

2022

July 2022 - July 2023

CORPORATE PROFILE



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WHO WE ARE

VIP Universal Medical Insurance Group (VUMI®) is an international health insurance company offering exclusive major medical and travel products with VIP medical services to private and corporate clients around the world. We are proud to be celebrating our 10th Anniversary and proud of the way we continually innovate and evolve to respond to changing marketplace needs.

VUMI's extensive variety of plans offers insureds a holistic approach to international healthcare. All plans come with our exclusive VIP Medical Service®, which includes access to Second Medical Opinion VIP®, Global Telemedicine and at-home doctor visits.

Insureds can choose the coverage that suits their needs based on geographical location, lifestyle, age and objective. Whether they are single professionals, growing families, expats, couples beginning to plan for an active retirement, or seniors, they'll find a VUMI® plan that's right for them.

We also offer customized or standard solutions for a wide range of corporate clients of varying sizes, from small groups to multinational corporations with offices around the world.

Our plans are designed to provide global coverage, asset protection and, most importantly, peace of mind for all our insureds. VIP is embedded in our company's name, and treating our insureds as VIPs is at the heart of our commitment to provide unparalleled service.

EXPERIENCE MATTERS

MORE THAN 120 YEARS OF COMBINED EXPERIENCE
MEET OUR EXECUTIVE LEADERSHIP TEAM:

David Rendall

President and CEO of the VUMI® Enterprise Group

Over 20 years of experience in the international and U.S. healthcare administration business. Industry-wide, David has a proven track record of providing both vision and decisive leadership for major healthcare companies.

Pia Malem-Christoffersen

Executive Vice President and Chief Commercial Officer

Over 25 years as a leader in sales and marketing for large corporations in the IPMI market. Prior to joining VUMI®, Pia held executive positions at IHI Danmark, Bupa and Best Doctors Insurance.

Esteban Chinchilla

Executive Vice President, Chief Operating Officer & Chief Information Officer

Over 20 years of industry experience and holds master's degrees in Business Intelligence and Economics and a Ph.D. in Health Economics. Esteban has had a distinguished career with top companies in the insurance industry, including Grant Thornton, Best Doctors Insurance, Blue Cross Blue Shield of Florida and AvMed.

Steven Los

Executive Vice President and Chief Financial Officer

Experience spanning more than 20 years in finance for large corporations specializing in the IPMI market. Steven comes to VUMI® from Bupa Global where he held the title of CFO. He has also held major financial positions in London, South Africa and across the U.S.

Rod Mangrum

Vice President and Chief Actuary

Seasoned professional with more than 20 years of experience in the field. Prior to joining VUMI®, Rod served as Chief Actuary for Best Doctors Insurance and Pan American Life.

Dr. Lori Stetz

Chief Medical Officer

Physician executive with more than 20 years of experience. Prior to joining VUMI®, Dr. Stetz held leadership roles at Best Doctors Insurance and Aetna International.

MISSION

To deliver the best healthcare worldwide through an unparalleled VIP service experience.



PHILOSOPHY

Offering our clients the highest levels of service. Treating each one of our insureds as a VIP is the cornerstone of our continued growth.

