

Your Welcome Guide
to **International Medical Group**
and **ALC Health**



GROWING TOGETHER



Overview

International Medical Group® (IMG®), a leader in global benefits and assistance services, recently completed the acquisition of UK-based à la carte healthcare limited (ALC Health), an award-winning international medical insurance provider.

This welcome guide will help answer your top questions, while providing more background on the acquisition and the companies involved. We hope you will find this document useful in the coming weeks and months.



Todd A. Hancock
President & CEO
International Medical Group

A note from our leaders

Today is a time for celebrating our future together. The completion of the acquisition not only means we have a team of new colleagues and intermediaries, but we are also consolidating our expertise in the international private medical insurance (iPMI) industry. Integrating two successful firms like IMG and ALC Health requires significant collaboration, energy and focus. However, we are confident we can rise to the challenge as we continue to grow our business and focus on customer service long into the future. We value transparent and open communication, and will keep you informed of our progress along the way.



Sarah Jewell, MBE
Founder & CEO
ALC Health

Over the years, ALC Health had been approached by many companies to underwrite our plans, which often culminated in an offer to purchase the company. However, we did not feel for various reasons that any of the proposals were the right one until IMG came along. It quickly became apparent that there was a great deal of synergy and mutual ideology between our two companies. IMG can provide ALC Health a wider base from which it can develop and still retain its identity and core values, and ALC Health can provide IMG the expertise necessary to further expand its reach and presence in the European and Asian markets.



Philip Wright
Managing Director, Europe
International Medical Group

This acquisition comes at one of the most exciting times in IMG's 27-year history. I am delighted to begin working with ALC Health, a company that has developed a reputation for excellence worldwide. As managing director of IMG's European division, I foresee many great opportunities in our future, and I look forward to welcoming ALC Health's employees and intermediaries to the IMG family.





Company Highlights



International Medical Group, an award-winning provider of global insurance benefits and assistance services for more than 25 years, enables our members to worry less and experience more by delivering the protection they need, backed by the support they deserve.

IMG offers a full line of international medical insurance products, as well as trip cancellation programs, stop loss insurance, medical management services and 24/7 emergency medical and travel assistance — all designed to provide members Global Peace of Mind® while they're away from home.

Headquartered in Indianapolis, Indiana (USA), with offices in Cardiff (UK), Redhill (UK), Dubai (UAE) and Florida (USA), IMG is a full-service company, providing everything from emergency medical evacuations to claims processing. The company is backed by a team of globally recognised underwriters — Sirius International Insurance Corporation (publ), Catlin Insurance Company, United States Fire Insurance Company and certain underwriters at Lloyd's — which offer the financial security and reputation demanded by international customers.

Over the years, IMG has established several subsidiaries to best serve our unique clients. These subsidiaries serve as divisions of the company and ensure seamless integration of IMG's services:

- ▶ **AkesoCareSM**: A URAC-accredited international health care management company that provides medical management and clinical services across the globe.
- ▶ **IMG-Stop LossSM**: Develops, sells, underwrites and administers medical stop-loss insurance products for self-funded employers.
- ▶ **International Medical Administrators**: A licensed third-party administrator that processes insurance claims on behalf of IMG's members and self-insured organizations.
- ▶ **Global Response**: UK-based Global Response offers 24/7 emergency medical assistance to policyholders, as well as claims and logistical support to insurance providers with clients worldwide.

In December 2016, IMG launched a comprehensive rebrand, complete with the introduction of a new logo, which was designed to serve as a visual representation of our mission to protect and enhance the health and well-being of our constituents. Rolling out globally in phases over the next year, the rebrand will include IMG's websites, marketing materials and subsidiaries.



For more than 15 years, ALC Health, an award-winning international medical insurance provider, has been protecting the health of private clients, companies and

organisations across the globe with a range of products that reflect the lifestyle of today's international traveler and global citizen.

Founded by former expatriate Sarah Jewell, ALC Health takes a personal approach to serving clients. The company's employees, many of whom are also former expatriates, are passionate about the work they do, and committed to delivering a product that makes a difference in their clients' lives.

Headquartered in West Sussex (UK), with offices in Malaga (Spain) and Gibraltar, ALC Health has clients in more than 140

countries and prides itself on offering flexible and innovative insurance plans. The company has partnered with some of the best and most experienced health care underwriters in the world.

In 2016, ALC Health expanded its presence in the aviation sector and opened up new marketing channels by launching Flying Colours, a specialised product for pilots and air crew, who enjoy 24/7 cover through the new plans.

More expansion is on the horizon for ALC Health, as the company will be opening an office in Hong Kong in the near future, and has been working on a corporate rebrand over the past few months. ALC will be launching the new branding and new website at the Prestige London show in June 2017. All of this, with the backing of IMG, provide ALC Health the opportunity to increase brand awareness and grow exponentially, whilst still retaining its customer service ethos.

Addressing your questions

Who's leading the company?

Successful businesses need informed and inspirational leaders. With CEO Todd A. Hancock at the helm, our executive management team makes the decisions on our direction. Among other key members, this team includes Philip Wright, managing director of IMG's European division, as well as ALC Health CEO Sarah Jewell and Managing Director Stephen Godbold.

How will the acquisition impact intermediaries?

ALC Health will continue to provide active support for clients and intermediaries for the foreseeable future. We will strive to continue business as usual as we work toward integrating our two firms.

What will the next few months be like?

IMG values the products and partnerships ALC Health has developed over the years. In an effort to preserve that, we expect that ALC Health will continue to offer its existing products under its own brand. Additionally, in the coming weeks and months, IMG's European team will work with the ALC Health team to communicate the benefits of the acquisition with you.

What does it mean to 'Be There'?

Together with ALC Health, we share a commitment to "be there to protect and enhance the health and well-being of our constituents." At IMG, it's not only a commitment; it's our mission. At its core, being there is a way of thinking and treating one another with respect, care and empathy.

Just as we share the same mission, we also share key values, including promises to provide excellent service and connect with customers. Three other values serve as guiding principles for IMG's employees and intermediaries in their pursuit to be there:

- ▶ **Be innovative**
- ▶ **Have integrity**
- ▶ **Seize opportunities and solve problems**

IMG is a company in service of others — including our intermediaries. Just as we're there with our members, we're there for you, wherever you may be in the world.

We look forward to working with you and sharing this exciting time together!



WE WILL BE THERE TO
PROTECT &
ENHANCE
THE HEALTH
& WELL-BEING
OF OUR CONSTITUENTS.

If you have any questions, please dial:

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