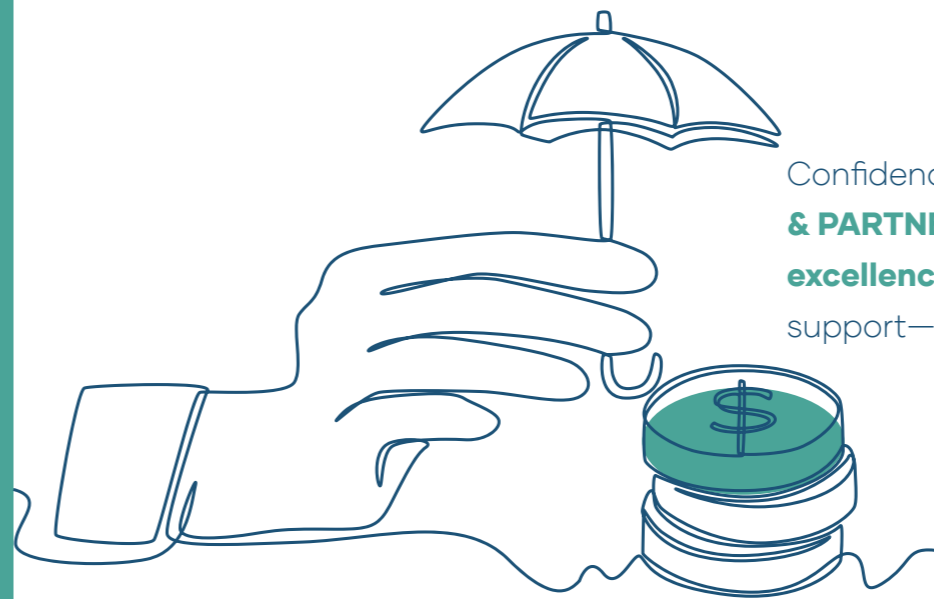
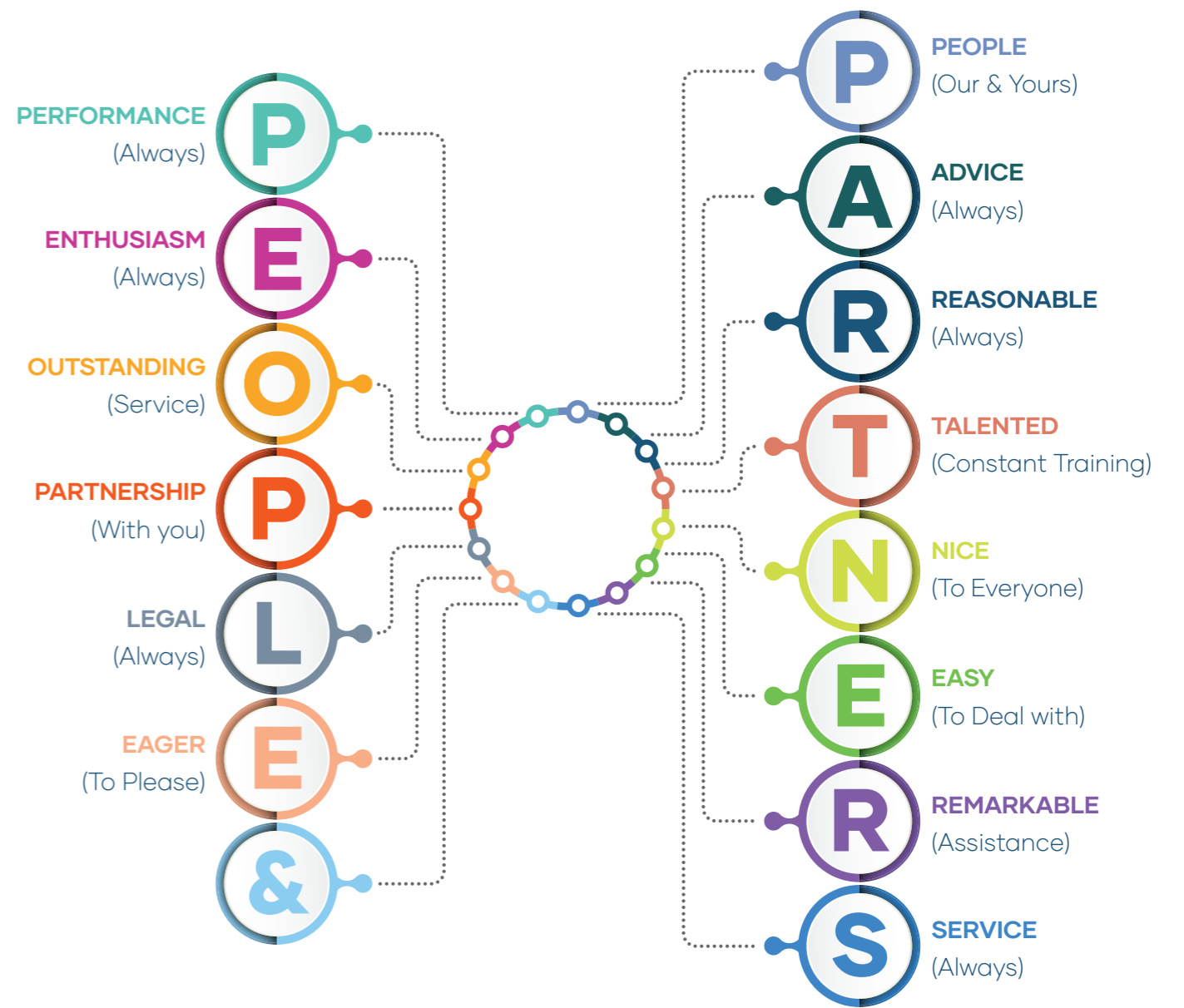


# MISSION

We are committed to redefining the insurance industry by fostering innovation, transparency, trust, and security. Our goal is to establish a highly professional, customer-centric, and financially strong insurance company in Cambodia.

