

Corporate Profile

2023-2024



 Best Doctors®
INSURANCE

35
Years
SERVING SINCE 1989



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Driven by Purpose

Best Doctors* Insurance celebrates 35 years of experience in the Latin American, Caribbean, and Canadian markets. As part of The Primary Group, an investment holding company dedicated to insurance and financial distribution activities, Best Doctors Insurance leverages its collective experience to provide a solid foundation for delivering tailored, reliable, and innovative healthcare solutions to our clients.

Best Doctors Insurance is the tradename of Best Doctors Insurance Holding Limited and its affiliates, which administer international medical insurance products. These products are underwritten by Best Doctors Insurance Limited, an insurance company licensed and regulated by the Bermuda Monetary Authority, Best Doctors Medicina Prepagada (in Ecuador), or third party insurance companies who have a relationship with Best Doctors Insurance.

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, which is focused exclusively on the life and health industry.

Committed to delivering service excellence, Best Doctors, provides 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.

At Best Doctors Insurance, our purpose is to provide access to the best healthcare solutions, with

excellence in service for a better life



With a vision of promoting

well-being and ensuring access to top-tier healthcare

we leverage our global reach to give our customers access to a wealth of healthcare knowledge, resources and a comprehensive range of medical facilities, treatments, and specialists across borders. This integration empowers individuals and families to navigate the complexities of healthcare seamlessly, granting them peace of mind and a truly global healthcare experience.



75,000
Members



275
Employees



6 Offices



+9,000
Distribution Partners



Our “Think Global, Act Local” philosophy

Cares for the medical needs of more than **75,000 members** spread across the Americas and served from our 6 offices.

Offices strategically located, around the world

- Miami, United States of America
- Toronto, Canada
- Mexico City, Mexico
- Guatemala City, Guatemala
- Hamilton, Bermuda
- Guayaquil, Ecuador

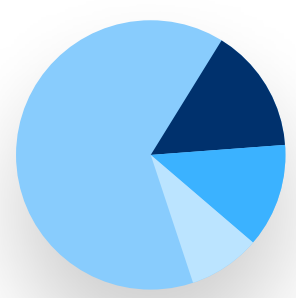


Our Financial Performance

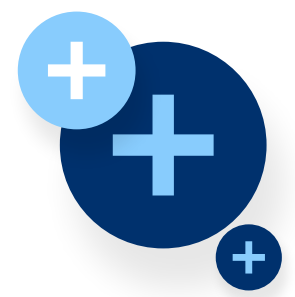
April 2023 - March 2024



\$319M
Gross written premium*



160,000
Claims paid



93 %
Renewal Rate



419
Companies Insured



12,586
Corporate employees insured

Best **results**

* The GWP and number of members reflect policies administered by BDI and underwritten by BDIL, Best Doctors Medicina Prepagada, and third-party insurers

Our Insurance Company



Best Doctors Insurance *Limited*

is a non-resident Class 3B insurer in Bermuda that insures members around the world. We are subject to the Bermuda Monetary Authority (BMA) capital and solvency requirements, demonstrating our strong financial position and providing clients and partners with important safety.

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.

- BMA is committed to providing open, transparent regulatory frameworks and requirements, which are consistent with international best practice, and to applying and enforcing these requirements sensibly and consistently in a firm but fair manner.
- The BMA is a member of the International Organization of Securities Commissions (IOSCO), a member of the Group of International Finance Centre Supervisors, and the International Association of Insurance Supervisors (IAIS).
- Since 2009, Bermuda has been one of the first offshore jurisdictions included on the OECD's whitelist of compliant, transparent countries

