



Best Doctors®
I N S U R A N C E



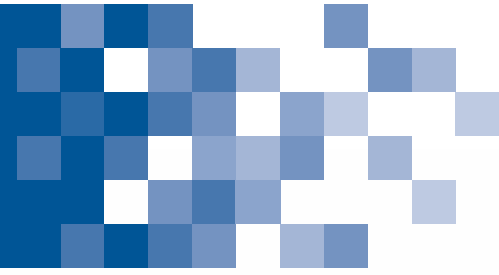
Corporate Profile

Access to the best medical care worldwide



July 2021

About Us





**An innovative leader
in high-end health care**

About Us

Best Doctors Insurance, with its 30 years of operations, officially joined forces with the multi-award winning **Now Health International** Group in July 2015. This major milestone in the company's history created one of the largest, specialist providers of high-end international private medical insurance globally. With a "Think Global, Act Local" philosophy, the business currently has sales/service offices across Americas, Asia Pacific, Europe, the Middle East and Africa, catering for the simple through to complex medical protection needs of more than 125,000 members across more than 200 countries and territories.

Domiciled and regulated in Bermuda, one of the world's largest centers for insurance, Best Doctors Insurance and Now Health International offer a range of international health insurance plans to the globally mobile population including expatriates, high-net-worth individuals and families, small-to-medium sized companies as well as large corporates and government institutions. Supported commercially via a strategic world-wide re-insurance partnership with the A+ (AM Best) rated Reinsurance Group of America (RGA), customers and distribution partners are reassured by the capital strength, true geographic reach and deep industry expertise and professionalism of the Group.

We are committed to delivering service excellence through the development of strong, long lasting partnerships and the use of sophisticated tools and technology for our customers and distributors. These tools include state of the art internet portals, smartphone applications and a range of exclusive patient services, which converge to ensure a high-quality, personalized customer experience, with access to the best medical facilities both locally and globally.

4



Continents

125,000+

Members



370

Staff



5,000+

Distribution

Partners

Globally



12

Offices

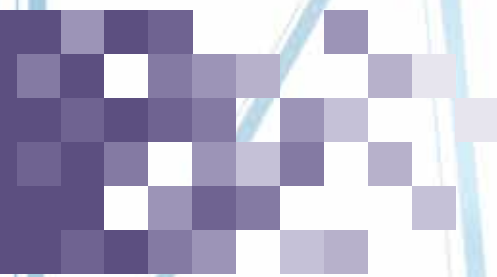


Global Presence

*Our main markets are Asia Pacific, Canada, Caribbean, Europe, Latin America and the Middle East, offering **personalized customer service** from our 12 offices around the globe.*



Better Together



The best of both worlds



NOW
HEALTH INTERNATIONAL



 **Best Doctors**[®]
INSURANCE



Combined Business Best of both worlds

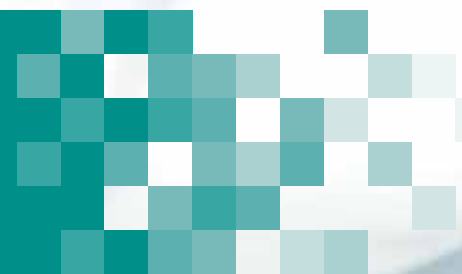
The combination of our two companies creates a top tier specialist international health insurance proposition with complementary products, distribution and geographies.

At **Now Health International** our promise is in our name: 'Now' is clear, innovative and accessible. This means clear, relevant information, easy-to-use online tools and fast service from people who respect your time.

At **Best Doctors Insurance** we have a clear vision to help our members connect with the very best healthcare, with access to the best quality hospitals and specialized centers around the world.

Together, we aim to continue delivering top-class service to our existing and prospective customers, distributors and providers. Key to our integration plan is the deployment of a common, purpose-built, technology platform enabling the provision of a full "in-house" 24/7 customer service offering, in multiple languages and currencies, expand our provider network to deliver increasing economies of scale and deliver better value for members worldwide.