VUMI® LOCATIONS



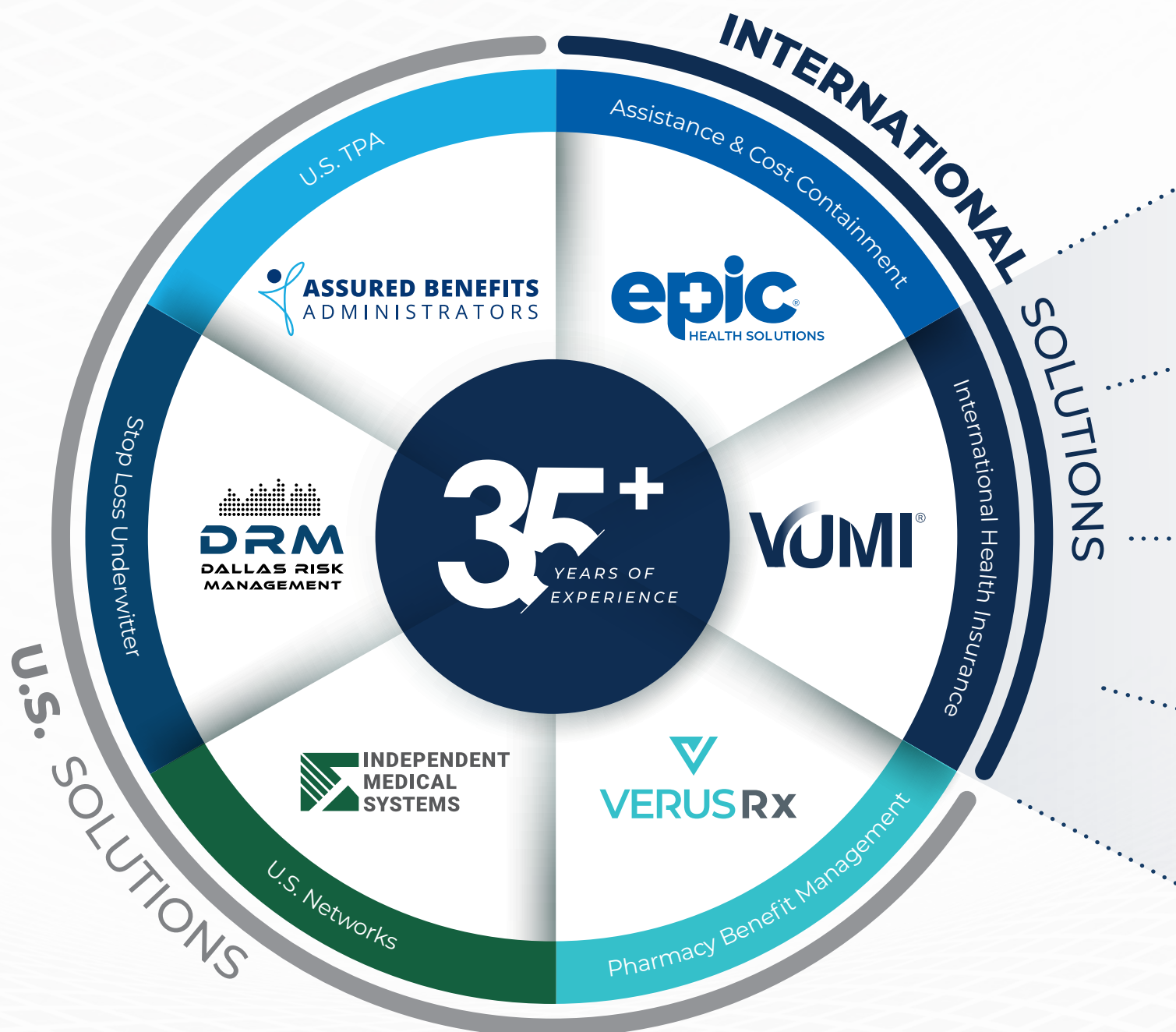
VUMI® Group is headquartered in San Juan, Puerto Rico, with operational offices in Miami, Florida, U.S., and additional locations around the world, including Canada, United Arab Emirates and Latin America.

VUMI® is privately owned and part of a global healthcare management group with extensive experience in the industry. The group has more than 590 employees of various nationalities worldwide.



PART OF A GLOBAL HEALTHCARE GROUP

As part of a global healthcare group, VUMI's VIP service reaches new levels of excellence. Our affiliated companies provide integrated services and the highest levels of quality care - across the U.S. and around the world - with specialized expertise in management, cost containment and medical assistance.



OUR REGIONAL PRESENCE

ADAPTED TO EACH REGION'S SPECIFIC NEEDS

Throughout the years, VUMI's exponential growth has always been carefully managed and strategically planned. This strict adherence has been a pillar of our successful and continuous expansion.



VUMILATINA®

VUMILATINA® is a private company established in Ecuador. It is free of debt and financed with U.S. capital. The company has a social capital of US\$1M, and complies with all local regulations required by Ecuadorian Prepaid Medicine Law. In addition, the Superintendence of Companies of Ecuador has approved VUMILATINA® as an official supplier of prepaid medicine.



VUMI® Canada

A privately-owned Canadian company born through a partnership with Humania Assurance, one of the most prestigious insurance companies in Canada. VUMI® Canada products are in compliance with all local regulations.



VUMI® Global Services FZ-LLC

A health management services company with administrative offices based in Dubai, United Arab Emirates. The new location works as an operational hub for planned growth into the Middle East, Africa, Asia and Oceania markets for which its exclusive plans have been specially designed.



