

The VUMI logo is displayed in white, bold, uppercase letters. The letter 'V' is stylized with a curved line above it, suggesting a globe or a dynamic shape. A registered trademark symbol (®) is located to the upper right of the 'I'.

VUMI®

The years '2024' and '2025' are stacked vertically in white, sans-serif font, separated by a thin white horizontal line. The background behind the text is a circular inset image of a modern building with a glass facade and the VUMI logo on its side, set against a blue sky with light clouds.

2024  
—  
2025

The words 'CORPORATE' and 'PROFILE' are stacked vertically in white, uppercase, sans-serif font. 'CORPORATE' is in a smaller font size than 'PROFILE'. The background is a circular inset image of a modern building with a glass facade and the VUMI logo on its side, set against a blue sky with light clouds.

CORPORATE  
**PROFILE**

# ABOUT US:

VIP Universal Medical Insurance Group (VUMI®) is an international health insurance company offering major medical and travel products with VIP medical services to private, corporate and expat clients across the globe.

As we embark on our 12th year, we proudly innovate and evolve to meet changing marketplace needs. VUMI's variety of plans offer a holistic approach to international healthcare, including our exclusive VIP Medical Service®, Second Medical Opinion VIP® and at-home doctor visits (wherever applicable).

Insureds can select coverage based on location, lifestyle, age and objectives, whether they are single professionals, couples, growing families, expats or seniors planning active retirements. We also offer customized or standard solutions for corporate clients, from small groups to multinational corporations.

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.



# A GLOBAL COMPANY:

# OUR GLOBAL FOOTPRINT: CONNECTING CARE WORLDWIDE



## GLOBAL FOOTPRINT: OUR OFFICES AROUND THE WORLD

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

## GLOBAL OFFERINGS

WHERE OUR PLANS ARE AVAILABLE

We have developed a wide range of plans tailored to the specific needs of each regional market, all with one common goal: worldwide coverage.

CANADA	CENTRAL AMERICA	CARIBBEAN	SOUTH AMERICA	EUROPE
--------	-----------------	-----------	---------------	--------

# VUMI® IN A SNAPSHOT:

PRIVATELY OWNED AND OPERATED

**8+**

OFFICES AROUND THE WORLD

**800+**

ENTERPRISE GROUP EMPLOYEES

**550+**

VUMI® GROUP EMPLOYEES

**12,800+**

AGENTS WORLDWIDE

A MULTILINGUAL TEAM



AFRICA & MIDDLE EAST

OCEANIA

ASIA

# 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 specialized expertise in management, cost containment and medical assistance.



# TAILORED REGIONAL PRESENCE:

ADAPTED TO EACH  
REGION'S UNIQUE 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 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 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 Superintendency of Insurance and Reinsurance of Panama and are compliant with all local regulations.



## VUMI® Insurance Europe Limited

A privately owned European company established in Malta. This company will serve the European community with local plans. Coming soon in 2025.

# NUMBERS YOU CAN COUNT ON:

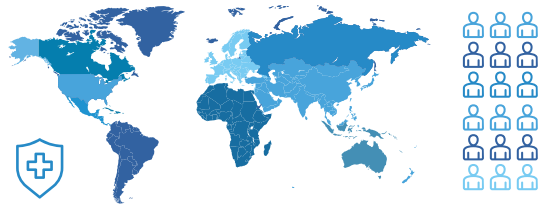
## VUMI® PROVIDERS AND TPA NETWORKS

### PROPRIETARY NETWORKS

VUMI® utilizes its own proprietary network, as well as the network of its affiliated companies to offer insureds extensive coverage.



Access to over: **800,000** providers outside of the U.S.



**7,000** HOSPITALS in more **100** countries



### STRATEGIC ALLIANCES

INSIDE THE U.S.:

VUMI® partners with Aetna to support cost containment efforts and expand the network's reach.



(For the time period January 1 to August 31, 2024)

TOTAL CLAIMS BILLED: **100,070**

DOLLAR AMOUNT OF CLAIMS BILLED: **\$141,266,095**

DOLLAR AMOUNT OF CLAIMS PAID: **\$82,616,123**

NUMBER OF ON-STAFF PHYSICIANS: **25**

NUMBER OF INCOMING CALLS HANDLED IN A YEAR: **50,000+**



### THE PROVIDERS TEAM

Our experienced team of professionals handle the network management coordination and negotiation process with an effective, holistic approach.

