



2025

2026

CORPORATE
PROFILE

TABLE OF CONTENTS

ABOUT US.....	3
A WORD FROM OUR CEO.....	4
EXPERIENCE MATTERS.....	5
A GLOBAL COMPANY.....	6
VUMI® IN A SNAPSHOT.....	7
PART OF A GLOBAL HEALTHCARE GROUP.....	8
TAILORED REGIONAL PRESENCE.....	9
OUR PLANS.....	10
VUMI® PROVIDER AND TPA NETWORKS.....	11
EXCLUSIVE ALLIANCES WITH TOP HOSPITALS.....	12
TRUE MEDICAL VIP SERVICE.....	13
SEAMLESS CONNECTIVITY.....	14
RECOGNIZED FOR EXCELLENCE.....	15
FINANCIAL STRENGTH.....	16
FINANCIAL PERFORMANCE.....	17
EXPERIENCE THE VUMI® ADVANTAGE.....	18
WE'LL LET THE INSUREDS SPEAK FOR THEMSELVES.....	18
CONTACT US.....	19

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.

Well into our 13th year with plans for the 14th solidly in place, 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 WORD FROM OUR CEO

SHAPING
THE
FUTURE



“Our trademark focus on personalized service speaks to today’s reality. Meeting each challenge creatively provides us with unique growth opportunities.”

David Rendall

President and CEO
of the VUMI® Enterprise Group

Our industry is entering an incredibly dynamic and transformative era. In response to evolving marketplace preferences, traditional health plans are being replaced by ones more flexible and personalized. Coupled with breakthrough technological advances, innovation is driving unprecedented change and opportunity.

Our VUMI® professionals are completely energized by these changes. Each day, our team comes to work excited to forge our path forward. And, this year, our path will be marked by our expansion into Europe, our growth in Canada, the Middle East and Far East, and our continued dominance in Latin America.

We’ve created new partnerships that serve our insureds more effectively. We’re focused on expanding our cost containment abilities, and, as always, designing new features that allow us to consistently provide the highest levels of VIP service.

As we anticipate moving into our 14th year, I’m confident our team will navigate through the inevitable challenges that lie ahead and keep VUMI® moving forward with professionalism, innovation and our trademark human-centric approach. I’m honored to share our progress with you.

David A. Rendall

EXPERIENCE MATTERS

MORE THAN 180 YEARS OF COMBINED EXPERIENCE. MEET OUR EXECUTIVE LEADERSHIP TEAM:



David Rendall

President & CEO of the VUMI® Enterprise Group

Over 25 years of experience in the international and U.S. healthcare administration business. Industry-wide, David has a proven track record of providing both vision and decisive leadership for major healthcare companies.



Pia Malem-Christoffersen

Executive Vice President & Chief Commercial Officer

Over 30 years as a leader in sales and marketing for large corporations in the IPMI market. Prior to joining VUMI®, Pia held executive positions at IHI Danmark, Bupa and Best Doctors Insurance.



Steven Los

Executive Vice President & Chief Financial Officer

Experience spanning more than 20 years in finance for large corporations specializing in the IPMI market. Steven came to VUMI® from Bupa Global where he held the title of CFO. He has also held major financial positions in London, South Africa and across the U.S.



David Youssef

Managing Director
VUMI® Global Services
Middle East, Africa & Asia

Executive with over 30 years of experience in the IPMI industry. Extensive knowledge of the Middle Eastern, Asian and African markets. Prior to joining VUMI®, David held senior positions at companies such as Goodhealth and Now Health.



Niels Haaber

Managing Director
VUMI® Insurance Europe Limited

Over 25 years of global experience in the IPMI business and founder of companies in various industries, including healthcare and insurance. Prior to being part of the team that formed VUMI® Insurance Europe Limited, Niels held executive positions at IHI Danmark and Bupa.



Ulisses Soares

Executive Vice President & Managing Director of Life and Investments

Over 30 years of international experience in insurance and health-tech. Former CEO of Best Doctors Insurance and Head of Life Insurance at Chubb, with a strong track record in growth and transformation.



Rose Huddleston

Executive Vice President & Chief Human Resources Officer

With over 20 years in luxury hospitality, Rose held HR leadership roles at Ritz-Carlton, St. Regis and Wynn Resorts, managing more than 18,000 employees, and later led transformative growth at Rodeo Dental & Orthodontics.

