



# Pleasure to meet you

**We are D'Or Consultoria: An Insurance and Benefits Specialist**

D'OR

## We are part of the Rede D'Or São Luiz Group



THE CARLYLE GROUP

42  
HOSPITALS

31  
ACCREDITED  
HOSPITALS

6.6 THOUSAND  
HOSPITAL BEDS

35  
ONCOLOGY CLINICS

REDE D'OR  
SÃO LUÍZ

3.2 THOUSAND  
HOSPITAL BEDS  
UNDER  
CONSTRUCTION

+41 THOUSAND  
EMPLOYEES

6  
NEW  
HOSPITALS

14  
PROJECTS  
UNDER  
EXPANSION

D'OR CONSULTORIA  
SEGUROS E BENEFÍCIOS

ONCOLOGIA D'OR

INSTITUTO D'OR  
PESQUISA E ENSINO

D'OR SOLUÇÕES  
SAÚDE E SEGURANÇA DO TRABALHO

D'OR

# Rede D'Or São Luiz Hospitals

## Rio de Janeiro

COPA STAR  
REDE D'OR



BARRA D'OR  
HOSPITAL

COPA D'OR  
HOSPITAL

CAXIAS D'OR  
HOSPITAL

NORTE D'OR  
HOSPITAL

NITERÓI D'OR  
HOSPITAL

OESTE D'OR  
HOSPITAL

QUINTA D'OR  
HOSPITAL

REAL D'OR  
HOSPITAL

RIOS D'OR  
HOSPITAL

HOSPITAL ISRAELITA  
Albert Sabin

HOSPITAL  
Badim

HOSPITAL  
Bangu

## São Paulo

SÃO LUÍZ

Anália Franco  
Itaim  
Jabaquara  
Morumbi  
São Caetano  
Campinas



ASSUNÇÃO  
Hospital

BARTIRA  
Hospital

BRASIL  
Hospital e Maternidade

IFOR  
Hospital

RIBEIRÃO PIRES  
Hospital e Maternidade

SINOBRASILEIRO  
Hospital e Maternidade

VILLA LOBOS  
Hospital

hospital viValle

## Brasília (Federal District)



## Recife



## Bahia



## Maranhão





## Our Figures

More than  
**400**  
Collaborators

R\$ **2** Billion  
Premium

Over  
**1.5** million  
administered lives

R\$ **80** Million  
Revenue

Our investors



THE CARLYLE GROUP

📍 SP · RJ · MG · BA

DOR

## Some of Our Clients



raízen



THE CARLYLE GROUP



Telefonica



syngenta



HDI Seguros

cielo



Grupo Libra



TOK&STOK

KINROSS



# Property/Casualty

What is your need? D'Or always has a customized solution for your case. And this makes all the difference.



## Portable Valuables Insurance

Did it fall, get wet, break down? We'll help you prevent it.



## Home Insurance

To take even better care of your home, ask for an exclusive quotation.



## Pet Insurance

Friends are to be taken care of. Check out the special conditions to take good care of your pet.



## Car Insurance

Differentiated advantages so you will only worry about the road.



## Life Insurance

If being protected is your priority, you can count on us.



## Travel Insurance

Your trip will give you only unforgettable moments. In a good way...



## Private Pension

Your future is a serious matter. How about planning it in a personalized way?



# D'Or Surety Bond



Dedicated **Headcount and Agility**



**Reinsurance**






**Cost**

- Bid, Performance, Advance Payment and Supply Bonds
- Court and Custom Bonds
- Concession Bonds