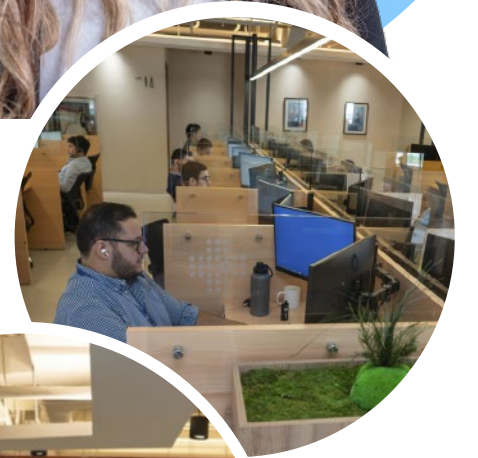
Our People



We are committed to fostering a culture of Service Excellence and results by investing in our people and simplifying our organizational structure. Through enhanced training programs and a new Learning Management Tool, we prioritize continuous development and learning. Our initiatives to attract, retain, and recognize talent include clear succession plans and a revamped Employee Recognition Program.

Additionally, our expanded facilities in Guayaquil, Ecuador, reflect our dedication to supporting our growing team and driving long-term success.

And our expanded facilities in Guayaquil, Ecuador, we demonstrate our dedication to supporting our growing team and driving long-term success.



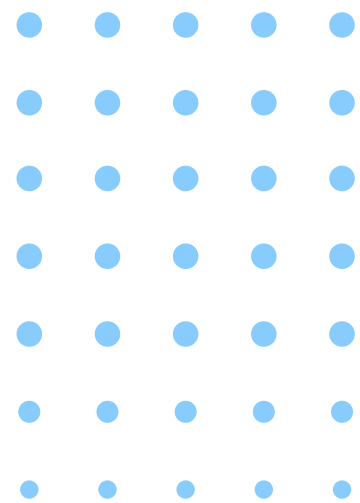
Expanded facilities in Guayaquil, Ecuador.

