



2022  
**CORPORATE  
PROFILE**



# Content



3

About Us

4

Company Evolution

5

Financial Strength

6

Business Philosophy

7

Financial Performance

9

Geographic Diversification of Business Portfolio

10

Our Offices

11

Network Providers

12

Clients Around the World

13

Protection of Information

14

Product Portfolio

16

Services included in Health Products

19

Keys to Our Success



## About Us

**Redbridge Insurance Company Limited (RICL)** is a subsidiary company of **Redbridge Holding, LLC.**, a conglomerate specializing in the insurance and reinsurance management worldwide with 25 years of experience.

Founded in December 2010 in Barbados, it has a unique and varied portfolio of exclusive international products and services in the areas of health, life, personal accidents, property and contingency, both for individuals as well as for groups.

Its main line of business is health insurance which include Telemedicine, Second Medical Opinion, House Call and Multi-assistance programs.

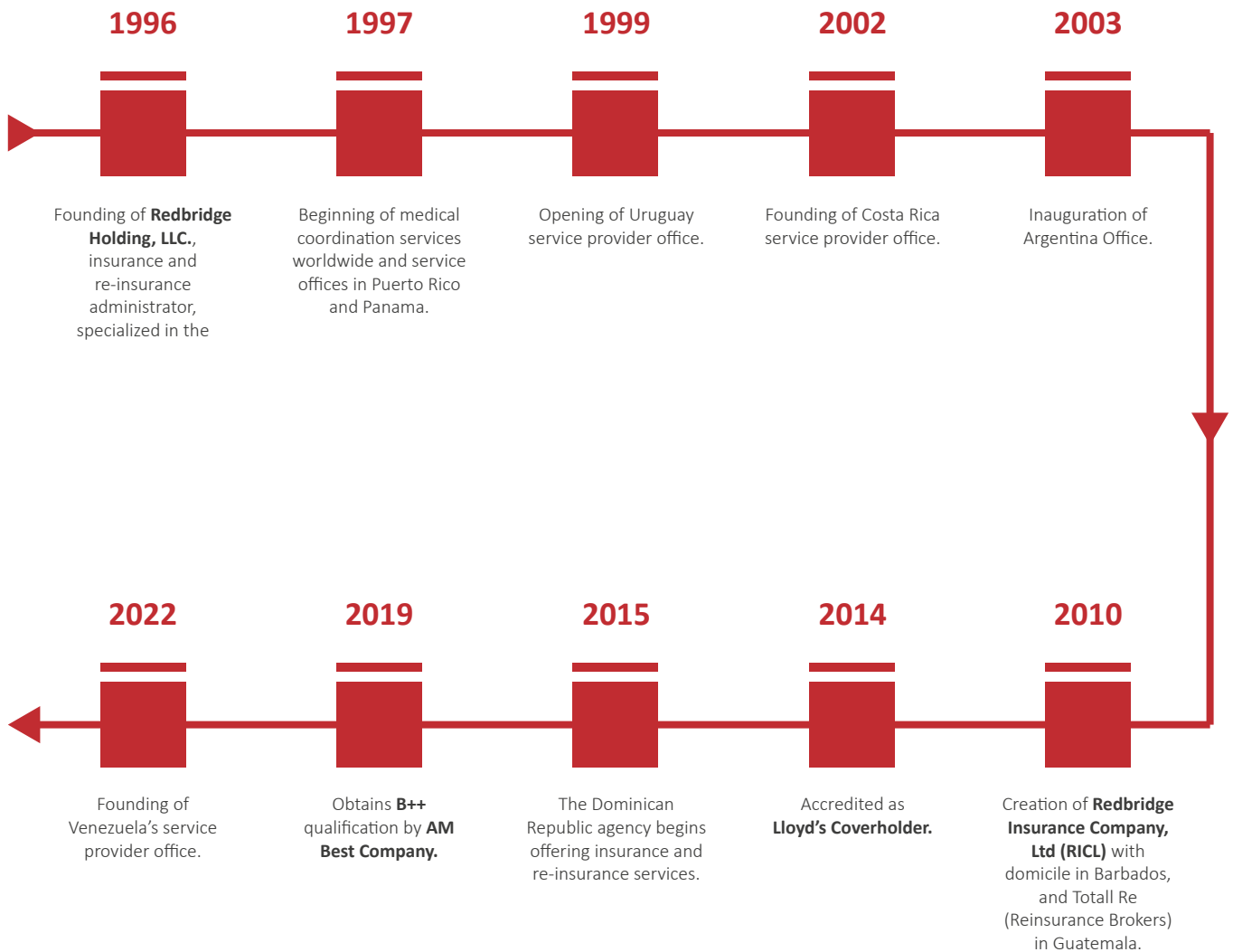
**Redbridge Insurance Company Ltd (RICL)** offers