**Bond Types**

# Our Services and differentials

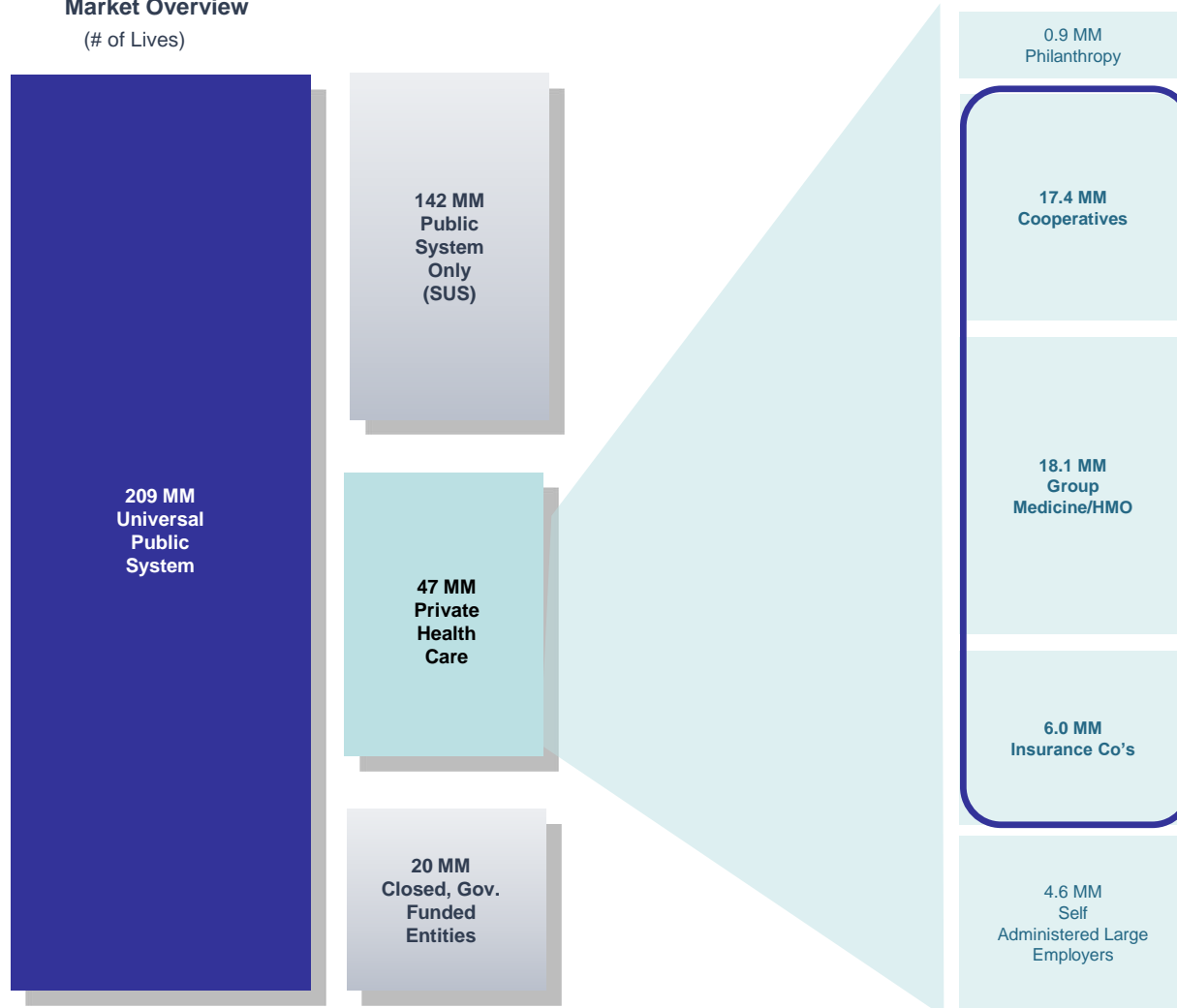
What we offer	What we offer in addition	
Operational Management	Access 	<ul style="list-style-type: none"> <li>• <u>Access to the largest hospital network in Brazil;</u> <ul style="list-style-type: none"> <li>• Service agility;</li> <li>• Monitoring of cases and hospitalizations;</li> <li>• <i>Concierge</i> project under development.</li> </ul> </li> </ul>
Market Assessment		
Consulting	Strength 	<ul style="list-style-type: none"> <li>• <u>We are a fundamental player for insurance companies;</u> <ul style="list-style-type: none"> <li>• We are on the premium and insurance claim side;</li> <li>• The D'Or Consultoria portfolio includes more than 1.5 million lives.</li> </ul> </li> </ul>
Risk and Health Management		
Marketing	Technology 	<ul style="list-style-type: none"> <li>• <u>IRIS and CRYSTAL – preventive insurance claim management and auditing of medical accounts</u> (a market innovation);           <ul style="list-style-type: none"> <li>• App for the end user;</li> <li>• Operational system integrated to the providers' database and Human Resources operational systems.</li> </ul> </li> </ul>