Our Reinsurance Partner

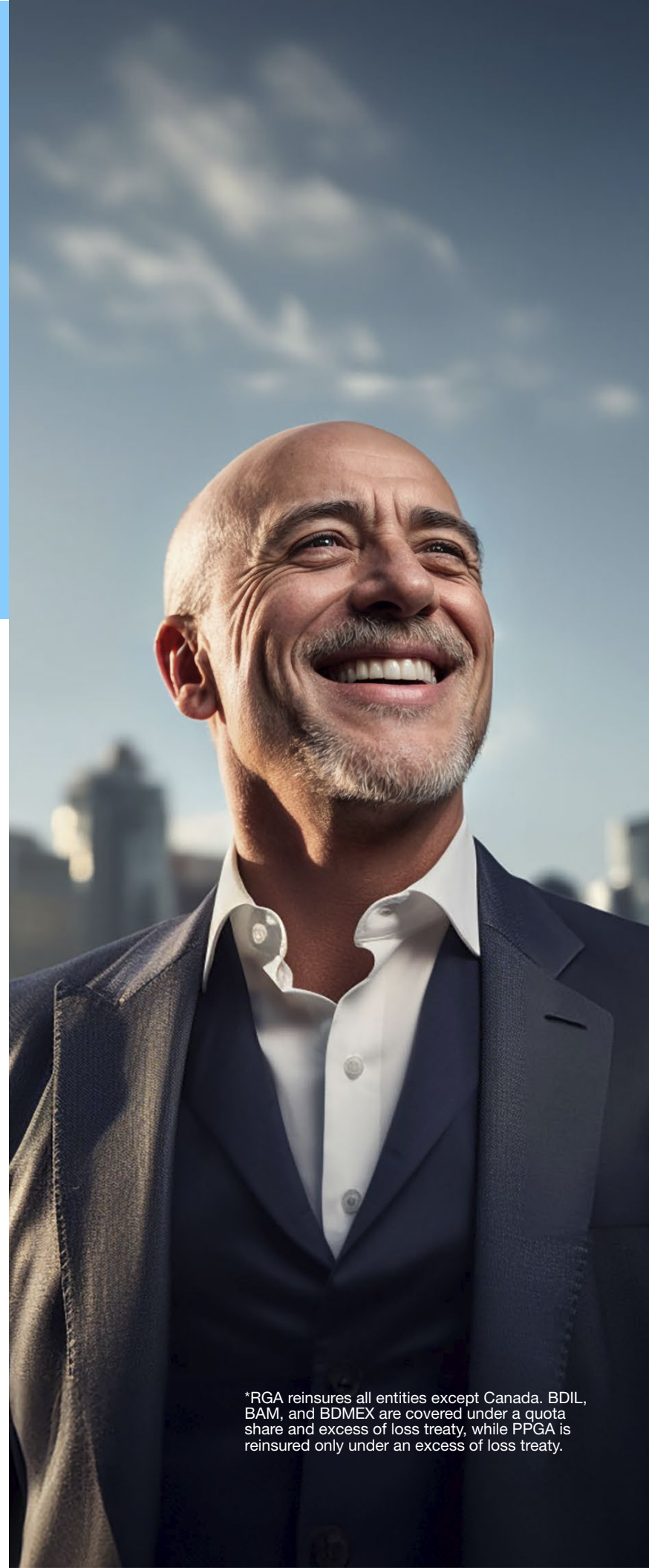
We have strong strategic

relationships with a number of prominent global reinsurers to ensure long-term stability and ultimate security for our policyholders.

Our group-wide strategic reinsurance partnership with RGA, supported by their global team of health underwriting, product development, and claims experts, dates to 2016. It provides Best Doctors Insurance with access to RGA's deep resources, increased underwriting flexibility and advanced risk management tools, further enhancing our overall competitiveness.



It reinsures BDI's portfolio through a **+95%**



*RGA reinsures all entities except Canada. BDIL, BAM, and BDMEX are covered under a quota share and excess of loss treaty, while PPGA is reinsured only under an excess of loss treaty.



RGA* is the only global reinsurer focused exclusively on the life and health industry and is the largest reinsurer in this sector worldwide.

As of December 2023*, the group has a

\$10.6 billion market cap*

and an S&P rating of **A+**, A.M. Best Company **A1**, and Moody's Investors Service **A1**



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

* See RGA website: [Financial Strength | RGA](#)





Our Regional Insurance Partners

We partner with

flagship regional and local insurance and financial institutions which enable Best Doctors Insurance to offer our products and services compliantly across the globe, provide enhanced market penetration and increase our financial stability as well as risk diversification. They also encourage innovation and customization of our products to meet specific market requirements.

Mexico



Seguros Atlas is a well-established insurer in Mexico since 1941, providing coverage for medical expenses, hospitalization, and other health-related services. Best Doctors Insurance underwrites Seguros Atlas international private medical insurance policies while Seguros Atlas leverages its strong tradition and market penetration to issue and distribute the cobranded products and services.

Guatemala

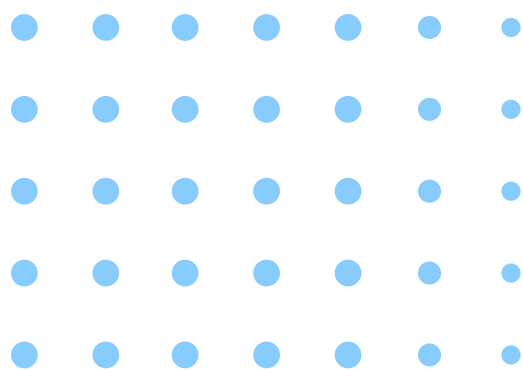


Seguros Agromercantil Guatemala (BAM) is in the market since 1926 offering a range of insurance products, including health, life insurance, property and auto. Best Doctors Insurance underwrites BAM's international private medical insurance policies while BAM leverages its strong tradition and market penetration to issue and distribute the cobranded products and services.

Canada



Lloyd's, the world's leading insurance marketplace, provides tailored insurance and reinsurance solutions for a variety of Canadian risks, including property catastrophe, professional liability, accident and health. Best Doctors® Canada Insurance Services are underwritten by Lloyd's of London.