it's policyholders the possibility of finding a wide range of solutions and recommendations customized to suit their needs and budgets.

We offer flexible coverage for adults, families, children, couples, groups, expats, elderly people and companies of any size.

Assuring the peace of mind for millions of people around the world is the mission of **Redbridge Insurance Company Limited (RICL)** and is reflected in each of the plans they offer to its new customers and policyholders.

# Company Evolution



# Financial Strength

**Redbridge Insurance Company Limited (RICL)** consolidates its business with an excellent team of professionals highly qualified and committed to the execution of all international operations.



In **2019** Redbridge obtained:

Financial Strength rating (FSR)

**B++**  
Good

Long-term Issuer Credit Rating (ICR)

**“bbb”**  
Good

Given by **AM Best Company**, the most important credit rating company in the insurance market.

**Redbridge Insurance Company Limited (RICL)** is a subsidiary company under **Redbridge Holding, LLC.**, registered and constituted under Puerto Rican laws.

# Business Philosophy



## Mission

To offer the best service and coverage of the insurance market.



## Vision

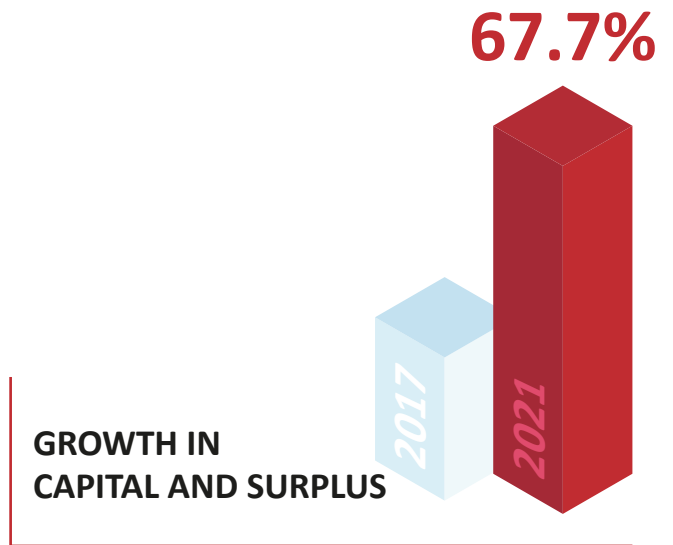
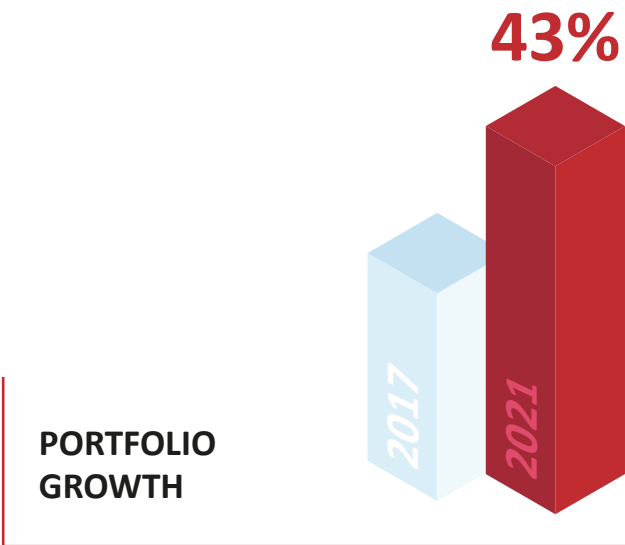
Guarantee that millions of people around the world live with peace of mind.