MISSION

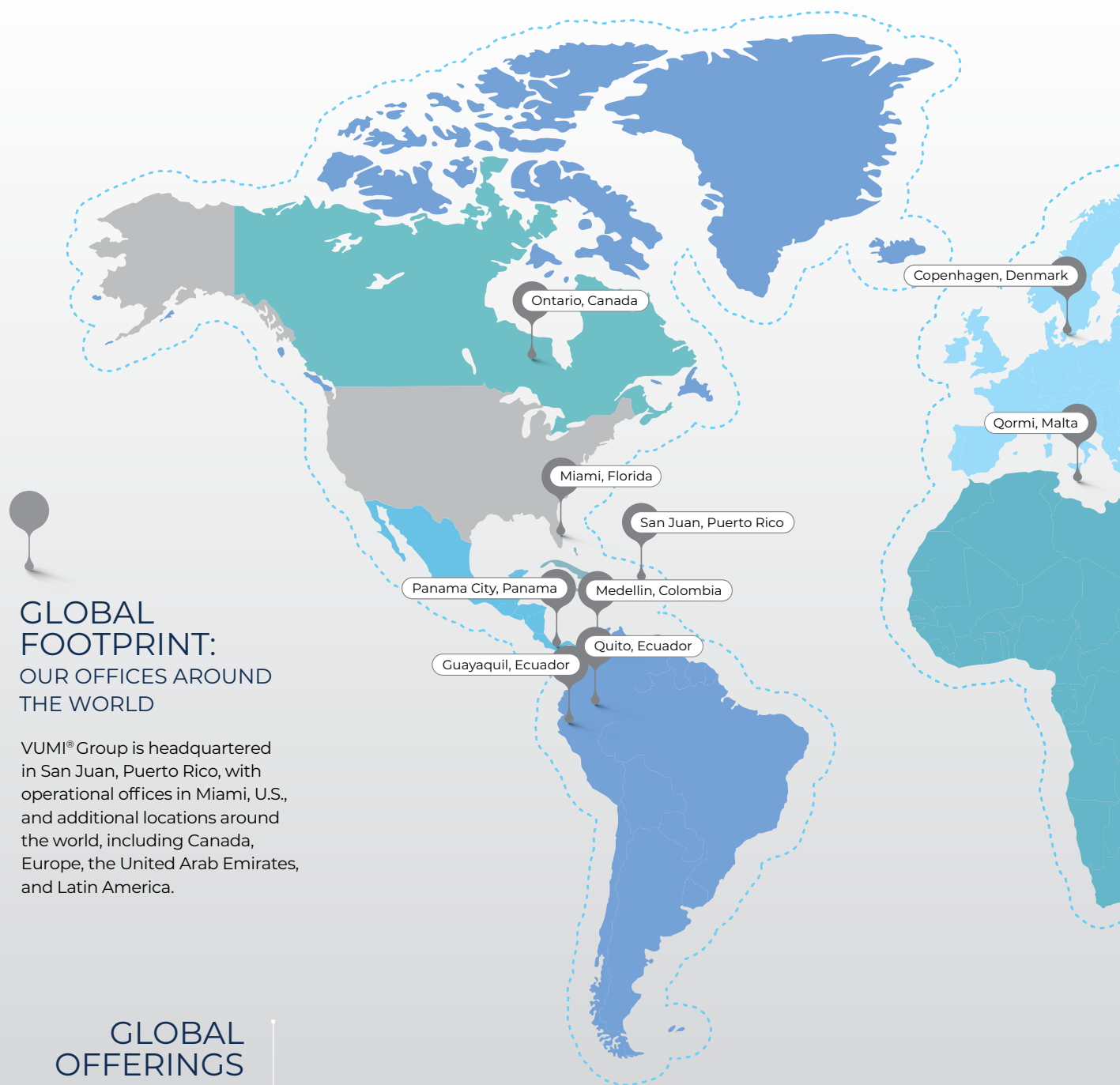
To deliver the best healthcare worldwide through an unparalleled VIP service experience.

PHILOSOPHY

At the heart of our company is a commitment to our clients' well-being. We believe that every insured deserves to be treated as a VIP, which drives our continuous growth and dedication to excellence.