- We strive to be the first choice for customers by providing fast, efficient, and friendly services, backed by our extensive expertise in the insurance industry.
- We are dedicated to offering premium-quality service and exceptional value in every insurance product we provide.
- Our commitment extends beyond business success; we actively contribute to the well-being of society and the environment.
- We aim to be the most trusted and secure insurance provider in Cambodia, recognized for our reliability and integrity.
- Innovation is at the heart of our approach, as we continuously adapt to meet our customers' diverse needs across all areas of insurance.
- Through comprehensive training and career development programs, we empower our employees with rewarding career opportunities, ensuring professional growth and advancement based on performance excellence.

# “WHAT ‘PEOPLE & PARTNERS’ TRULY REPRESENT”



Confidence. Trust. Protection. **At PEOPLE & PARTNERS INSURANCE PLC, we deliver excellence, reliability, and unwavering support—because you deserve the best!**



## Mr. Jeffrey James Whittaker

Chief Executive Officer

**Mr. Jeffrey James Whittaker** is a seasoned well qualified professional in the insurance and reinsurance industries, with an extensive career spanning almost 60 years. During this time, he has lived and worked in seven different countries, holding senior positions in each. Jeff's extensive experience and expertise have been instrumental in his success, and he continues to use his knowledge to make a positive impact in the industry.

Aside from his professional accomplishments, Jeff is also a man of many hobbies and talents. He enjoys cooking, fishing, reading, and writing, as well as singing and playing the guitar. These hobbies allow him to unwind and recharge after a long day at work.

Despite his age and impressive career, Jeff has no plans to retire **"anytime soon"**. He remains committed to his work and is passionate about using his expertise to help others. Jeff's dedication to excellence and his strong work ethic has made him a trusted and respected professional in the industry, and he is highly regarded by his colleagues and peers.

In conclusion, Jeff's long and successful career in the insurance and reinsurance industries is a testament to his skill, expertise, and commitment to excellence. His passion for his work and his dedication to making a positive impact in the industry have made him a true asset to the field.

# MESSAGE FROM THE CEO

Dear Valued Partner,

It is with great pride and thanks that I extend a warm welcome to you and thank you for your interest in **People & Partners Insurance PLC**. Risk is an undeniable constant in our lives—a shadow that looms over every decision, every venture, and every dream. Its unpredictable nature leaves us exposed to potential losses that can strike without warning, sometimes exceeding our ability to recover without support.

Yet, while risk cannot be erased, it can be managed. At **People & Partners Insurance PLC**, we believe that transferring these uncertainties to capable hands is not just a choice—it's a necessity. As your steadfast partner, we stand ready to shoulder the burden of risk, offering you peace of mind and a secure path forward. With our deep-rooted experience, strong financial foundation, and a well-earned reputation for excellence, we are a trusted haven for all your risk management needs. Our strength lies not only in our local expertise but also in our global reach. We proudly collaborate with the world's most respected insurers, reinsurers, and brokers, sharing risks to bolster our solvency and ensure sustainable security for you. These partnerships enable us to deliver innovative, tailored solutions that meet the unique demands of individuals and businesses alike in Cambodia's evolving landscape.

Beyond protection, we are committed to building enduring relationships. By fostering closer ties with our customers, business partners, and shareholders, we create mutual value that drives our success and elevates the communities we serve. Our \$9 million in capital, 100% Cambodian ownership, and cutting-edge technology enhance our promise to deliver swift, reliable service—anytime, anywhere—through our 24/7 nationwide claims network.

On behalf of the entire **People & Partners Insurance PLC** team, I extend my heartfelt appreciation to you—our valued clients, partners, shareholders, and strategic allies—for your firm support. Together, we are shaping the future of general insurance in Cambodia, guided by our vision of trust, innovation, and resilience.

Best Regards,

**Mr. Jeffrey James Whittaker**  
Chief Executive Officer





## Why You Should Place Your Trust

in Us and Protect Your Future with Our Reliable Insurance!

Your future deserves the finest protection available, and at **People & Partners Insurance Plc**, we're fully committed to delivering dependable coverage you can count on. We provide tailored insurance solutions that secure both you and your business, supported by our strong financial stability and expert advice every step of the way. Our dedicated team ensures a smooth claims process, so you're protected when it counts most. We go beyond policies to offer genuine peace of mind and lasting security.



**Wherever you are in Cambodia**, our expert team is ready to serve you 24/7 **with friendly reliability.**



### Your Tomorrow, Our Priority

We're here to shield what's most important to you with top-notch insurance crafted just for you.



### Total Coverage, Total Confidence

From our products to your business and personal activities, we've got you covered with plans made for you!



### Rock-Solid Reliability

Our financial strength means you can count on us to be there, no matter what comes your way.



### Support That Shines

Our friendly experts are with you at every turn, making insurance simple to understand.



### Claims Made Easy

When the unexpected hits, we deliver fast, smooth solutions so you're back on track as soon as possible.



### Choose Trust, Choose Us

Join countless others who rely on People & Partners Insurance Plc to safeguard their world—start today!





# OUR INNOVATIONS

**Our** IT Department has been at the forefront of digital transformation, focusing on improving system performance, enhancing the customer experience, and ensuring our systems can scale with the business. Through continuous upgrades and innovations, we have successfully replaced outdated processes with digital solutions that benefit both our clients and internal teams.