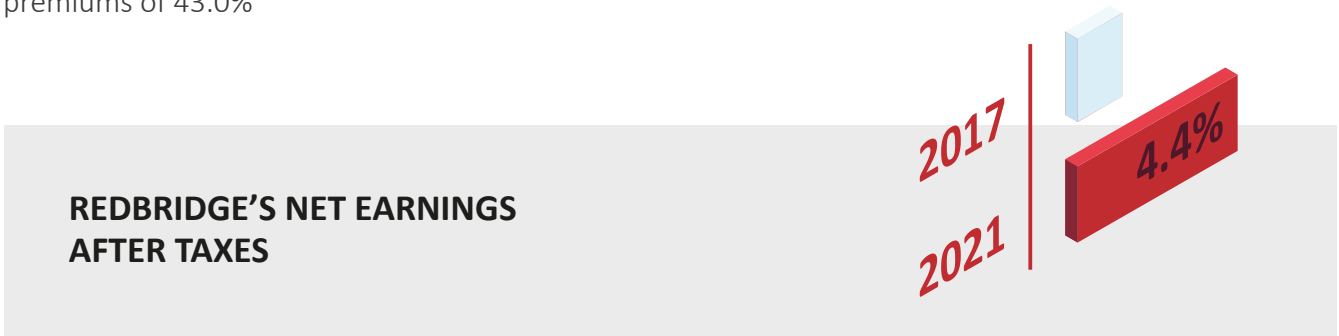
## Values

- Integrity
- Excellence
- Compromise
- Teamwork

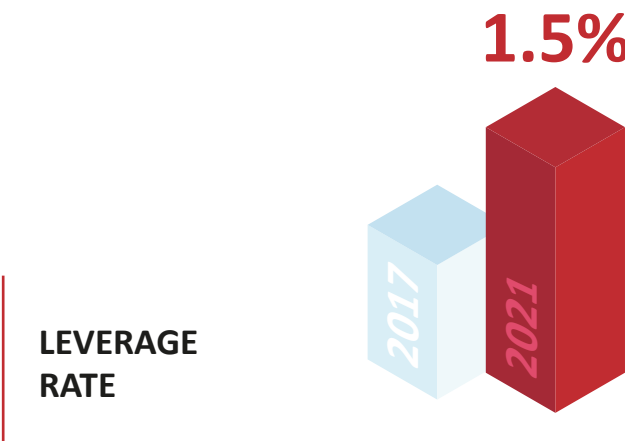
# Financial Performance



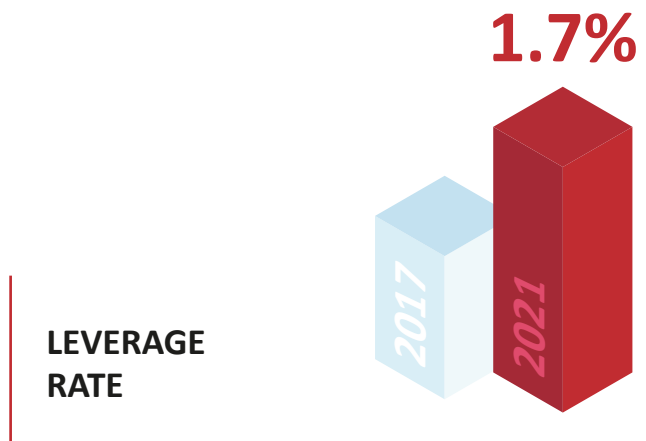
In 2021, there was a growth in subscribed premiums of 43.0%