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, Europe, 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

9+
OFFICES
AROUND
THE WORLD

800+
ENTERPRISE
GROUP
EMPLOYEES

550+
VUMI® GROUP
EMPLOYEES

12,800+
AGENTS
WORLDWIDE

A MULTILINGUAL
TEAM



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.

OUR PLANS

FOR EVERY NEED

Explore our extensive range of plans, customized for each regional market, all designed with one purpose in mind: delivering comprehensive worldwide coverage.

INDIVIDUAL HEALTH PLANS	 Worldwide coverage with access to highest quality providers	 Portability worldwide, and renewals guaranteed for life	 Plans tailored to specific market needs
CORPORATE HEALTH PLANS	 Tailored plans with customized benefits, worldwide or regional	 No medical underwriting or light underwriting depending on the size and composition of the group	 Waiting period for pre-existing conditions or no waiting period with adequate claims history
TRAVEL INSURANCE	 Solutions for both individuals, groups and wholesale	 Comprehensive coverage for emergencies while traveling abroad	 Optional non-medical benefits and trip cancellation riders
LIFE INSURANCE SOLUTIONS	 Financial protection for those you love, no matter what life brings	 Wide range of coverage options to choose from	 Options for corporate groups with our Group Term Life VIP plan

MYVIPCARE™

My VIP Care™

A modular plan that adapts to every lifestyle, need and budget

- Design and customize tailored insurance plans
- Compare and select from multiple provider networks
- Add specialized riders and adjust deductibles
- Complete digital application and payment process
- Receive instant standard policy issuance

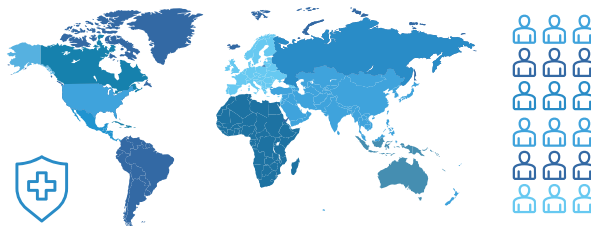
VUMI® PROVIDER AND TPA NETWORKS

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



ACCESS TO A GLOBAL TPA NETWORK




VERUSRx


epic
HEALTH SOLUTIONS

 INDEPENDENT
MEDICAL
SYSTEMS


aetna™


sura


Henner
Here to care



THE PROVIDERS TEAM

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

(For the time period Sep. 2024 - Aug 2025)

TOTAL CLAIMS
BILLED: **205,011**



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



DOLLAR AMOUNT
OF CLAIMS BILLED: **\$274,145,023**

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

DOLLAR AMOUNT OF CLAIMS PAID: **\$151,393,925**

EXCLUSIVE ALLIANCES WITH TOP HOSPITALS

VUMI® INTERNATIONAL PATIENT RECEPTION CENTER AT JACKSON MEMORIAL HOSPITAL, Miami, Florida

This exclusive center offers first-class amenities, including:

- Top-rated care & hospital services
- Luxurious waiting rooms & private exam rooms
- Full-service business center
- 24/7 multilingual concierge & family assistance
- No-cost access

SPECIAL SERVICES AND CONCIERGE BENEFITS FOR VUMI® INSURED



EXPANDED PARTNERSHIP – JACKSON HEALTH FOUNDATION, SOUTH FLORIDA

VUMI®, focusing on its social responsibility, strengthened its commitment to the Jackson Health Foundation with an additional US\$4 million donation in support of the new International Patient Reception Center at José Milton Memorial Hospital, Jackson West in Doral, Florida.

This brings VUMI®'s total contribution to US\$6 million, expanding access to quality healthcare for children and families in need.



TRUE MEDICAL VIP SERVICE

INCLUDED IN ALL
OF OUR PLANS

MEDICAL COORDINATION WITH A HUMAN TOUCH

Worldwide medical assistance handles the compiling of information for diagnosis, treatment authorizations and direct payment to hospitals.

- Available 24/7/365
- Multilingual support
- Emergency medical coordination

VIP PATIENT CONCIERGE SERVICES

- Personalized support for insureds and their families, including:
 - *Global telemedicine*
 - *Appointment coordination*
 - *Home medical visits (where available)*
 - *Multilingual assistance*
- Specialized services during hospitalizations and for critical cases
- Seamless communication among healthcare providers, insureds, their families and agents

SECOND MEDICAL OPINION VIP®

This service is included in all VUMI® plans through our partnership with MediGuide International. For each diagnosis, a panel of experts is convened to review the case. They then provide their recommendations for treatment. Statistics have proven that this review provides better patient outcomes.