## 1. Core System Upgrade: Faster, More Reliable, and Scalable

### For Clients:

- Faster processing of policies, claims, and customer inquiries.
- More secure and reliable access to insurance information.
- Improved response times for service requests.

### For Internal Operations:

- Increased system efficiency and easier maintenance.
- More secure data storage and faster data retrieval.
- Scalable architecture supporting business growth.

## 2. Improved Communication Between Departments Sales to Underwriting Request System

### For Clients:

- Faster processing of insurance applications.
- Reduced errors in underwriting due to improved communication.
- Better customer service with quicker approvals and updates.

### For Internal Operations:

- Eliminates paper-based requests, reducing processing time.
- Real-time tracking of underwriting requests via unique ticket numbers.
- Automatic alerts through Telegram for immediate action and better coordination.

## 5. Making Insurance Easier to Buy: eBuy Platform

### For Clients:

- Buy insurance policies online quickly and securely.
- Reduces the need for in-person visits, saving time.
- Secure transactions with IRC Sandbox technology for safe testing and better performance.

### For Internal Operations:

- Automated processing of insurance purchases.
- Reduces paperwork and manual data entry.
- Secure environment ensures data integrity and protection.

## 6. Empowering Clients with Self-Service Tools Motor Insurance Quotation Estimator

### For Clients:

- Instant insurance quotes based on vehicle details.
- Compare policies easily before making a decision.
- Convenient and transparent process.

## 3. Efficient IT Service Management IT General Request System

### For Clients:

- Indirect benefits through improved IT efficiency, leading to better system uptime and fewer technical issues affecting services.

### For Internal Operations:

- Employees can submit IT requests in real-time, reducing downtime.
- Improved response times and better tracking of IT issues.
- Eliminates paper-based request processes, making operations more efficient.

## 4. Better Claims Process: Online Claims Notification System

### For Clients:

- Quick and easy online claim submission.
- Immediate notifications to the claims team for faster processing.
- Real-time claim tracking for greater transparency.

### For Internal Operations:

- Reduces manual claim handling time.
- Automated alerts ensure faster response to claims.
- Improved accuracy in claim data collection.

## For Internal Operations:

- Reduces the workload of sales representatives.
- Provides accurate pricing information automatically.
- Minimizes manual quotation errors.

## 7. Website Upgrade: Enhanced Online Services

### For Clients:

- Verify Insurance Policy by National ID Card – Quickly check motor and healthcare insurance details.
- Motor Insurance Quotation Estimator – Get instant insurance quotes online.
- Verify Your Motor Insurance – Ensure policy details are correct by scanning your vehicle registration card.
- Panel & Garage Locator – Find partner clinics and repair garages easily.
- Claim Complaints – Submit complaints online for faster resolution.
- Legal & Compliance – Access important regulatory information.

### For Internal Operations:

- Reduces customer service workload by offering self-service tools.
- Streamlines claims and policy verification.
- Enhances transparency and trust with clients.

## 8. System Integration with Techo Start-Up Center

### For Clients:

- Faster and more accurate insurance verification through OCR technology.
- Improved security and efficiency when purchasing policies online.
- Seamless user experience with real-time data exchange.

### For Internal Operations:

- Enhanced data accuracy and fraud prevention.
- Streamlined verification process reducing manual work.
- Improved collaboration with external digital platforms.

