

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® 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 customised 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 180 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.

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.

David T. Youssef *Managing Director VUMI® Global Services Middle East, Africa and Asia*
Executive with over 30 years of experience in the IPMI industry. Extensive knowledge of the Middle East, Asia and Africa markets. Prior to joining VUMI®, David held senior positions at companies such as Goodhealth and Now Health.

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



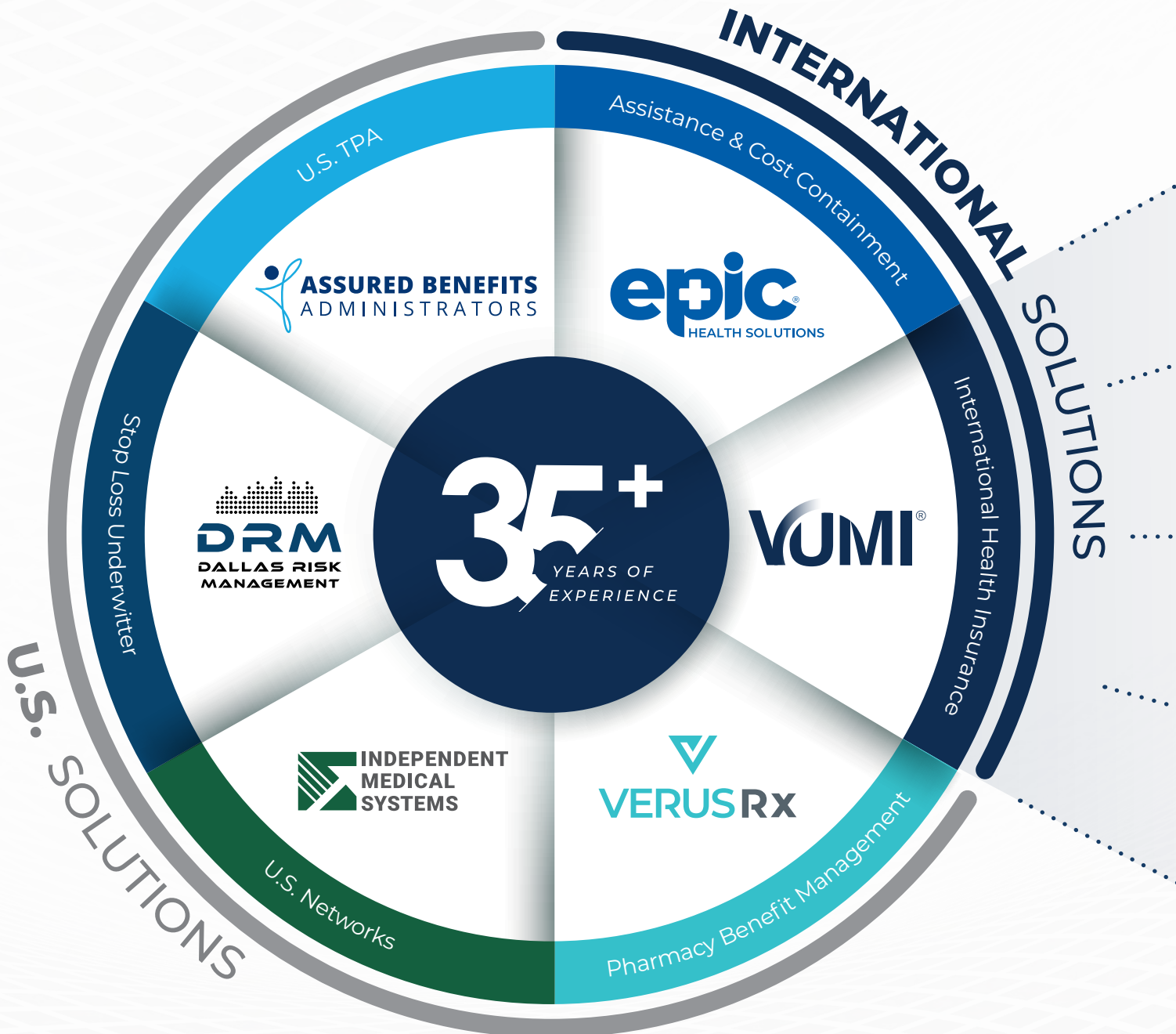
VUMI® Group is headquartered in San Juan, Puerto Rico, with operational offices in Miami, Florida, U.S., and additional locations around the world, including Canada, United Arab Emirates and Latin America.