## OPERATIONAL LEVERAGE



1.5% Patrimony vs. Retained Premiums

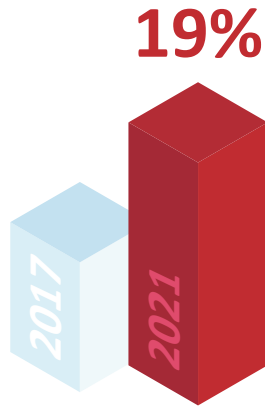


1.7% Patrimony vs. Claims Reserves

# Financial Performance

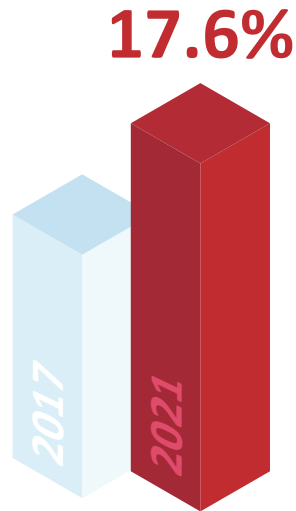
## LIQUIDITY

### LIQUID ASSETS OVER LIABILITIES



Redbridge projects a significant improvement in its liquidity indicators.

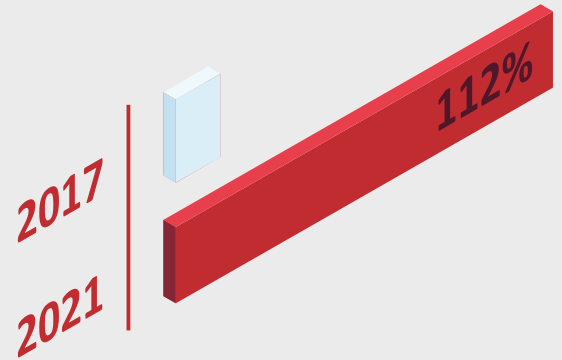
### PROFITABILITY



RICL reaffirms good management and the improvement of efficiency in the use of assets and the gradual increase in the profitability of the company.

ROE:17.6% (Return of Equity)

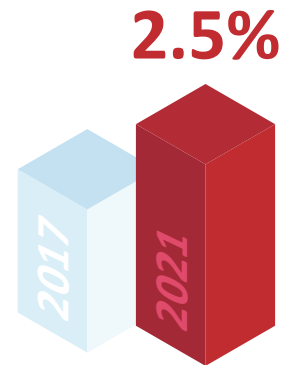
## ADEQUACY OF RESERVE LEVEL



The Level of technical reserve has reached 84% of the company's total liabilities.

Significant growth of 112% stands out compared to 2020.

### OPERATING EXPENSES



The lowest rate on the insurance market.

OPEX: 2.5% (Operating Expenses)

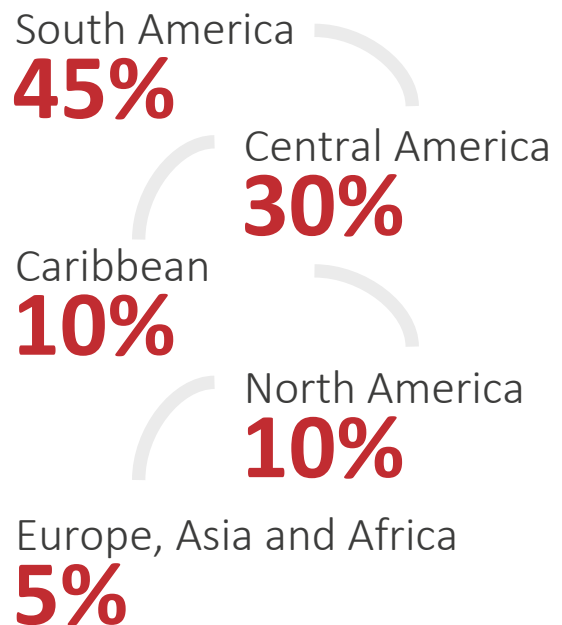
Redbridge continues its policy of controlling the operational expense index, maintaining very competitive levels within the insurance and reinsurance market in the region.



# Geographic Diversification of Business Portfolio



We Assure  
the peace of mind  
in the **5**  
Continents



# Our Offices



**2** Legal Addresses

**10** Regional Service Offices

Redbridge Insurance Company Limited (RICL) is registered in Barbados. Our main office is in Puerto Rico.



## 11 Reinsurance Records

- GUATEMALA
- PANAMA
- COSTA RICA
- URUGUAY
- DOMINICAN REPUBLIC
- VENEZUELA
- EL SALVADOR
- PARAGUAY
- BOLIVIA
- PERU \*
- MEXICO \*

\* Awaiting registry.