Financial Strength



Strength, Confidence, Experience

Financial Performance

As of the filing date, the following are some of the key financial results of the combined Now Health International/Best Doctors Insurance Group for the financial year April 2017 - March 2018:



US\$ 297m
in **combined GWP**
(Gross Written Premium)

US\$ 52m
in **combined new business**



13%
growth
over previous year



Retention rate of
87%+



125,000+
members worldwide



Financial Performance



As of the filing date, the following are some of the key financial results of our insurance company in Bermuda, Best Doctors Insurance Limited (BDIL), for the financial year April 2017 - March 2018:



“Clean opinion”
granted by KPMG which demonstrates that the Company is **stable and financially solid**

Compliant with all Bermuda

solvency and liquidity ratios



Capital at
171%
of Bermuda Solvency Capital Requirement (BSCR)

Increased claim provision to
USD 122m
to cover future policy obligations



Strong financial backing

RGIA[®]

Our Insurance Company

Insuring many of our members globally, 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 Bermuda Monetary Authority (BMA) place on us. Among the many assurances offered by our Bermuda domicile, we highlight the following:

- Bermuda is one of seven jurisdiction deemed qualified by 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.
- The BMA is a full member of the International Organisation 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).
- Bermuda is one of three major insurance centres, the most important property catastrophe market, and the largest captive insurance market.
- The BMA is one of the strongest and most respected offshore regulators, providing regulatory frameworks which are consistent with international best practice. It is currently 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.
- In 2009, Bermuda became the first offshore jurisdiction to be included on the OECD's white list of compliant, transparent countries.

Our Reinsurance Partner

From January 1 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 from operations 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 holds superior financial strength, operating performance and market profile.

In 2017, RGA was ranked #1 on NMG Consulting's Global All Respondent Business Capability Index (BCI), based on feedback from insurance executives in more than 50 countries.

Ratings:

AA- – Standard & Poor's Insurance Rating Service

A+ – A.M. Best Company

A1 – Moody's Investors Service



The Security of experience. The power of innovation.

Our Regional Insurance Partners

STARR
INSURANCE COMPANIES

United Kingdom
Europe

 **SOMPO**
INSURANCE

Singapore and
Indonesia

LLOYD'S

Canada

NOW |  **Best Doctors**
HEALTH INTERNATIONAL | INSURANCE



BAM

Guatemala

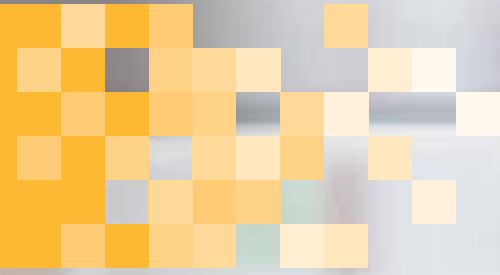
API 亚太财险
Asia-Pacific P&C

China

Arabia 
INSURANCE

UAE

Group Wide Products



Easy and immediate access to top quality medical care worldwide


Group Wide Products

Now Health International

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


Our flagship WorldCare plans are our most comprehensive, while our newest product, SimpleCare, offers affordable cover for the cost-conscious customer.

All our products come with the service excellence and innovative digital tools Now Health is known for.



WorldCare - For Individuals/Families

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




WorldCare - For Companies

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



SimpleCare - For Individuals/Families

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



SimpleCare - For Companies

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

Best Doctors Insurance

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



MEDICAL ELITE™

A plan with exceptional VIP service at your fingertips



PREMIER PLUS™

A flexible plan with access to world class benefits



GLOBAL CARE™

Excellent benefits with access to the best hospitals worldwide



ULTIMATE CARE™

Maximum coverage for catastrophic events



ADVANCED CARE PLUS™

Provides excellent medical benefits, giving our members the greatest choice of medical treatment in the U.S.A under an extensive network with the best hospitals in the country



MEDICAL CARE™

This plan offers coverage in a complete benefits package, allowing freedom to choose exclusive hospitals and physicians



MY CHOICE

A customizable plan with the best global access

Global Service Proposition

A photograph of three business professionals in a modern office setting. A man with a beard and a woman are sitting on a sofa, looking at a laptop on a coffee table. Another woman is sitting on the sofa next to them, looking at a notebook. The background shows a bright, open-plan office with white walls and a wooden floor.

Exclusive services
to suit your needs and lifestyle

Our Innovation

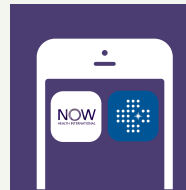
*We understand that your time is precious, which is why we have designed our service proposition to be as **fast and easy to use** as possible. Our digital strategy is central to this commitment and we are continually innovating to deliver the best digital tools for our distributors and members.*

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 Portal:

Our secure online portals make it easy for members and agents to access all the information they need in just a few simple clicks.