VUMI® is privately owned and part of a global healthcare management group with extensive experience in the industry. The group has more than 700 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 specialised 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.



1992 National Healthcare Solutions, Inc.

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



1993 Independent Medical Systems

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



2012 VIP Universal Medical Insurance Group

International health insurance company serving private and corporate clients worldwide.



2015 VUMILATINA® Medicina Prepagada S.A.

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



2017 Dallas Risk Management

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



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.

OPERATING PARTNERS



The Henner Group designs innovative health and life insurance solutions and is a leader on the French market for group healthcare insurance. With its strong international presence, the independent French company has 1,500 employees throughout France as well as elsewhere in Europe, Asia, Africa and North America.

Active in all segments of health and life insurance (healthcare, life and disability), Henner works with 10,000 companies of all sizes to design and manage insurance plans for some 1,5 million employees and family members.

The company has put together the world's largest network of healthcare providers, with 50,000 providers in 164 countries, providing its members access to care wherever they are in the world.



In the event of urgent injury or sickness when abroad people need to rely on an organisation able to deliver medical support at any time. Just a phone call away, IMA 24/7 Assistance Centre provides the medical assistance necessary: arrangement of a medical evacuation/repatriation by air ambulance or commercial flight.

With more than 35 years of experience in medical assistance, our process ensure a smooth experience for the policy holders. Prior to, and during, their travel, Insured members and employees have peace of mind knowing we can provide them with the required support.

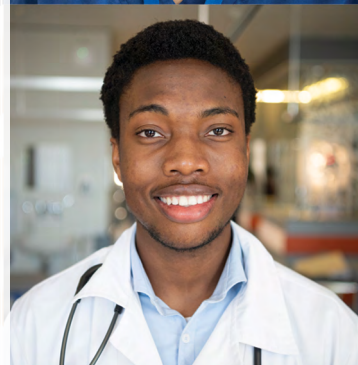
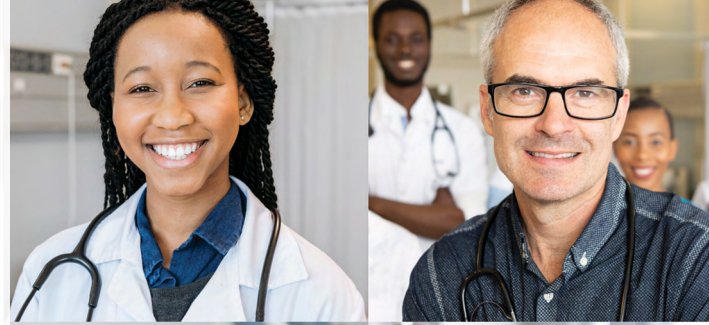
A TRUE MEDICAL VIP SERVICE

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 authorise 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 recognised 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 analysed down to the last detail.



OUR STRONG MEDICAL NETWORK

VUMI® PROVIDERS AND TPA NETWORK

VUMI® utilises 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 TPAs.

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.

Our TPA has a team of professionals that handle the network management, coordination and negotiation process out of three continents, giving us a vast footprint in direct billing arrangements where our clients need it the most.

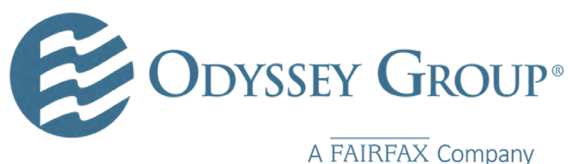


FINANCIAL STRENGTH

STRENGTH AND PROTECTION YOU CAN TRUST

VUMI® is a company with no bank debt that has adopted and incorporated strict capitalisation 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 Odyssey Group, a subsidiary of Fairfax Financial Holdings Limited, one of the world's leading diversified insurers and reinsurers.