La Regional de Seguros | VUMI®

Through a strategic alliance with La Regional de Seguros established in Panama, LRDS | VUMI® plans are approved by the Superintendence of Securities and Companies of Panama and are compliant with all local regulations.

THE EVOLUTION OF OUR ENTERPRISE GROUP



1985 Assured Benefits Administrators

Third party administrator (TPA) offering administrative healthcare services for small to mid-sized companies in the U.S.

1985



1992 National Healthcare Solutions, Inc.

International cost-containment company serving many of the world's largest health insurance companies.

1992



1993 Independent Medical Systems

U.S. Preferred Provider Organization (PPO) network that also provides management services.

1993



2012 VIP Universal Medical Insurance Group

International health insurance company serving private and corporate clients worldwide.

2012



2015 VUMILATINA® Medicina Prepagada S.A.

Prepaid healthcare company providing worldwide medical coverage to individuals, expatriates and corporations in Ecuador.

2015



2017 Dallas Risk Management

Full-service managing general underwriter of employer stop-loss coverage.

2017

2019

2019
LRDS | VUMI®



Having La Regional de Seguros in Panama as a partner, LRDS | VUMI® is able to provide exclusive VIP medical service worldwide for individuals, expatriates and corporate clients residing in Panama.

2019

2019
VUMI® Canada



VUMI® Canada, Inc. is a privately-owned Canadian company offering VIP medical service for Canadians seeking to expand their healthcare options locally and worldwide.

2020

2020
VUMI® Global



VUMI® Global Services FZ-LLC is a health management services company providing medical coverage for the Middle East, Africa, Asia and Oceania.

2021

2021
VerusRx



Dedicated to a customer-centric approach, VerusRx integrates pharmacy data with medical management to offer the highest standards of care with clinically appropriate therapies.

