



Corporate Profile

2020-2021

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AN INNOVATIVE LEADER IN HIGH-END HEALTHCARE

About Us

Best Doctors Insurance, with over 30 years of experience in the Latin American and Caribbean market, joined forces with **Now Health International** in 2015, creating one of the largest providers of high-end international private medical insurance around the world. Our "Think Global, Act Local" philosophy cares for the medical protection needs of more than 114,000 members in the Americas, Asia Pacific, Europe, the Middle East, and Africa.

We offer a wide range of international health insurance plans for the globally mobile population, including expatriates, high-net-worth individuals and families, small-to-medium size companies, large corporations, and government institutions.

Our capital strength, geographic reach, industry expertise, and professionalism are supported by a worldwide reinsurance partnership with Reinsurance Group of America (RGA), the third largest reinsurer in this sector worldwide, focused exclusively on the life and health industry.

Our commitment to deliver service excellence is supported by strong and long-lasting partnerships and the development of sophisticated tools and technology for our customers and distributors, providing them with high-quality and personalized customer experience and access to the best medical facilities locally and globally.



Global Presence

Our main markets are Latin America, Asia-Pacific, the Middle East, Europe, the Caribbean, and Canada, offering personalized customer service from our 15 offices and partnerships around the globe.



BDI

NHI



Best Doctors®
I N S U R A N C E

The combination of our two companies creates a top tier specialist international health insurance proposition with complementary products, distribution and geographies.

Financial Performance

Key financial results of the combined **Now Health International/Best Doctors Insurance** group for the financial year April 2020-March 2021:

US\$ 331M

IN COMBINED GWP (GROSS
WRITTEN PREMIUM)

US\$ 35.5M

IN COMBINED
NEW BUSINESS

**10%
GROWTH**

OVER PREVIOUS YEAR

RETENTION RATE OF

86.7%+

114,000+

MEMBERS WORLDWIDE

Financial Performance

Key financial results of our insurance company in Bermuda, **Best Doctors Insurance Limited (BDIL)** for the financial year April 2020-March 2021:

SOLVENCY II

IS THE EUROPEAN BASIS FOR MEASURING THE FINANCIAL STRENGTH OF AN INSURANCE COMPANY, AND IS THE GOLD STANDARD FOR RISK-BASED FINANCIAL SECURITY ASSESSMENT.

303%

OF BERMUDA SOLVENCY
CAPITAL REQUIREMENT (BSCR)

88%

INVERSE LEVERAGE RATIO

STRONG FINANCIAL BACKING

RGA®

TECHNICAL/UNEARNED
PREMIUM RESERVES

US\$180M+

STRENGTH, CONFIDENCE,
EXPERIENCE

Our Insurance Company



Best Doctors Insurance Limited is a non-resident Class 3B insurer in Bermuda that insures members around the world. We continue to comply with premium and solvency requirements by the Bermuda Monetary Authority (BMA). Additional assurances offered by our Bermuda domicile include:

- The BMA is one of the strongest and most respected offshore regulators, providing regulatory frameworks consistent with international best practices. It is one of only two non-EU jurisdictions to have been found fully equivalent to the Solvency II Directive, which is held up as the gold standard of insurance regulation worldwide.
- Since 2009, Bermuda has been one of the first offshore jurisdiction to be included on the OECD's white list of compliant, transparent countries.
- Bermuda is one of three major insurance centers, the most important property catastrophe market, and the largest captive insurance market.
- The BMA is a member of the International Organization of Securities Commissions (IOSCO), a member of the Group of International Finance Centre Supervisors, and a founding member of the International Association of Insurance Supervisors (IAIS).
- The US National Association of Insurance Commissioners (NAIC), a United States organization that establishes and governs better practices for the insurance industry in the United States, deems Bermuda one of seven qualified jurisdictions.

Our Reinsurance Partner



The security of experience. The power of innovation.

We have developed strong strategic relationships with a number of prominent global reinsurers to ensure long-term stability and ultimate security to our policyholders.

Our group-wide strategic reinsurance partnership with RGA, supported by a global team of health underwriting, product development, and claims experts, is our most notable. Our relationship with RGA dates back to 2016. Accessing RGA's deep resources allows us increased underwriting flexibility and provides advanced risk management tools, further enhancing our overall competitiveness.

RGA is the only global reinsurer focused exclusively on the life and health industry and is the third largest reinsurer in this sector worldwide. As at July 2020, the group has over \$10 billion market cap and an S&P rating of -AA.

RGA serves clients from operations in more than 26 countries around the world, delivering expert solutions in individual life reinsurance, individual living benefits reinsurance, individual health reinsurance, group reinsurance, financial solutions, facultative underwriting and product development.

Ratings:

AA- Standard & Poor's Insurance Rating Service

A+ A.M. Best Company

A1 Moody's Investors Service

Our Regional Insurance Partners



NOW HEALTH INTERNATIONAL PRODUCTS



Now Health International offers a suite of international health insurance solutions designed for global expatriates, high net worth local nationals and companies.