Our Medical Providers Partners

Additionally, we follow a rigorous provider selection process to build strategic partnerships with leading healthcare organizations that specialize on specific types of treatments. These partnerships allow our members to maximize their policy benefits and receive the best healthcare from accredited hospitals and specialists, maintaining a consistent standard of care worldwide.



Enhanced access to top U.S. healthcare with comprehensive coverage and cost efficiency

Our long-standing partnership with UnitedHealthcare combines their extensive experience and network across the United States with Best Doctors Insurance's international expertise and global reach, delivering unparalleled value and ensuring competitive pricing through a robust network. Together, we provide a comprehensive, high-quality, and accessible healthcare experience that meets the needs of our members.

This partnership ensures our members seeking care in the U.S. have enhanced access to comprehensive care and over one million providers that include top-tier healthcare facilities and specialists. UnitedHealthcare also offers customer service support, billing, coding, and case management with dedicated representatives and easy access to our members' health information.



Stronger partnership, superior customer benefits

Clínica Universidad de Navarra, located in Pamplona and Madrid, is an internationally recognized academic hospital. The alliance between Best Doctors Insurance and Clínica de Navarra enables the delivery of efficient, high-quality care. We prioritize each patient's individual needs, addressing not only technical aspects but also offering comprehensive care that emphasizes human experience. This partnership ensures that Best Doctors Insurance's members have access to the highest level of medical resources.



Expanding access to comprehensive, high-quality care

Baptist Health, the largest healthcare organization in South Florida, has partnered with Best Doctors Insurance to enhance our network of world-class providers. With over 4,000 top-tier physicians across all specialties, supported by 12 hospitals and more than 200 outpatient facilities, this collaboration offers an unparalleled range of options and a holistic approach to care tailored to each patient's unique needs.



A premier institution in Latin America joins our network

We have welcomed Hospital Sírio-Libanês, one of Brazil's most esteemed medical institutions, to our Provider Network. This collaboration merges local expertise with global standards of care, ensuring our members receive exceptional healthcare services, whether they are local or international patients seeking optimal outcomes.



Pioneering healthcare solutions with leading experts

We have formed a direct partnership with Hospital Israelita Albert Einstein, one of Brazil's most prestigious medical centers. This alliance reinforces our commitment to providing members access to innovative care and world-class medical professionals, ensuring a superior healthcare experience.



Expert healthcare excellence added to our network

Mayo Clinic, recognized as the largest integrated, not-for-profit medical group practice in the world, exemplifies excellence in healthcare. With more top rankings than any other hospital in the nation, we are thrilled to offer our members the extraordinary benefits of this collaboration with Mayo Clinic.



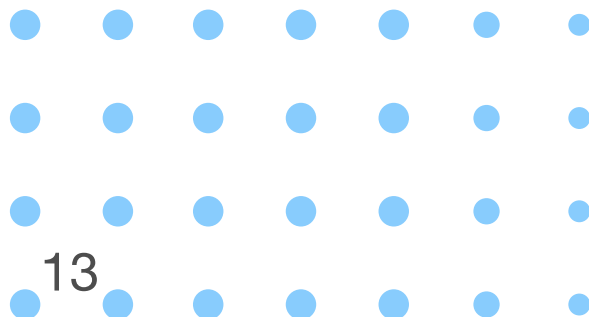
Expanded access to pharmacies and reduced prescription costs

Our partnership with CVS Caremark™ grants members access to over 65,000 pharmacies across the U.S. This collaboration not only lowers prescription costs but also offers the convenience of in-store pick-up or delivery within the U.S. at no additional charge.



Direct access to world-class specialists in the U.S.

Members now have direct access to the multispecialty, board-certified experts at Cleveland Clinic. This enhancement to our Provider Network elevates our healthcare offerings, allowing members access to connect with leading specialists renowned for their clinical excellence.



Our Products

Best Doctors Insurance offers

some of the most comprehensive international private medical insurance plans in the world.

We provide inpatient and outpatient care globally, through a network of premier medical providers in the U.S. and across the rest of the world. Our products have been carefully designed to attend to the specific needs of our members and their families at anytime, anywhere with four great differentiators:

Best-in-Class Network

Access to the most advanced treatments and technologies is available in select medical centers around the world.