2021

2021
Epic Health Solutions

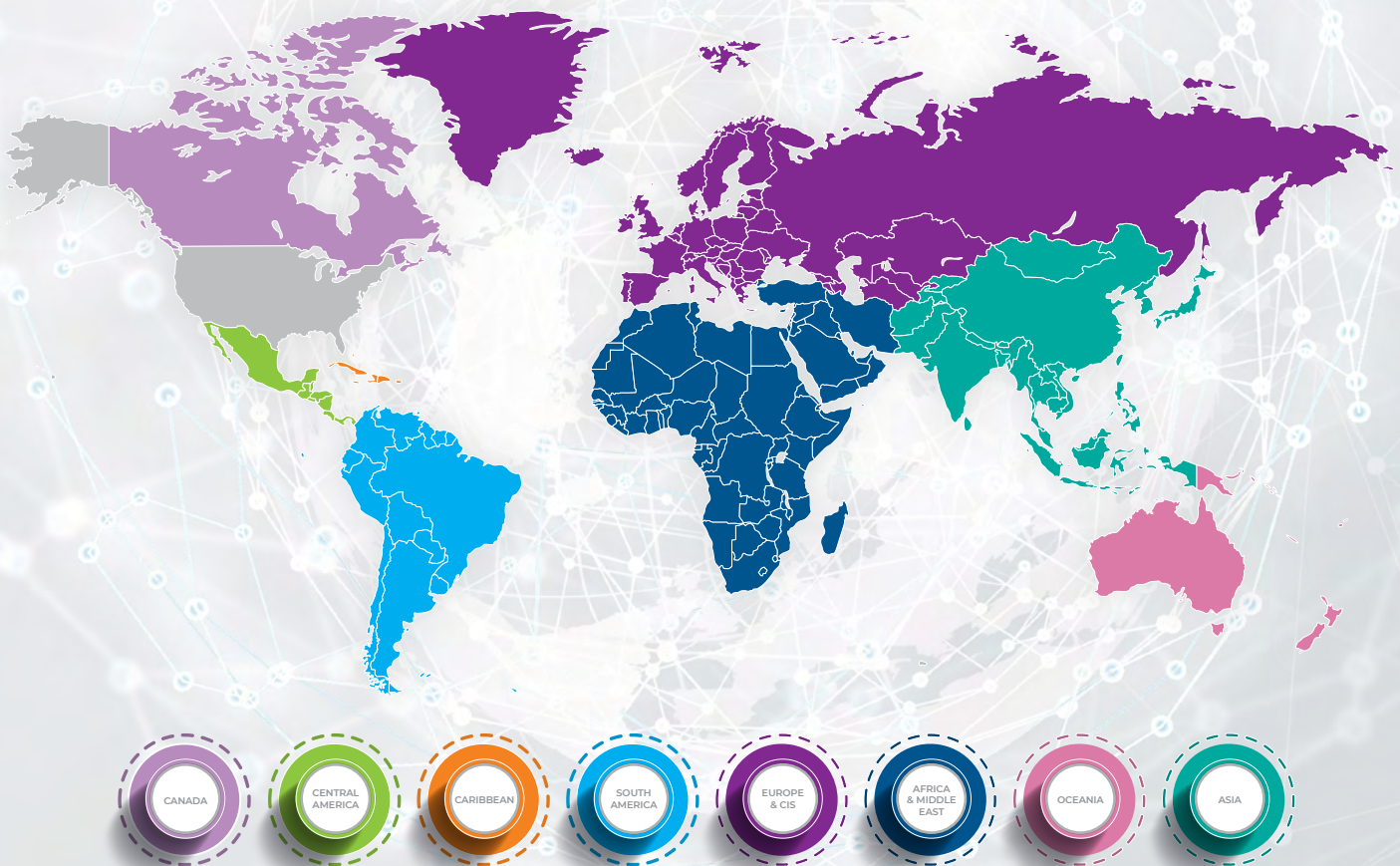


Epic Health Solutions is a one-stop shop that provides network solutions, healthcare management and medical assistance for international clients in the Americas.

OUR GLOBAL REACH

A GROWING FORCE IN ALL FIVE CONTINENTS

WE HAVE DEVELOPED A WIDE RANGE OF PLANS TAILORED TO THE SPECIFIC NEEDS OF EACH **REGIONAL MARKET**, ALL WITH ONE COMMON GOAL: **WORLDWIDE COVERAGE**



HEALTH PLANS

CORE HEALTH PLANS

THE MOST COMPREHENSIVE COVERAGE, ANYWHERE IN THE WORLD

With a wide range of coverage, from US\$2,000,000 to unlimited coverage, the core plans offer extensive benefits for maternity, intensive care, cancer, dialysis, organ transplants and much more.



SPECIALTY HEALTH PLANS

DEVELOPED FOR SPECIFIC COVERAGE NEEDS

Offering extensive coverage for chronic diseases, the elderly, or hospitalization, VUMI's specialty plans are designed to meet the specific medical needs of each insured.



CORPORATE SOLUTIONS

CORPORATE HEALTH PLANS

TAILOR-MADE PLANS FOR COMPANIES OF ALL SIZES



VUMI® offers customized or standard healthcare plans for corporate clients of varying sizes, from small groups with as few as 10 employees to multinational corporations with numerous stakeholders and offices around the world.



REGIONAL HEALTH PLANS

VUMILATINA® HEALTH PLANS

PROTECTION IN COMPLIANCE WITH ECUADORIAN REGULATIONS

VUMILATINA® plans offer dynamic health insurance solutions adapted to the specific needs of the Ecuadorian market. With a wide range of plans for individuals, corporations and expatriates in Ecuador, VUMILATINA® complies with all the local regulations for healthcare required by Ecuador Prepaid Medicine Law.



LA REGIONAL DE SEGUROS | VUMI®

ACCESS TO THE BEST MEDICINE IN PANAMA AND THE WORLD

In partnership with La Regional de Seguros, individuals, expatriates and corporate clients in Panama can access local and global coverage backed by our exclusive VIP service. LRDS | VUMI® plans are approved by the Superintendence of Securities and Companies of Panama and are compliant with all local regulations.



VUMI® GLOBAL

A VARIETY OF FLEXIBLE PLANS TAILORED FOR THE MIDDLE EASTERN, ASIAN, AFRICAN AND OCEANIA MARKETS

Global Flex VIP plans are offered by VUMI® Global Services FZ-LLC, based in Dubai, United Arab Emirates.

This line of products has been developed exclusively to meet the specific needs of insureds in the Middle East, Africa, Asia and Oceania.

Global Flex VIP consists of five exclusive plans for individuals and families, and five additional plans specially designed for groups and corporations.

The plan's five variations: Total, Ultra, Superior, Standard and Basic offer insureds a variety of coverage levels, deductibles, per visit excess and co-insurance options. Insureds have the opportunity to tailor a plan that fits their specific needs, both locally and internationally.