Odyssey Group is a global, diversified underwriter of reinsurance and specialty insurance. A global enterprise committed to providing local service, Odyssey Group writes business in more than 130 countries through a network of over 30 offices located in 13 countries.

Odyssey is financially secure with strong credit ratings from leading rating agencies:



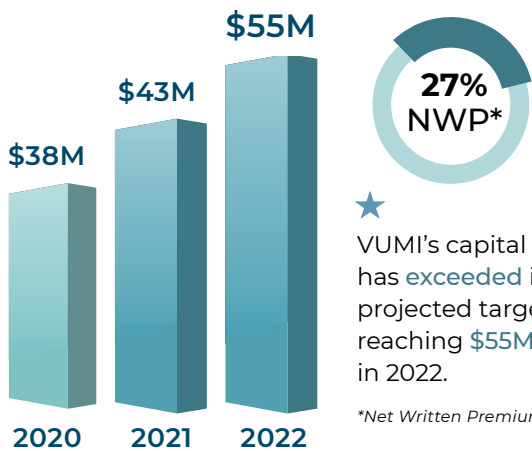
VUMI® JURISDICTION PUERTO RICO

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.



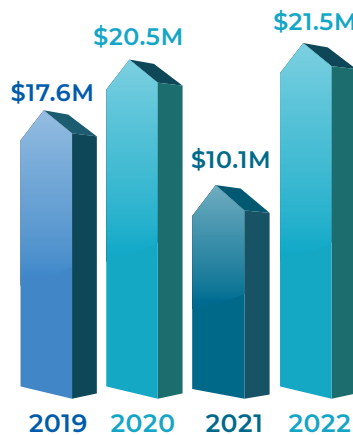
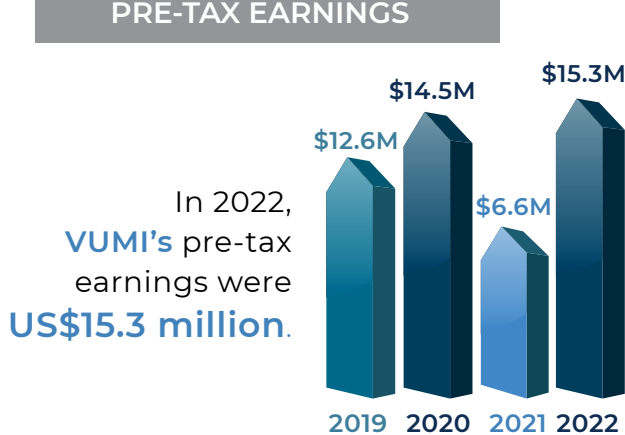
★ VUMI's capital has exceeded its projected target, reaching \$55M in 2022.

*Net Written Premium

FINANCIAL PERFORMANCE

VUMI® GROUP 2022 FINANCIAL RESULTS SUMMARY

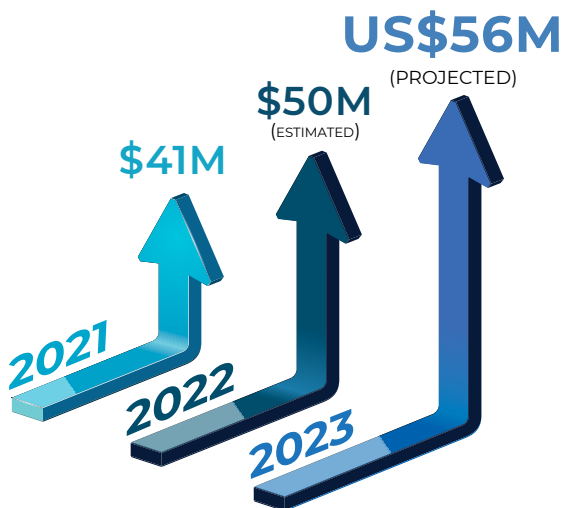
PRE-TAX EARNINGS



In 2022, VUMI® and its affiliated companies reached **US\$ 21.5 million** in pre-tax earnings.