SEAMLESS CONNECTIVITY

EVERY TOUCHPOINT
IS ABOUT CONVENIENCE

FOR INSURED



MyVUMI™ App

The VUMI® medical plan on an insured's mobile device.

- See your health insurance plan information
- Download policy documents
- MyVUMI™ Insured Portal
- Access your member ID card and much more



VUMI® TRAVEL VIP App

Always be protected when traveling.

With VUMI's Travel VIP App, insureds can travel worry-free knowing they have access to:

- Voice IP and WhatsApp messaging capabilities
- Global telemedicine in multiple languages with prescription capabilities, if needed
- Online seamless claim process and status

FOR AGENTS



With the Agent Central App, agents have quick access to the most important tools they need to perform their day-to-day jobs in one single mobile application.

In this digital VUMI® office, agents will find:

- Latest communications by category
- Current sales incentives by region
- Regional plans in English, Spanish and Portuguese
- Easy to use quotation tool to send by email or WhatsApp
- Real-time chat with Service Coordinators



RECOGNIZED FOR EXCELLENCE

SOME OF OUR MOST RECENT AWARDS 2025



Best International Private Medical Insurance (IPMI)

VUMI® Group

**Best Non-Life
Protection Product**
My VIP Care™



AMERICAN BUSINESS AWARDS

SILVER

Achievement in growth

VUMI® Group

SILVER

Achievement in management - Insurance

David Rendall

BRONZE

Achievement in management - Insurance

VUMI® Group



INTERNATIONAL BUSINESS AWARDS

GOLD

Health & Wellness

Travel VIP App:
The Perfect Travel Companion

GOLD

Executive of the Year - Insurance

David Rendall, the Power Behind
the Success of the VUMI® Group

SILVER

Achievement in International Expansion

VUMI®: VIP Service Worldwide

FINANCIAL STRENGTH

STRENGTH AND PROTECTION YOU CAN TRUST



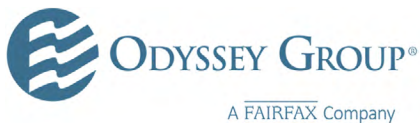
VUMI® is a debt-free company with strict capitalization policies and cost-control measures. It employs licensed actuaries, insurance managers and certified public accountants to ensure secure, long-term business operations.

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.



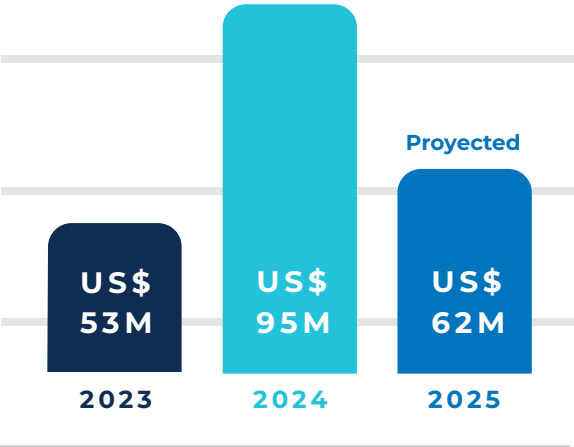
VUMI® products are reinsured by Odyssey Group, a subsidiary of Fairfax Financial Holdings Limited, a leading global insurer and reinsurer.

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

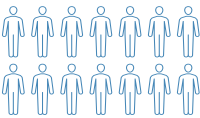
VUMI® GROUP, I.I.,
PUERTO RICO 2024
FINANCIAL RESULTS
SUMMARY

NEW BUSINESS SALES



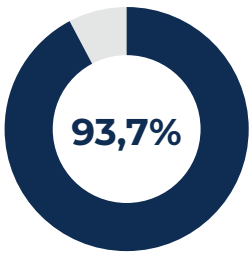
A LEADER IN INTERNATIONAL
PRIVATE MEDICAL INSURANCE

SUSTAINABLE PORTFOLIO

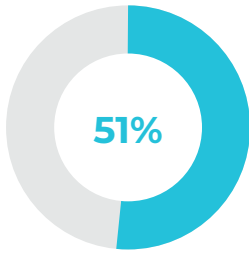


134,500+
INSURED

VUMI® GROUP, I.I. NET INCOME



RENEWAL RATIO



LOSS RATIO

TOTAL
REVENUE

US\$440M*

US\$500M

*All companies within the
enterprise group, both
international
and domestic (U.S.)

