MWG INTERNATIONAL

A division of Morgan White Group

DIVISION PROFILE

CREATIVE SOLUTIONS
–FOR–
DIVERSE MARKETS

MWG INTERNATIONAL
A division of Morgan White Group

AN INNOVATIVE LEADER

in International Life, Dental & Vision, Medical, Disability Insurance and Savings products

Located in Miami, Florida, MWG International is recognized nationally and internationally as one of the most efficient and trustworthy third-party administrators in the world. For nearly three decades the company has built a reputation as a trail-blazer in the international insurance arena. MWG International is a division of Morgan White Group, a privately held group of companies with annual revenue of over $100 million.

Bringing over 45 years' experience to the table, the President of MWG International, Raul Pozo, has successfully guided the company's growth for over 27 years. Mr. Pozo credits his team of professionals, with more than 70 years combined experience, for helping MWG International consistently prove to be a leader within the international insurance market.

Chairman David R. White

"Morgan White Group was founded in 1987, and it has grown into a holding company comprised of eleven wholly owned subsidiaries. Our success has been achieved by creating and delivering creative insurance products to the marketplace which cannot be found anywhere else. Our guiding principal has always been to find an underserved market and design a product to fit.

"Through the years, we have been extremely blessed with success and growth. Our achievements are due to the fact the Lord delivers the best people to work for and work with. We are eternally grateful to Him."

David R. White, *RHU, Chairman*

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CUTTING-EDGE PRODUCTS

for the Latin America and Caribbean Markets

Medical Plans

MWG International continues to meet the ever-growing challenges and demands for excellence and cost-effective insurance in the Latin American and Caribbean markets. The company provides the market with quality benefits, competitive prices, stable reinsurance, and unparalleled service to our clients. In addition to paying millions of dollars in claims, we are at the forefront of providing new and innovative insurance products to our customers.

Disability/Income Protection Plans

Although MWG International is a leader in the insurance industry, we saw the need to diversify and offer the most cutting-edge disability insurance known in Latin America. Our disability products are not only for professionals, but also for individuals in need of a policy which can protect them in the event they become ill or are injured. An MWG International disability policy allows our neighbors in Latin America to retain strong economic standards in order to have a stable and dignified life.

Savings and Annuity Plans

We have also developed unique and dependable investment and savings products which are completely guaranteed by our company. The investor has the freedom to decide how many years he or she wants to invest, and how much they want to invest, in order to have a certain amount saved and available when needed. The investor additionally has the freedom to select between Life Insurance options included with our Savings Plans.

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MEET OUR TEAM

Decades of experience serving the international market

Raul Pozo

President of MWG International

Raul Pozo has been in the insurance business for over 45 years. Following his military career, Raul became an insurance professional who, to this day, enjoys his position and responsibilities at the helm of MWG International. He has served as a producer and member of the Life Insurance President's Cabinet, Sales Director for U.S. Life Insurance Company in Latin America, and Marketing Director for Corporate Life Insurance Company. Raul is an experienced lecturer in the Life and Health insurance industry, and during his many years as President of MWG International, has developed valuable relationships which remain steadfast today.

Luyen Vivar-Lopez

VP and International Operations Manager

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Katie Hughes Martin

Vice President, Marketing of the Caribbean Market

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Alex Perez

Head of Latin America Sales

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MWG International has numerous experienced doctors on board led by a highly qualified Medical Director. With these well-respected professionals on our team, claims can be processed quickly and accurately.

OUR CARRIERS

MWG International's products are underwritten and reinsured by strong partners

AmFirst Life Insurance Company I.I.

AmFirst Life Insurance Company I.I., based in Puerto Rico, is an internationally renowned insurer backed by the stability of U.S. banks and the strength of the U.S. judicial system. AmFirst Life strives to meet the needs of policyholders in Latin America and the Caribbean by offering innovative products in the life, dental, vision, disability, medical, savings, and investment markets. The company provides superior personal service backed by cutting-edge technology along with the confidence of being insured by a company domiciled in the United States. AmFirst Life is a member of the AmFirst Holdings, Inc. insurance holding company system located in Ridgeland, Mississippi, USA. AmFirst Life is regulated by the Office of the Commissioner of Insurance of Puerto Rico – a member of the National Association of Insurance Commissioners.

AmFirst Life
INSURANCE COMPANY I.I.

Lloyd's of London

Lloyd's is the world's leading insurance and reinsurance marketplace. Through the collective intelligence and risk-sharing expertise of the market's underwriters and brokers, Lloyd's helps to create a braver world.

The Lloyd's market does this by sharpening the insight to anticipate and understand risk, and the knowledge to develop relevant and innovative forms of insurance for customers globally. Lloyd's offers the efficiencies of shared resources in a marketplace that covers risks from more than 200 territories, in any industry, at any scale.

Lloyd's promises a trusted partnership — helping people, businesses and communities to recover in times of need and build resilience for the future.

Lloyd's is a 330-year-old start up, founded by a few brave entrepreneurs in a coffee shop. Three centuries later, the Lloyd's market continues that proud tradition — sharing risk and inspiring courage everywhere.

AmFirst Insurance Company

AmFirst Insurance Company, an Oklahoma (USA) domiciled insurer, began writing health insurance business in 1999 and is rated "A-" Excellent by AM Best. AmFirst is authorized as a general insurer to write accident and health insurance in the British Virgin Islands and is licensed in over 40 states in the U.S. AmFirst principally markets and underwrites dental, vision and medical gap insurance products. AmFirst customers have peace of mind knowing their insurance policies are backed by a world-class insurer with a proven track record of nearly three decades.

AmFirst Insurance Company is a wholly-owned subsidiary of AmFirst Holdings, Inc. of Ridgeland, Mississippi USA.

AmFirst
Insurance Company

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ACCESS TO THE BEST HOSPITALS IN THE U.S.

We have negotiated special arrangements for our medical policyholders

If you are covered by one of the many medical plans offered by MWG International, you have access to many of the best medical facilities in the United States.

If you are admitted to one of our Extra Bonus Hospitals for 48 hours or more, the following benefits are available:

- Reduction of deductible up to $5,000
- Coinsurance is waived
- Airfare reimbursement up to a maximum of $800
- Hotel accommodation reimbursement up to a maximum of $150 per day for a period of 4 days
- Rental car reimbursement up to $50 per day for a maximum of 5 days

Should you choose to seek treatment in one of our Super Special Hospitals, you will also experience additional benefits such as:

- Reduction of deductible up to $1,000
- Coinsurance is waived
- Airfare reimbursement up to a maximum of $500 if treatment is received in USA

24 Hour Emergency Service

Our telephone center is open day and night to receive calls from any part of the world. The medical personnel at MWG International are highly qualified to handle any situation 24 hours a day.

Monday–Thursday 8am-5pm and Friday 8:00am-2:30pm USA EST please call (305) 442-0899

After hours, please call (305) 442-0899 • Toll free in the USA 1(800) 995-5335

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