# Network Providers

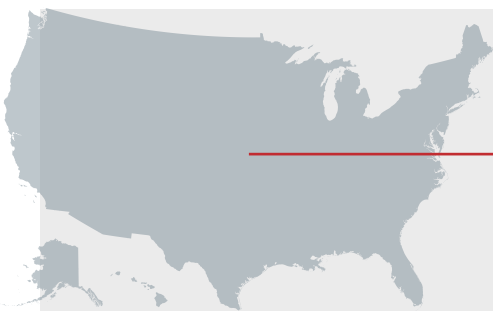
With Redbridge you are guaranteed access, good service and great discounts within their own extensive network of suppliers in addition to other networks of affiliated companies and strong strategic alliances in the United States with AETNA and MULTIPLAN.



Redbridge has more than  
**5,000 providers**  
directly contracted worldwide.  
(Outside of USA)

More than  
**4,300**  
Latin America,  
Caribbean and  
Canada

More than  
**1,000**  
Europe, Asia  
and Middle East



Redbridge allows the access of more than  
**2 million providers**  
through strong strategic alliances in  
United States.

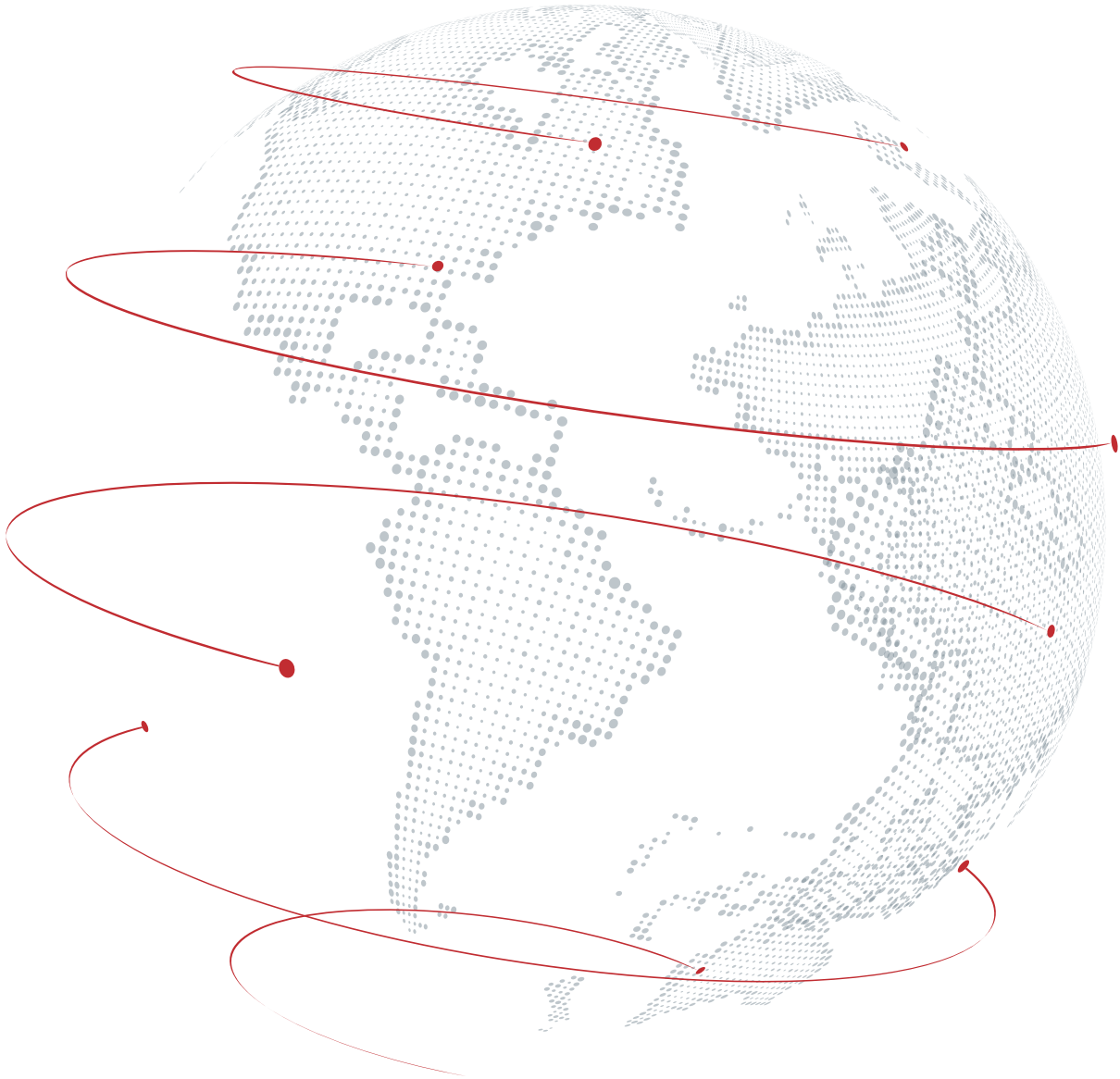
More than **AETNA**  
**1,2M** network providers.