**“Transforming Tomorrow: Driving Digital Innovation for Growth, Efficiency, and Customer Satisfaction”**



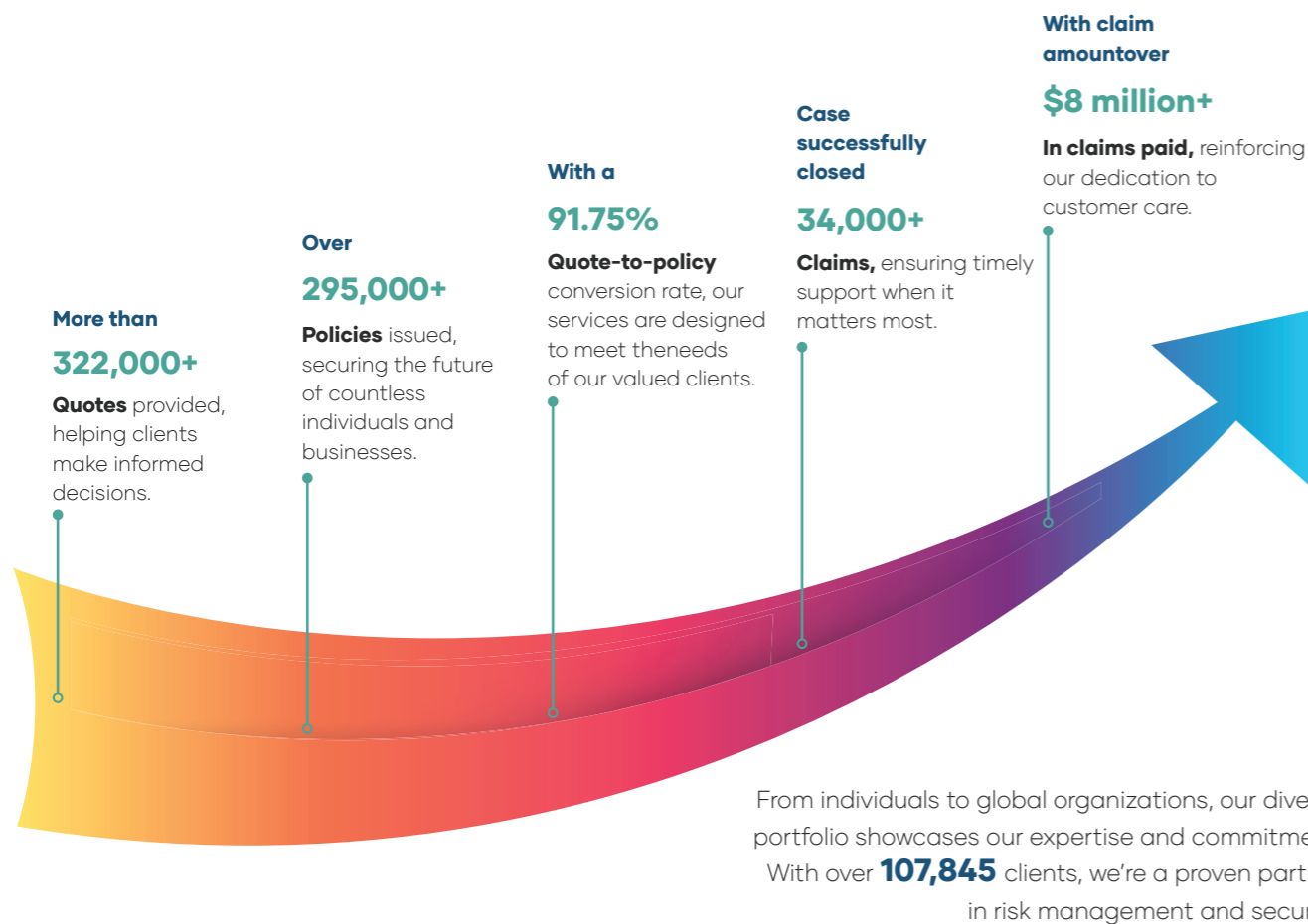


# A DECADE OF EXCELLENCE 2015-2025

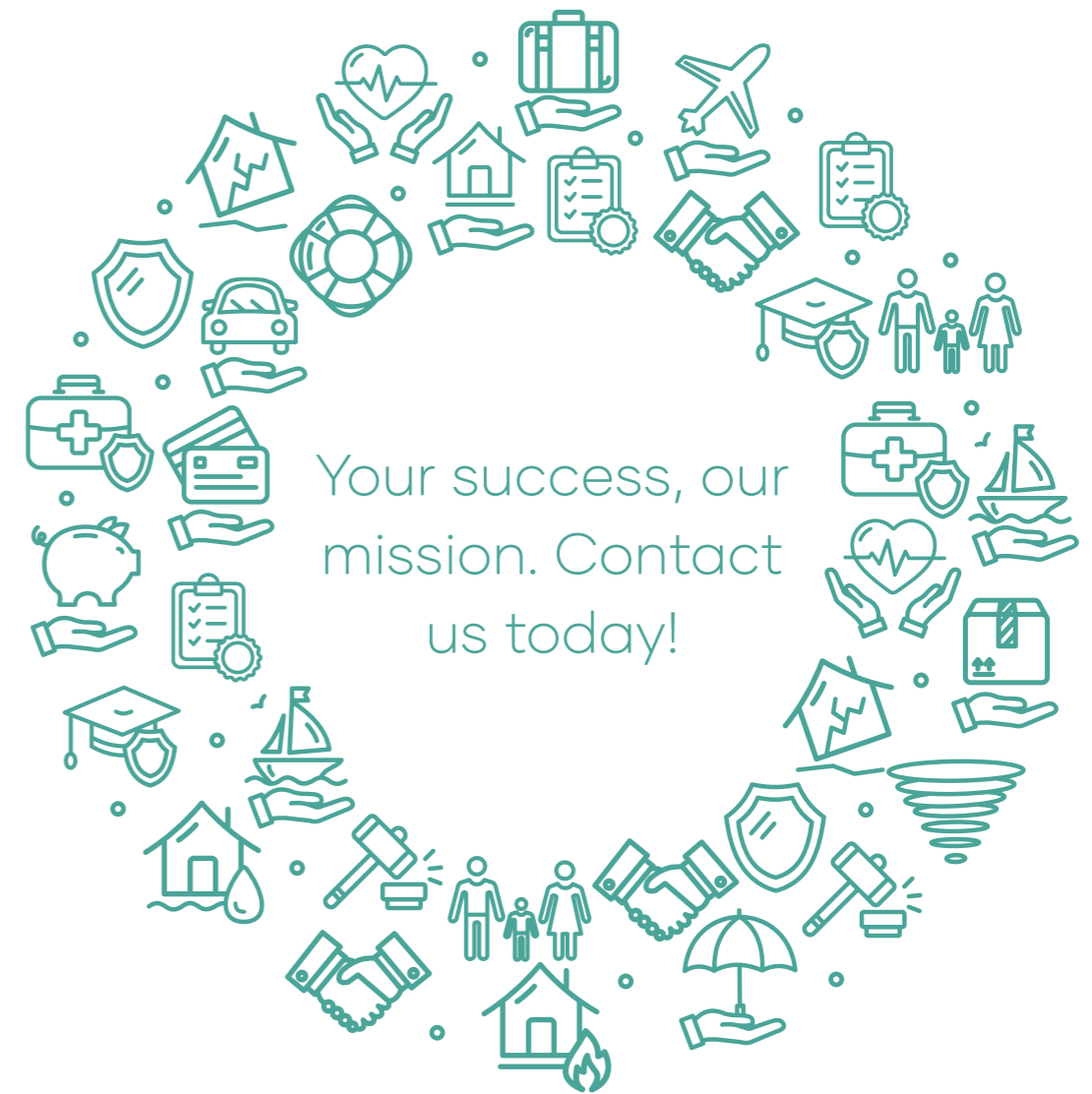
## Serving Diverse Clients with Dedication

Our Comprehensive General Insurance Portfolio Since April 22, 2015: Proudly Serving a Wide and Diverse Range of Clients Across Multiple Sectors with Nearly a Decade of Unwavering Commitment, Expertise, and Dedication.

