

## Why Partner with MAPFRE Salud ARS:

- The Support of Two Large Groups – MAPFRE Salud ARS is jointly owned by Grupo BHD and MAPFRE:**  
 MAPFRE is the largest Spanish-owned insurer in the world, the largest multinational insurance company in Latin America and one of the largest European insurance groups in terms of premium volume.  
 Grupo BHD is a prominent financial holding company in the Dominican Republic and owns Banco BHD, one of the largest commercial banks in the country.
- Continuous Growth and Development:**  
 Sustained growth in the number of affiliates supporting the strategy of improving the quality of life of Dominicans. Continuous investment has been made in infrastructure, technology, process review and human capital with the aim of improving and maintaining the services provided.
- Quality Service Provider:**  
 Extensive nationwide network of quality health service providers selected based on past experience:
  - Close to 5,730 doctors
  - More than 212 clinics
  - More than 838 pharmacies
  - More than 1,103 Diagnosis Centers
 Continuous evaluation of network providers through quality assurance processes. Automatic authorizations through “Línea Salud Prestadores”, 24/7 “Línea Salud Empresarial”: an online application designed for plan administration, information and to ensure data accuracy.
- Wellness & Wellbeing – MAPFRE Salud ARS is a leader in health promotion and claims prevention plans:**
  - More than 20 programs per year are implemented under the Prevención y Promoción scheme, which covers preventive health sessions, evaluating and educating members to help maintain a healthy lifestyle through tools and early diagnoses of chronic or catastrophic diseases, as well as continuous monitoring for a timely recovery.
  - Comprehensive assistance programs for members with chronic diseases such as: Hypertension, Cancer, Diabetes Mellitus, Chronic Kidney and Multiple Pathological diseases, in order to improve their quality of life and reduce risks.
- MAPFRE Salud APP/Virtual Office** - Online tools are available allowing employees to check their plans and those of their dependents for:
  - Geographic location of Health Service Providers, offices and service points.
  - Direct access to ASR contacts (via telephone, email, or social networks)
  - Medical authorizations and reimbursements
  - Unlimited access to the members' health plan benefits, providing multiple functionalities
  - Consulting status of dependents, medication balances and reimbursements.
- Digital Insurance card** – Access to all health services is available via a digital insurance card, available via the MAPFRE Salud app or virtual office.

## MAPFRE Salud ARS: Facts & Figures

- IGP's Share of the Group Portfolio: 2.3%
- Group EB Market Share (12/31/2022): 26.7%
- Group EB Ranking (12/31/2022): No. 2
- Overall Ranking (12/31/2022): No. 3
- Solvency Ratio (12/31/2022): 132%
- Financial Strength Ratings (MAPFRE Re):
  - AM Best (10/18/2023): A (Excellent)
  - Standard & Poor's (6/29/2023): A+
  - Long-term National Risk Rating (Centro Financierop BHD): Fitch (2021): AA+

## Awards & Recognitions

- Qualified by the Superintendence of Health and Labor Risks (SISALRIL) in 2020, as an ARS (Administradora de Riesgos de Salud) with a high level of Health Risk Management in its evaluations.
- Highly qualified in the “Health Insurance Companies Category” by Revisita Mercado category in 2022, according to the research of “The Most Admired Companies of the Dominican Republic”.
- 2022 ADOCOSE (Asociación Dominicana de Corredores de Seguros) Excellence Awards in the category “Local health claims and technical area” and “Local health sales area”.
- Recognized for the 13th time in 2022 as “One of the Best Companies to Work for in the Dominican Republic” by Mercado Media Network.
- Certification of the Lazos Contigo program: Certification of MAPFRE Salud ARS' palliative care program in Central America and the Caribbean.



## More Information

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