# FINANCIAL STRENGTH:

# STRENGTH AND PROTECTION YOU CAN TRUST



VUMI® is a debt-free company with strict capitalization policies and cost-control measures. It employs licensed actuaries, insurance managers and certified public accountants to ensure secure, long-term business operations.

As a U.S. territory, Puerto Rico's economic, commercial and banking systems are integrated with those of the United States, and comply with U.S. banking laws and protections. The Puerto Rico Insurance Commissioner's Office is an accredited member of the NAIC, making it a unique international insurance jurisdiction.

Puerto Rico boasts a world-class business infrastructure and is the third-largest domiciled insurance market in Latin America, with over US\$12 billion in domestic premiums. Its bilingualism facilitates the export of insurance and reinsurance services globally, making it ideal for VUMI's growth plans.

Additionally, VUMI® continues its business through VIP Universal Medical Insurance Group Ltd. in the Turks and Caicos.

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, a leading global insurer and reinsurer.



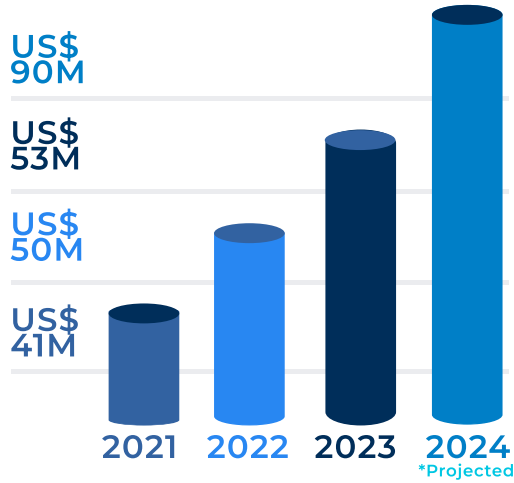
Odyssey Group underwrites reinsurance and specialty insurance in over 130 countries, with more than 30 offices in 13 countries. Odyssey is financially secure, holding strong credit ratings from leading agencies.



# FINANCIAL PERFORMANCE:

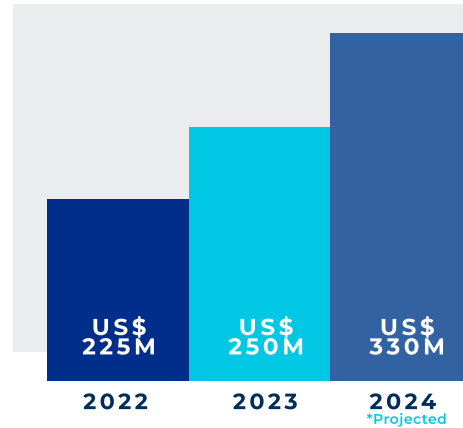
## VUMI® GROUP 2023 FINANCIAL RESULTS SUMMARY

### NEW BUSINESS SALES



**A LEADER IN INTERNATIONAL PRIVATE MEDICAL INSURANCE**

### SUSTAINABLE PORTFOLIO



**134,500+ INSUREDS**

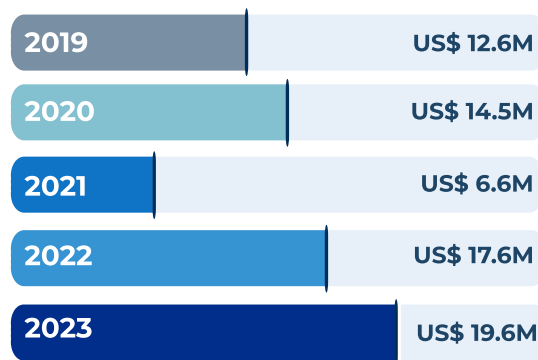
### CAPITAL



VUMI's capital has exceeded its projected target, reaching **US\$ 78.5M IN 2023**



### PRE-TAX EARNINGS



**IN 2023, VUMI'S PRE-TAX EARNINGS WERE US\$ 19.6 MILLION & US\$ 23.14 MILLION IN THE ENTERPRISE GROUP**



**VUMI® GROUP**

Administration services provided by VIP Administration Services, LLC.

---

General Telephone: +1.214.276.6376 • Toll Free Call: +1.855.276.VUMI (8864)  
[info@vumigroup.com](mailto:info@vumigroup.com) • [www.vumigroup.com](http://www.vumigroup.com)