Policy Portability

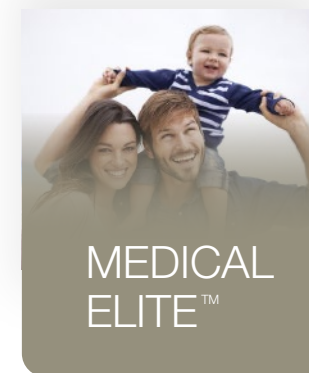
Customers may keep their coverage when they move to other countries, as long as policy conditions are met.

Individual Case Management

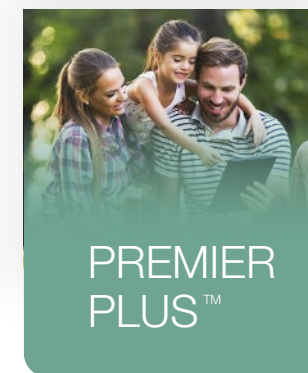
Customized program to coordinate, supervise and manage complex or long-term medical conditions.

Guaranteed Lifetime Renewal

We offer the peace of mind that comes with guaranteed lifetime renewal, as long as policy conditions are met.



MEDICAL ELITE™
Our most complete plan with a range of exceptional benefits, featuring a VIP-level of coverage and service worldwide.



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



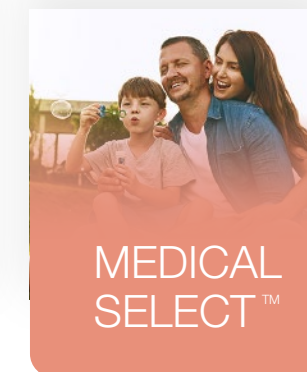
PREMIER CARE™
Regional plan with comprehensive coverage and a robust provider network.



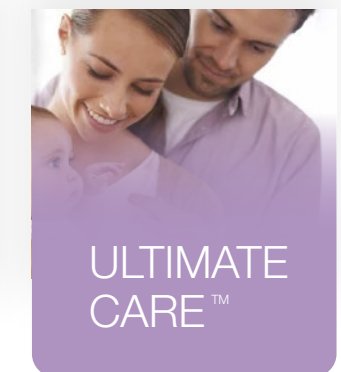
GLOBAL CARE™
With an excellent level of benefits, it allows members to access a wide network of hospitals and providers.



MEDICAL CARE™
An affordable plan with full benefits and two options for global coverage: Worldwide and International.



MEDICAL SELECT™
Accessible option for essential coverage through a wide provider network with two options for global coverage: Worldwide and International.

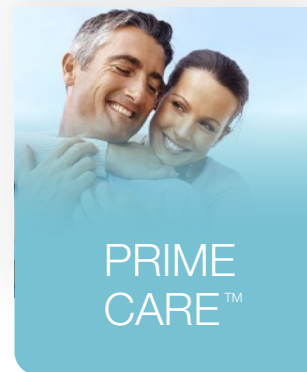


ULTIMATE CARE™
Maximum coverage in case of major catastrophic events.

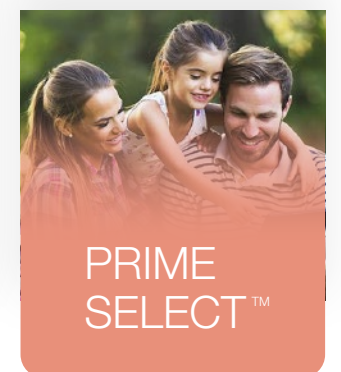
Exclusively for Chile



ADVANCED CARE PLUS™
Designed for Chilean citizens with excellent medical benefits that fit their needs.



PRIME CARE™
This plan provides members in Chile with great solutions for major impact illnesses and access to the best hospitals in the U.S.