More than **MULTIPLAN**  
**1M** network providers.

\*Providers Network includes:

Ground Ambulances, Air Ambulances, Primary Care Centers, Diagnostic Centers, Hospitals, Medical Centers, Rehabilitation Centers, Laboratories, among other medical facilities.

# ■ Clients Around the World



**Direct Clients**  
**+ de 300,000**

**Indirect Clients**  
**+ de 10,000,000**  
(Reinsurance and TPA)

# Protection of Information



**Our system provides the greatest protection and security of information**

With the use of the most current collaboration and information management tools, protecting the value of confidentiality, integrity and the availability of information for the business.

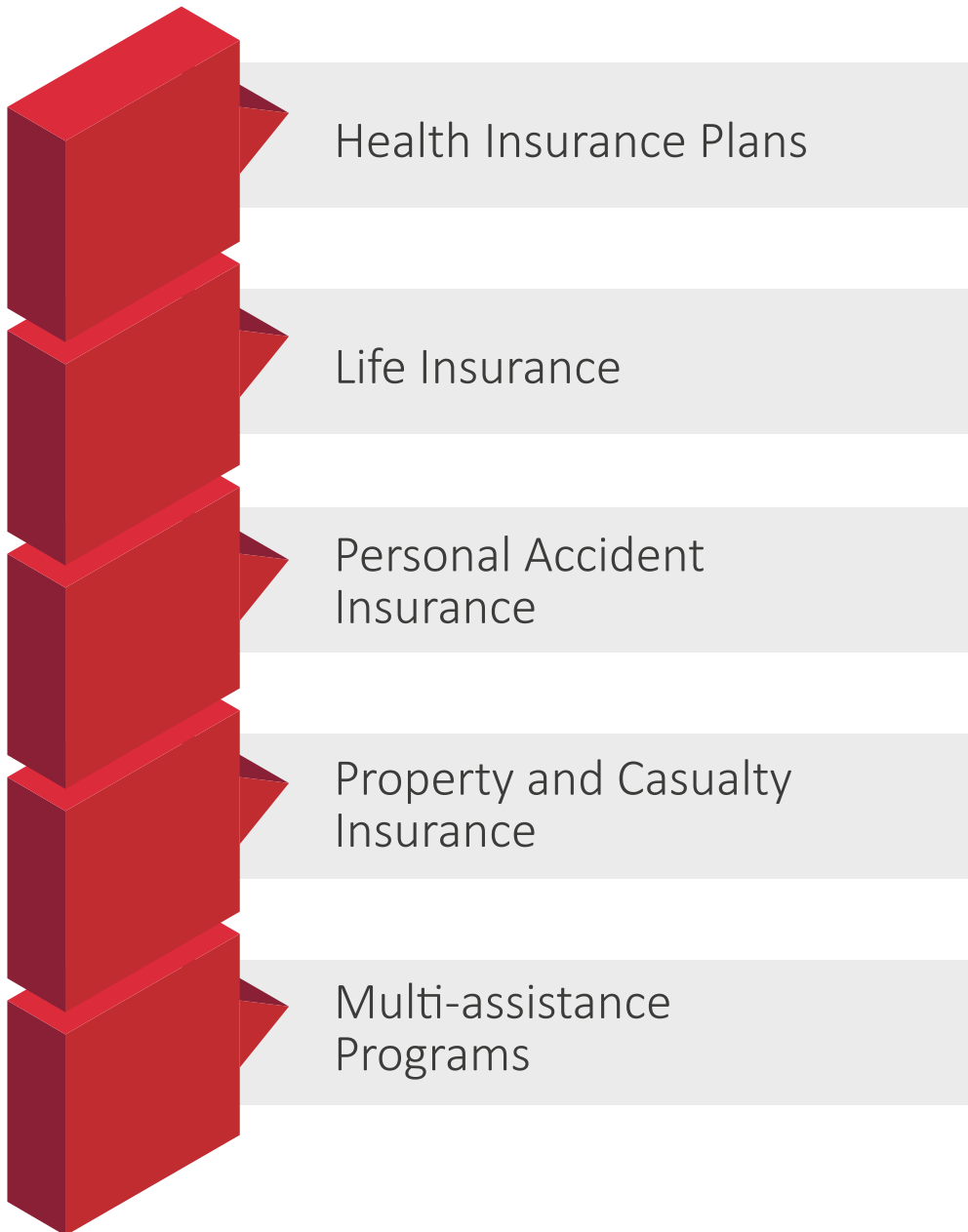
- Certification ISO 270001
- Cloud-hosted Infrastructure
- Virtual Environment with Microsoft Azure
- Our own Operative System **REDVULT**