VUMI® CANADA

INNOVATIVE PLANS DESIGNED TO EXPAND HEALTHCARE OPTIONS FOR CANADIANS

VUMI® Canada, Inc. offers a holistic medical insurance option for Canadians. In partnership with Humania Assurance, and in compliance with all local regulations, VUMI® Canada offers Prestige VIP - an innovative health insurance plan with extensive coverage, designed to expand healthcare choices for Canadians. It offers them easy access to renowned doctors and hospitals worldwide, all backed by the company's iconic VIP service. The plan is available for individuals, third-party administrators (TPAs) and corporations.

Prestige VIP is underwritten by Humania Assurance, one of Canada's most prestigious insurance companies. Founded in 1874, Humania is an award-winning company that provides insurance coverage to over 200,000 individual and corporate clients.



VUMI® EUROPE

PROTECT VIP: A MODULAR HEALTH PLAN SPECIALLY DEVELOPED FOR EUROPEAN NEEDS

Protect VIP has been designed with the flexibility that allows insureds to choose the coverage that most closely fits their needs. With a variety of deductibles and optional coverage modules to choose from, this plan provides superior coverage for hospitalization and inpatient treatments.

Protect VIP includes a Hospitalization Benefits Module as a base plan, plus two optional modules which may be added for more extensive coverage. The Outpatient Benefits Module offers coverage for a wide range of outpatient treatments, from physician visits to physical therapy. The U.S. Coverage Module provides coverage for treatment anywhere in the United States.



OTHER SOLUTIONS



TERM LIFE VIP FINANCIAL PROTECTION FOR WHATEVER LIFE MAY BRING

Term Life VIP is a life insurance plan that provides insureds with the opportunity to obtain comprehensive coverage that will help them both prepare for the future and financially protect their loved ones. This line of products is available for both individuals and for corporate groups.

TRAVEL VIP COMPLETE MEDICAL COVERAGE FOR WORRY-FREE TRAVEL

Travel VIP provides extensive worldwide medical and non-medical coverage that protects insureds from any unexpected events that might arise during their trip.

With the option to choose between a single trip or annual trip coverage, Travel VIP exceeds the insurance requirements of the Schengen visa. Insureds can also add a Non-Medical Benefits Rider, which provides coverage for a wide range of issues from travel delays to legal problems while abroad, as well as a Trip Cancellation Rider.



TRAVEL VIP AFFINITY A GROUP PLAN FOR VIP TRAVELLERS

Travel VIP Affinity is an innovative travel plan offering corporations the option of buying blocks of trip coverage at bulk rates, to then distribute them throughout their collaborators.

Travel agencies or affinity groups may prepay coverage at a discounted rate, then offer it to their members and/or clients.



RECOGNIZED FOR EXCELLENCE

WE'LL LET THE AWARDS SPEAK FOR THEMSELVES

STEVIES®

American Business Awards



2021 GOLD AWARD

& 2022 SILVER AWARD

Marketing Campaign of the Year

"Let's Go Hand in Hand"

Breast Cancer Awareness

Category: Health/Disease

Education/Awareness



2021 BRONZE AWARD

Communication/Public

Relations Campaign of the Year

"VUMI® Is With You"

Information and Tools

during the pandemic

Category: COVID-19 Information



2022 GOLD AWARD

Publication Categories

VUMI's 2021

Corporate Profile

Category: Publications - Company



2022 BRONZE AWARD

Achievement Categories

VUMI's Enterprise

Group Expansion

Category: Achievement in Growth

Middle East and North Africa Stevie® Awards



2021 & 2022 BRONZE AWARDS

Innovative Achievement in Growth

Category: Achievement Categories

Asia-Pacific Stevie® Awards



2022 BRONZE AWARD

Innovative Achievement in Growth

Category: Achievement Categories



2022 AWARD

VUMI(Lab) training platform

Category: Favorite New

Product in the Career and Workforce Readiness

Solution

DIGITAL HEALTH AWARDS



2021 SILVER

- VUMI® Plans
- www.vumiplans.com

2021 BRONZE

- www.vumigroup.com



2022 SILVER

- VUMI® Group's Bilingual Instagram
- VUMI® Group's Bilingual LinkedIn
- VUMI® Group's Corporate Profile

2022 BRONZE

- Epic Health Solutions' logo

2022 SPECIAL MENTION

- VUMI's Directory of Healthcare Guides on Medical Services, Processes and Health & Lifestyle.
- VerusRx website: www.verus-rx.com