WorldCare

Our award-winning flagship WorldCare product is designed to be comprehensive and benefit rich, with different levels of cover to suit various lifestyles. Providing easy access to world-class health facilities worldwide, WorldCare provides our globally mobile members with peace of mind that they can access the best care both at home and overseas.

All plans come with the great service Now Health International is renowned for, including our fast and accurate claims service and state of the art digital tools.

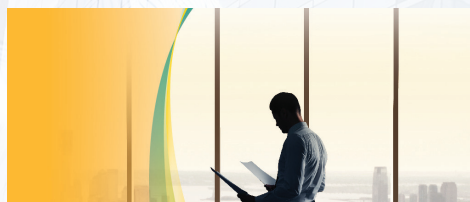
Individuals and Families

Our most comprehensive plan with high benefit limits and added value services.



Companies

Our flagship plan tailored for companies, including maternity and wellness options.



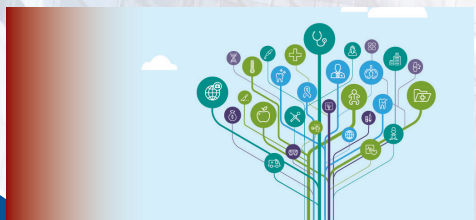
SimpleCare

Our SimpleCare plans offer affordable international health insurance for those cost-conscious customers that don't want to compromise on quality. SimpleCare is designed to offer vital health protection and access to world-class medical facilities, and all with an affordable price tag.

Plans offer cover for major health events, and customers can also choose to add low to medium levels of cover should they wish.

Individuals and Families

An affordable, completely digital plan for those on a tight budget.



Companies

An affordable plan for companies looking to effectively manage their employee's healthcare costs.

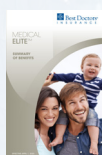


BEST DOCTORS INSURANCE PRODUCTS



Best Doctors Insurance offers excellent health plans with a broad range of coverage, carefully designed to cover the specific needs of our members. We are committed to our members around the world, offering comprehensive worldwide medical coverage through our unique range of plans.

INDIVIDUAL PLANS



MEDICALELITE™

Our most complete plan with a range of exceptional benefits and a VIP-level of coverage and service worldwide.



PREMIERPLUS™

A flexible plan with access to world-class benefits and free choice of providers anywhere in the world.



PREMIERCARE™

Regional plan with comprehensive coverage and a robust provider network.



GLOBALCARE™

Excellent benefits that allow you to access a wide network of hospitals and providers.



MEDICALCARE™

An affordable plan with full benefits and two options for global coverage:

Worldwide
Latam+



MEDICALSELECT™

Accessible option for essential coverage through a wide provider network.



MYCHOICE™

A customizable plan with different coverage modules available for members in Mexico and Brazil.



ADVANCEDCARE PLUS™

Designed for Chilean citizens with excellent medical benefits that fit their needs.

GROUP PLAN



CORPORATE PLAN

Comprehensive plan that offers different coverage levels for small, medium and large groups.

Innovation

We understand that your time is precious, which is why we have designed our service proposition to be as fast and easy to use as possible. Our digital strategy is central to this commitment and we are continually innovating to deliver the best digital tools for agents, members and providers in a secure environment, using a modern and open technology.

Our digital tools have been designed to give our distributors and customers instant access; from managing quotes and applications to claims and renewals, our online services make it easy to do business with us.

Member and Agent Portals

Secure online portals for members and agents that facilitate access to their information with just a few clicks.

BD2go App

Smartphone app that allows members and agents to view and manage their information on the go.

Personalized videos

Onboarding and renewal personalized videos for members provide a tailored experience.

BD Pass

Digital pass that provides members access to useful information about policy. Agents can also access information about their production and upcoming events.

Quotation Tool

Application available for iPhone and Android devices so agents can generate fast and accurate quotes.

Patient Services Messaging

Messaging service through WhatsApp that enables us to deliver a personalized approach, guiding members through their treatment.

LiveChat

Real-time communication available through our websites, the Member Portal, and the Agent Portal to get your questions answered, Monday through Friday, during business hours.

E-Claims

New functionality to submit claims through the Agent Portal, Member Portal, and the BD2go App.

Online and Offline Application

Fast, safe and easy to use online tool available through the Agent Portal, even when there is no Internet access.

Call Back

Members and agents can leave us a message on our websites, the Member Portal or the Agent Portal, and we will call back within 24 hours.

BD2B Module

Allows our agents to connect their systems with the BDI platform for added flexibility and efficiency.

Corporate Websites

New state-of-the-art corporate websites designed to provide the ultimate user experience, with improved navigation and functionalities.

BDI International Magazine

In-house digital magazine featuring engaging content, medical articles, company updates, and current topics of interest.

BDI Podcast

Weekly episodes featuring topics about health insurance, medical mysteries, diagnosis, and more.

WhatsApp Chat

Easy and fast access to chat with different teams.