Member App:

Our Now Health International and BD2go smartphone Apps allow members to view and manage their plan documents when on the go.



Personalized videos:

Best Doctors Insurance has recently introduced personalized videos for member onboarding to provide a tailored experience to each of our customers.



Digital Pass:

Best Doctors Insurance's digital pass provides agents with useful information about their production and upcoming events.



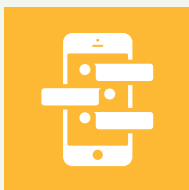
Online Quote Tool and App:

Now Health International's newly launched broker quote tool helps intermediaries get accurate quotes fast, including in multiple currencies. Best Doctors Insurance also offers a quotation App, available for Android and iPhone.



WhatsApp:

Our Patient Services WhatsApp Messaging service enables us to deliver a personalized approach to guiding members through their treatment.



Chatbot:

Now Health International's AI powered chatbot provides a simple and fast channel for customers to get advice on some of the most frequently asked questions.

We deliver

Our extensive investment in people and technology means you can have total confidence that we deliver exceptional service to our distributors and members. Our agents, intermediaries and members consistently rate us highly. In our latest surveys:

Member satisfaction levels across the Group were **83%**



9 in 10 Agents / Brokers would recommend us



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 centres of medical excellence worldwide. Our partnerships with numerous medical provider networks worldwide help us deliver cost containment and keep premiums competitive. This includes a partnership with United Healthcare in the US for our members that opt for USA elective treatment.

We also offer the additional services below as part of our commitment to delivering medical excellence for our members.



Discounts in Pharmacies:

Members of Best Doctors Insurance can access discounts for outpatient drugs by presenting their card at any of more than 67,000 pharmacies (CVS, Walgreens, Rite Aid, Walmart, and others) from the OptumRX™ chain, a division of UnitedHealthCare all over the US.



Convenience Clinics:

Best Doctors Insurance's network of incorporated Convenience Clinics in the United States provides easy access to treatment for minor procedures. These clinics are staffed by nurse practitioners or physicians with flexible hours and no appointment required. We will waive any applicable/outstanding deductible for services rendered at these clinics.



Medical Elite Maternity Network:

This is the exclusive hospital network for maternity care for members of the Medical Elite Plan, where a normal birth has 100% coverage.



Medical Care at your Convenience:

In minor cases of emergency - available to our members in certain territories ensuring they get access to care at home.

Added Value Services

Our members have access to the following added value services which complement their medical coverage. These services go beyond traditional health insurance and demonstrate our commitment to support our customers with their the overall health and well-being.



InterConsultation@*:

As part of all of our health plans, we offer the exclusive and patented InterConsultation@ service from Best Doctors Inc., where our members can receive a second medical opinion concerning their diagnosis from a panel of more than 53,000 renowned specialists worldwide. Think of this as having access to the best “Doctors of Doctors”.

* InterConsultation services provided by Best Doctors Inc.
This process can take up to 3 weeks.



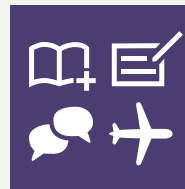
Patient Services:

This is a customised program that provides support to our members when faced with a complex or long term medical condition.



Delivery of Medication:

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



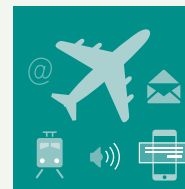
Concierge:

If our members decide to have treatment outside of their country of residence, we can identify the best specialists and medical facilities.



Elite Navigator:

Our member's physician 'Advocate' will help them to understand their diagnostic tests, medical check-up results, and will provide support to empower them to have more effective conversations with their own treating physician.



Travel Safety[†]:

Safety and security alerts (provided by red24) to support members when they travel - sent via email or SMS and delivered 24 hours a day, 365 days a year.

* Not all services currently available for Now Health members

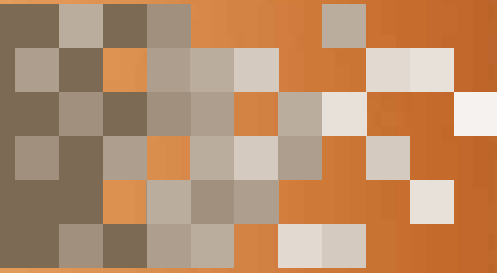
† Travel Safety services not available to Best Doctors Insurance members.