CEO Today Magazine selected David Rendall as the recipient of **2021 CEO Today Global Award for the Americas.**



Great Place to Work™

- U.S. offices
- 2022
- Ecuador offices
- 2021 & 2022

- Sixth place in **Great Places to Work™ for Women in Ecuador 2021.**

A TRUE MEDICAL VIP SERVICE

VIP PATIENT CONCIERGE SERVICES

As part of VUMI's commitment to excellence and its quest to provide a total VIP experience, VUMI® has established its VIP Patient Concierge Service. This department provides personalized service to insureds and their families in all hospitalization and critical cases, anywhere in the world. The service includes Global Telemedicine, coordination of appointments, home medical visits*, and multilingual support. The goal is to ensure a constant flow of communication among the healthcare provider, the insured or their family, and the agent so the medical experience will be as stress-free as possible.

**Where available.*

MEDICAL COORDINATION WITH A HUMAN TOUCH

The VUMI® medical team is available 24 hours a day, 365 days a year to assist insureds wherever they may be across the globe. VUMI® provides multilingual support throughout all stages of medical treatment, including the gathering of information required to authorize treatment and arrange direct payment to the hospitals. During emergencies, the medical team coordinates with the hospital to ensure treatment can be administered and initiated immediately.

SECOND MEDICAL OPINION VIP®

In partnership with MediGuide International, a prestigious U.S.-based medical opinion provider, VUMI® offers Second Medical Opinion VIP® as a complimentary service in all VUMI® plans. Second Medical Opinion VIP® selects the hospital recognized as the leading treatment provider for each specific diagnosis. The second opinion is performed by a panel of medical experts gathered by this provider to ensure all aspects are considered and debated before they form a conclusive qualified opinion on both the diagnosis and the recommended treatment. VUMI® strongly believes an increased number of expert eyes on a case will result in a better outcome for the insured. All aspects of the case are discussed and analyzed down to the last detail.



OUR STRONG MEDICAL NETWORK

VUMI® PROVIDERS AND TPA NETWORK

VUMI® utilizes its own proprietary network, as well as the network of its affiliated and sister companies, Epic Health Solutions and IMS. In addition, VUMI® also has strategic alliances with Aetna that help with cost containment efforts in the United States. Outside of the United States, VUMI® operates with top TPA's.

VUMI® currently has approximately 1,600 direct contract providers worldwide. In addition, through VUMI's affiliated companies and strategic alliances, VUMI® offers access to over 800,000 providers and 7,000 hospitals located in more than 100 countries. In the U.S., through our partnership with Aetna, we offer insureds additional access to more than 1.1 million healthcare professionals and 5,500 hospitals.

A team of 10 professionals handle the network management, coordination and negotiation process. The Providers Relations Team provides a holistic approach to network management agreements applying UCR before the GOP is issued to maximize cost savings opportunities.



OUR PARTNERSHIP WITH JACKSON INTERNATIONAL

VUMI® has a strategic alliance with Jackson International, an institution that links patients in need of expert treatment for complex medical and surgical care with one of the top-rated U.S. health systems. VUMI® saw this partnership as a natural extension of the company's VIP service commitment to insureds and their families.



VUMI® INTERNATIONAL PATIENT RECEPTION CENTER in partnership with Jackson Health System

VUMI® understands how stressful it can be to seek healthcare thousands of miles away from home. For this reason, VUMI® partnered with the Jackson Health System to offer the VUMI® International Patient Reception Center at Jackson Memorial Hospital in Miami, Florida, U.S. The Center is an exclusive oasis that features first-class hospital amenities, including luxurious waiting areas, private showers and a full-service business center.



FINANCIAL STRENGTH

STRENGTH AND PROTECTION YOU CAN TRUST

VUMI® is a company with no bank debt that has adopted and incorporated strict capitalization policies and cost-control measures. It employs licensed actuaries, insurance managers and certified public accountants to control and manage the business as a secure operation with long-term commitments.

The jurisdiction in any cases of discrepancy, controversy, claim or disagreement will be in New York City and any appeal and arbitration processes will take place there.



VUMI® products are reinsured by QBE Reinsurance Corp. (America), a division of QBE Insurance Group, which is one of the world's leading diversified insurers and reinsurers.