## Redvault

Redvault is the most innovative and comprehensive operative system on the IPMI market

# Product Portfolio



# Product Portfolio

## Health Plans

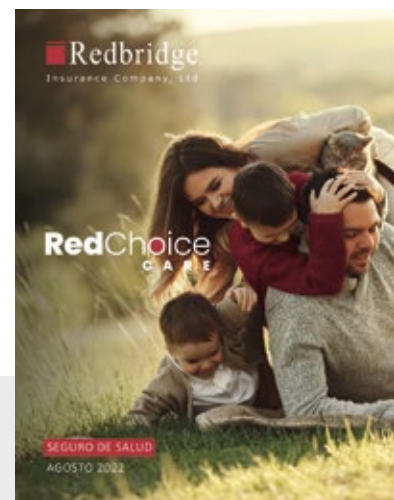


**We offer coverage to individual, group and xpat clients anywhere in the world.**



Our plans provide wide international coverage of inpatient and outpatient medical services, with access to the best specialists, medical centers and excellent hospitals anywhere in the world including United States. It also offers, excellent benefits for surgeries, organ transplants, preventive care, maternity care and complications, new born care and much more.

**The constant inclusion of new products and services in the portfolio opens up new business opportunities for the company and its partners.**

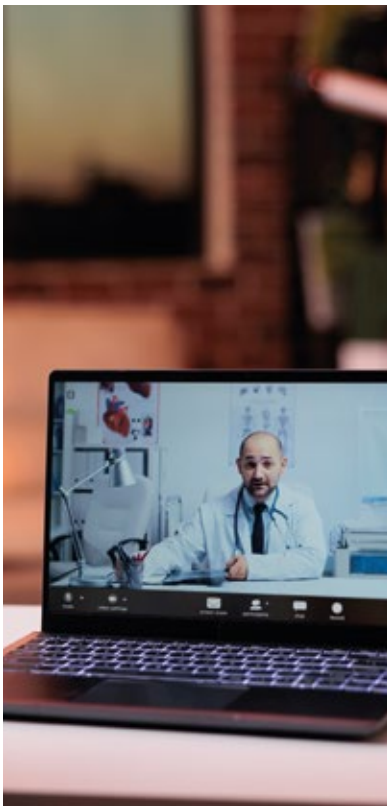


This innovative medical insurance plan offers two options of Maximum Benefit: \$1,000,000 and \$500,000, with the alternative of including Co-insurance, outside of Latin America.