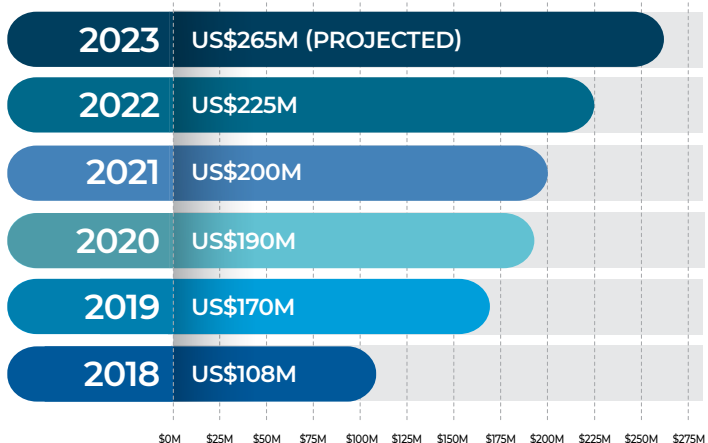
(The following information is exclusively related to VUMI® and does not include its affiliated companies.)

NEW BUSINESS SALES



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

SUSTAINABLE PORTFOLIO



110,000
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 centres, many of which have been listed in the “Best Hospitals Honour 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.



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®.



OUR SERVICE PROMISE

VUMI® IS AVAILABLE WHEN YOU NEED IT MOST

Agent/Broker Contracts

- Your unique Agency code will be issued within 5 to 7 days upon completion of the agency contracts.

Access to the VUMI® Agent Portal

- Access will be granted within 5 business days
- Personal training is available upon request

Policy Processing

- Policies will be processed within 48 business hours if there are no medical conditions to evaluate

Medical Evaluation

- 48 to 72 business hours after receiving all the information
- The time will depend on how long it takes to receive all the information requested by the medical department

Policy Issuance

- Policy documentation will be available through the Agent Portal once the application is approved and confirmation of payment received
- Welcome Kits are sent to you via e-mail

Renewals

- Renewal Letters will be sent 60 days before the expiration date of the policy

Modifications

- Policy Mid-Term Adjustments (MTA's) will be processed within 48 to 72 business hours, provided the required information has been received

Commissions

- Commissions statements are available in the Agent Portal weekly on Thursdays.



CLAIMS

FOUR WAYS TO FILE A CLAIM

EMAIL



STANDARD
MAIL



INSURED
PORTAL



AGENT
PORTAL



FAX





MEDICAL DEPARTMENT OPERATIONS FLOW

AVERAGE RESPONSE TIME:

- Emergencies: Immediate
- Scheduled services: 48-72 hours

BEST NOTIFICATION CHANNELS:

1 Email notifyglobal@vumigroup.com

2 Phone call

Dubai +971 4 573 2999

Hong Kong +852 5803 1713

United States +1 866 360 7680

United Kingdom +44 330 027 2182

Kenya +254 20 3892150

Thailand +66 2 105 5704

3 Website www.vumiglobal.com or MyVUMI™ app

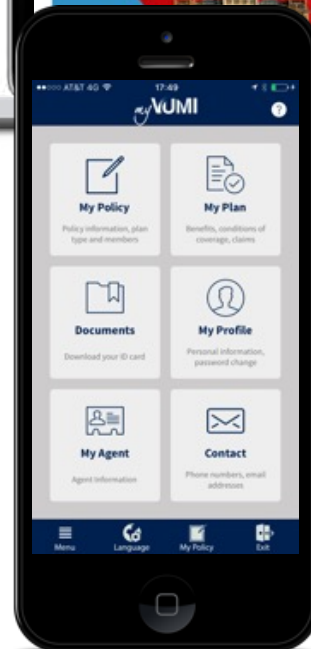
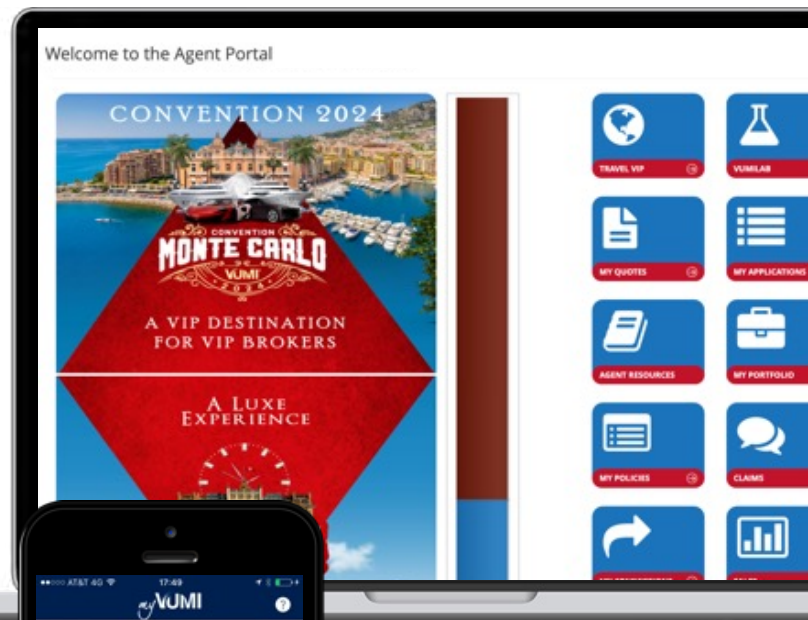


CUTTING-EDGE TECHNOLOGY

AGENT PORTAL

THE MOST COMPLETE TOOL FOR AGENTS/BROKERS

- Applications
- Notifications
- Online payments
- Policy modifications
- Renewals
- Commissions
- Marketing materials
- Claims
- Portfolio
- Sales tools



MyVUMI™

MEMBER PORTAL AND MOBILE APP

Insureds have a 24/7 access to their policy information

View policy information and benefits, download documents, send medical notifications or claims invoices and contact VUMI®.

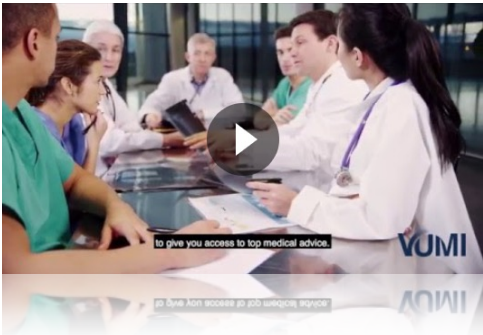
DIGITAL BROKER TOOLS



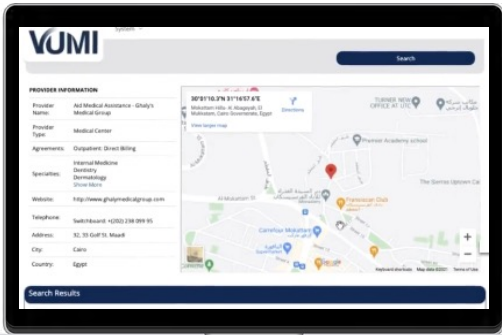
Read and download the details of all FLEX policies



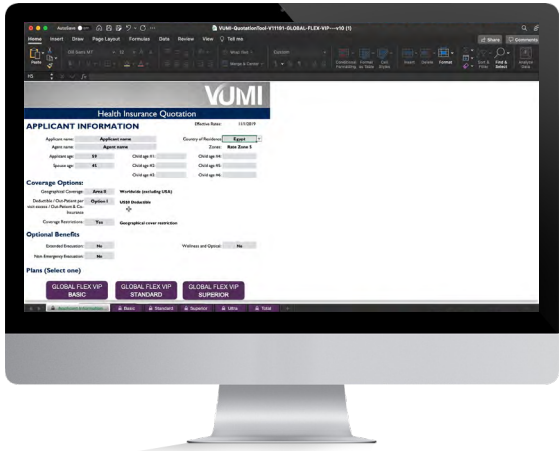
Compare FLEX policies to conveniently choose your clients' preferred options