At **People & Partners Insurance Plc**, we take pride in delivering reliable and trusted insurance solutions. Our commitment to excellence is reflected in our numbers:



## Helping You Protect Your Business and Finances with Flexible Solutions – Your Problem Is Our Problem!



At **People & Partners Insurance Plc**, we don't just offer solutions—we stand beside you, turning challenges into opportunities. In business, uncertainty is inevitable, but with the right protection and strategy, success is within reach. That's why we provide powerful, flexible solutions tailored to safeguard your business, strengthen your financial foundation, and drive sustainable growth.

Your success is our mission. When you partner with us, you're not just getting a service—you're gaining a dedicated team that's invested in your future.

# OUR PRODUCTS & SERVICES MAKE A DIFFERENCE

## Products & Services

1. Healthcare Insurance
2. Motor Insurance
3. Travel Insurance
4. Personal Accident Insurance
5. Money Insurance
6. Fire & Business Interruption Insurance
7. Contractors' All Risks (CAR) Insurance
8. Public Liability Insurance
9. Marine Cargo Insurance
10. Bankers Blanket Bond Insurance
11. Political Violence and Terrorism Insurance
12. Directors' and Officers' Liability Insurance (D&O)
13. Contract Bond Insurance
14. Professional Indemnity Insurance
15. Contract Works Insurance
16. Contractors' Plant and Machinery Insurance
17. Freight Forwarder's Liability Insurance
18. Bailee's and Warehousemen's Liability Insurance
19. Boiler and Pressure Vessel Insurance
20. Aircraft Insurance



## Empowering You with 20 Dynamic Solutions to Drive Growth and Success

At **People & Partners Insurance Plc**, we're dedicated to helping you achieve your goals and drive success. We understand that every business is unique—with its own vision, challenges, and aspirations. That's why we've developed 20 tailored products and services, each designed to adapt to your specific needs and help you thrive in today's competitive landscape. Whether you're a startup building your foundation or an established enterprise aiming for new heights, we're here to provide the tools and support you need to succeed.

Our offerings are more than just solutions—they're your competitive advantage. Built to align with your goals, timelines, and budget, our options allow you to customize, combine, or use them individually to eliminate inefficiencies and unlock growth like never before. What makes us different? Unmatched flexibility and measurable results. Whether you're looking to supercharge your marketing, strengthen customer relationships, or streamline operations, our solutions don't just fit into your business—they transform it, delivering impactful, long-lasting results.



# '01 Healthcare Insurance

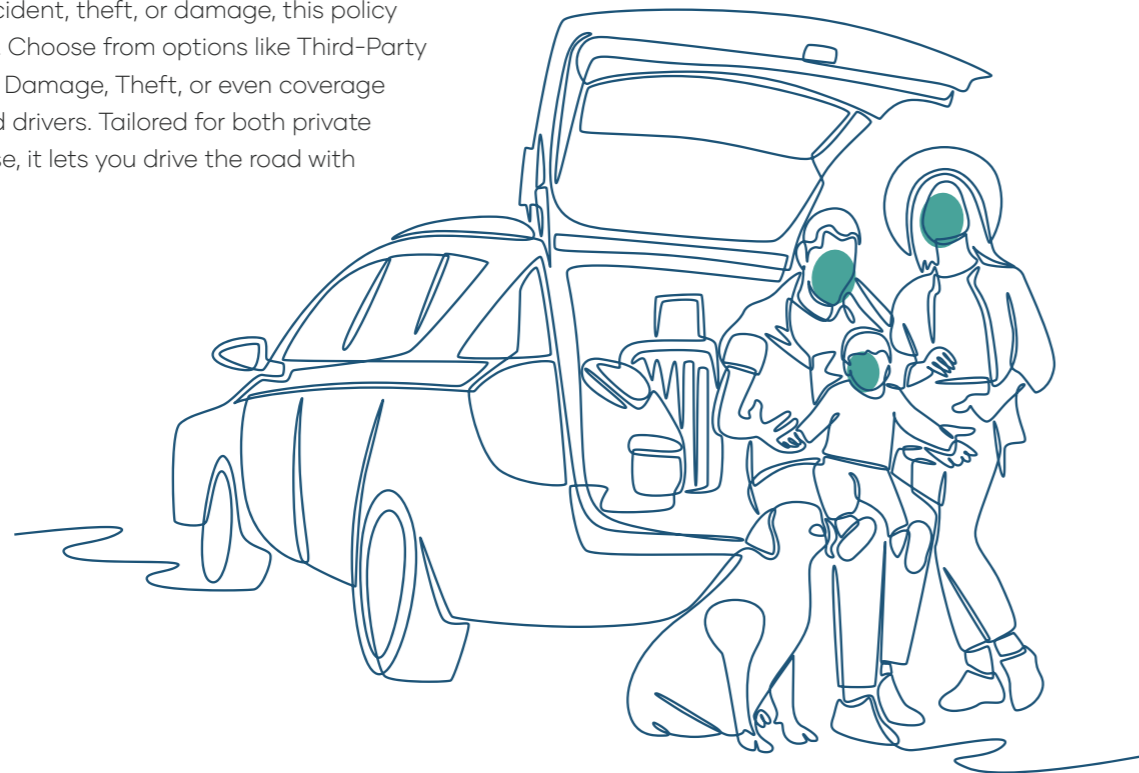
Think of healthcare insurance as your personal safety net for medical expenses. By paying a small premium—kind of like a membership fee—you're covered for doctor visits, medications, hospital stays, and more. It's a smart way to protect yourself from big bills if you get sick or injured, ensuring you get the care you need without draining your savings.



