

Executive Summary

Access to the best medical care worldwide

GLOBAL PRESENCE

Best Doctors Insurance officially joined forces with the multi-award winning Now Health International Group in July 2015 creating one of the largest, specialist providers of high-end international private medical insurance around the world. Our main markets are Asia Pacific, Canada, Caribbean, Europe, Latin America and the Middle East, offering personalized service from 12 offices around the globe.



4 Continents



11 Offices



125,000+ Members



350 Employees



5,000+ Distribution Partners

COMPANY OVERVIEW

At Best Doctors Insurance, we have a clear vision to help our members connect with the very best healthcare and provide access to the highest quality hospitals and specialized centers around the world. Together with our parent company, Now Health International, we deliver top-class service to our existing and prospective customers, distributors and providers.

We are committed to our members around the world, offering a broad range of comprehensive worldwide medical coverage carefully designed to cater to our members' specific needs through our unique range

of plans. Our added-value services, including InterConsultation[®] and Patient Services, go beyond traditional health insurance and demonstrate our commitment to support our members with their the overall health and well-being.

Our digital tools have been designed to give our distributors and members instant access to vital information whenever, wherever they are. From managing quotations and applications to claims and renewals, our online services make it easy to do business with us.

An innovative leader in high-end health care



Member satisfaction levels across Group were 83%



Strengthened our claims and loss ratio recoverability with a global reinsurance agreement through RGA



Compliant with all Bermuda solvency regulations



90% of agents/brokers would recommend us

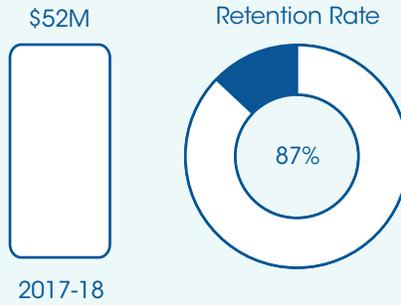


First company in the LATAM IPMI industry to be awarded Great Place to Work[®] award

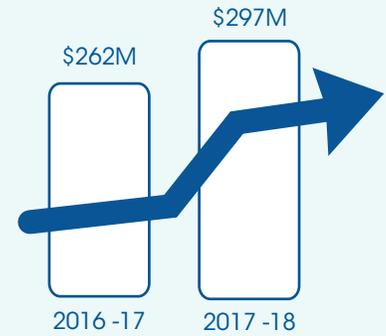
FINANCIAL OVERVIEW

Best Doctors Insurance Limited is a non-resident Class 3B insurer in Bermuda. To be registered as a Class 3B insurer the minimum premium requirement is USD \$50 million and Best Doctors Insurance Limited continues to comply with the ongoing solvency requirements the BMA place on us.

Combined New Business



Combined GWP



FINANCIAL GROWTH



REINSURANCE PARTNER

From January 1st, 2016 we formalized our group wide strategic reinsurance partnership with RGA, supported by a global team of health underwriting, product development and claims experts.

Our partnership with RGA allows increased underwriting flexibility, provides advanced risk management tools and enhances 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 December 31 2017 it had assets of USD \$60.5 billion.

RGA serves clients in more than 26 countries around the world, delivering expert solutions in individual life reinsurance, individual living benefits reinsurance, group reinsurance, financial solutions, facultative underwriting and product development. Reinsurance Group of America is recognized internationally for superior financial strength, operating performance and market profile.

RATINGS

AA - Standard & Poor's Insurance Rating Service
 A+ - A.M. Best Company
 A1 - Moody's Investors Service