2024

2025

Projected

EXPERIENCE THE VUMI® ADVANTAGE



ACCESS TO THE WORLD'S BEST HOSPITALS



PROPRIETARY NETWORKS



EXTENSIVE EXPERIENCE IN CLAIMS MANAGEMENT



IN-HOUSE ADMINISTRATION WITH OUTSTANDING SERVICE



WIDE VARIETY OF PLANS ADAPTED TO EACH REGION



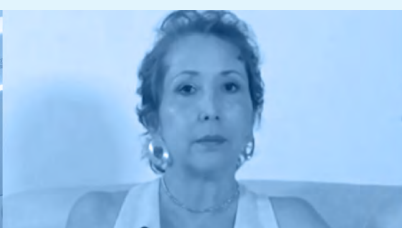
VIP EXPERIENCE NO MATTER YOUR LOCATION

WE'LL LET THE INSURED SPEAK FOR THEMSELVES

SCAN TO SEE
THE FULL
TESTIMONIAL
VIDEOS:



Italo Tugliani-McNab: Retinoblastoma.



Karina Moreno: Lymphocytic Leukemia.



Pedro Musumeci: Pancreatic Cancer.



José Lulo: Crohn's Disease.

CONTACT US

MAIN TOLL-FREE NUMBER:
+1 855 276 VUMI (8864)

COUNTRY

BOLIVIA.....
BRAZIL.....

CANADA.....
CHILE.....
COSTA RICA.....
DUBAI.....
EL SALVADOR.....
GUATEMALA.....
HONG KONG.....
JAMAICA.....
MALTA.....
MEXICO.....
PANAMA.....
PARAGUAY.....
PERU.....

SPAIN.....
THAILAND.....
UNITED KINGDOM.....
URUGUAY.....
VENEZUELA.....

LOCAL NUMBER

+591 800 100 137
+55 21 2018 1218

+55 11 3197-6670
+1 800 879 4236
+562 29 381 950
+506 4 001 5364
+971 4 573 2999
+503 2 113 0454
+502 2 294 2271
+852 5803 1713
+1 876 627 9408
+34 900 052 912
+52 55 41 70 3647
+507 833 9569
+595 217 289 712
+51 170 087 49
+51 170 087 51

+34 91 761 0904
+66 2 105 5704
+44 330 027 2182
+000 405 4015
+58 212 335 7546
+58 212 720 1730
+58 212 720 5127
+58 212 720 1732
+58 212 720 1734

VUMI® GROUP, I.I.

Edificio San Juan Medical
Assoc. 5. Calle Reverendo
Domingo Marrero, Suite 4.
Río Piedras, PR 00925

REGIONAL OFFICE U.S.

VIP Universal Medical
Insurance Group
5301 Waterford District Dr.
Suite 500
Miami, Florida 33126

VUMI® CANADA

625 Cochrane Dr
4th Floor, Suite 401
Markham, ON
Canada L3R 9R9

VUMILATINA® MEDICINA PREPAGADA S.A.

Edificio Omega.
Piso 4, oficina 10 y 11
Calle La Pradera N30-26
y San Salvador Centro Norte
Quito, Ecuador

LA REGIONAL DE SEGUROS | VUMI®

Urbanización Costa del Este,
Ave. La Rotonda
y Blvd. Costa del Este
Torre Banco Panamá
Piso 13, Oficina 1300
Ciudad de Panamá, Panamá

VUMI® GLOBAL

Office 103, Building 7
Dubai Outsource City
Dubai, United Arab Emirates

VUMI® INSURANCE EUROPE LIMITED

REGISTERED ADDRESS:
The Landmark, Level 1, Suite 2, Triq
L-Iljun, Qormi, QRM 3800, Malta
CONTACT ADDRESS:
Bredgade 6, 1260 Copenhagen K,
Denmark.



VUMI® GROUP

Administration services provided by VIP Administration Services, LLC.

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