## Motor Insurance

Imagine driving with a trusty friend who's got your back if anything goes wrong—that's motor insurance! Whether it's an accident, theft, or damage, this policy keeps you covered. Choose from options like Third-Party Liability (TPL), Own Damage, Theft, or even coverage for passengers and drivers. Tailored for both private and commercial use, it lets you drive the road with confidence.

# '02



## Travel Insurance

Travel insurance is your travel buddy, protecting you from unexpected hiccups on your trip. It covers things like canceled flights, medical emergencies, lost luggage, or other surprises that can throw your plans off track. With flexible options based on your trip and destination, it's all about giving you peace of mind while you explore.

# '03



# '04

## Personal Accident Insurance

Life can throw curveballs, but personal accident insurance is there to catch you. It provides financial support if an accident leads to injury, disability, or even death—covering medical bills and offering compensation to ease the burden. With this policy, you can live boldly, knowing you're protected.

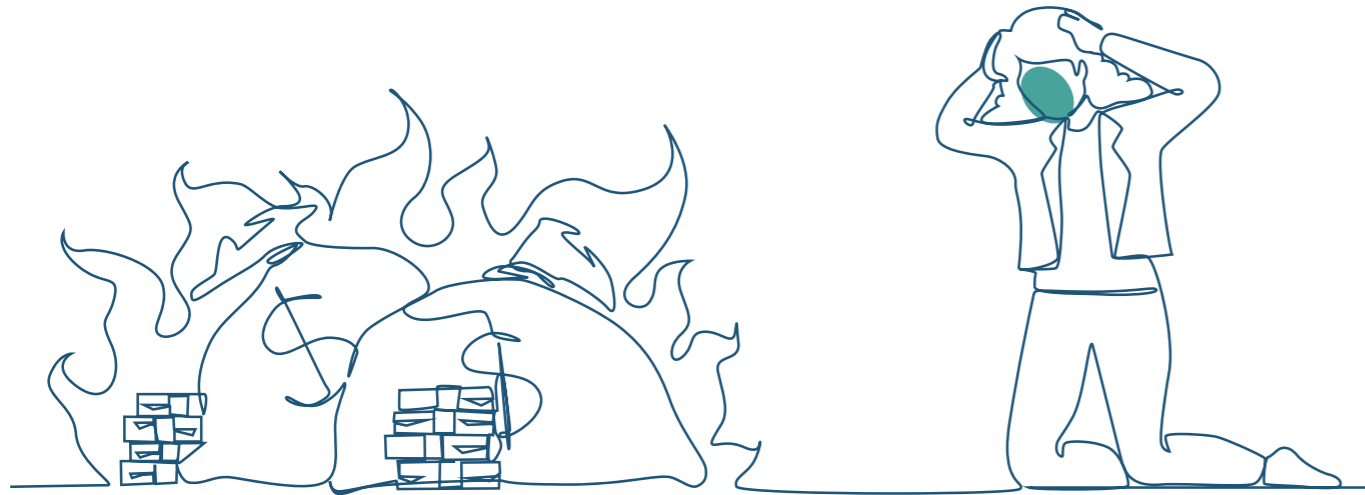
# '05 Money Insurance

Got cash at work or heading to the bank? Money insurance has you covered against risks like theft or robbery. If your money goes missing, this policy steps in to replace it, so you can focus on what matters most without worrying about the loss.



## '06 Fire & Business Interruption Insurance

Fire insurance protects your property—buildings, equipment, stock, and more—from damage caused by fire, explosions, or other disasters. But what if a fire shuts your business down? That's where business interruption insurance saves the day, covering lost income while you get back on your feet. Together, they safeguard both your physical and financial world.



## '07 Contractors' All Risks (CAR) Insurance

Building something big? Contractors' All Risks insurance is your all-in-one shield for construction projects. It covers damage from fire, theft, natural disasters, or even poor workmanship, protecting materials, equipment, and third-party liabilities. From homes to highways, it keeps your project—and your wallet—secure.