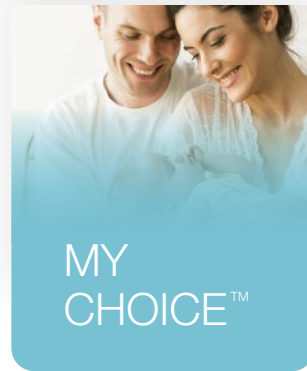


PRIME SELECT™
Accessible plan for members in Chile with affordable solutions and access to a generous provider network in the U.S.

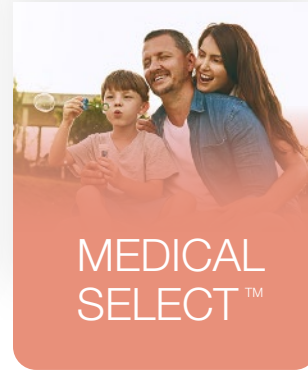




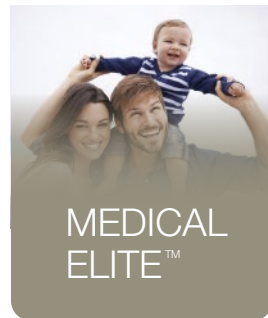
Exclusively for Mexico



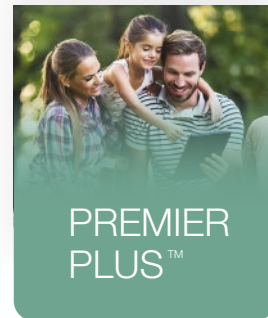
A customizable plan with different coverage modules available for members in Mexico.



Accessible option for essential coverage through a wide provider network with two options for global coverage: Worldwide and International.



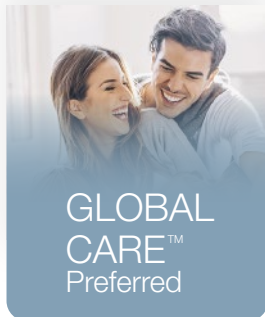
Exceptional benefits, VIP-level coverage around the world, and cost-effective access to premium providers in Brazil.



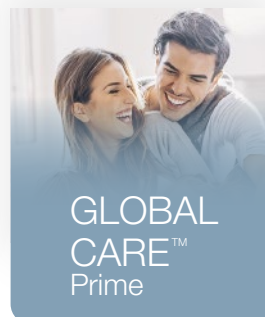
World-class benefits, international coverage, and affordable access to premium providers in Brazil.



Excellent level of benefits that allow members to access a wide network of hospitals and providers in the U.S. and around the world.



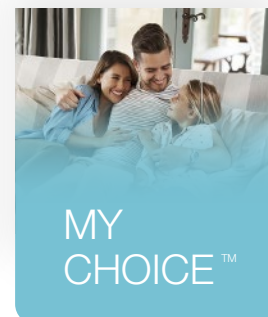
One of our best-selling plans, Global Care, now tailored for Brazil residents who look for a wide network of hospitals in the U.S. and free choice of providers in Brazil and the rest of the world.



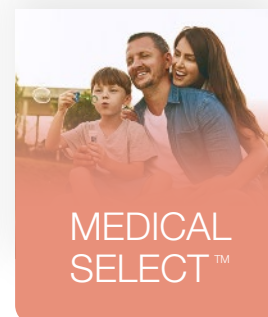
One of our best-selling plans, Global Care, now tailored for Brazil residents who look for affordable access to the best providers in Brazil and free choice of providers in Latin America.



One of our best-selling plans, Global Care, now tailored for Brazil residents who look for affordable access to the best providers in Brazil, a wide network of hospitals in the U.S., and free choice of providers in the rest of the world.



Customizable plan through optional modules, worldwide coverage, and budget-friendly access to premium providers in Brazil.



Accessible option for essential coverage through a wide provider network with two options for global coverage: Worldwide and International.

1

Comprehensive Medical Coverage

From routine check-ups to specialist visits and hospital stays, our plan ensures that your employees have access to quality healthcare when they need it most.