# Services included in Health Products

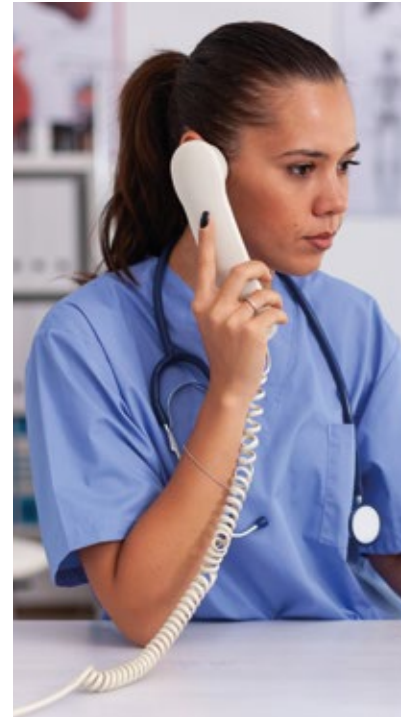
The Redbridge Health and international assistance plans, include the following services in case of any emergency:



**Telemedicine**



**Second  
Medical  
Opinion**



**House Call**





# Product Portfolio

## Multi-assistance Program

**Redbridge Assist** is another business line of **Redbridge**.

It offers a great variety of assistance programs, for individuals as well as for corporate, for business, leisure traveling, families, and students.



### Travel Assistance

- Medical and Dental Emergency Services
- Emergency Transportation
- Repatriation
- Legal Assistance
- Loss of luggage Service
- Loss of Passport



### Road Assistance

- Tow Service
- Battery Charge
- Gasoline delivery
- Tire Change
- Road Locksmith



### Home Assistance

- Plumbing Service
- Locksmith
- Electricity
- Glass repair



### Funeral Assistance

- Funeral Assistance
- Corps Preparation
- Transfer to funeral home and cemetery
- Legal Procedures
- Linear Coffin or urn in case of cremation



### Outpatient Assistance

- General and specialists' consultations
- Labs, x-rays, ultrasounds
- Special and high complexity labs



## REDBRIDGE ASSURES YOUR PIECE OF MIND WITH:



### THE BEST AND WIDEST VARIETY OF PLANS AND SERVICES ADAPTED TO EACH REGION.

Each of our plans is developed keeping in mind the emerging needs of every market and region, increasing renewal rates and the satisfaction of our clients.



### PROTECTION 360. THE MOST VARIED PORTFOLIO IN THE INSURANCE MARKET

Health  
Assistance  
Personal Accidents  
Property and Casualty  
Finances



### ACCESS TO THE BEST HOSPITALS CENTERS IN THE WORLD

We give our clients the freedom to choose medical and hospital providers, including the access to the best medical centers in the world.



### OWN NETWORK PROVIDERS

A wide network of providers of our own and coverage in USA, that allows us to manage and control the cost of claims, and give stability to our premiums.



### PROFESSIONAL ADMINISTRATION WITH EXCELLENT SERVICE

A team of professional veterans in the industry, with incomparable experience in the health field worldwide. Cutting edge implementation and optimization of technology platforms that consolidate the strength of our service.



### SOLID AND VAST EXPERIENCE AT MANAGING CLAIMS

Of our international affiliated companies and the USA  
Effectiveness and Integrity as the axes of our claims system.



### ASSURING YOUR PEACE OF MIND WHEREVER YOU ARE 24/7

Specialized Medical Teams.  
Multilingual attention 365 days of the year, 24/7 worldwide.  
All of our plans include access to Second medical Opinion, House Call and Telemedicine.

# Keys to **Our Success**

How do we Assure your Peace of Mind?

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**Financial  
Strength**



**Good  
Service**



**Trust**



**Competitive  
Price**

 **Redbridge**<sup>®</sup>

Insurance Company, Ltd.

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**ASSURES** YOUR PEACE OF MIND



**Redbridge Insurance Company, Ltd.**  
is a company registered in Barbados

Administration: Redbridge Group, LLC  
1300 Ponce de León Blvd. Suite 103  
Coral Gables, FL 33134  
Telephone: 305.232.9040

marketing@redbridge.cc



www.redbridgeinsurance.com