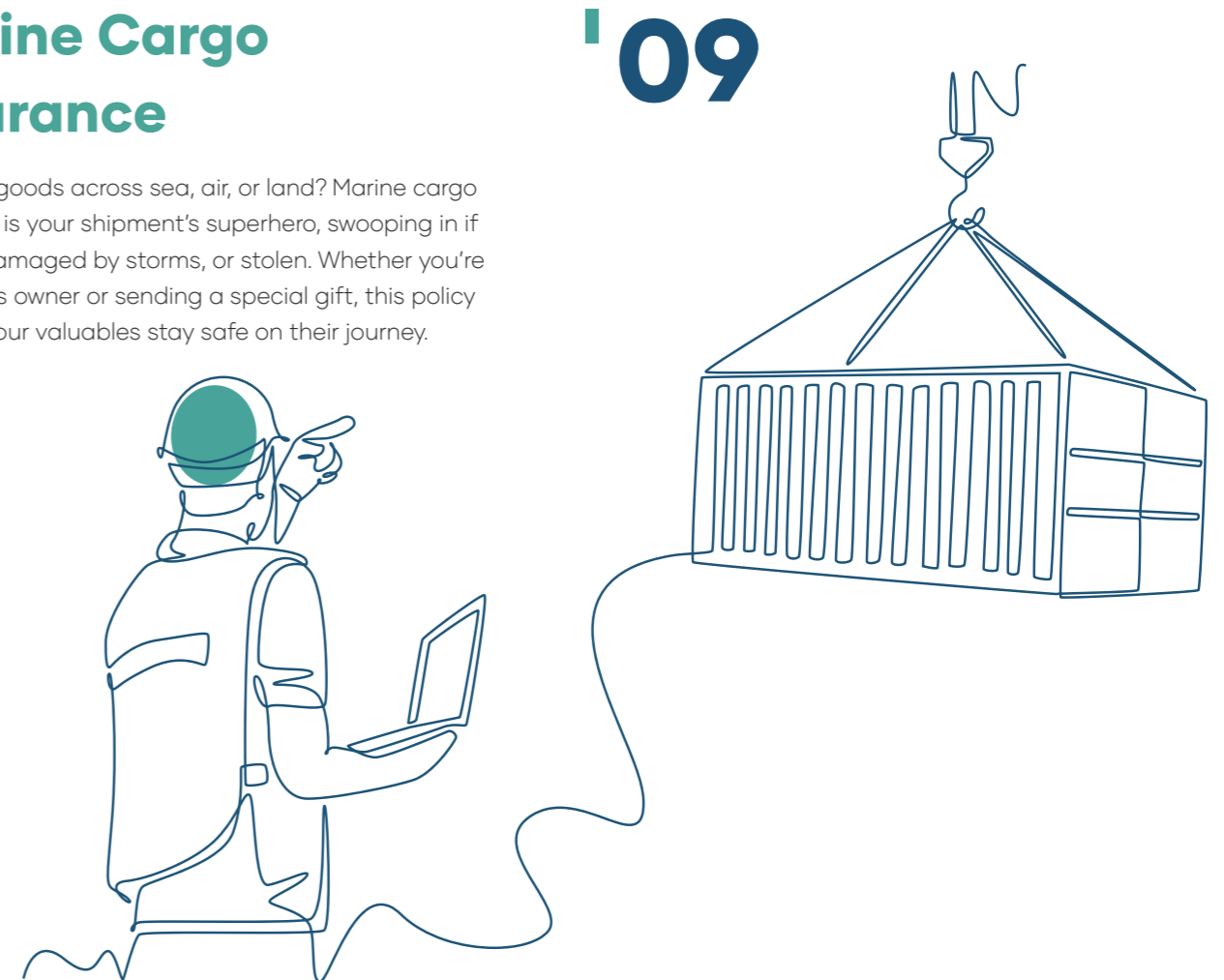
## Public Liability Insurance

Accidents happen, and public liability insurance is your backup plan. If your business accidentally harms someone or damages their property, this policy covers legal fees, medical costs, and compensation. It's essential protection that keeps you safe from unexpected financial hits.



## Marine Cargo Insurance

Shipping goods across sea, air, or land? Marine cargo insurance is your shipment's superhero, swooping in if it's lost, damaged by storms, or stolen. Whether you're a business owner or sending a special gift, this policy ensures your valuables stay safe on their journey.



## Bankers Blanket Bond Insurance

'10

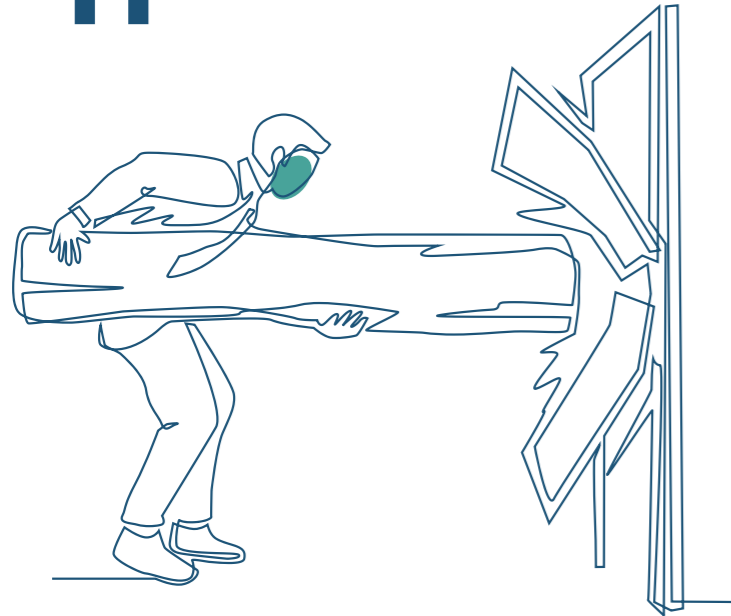
Worried about theft or fraud hitting your bank? A Bankers Blanket Bond is like a financial bodyguard. It protects against dishonest employees, forged checks, or cyberattacks, helping recover losses so your bank stays strong and secure.



'11

## Political Violence and Terrorism Insurance

When the world gets chaotic, this insurance is your business's shield. It covers financial losses from riots, sabotage, or terrorism—like damaged property or equipment—so you can recover quickly and keep moving forward.



'12

## Directors' and Officers' Liability Insurance (D&O)

Leading a company comes with big decisions—and big risks. D&O insurance protects directors and officers from lawsuits tied to their work, covering legal fees, settlements, and more. It gives leaders the freedom to act boldly while keeping the company safe.



'13

## Contract Bond Insurance

Contract bonds—like Bid Bonds, Performance Bonds, or Maintenance Bonds—are your promise to get the job done. They protect project owners from financial loss if a contractor can't deliver, making them a win-win for everyone involved.