2

Prescription Drug Coverage

Prescription medications can be a significant expense for individuals. Our plan covers a broad range of medications, making them more affordable and accessible for your team.

Our Group Corporate Solutions

We offer corporate health insurance plans that adjust to your organization's that adjust to your organization's specific needs. No matter where your employees are in the world, they can focus on their work with confidence, knowing they have a reliable partner who is looking after their health.

3

Mental Health Support

We understand the importance of mental well-being. Our plan includes coverage for mental health services, including counseling and therapy sessions, ensuring that your employees have the support they need

4

Wellness Programs

A healthy team is a productive team. Our plan includes wellness programs, such as gym memberships, health screenings, and preventive care, encouraging your employees to take charge of their health and well-being.

1

Medical Expertise

We take immense pride in having an expert medical team at our members' disposal. Equipped with the largest number, 23 doctors on our staff worldwide.

Our medical team offers a wealth of experience within a diverse range of specialties, allowing us to handle a broad spectrum of medical conditions with precision and proficiency. They are certified to establish peer-to-peer contact with doctors around the world and are accredited in Case Management, Leadership, Billing and Coding, Risk Management and Auditing.

Backed by the latest advancements in medical technology and diagnostic tools and more than 30 years of medical experience, our team consistently provides accurate diagnoses across all specialties, delivered with personalized attention, compassionate care, and a seamless healthcare experience.

2

Efficiency

We know that quick and efficient responses are crucial when our and our loved one's health is at stake. Our dedicated service team is known for offering the fastest response times available. From addressing inquiries and concerns to guiding clients through the claims process, our team goes above and beyond to provide attentive and personalized support at every stage. We also recognize the importance of swift pre-certification of

committed to delivering the fastest response time for pre-certification, ensuring that our clients receive the necessary coverage approvals in a timely manner. With an unwavering focus on customer satisfaction and service excellence, we strive to deliver a seamless, hassle-free experience, as demonstrated by our exceptional 2023-2024 results. Issuance of Letter of Guarantee in 24 to 48 hours for elective or programmed procedures; 2 hours in case of emergency

The largest number,
23 doctors
on our staff worldwide

Our Service Commitment

We place our clients at the heart of everything we do, prioritizing their well-being and peace of mind every step of the way. We participate in some of the most memorable, sometimes challenging, moments of our members' lives.

That's why our services are governed by four commitments: medical expertise, efficiency, empathy and innovation.

More than
28,000
Letters of Benefit & Verification of Benefits issued

Telephone response time
in less than 30 seconds

Turn Around Times (TAT) reduction

24/7
First Class Customer Support

194,000
claims processed
between 7 and 10 days for a total of
\$160M



Our Service Commitment

3

Empathy

We understand the impact that putting patients at the center of care and showing genuine concern for their well-being can have in creating a positive and healing experience for our members and their families. 80% of our employees have been with the company for over 5 years.

While Caring is one of our core company values, our customer-facing teams are specially trained to put themselves in the patient's and their families' shoes, recognize their emotions and needs, and respond with genuine care and concern. The focus is on building a strong connection with the patient, creating a positive and supportive environment, and addressing their concerns effectively.

4

Innovation

Harnessing the power of cutting-edge technology and streamlined processes, we drive cost efficiency and operational excellence. Our predictive models, powered by advanced analytics, allow us to anticipate needs and deliver tailored solutions. Through digital transformation, we innovate products and benefit a market Intelligence database.

Seamlessly connecting with partners via Application Programming Interface (APIs). Supported by a world-class operations team, we achieve unmatched service excellence with top Key Performance indicators (KPIs) and rapid turnaround times. All this is underpinned by state-of-the-art security measures to ensure the highest level of customer data protection.

Re-designed Member and Agent Portals

Optimized Mobile app experience

Improved user experience.



AI-supported functions to assist with Underwriting, Claims, New Business Applications, and much more.



SMART product designed to improve flexibility and provide our members with more options to fit their lifestyle.



Added value services & Tools



InterConsultation® and Second Medical Opinion

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



Elite Navigator

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



Medication Delivery

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



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.