We deliver

We invest in people and technology to deliver exceptional service to our agents and members, who consistently rate us highly:



Access to the Best Care

We are committed to ensuring our members have access to the best possible care when they need it most. Our extensive provider network enables members to access high quality healthcare, both locally and in centers of medical excellence around the world.

Our partnerships with medical providers worldwide help us deliver cost containment and keep premiums competitive.

We also offer additional services as part of our commitment to deliver medical excellence:

Pharmacy Discounts

Members can access discounts for outpatient medication with their Best Doctors Insurance card at more than 67,000 U.S. pharmacies, including CVS, Walgreens, Rite Aid, and Walmart.

Medical Elite Maternity Network

Exclusive hospital network for members of the BDI Medical Elite plan, with 100% coverage for normal deliveries.

Convenience Clinics

Our network of convenience clinics in the U.S. provides access to treatment for minor procedures. Staffed by nurse practitioners and physicians, they offer flexible hours, no appointment required, and not subject to deductible on BDI policies.

Doctors and Labs at Home

Home visits available to BDI members in certain territories, providing fast and safe access to the best medical providers.

Added Value Services

Our members have access to these added value services that complement their medical coverage. These services go beyond traditional health insurance and demonstrate our commitment to support our customers' health and wellbeing.

InterConsultation® and Second Medical Opinion

Exclusive patented service that offers a second medical opinion to members regarding their diagnosis from a panel of over 53,000 renowned specialists around the world, even for conditions not covered under the policy.

Medication Delivery

Coordination for the purchase and delivery of high-cost or specialized prescription medications not available in the member's country of residence.

Telemedicine

Safe and easy way for members to receive medical care via a live video conference at any time from the comfort of their home, without deductible.

Elite Navigator

A personal physician advocate that helps our members understand diagnostic tests, medical checkup results, and provides support to empower them to have more effective conversations with their own treating physicians.

COVID-19 Symptom Checker

Multiple symptom online verification tool available through BestDoctorsInsurance.com.

Best Doctors Concierge

Coordination of medical appointments, hospital admissions, travel arrangements, accommodation and transportation when treatment takes place outside the member's country of residence.

Travel Assistance

Travel assistance service by Assist America available only to Now Health International WorldCare members, that complement their core plan protection and help make live easier for them when traveling.

Individual Case Management

Customized program to coordinate, supervise, and manage complex or long-term medical conditions.



Environment

As a responsible and professional global business, we are committed to reducing our impact on the environment. We leverage our digital capabilities and tools to further reduce our carbon footprint by encouraging our members and agents to 'Go Green' choosing online processes and promoting the use of digital policy documents instead of printed ones.

Global Awards & Recognitions for Now Health International

Multi-award winning worldwide medical coverage

Our ongoing commitment to high-end health insurance solutions has won us numerous accolades for international health insurance. We are proud of this recognition from the worldwide medical insurance industry and will strive to continue to improve as we grow.



Most Innovative Insurance Company
Malta 2021
INSURETEK Middle East 2021
International Insurance Conference



Most Innovative Insurer
Menair Insurance Awards
2019



2021 Digital Insurer of the Year Award
Golden Shield Excellence Award
INSURETEK Middle East
2021 International Insurance Conference



2018 Digital Insurer of the Year
Hong Kong
Insurance Asia News Awards
for Excellence



Digital Insurer of the Year Award 2020
INSURETEK Middle East 2020
International Insurance Conference



Innovation of the Year 2017
4th Middle East Insurance Industry Awards



Digital Initiative of the Year Award 2019
Middle East Insurance Industry Awards



Best Individual International PMI Provider
2017 Health Insurance Awards

Awards & Recognitions for Best Doctors Insurance



2021 Global Marketing Team Award

Team Achievement
Platinum Winner
dotcomm Awards



2018-2021 Great Place to Work Award

Award that recognizes companies as employee-validated workplaces dedicated to the professional growth and quality of life of all employees. Best Doctors Insurance is the first company in the Latin America IPMI industry to receive this coveted award.



2020 Best Places to Work Award

Award recognizing organizations for improving performance by challenging employees in a fun and engaging work environment.



2020 Marketing Team of the Year Award

Award recognizes public relations agencies, departments, and individuals whose work delivers exceptional performance and innovative approaches.

Employee Ratings

96%

ATMOSPHERE

97%

FAIR PRACTICES

90%

PRIDE

96%

SAFE WORK PLACE

93%

EXCELLENCE



Dubai

971.0.4450.1410

Hong Kong

852.2279.7310

Jakarta

62.21.2783.6910

Malta

356.2260.5100

Shanghai

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London

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INSURANCE



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US Toll Free

1.866.902.7775

Toll Free Number from Canada

1.855.667.4028

Toll Free Number from Chile

56.225.95.2882

Toll Free Number from Madrid

34.900.839.034

Toll Free Number from Mexico

52.155.4169.7210

Toll Free Number from Peru

51.1705.9741

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Toll Free Number from Venezuela

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NOW
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