'14

## Professional Indemnity Insurance

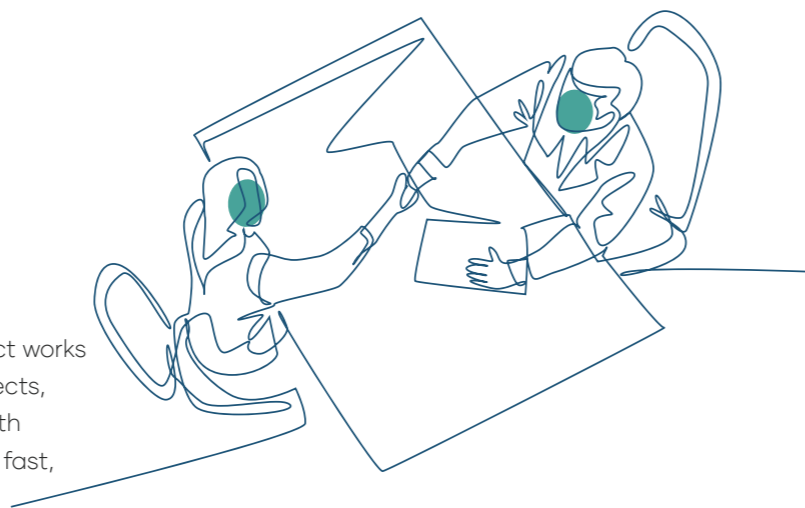
Mistakes happen, even to pros. Professional indemnity insurance shields you from client lawsuits over your services—covering legal costs and compensation. It's your safety net, letting you work confidently without fear of the "what ifs."



# '15

## Contract Works Insurance

Building bridges or installing machinery? Contract works insurance covers construction and erection projects, protecting all parties from delays or damage. With no blame games or coverage gaps, repairs start fast, keeping your project on track.



## Contractors' Plant and Machinery Insurance

Your plant and machinery are big investments—don't leave them unprotected. This policy covers damage or loss to equipment like cranes or bulldozers, ensuring your construction business stays strong, no matter what happens.



# '16

# '17

## Freight Forwarder's Liability Insurance

For freight forwarders and logistics pros, this insurance manages risks like lost or damaged goods. It covers legal liabilities, costs, and even salvage expenses, keeping your operations smooth and secure.

# '18

## Bailee's and Warehousemen's Liability Insurance

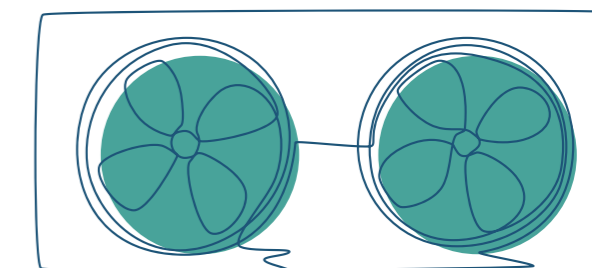
Handling someone else's property? This policy protects you if goods in your care—on trucks, in warehouses, or during loading—get lost or damaged. It's your safeguard against unexpected liability claims.



## Boiler and Pressure Vessel Insurance

Boilers and pressure vessels power your business, but they can fail. This insurance covers damage to them, your property, or even third-party injuries from explosions—keeping your operations safe and sound.

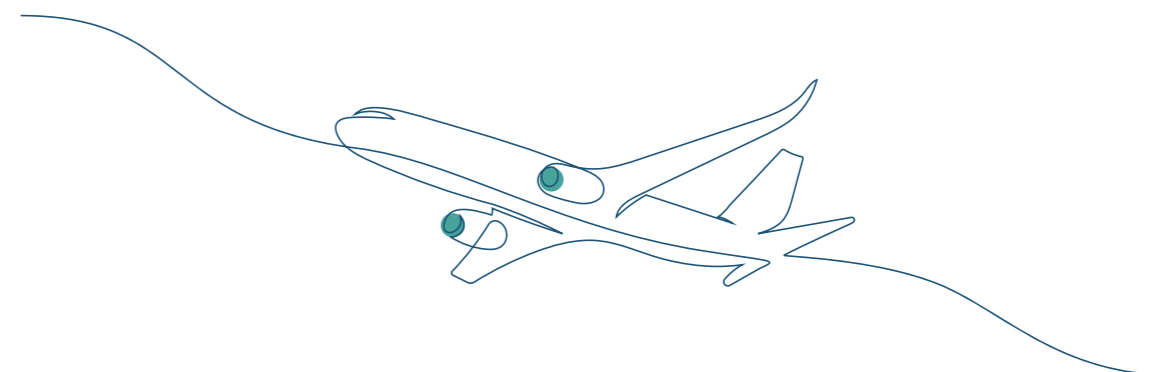
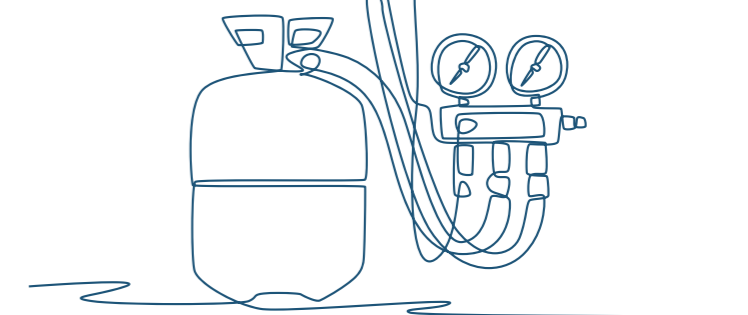
# '19



# '20

## Aircraft Insurance

Flying high? Aircraft insurance covers accidental damage to your plane, liability for injuries or property damage, and even passenger baggage issues. From takeoff to landing, it's your ticket to worry-free skies.





**We are here to support you!**  
**Your success is our mission.**

Contact us today!



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**Working Hours:**

Monday to Friday (8:00am - 5:30pm)

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**PEOPLE & PARTNERS**

INSURANCE PLC

*INNOVATION IN INSURANCE*



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