Environment

As a responsible and professional global business, we are committed to reducing our impact on the environment. As such we leverage our digital capabilities to further reduce our carbon footprint, including encouraging our members to 'Go Green' and access their plan materials online rather than paper.

Global Awards



Experts in international health insurance

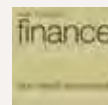
Global Awards & Recognitions for Now Health

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.



2021 Digital Insurer of the Year



2016 Wealth and Finance Magazine Awards –

Best International Health Insurance Provider 2016 and Most Innovative in Online Insurance



2020 Golden Shield Excellence Awards



2016 Menair Insurance Awards –

Most Innovative Service Provider



2019 Digital Initiative of the Year Award



2015 Health Insurance Awards –

Most innovative new product award won in conjunction with Willis and Healex International



2019 International Magazine Award



2015 Wealth & Finance Insurance & Reinsurance Awards

Winner of Best Digital Insurance Firm and Best for International Health Insurance



2019 Menair Insurance Awards –

Most Innovative Insurer



2014 Cover Excellence Awards –

Winner of Best International Health Insurance Provider



2018 Insurance Asia News Awards –

Digital Insurer of the Year



2013 Asia Insurance Technology Awards –

Winner of the Ecommerce Award



2017 Middle East Insurance Industry Awards –

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



2013 Professional Adviser International Fund & Product Awards –

Winner of the Best International Health Insurance Product



2017 Health Insurance Awards –

Best Individual International PMI Provider



2012 Insurex Conference & Awards –

The E-Business Award



2017 Menair Insurance Awards –

Most Innovative Service Provider



2012 MENA Insurance Awards –

Winner of the Product Innovation of the Year

Awards & Recognitions for Best Doctors Insurance

Best Doctors Insurance

- Awarded Great Place to Work® 2018 in recognition of our dedication to the professional growth and quality of life of all employees.
- Achieved 91% employee engagement in the Great Place to Work® survey.
- Best Doctors Insurance is the first company in the LATAM IPMI industry to receive this coveted award.



EMPLOYEE RATINGS

GREAT CHALLENGES	93%
GREAT ATMOSPHERE	97%
GREAT REWARDS	94%
GREAT PRIDE	97%
GREAT COMMUNICATION	93%
GREAT BOSSES	94%

Best Doctors S.A. Empresa de Medicina Prepagada, Ecuador

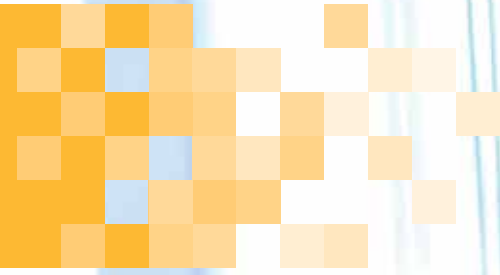
- Awarded 2018 Ecuadorian Company of the Year by the Latin American Quality Institute (LAQI).
- Fastest growing companies in Ecuador in 2015 (Vistazo Magazine)
- One of the 1,000 largest companies in Ecuador



Recognized by Dolce Vita magazine as one of the Top 24 coolest companies in Ecuador

Contact Us Today

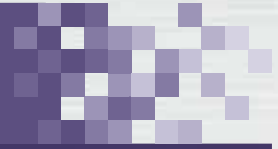
for the best international health insurance





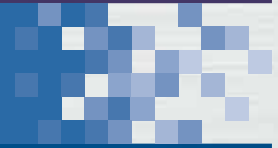
Our members and their families
deserve the best medical care

Global



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Jakarta	+62 21 2783 6910
Shanghai	+86 400 077 7500
Singapore	+65 6880 2300
United Kingdom	+44 (0) 1276 602 110
Malta	+356 2260 5110
 Email	hello@now-health.com

Americas



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Toll Free Number from Madrid	34 911 880 065
Toll Free Number from Chile	56 225 95 2882
Toll Free Number from Mexico	52 155 4169 7210
Toll Free Number from Peru	51 1705 9741
Toll Free Number from Trinidad & Tobago	1 888 826 9630
Toll Free Number from Canada	1 855 667 4028
 Fax	1 800 476 1160
 Notification Email	precert@bestdoctorsinsurance.com

For any other general inquiry, please send an email to bdservice@bestdoctorsinsurance.com or complete the form.