Telemedicine

A 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.



Individual Case Management

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

Additionally to the delivery

of our four service commitments, we are constantly on the lookout for Added Value Services & Tools to enhance and simplify our members' experience as well as complement their medical coverage. These services go beyond traditional health insurance and demonstrate our commitment to support our customers' health and wellbeing.

In summary

we invest in people, expertise and technology to deliver unparalleled service to our agents and members. Our determination is rewarded by consistently positive reviews:



Member Portal

Access all the information you need in our secure Member Portal with a few simple clicks.



Member App BD2go

View and manage your policy information on-the-go with the BD2go smartphone App. Available in the Apple Store and Google Play Store.



Digital Pass (Wallet)

Access useful and convenient information about your policy with the Best Doctors Insurance digital pass. Available in the Apple Store and Google Play Store.



LiveChat

Real-time communication with a Best Doctors Insurance representative to get your questions answered; available from **9:00 am - 6:00 pm EST.**



Patient Services Messaging

Personalized guidance for your medical needs with our Patient Services Messaging tool available from **9:00 am to 6:00 pm EST: WhatsApp: +1 786.447.7079.**



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

- 1** **Access to CVS Caremark™**

Complete and simple pharmacy services in the US: easy refills, fill new prescriptions, pharmacy locator, specialty medications, plus support just for you.
- 2** **Medical Elite™ Maternity Network**

Exclusive hospital network for members of the BDI Medical Elite™ plan, with 100% coverage for normal deliveries.
- 3** **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.
- 4** **Doctors and Labs at Home**

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

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. In the United States, our members have access to the United Healthcare network, one of the largest healthcare providers in the country.

Our Communication Channels

At Best Doctors Insurance, we prioritize seamless communication with our agents and customers through a variety of channels tailored to meet your needs. Our newsletter delivers the latest updates and insights directly to your inbox, while WhatsApp ensures instant, personalized support. Engaging content is shared across our vibrant social media platforms, complemented by a comprehensive website for in-depth information. For agents and members, our dedicated portals provide exclusive tools and resources, fostering efficiency and connection. Together, these channels reflect our commitment to accessibility, transparency, and exceptional service for our valued clients and partners.

Website



KIT Newsletter



WhatsApp



Social Media





CUS The Voice of the to mer



Scan the code or click on it to access the testimonials portal.

We deeply value our clients' stories. We understand that peace of mind and security are essential to enjoying life, and we're proud to offer products and services that protect what matters most to you. Over the years, we've had the privilege of being part of significant moments in our policyholders' lives. Now, we want to share some of these life stories with you, filled with lessons and resilience. We invite you to explore the testimonials on our website, where our clients share their experiences and how our Best Doctors has given them the peace of mind they need.



WE CAN HELP

Let us Know How

We Can Help

US collect call
1.305.269.2521

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

WhatsApp Chat
305.240.9030

Best Doctors Mexico
+52.55.554.169.7210

General inquiries
servicio@bd-atlas.com

Notifications
precertificacion@bd-atlas.com

Toll Free Number from Peru
51.1705.9741

Toll Free Number from Trinidad & Tobago
1.888.826.9630

Toll Free Number from Venezuela
58.212.720.2102

Ligaçao gratuita do Brasil
0800 878-4070

FAX
1.800.476.1160

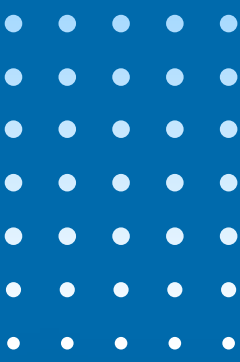
General inquiries
bdservice@bestdoctorsinsurance.com

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precert@bestdoctorsinsurance.com

Toll free number Ecuador
4400.8000

General inquiries
bdservice@bestdoctorsinsurance.com

Notifications
precert@bestdoctorsinsurance.com



Corporate Profile

2023-2024



Best Doctors®
INSURANCE



bestdoctorsinsurance.com