Listed in the Forbes Global 2000 list of public companies, QBE Insurance Group counts operations in 180 countries, offices in 27 nations and more than 11,000 employees worldwide. Its underwriting team has been setting industry standards for years with extensive accident and health reinsurance expertise, combined with an impressive network of international business contacts.

QBE Re Corp. (America) is financially secure with strong credit ratings from leading rating agencies:



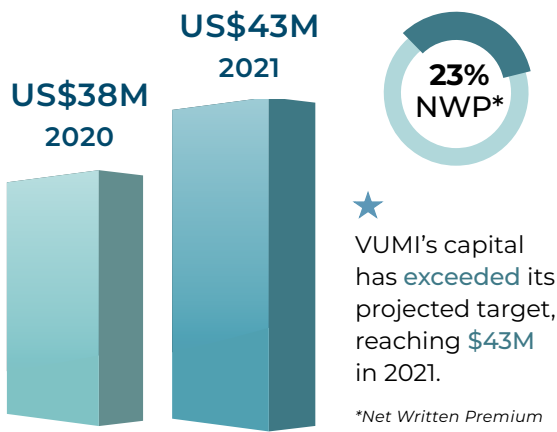
VUMI® JURISDICTION PUERTO RICO

As part of our global growth strategy, VUMI® Group established a new entity, VUMI® Group, I.I. in Puerto Rico in 2021, and started issuing policies under this new entity in 2022.

As a U.S. territory, Puerto Rico's economic, commercial and banking systems are integrated into those of the United States. Companies are subject to U.S. banking laws and protection for financial transactions. In addition, the Puerto Rico Insurance Commissioner's Office is an accredited member of the National Association of Insurance Commissioners (NAIC), making the island a unique international insurance jurisdiction.

Puerto Rico has developed a world-class business infrastructure, and is now the third largest domiciled insurance market in Latin America, with over US\$12 billion in domestic premiums. As a fully bilingual international center, Puerto Rico facilitates in the export of insurance and reinsurance services to international markets. It is the right place to bring VUMI's global growth plans to fruition.

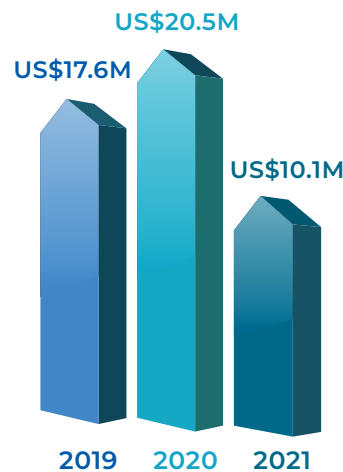
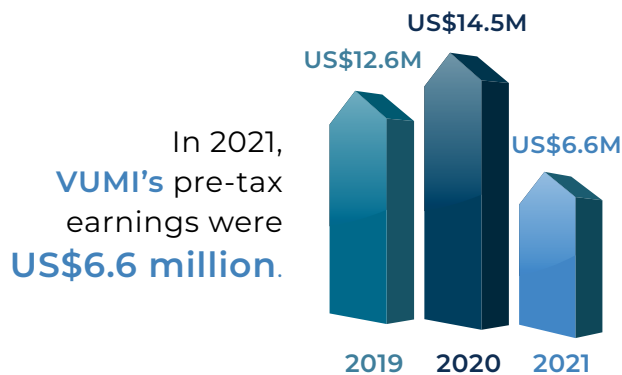
In addition to the new Puerto Rico entity, VUMI® continues to issue business from VIP Universal Medical Insurance Group domiciled in Turks and Caicos.



FINANCIAL PERFORMANCE

VUMI® GROUP 2021 FINANCIAL RESULTS SUMMARY

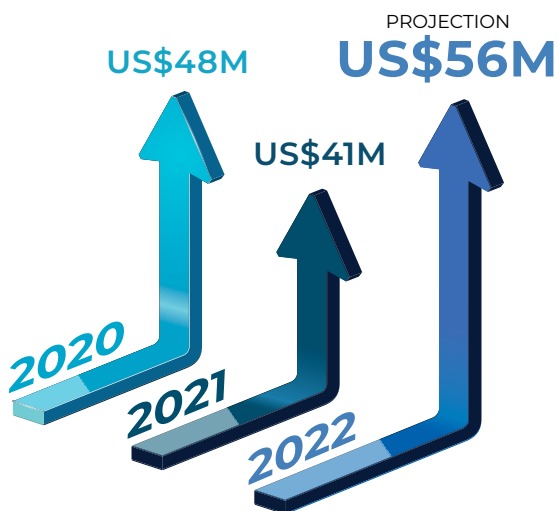
PRE-TAX EARNINGS



In 2021, VUMI® and its affiliated companies reached **US\$ 10.1 million** in pre-tax earnings.