Corporate Videos



Search for providers based on location, specialty, and instructions



Generate quotes for your clients

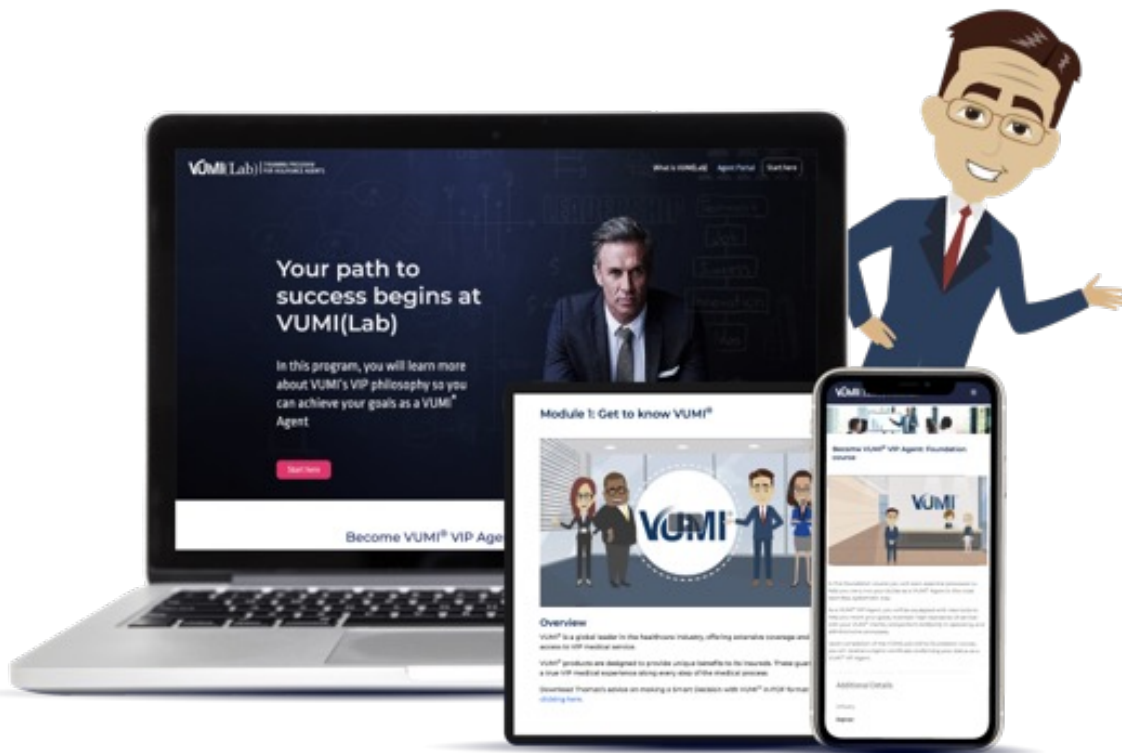


VUMI(Lab)

OUR NEW BROKER SUPPORT AND TRAINING TOOL

In March 2020 when the pandemic changed the way that businesses run, VUMI® pivoted to keep training its agents at the time when international (and local!) travel was impossible.

To keep our agents at the forefront, VUMI(Lab) was created to provide our brokers with support 24/7.





THE VIP HEALTHCARE YOU DESERVE

**WITH VUMI®, YOU HAVE PEACE OF MIND AT ALL TIMES,
ANYWHERE YOU GO.**

The VUMI® team is dedicated to helping you and your employees every step of the way and will provide you with all the advice and support that you need. When you choose VUMI®, your employees will appreciate that you chose to invest in their health and give them the confidence of knowing that they are covered whenever they need it, wherever they may be.

CONTACT VUMI®

To discuss how VUMI® can help your business, please contact the sales team:

EMAIL underwritingglobal@vumigroup.com

PHONE NUMBER +971.4.573.2900

FAX NUMBER +971.4.514.1689

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