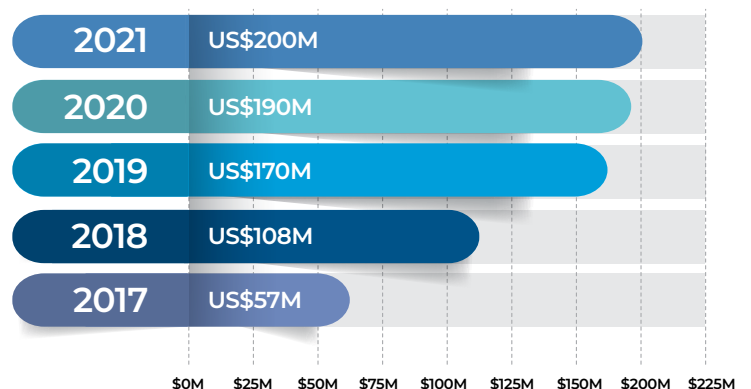
(The following information is exclusively related to VUMI® and does not include its affiliated companies.)

NEW BUSINESS SALES



WE ARE **THE LEADING COMPANY IN NEW IPMI SALES** IN LATIN AMERICA

SUSTAINABLE PORTFOLIO



98,000
INSURED

EXPERIENCE THE VUMI® ADVANTAGE



ACCESS TO THE WORLD'S BEST HOSPITALS

- Free choice of hospitals and doctors worldwide in all plans.
- Access to top medical centers, many of which have been listed in the "Best Hospitals Honor Roll" by the *U.S. News and World Report*.



PROPRIETARY NETWORKS

- Proprietary networks allow us to better control the cost of claims and help us maintain stable premium rates.
- Our proprietary global network includes more than 800,000 providers and 7,000 hospitals located in more than 100 countries.
- Extensive coverage in the U.S. through the USA Special Network®.



EXTENSIVE EXPERIENCE IN CLAIMS MANAGEMENT

- Our affiliated companies have accrued 35 years of experience in U.S. and international claims management.
- Claims are handled professionally and in a timely manner.



IN-HOUSE ADMINISTRATION WITH OUTSTANDING SERVICE

- Our in-house team of industry experts has vast experience in international healthcare.
- Cutting-edge technology platforms are constantly updated to provide the best quality of service.



WIDE VARIETY OF PLANS ADAPTED TO EACH REGION

- Our plans are strategically developed to meet the specific needs of each market, increasing client satisfaction and renewal rates.



VIP EXPERIENCE NO MATTER WHERE YOU ARE

- Our medical team is available 24 hours a day, 365 days a year, offering multilingual support anywhere around the globe.
- All plans come with our exclusive VIP Medical Service®, which includes access to Second Medical Opinion VIP®, Global Telemedicine and VIP Concierge services.

CONTACT US

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+1 855 276 VUMI (8864)**

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From Canada +1 800 879 4236 (local number)

From Costa Rica +506 4 001 5364 (local number)

From Dubai +971 4 573 2999 (local number)

From El Salvador +503 2 113 0454 (local number)

From Guatemala +502 2 278 7023 (local number)

From Hong Kong +852 5803 1713 (local number)

From Mexico +52 (55) 41 70 3647 (local number)

From Panama +507 833 9569 (local number)

From Peru +51 1 718 5014 (local number)

From Spain +34 91 761 0904 (local number)

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Canada

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Avenida Naciones Unidas
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Piso 3, Oficina 305
Quito, Ecuador

VAOS®

(Administration Services Company)

Parque Empresarial Colón
Av. Rodrigo Chávez.
Corporativo 3, Piso 6, Oficina 601
Guayaquil, Ecuador

LA REGIONAL DE SEGUROS | VUMI®

Urbanización Costa del Este,
Ave. La Rotonda y Blvd. Costa del Este
Torre Banco Panamá, Piso 13,
Oficina 1300
Ciudad de Panamá, Panamá

VUMI® GLOBAL

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VUMI® GROUP

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