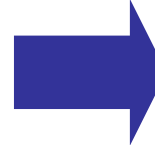
# **The use of data intelligence to tackle risks and reduce costs in healthcare**

# Brazilian Healthcare Market

Market Overview  
(# of Lives)

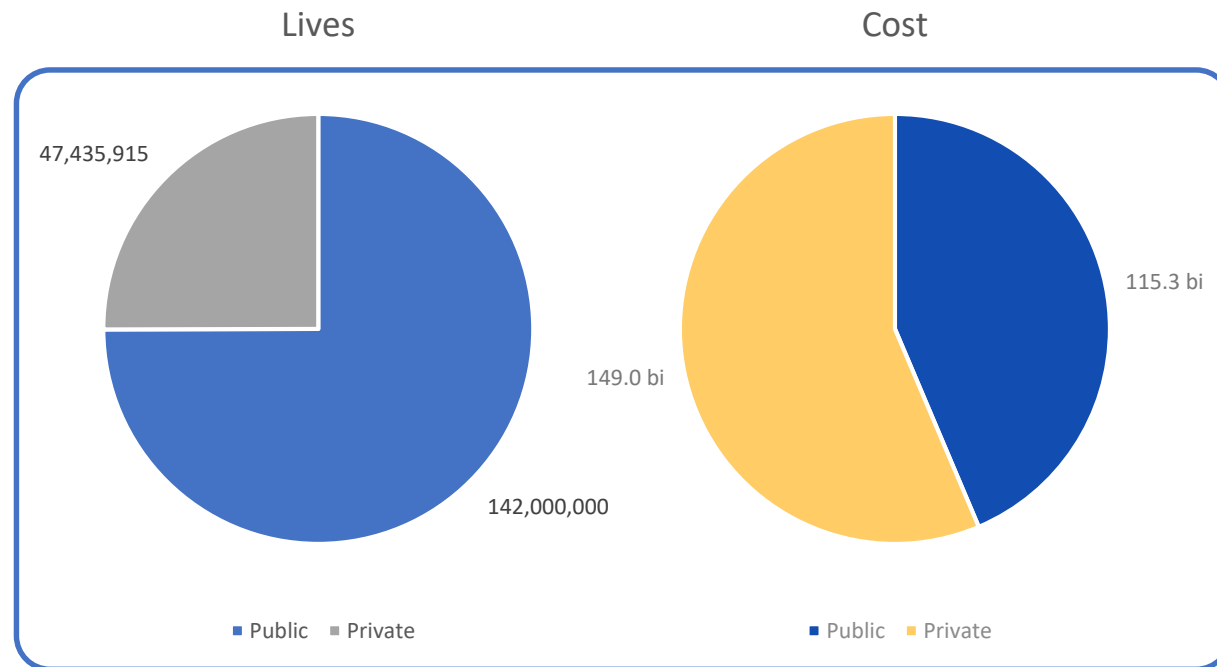


Market Size



- ✓ **Public System is funded by the Federal Government but managed locally by state or municipalities**
- ✓ **Private Health Care Market is regulated by the ANS**
  - coverage has been standardized
  - price adjustments for the individual segment (aprox. 22%) are controlled
  - group contracts can only be purchased through employers, unions and professional associations
- ✓ **Second Largest Market in the world**

# Brazilian Healthcare Market: Private and Public



- **Private health:**

- Smaller portion of lives
- Much higher cost per member per month
- 156,000 beds
- +80% financed by employers

- **Public health:**

- Larger number of lives
- 337,000 beds
- Informal employment, small and/or rural businesses and unemployed population
- Serious financing problems

# Public Healthcare in Brazil

## UNIVERSAL COVERAGE

All the public network would serve the population in universal nature, without restrictions or provisions of coverage;

## EQUITY

Equality of Services, everyone would have access to the same type of coverage throughout Brazilian territory

## NETWORK PROVIDERS

The SUS includes not only the federal health networks, but also public networks of states and municipalities

## MILITARY NOT INCLUDED

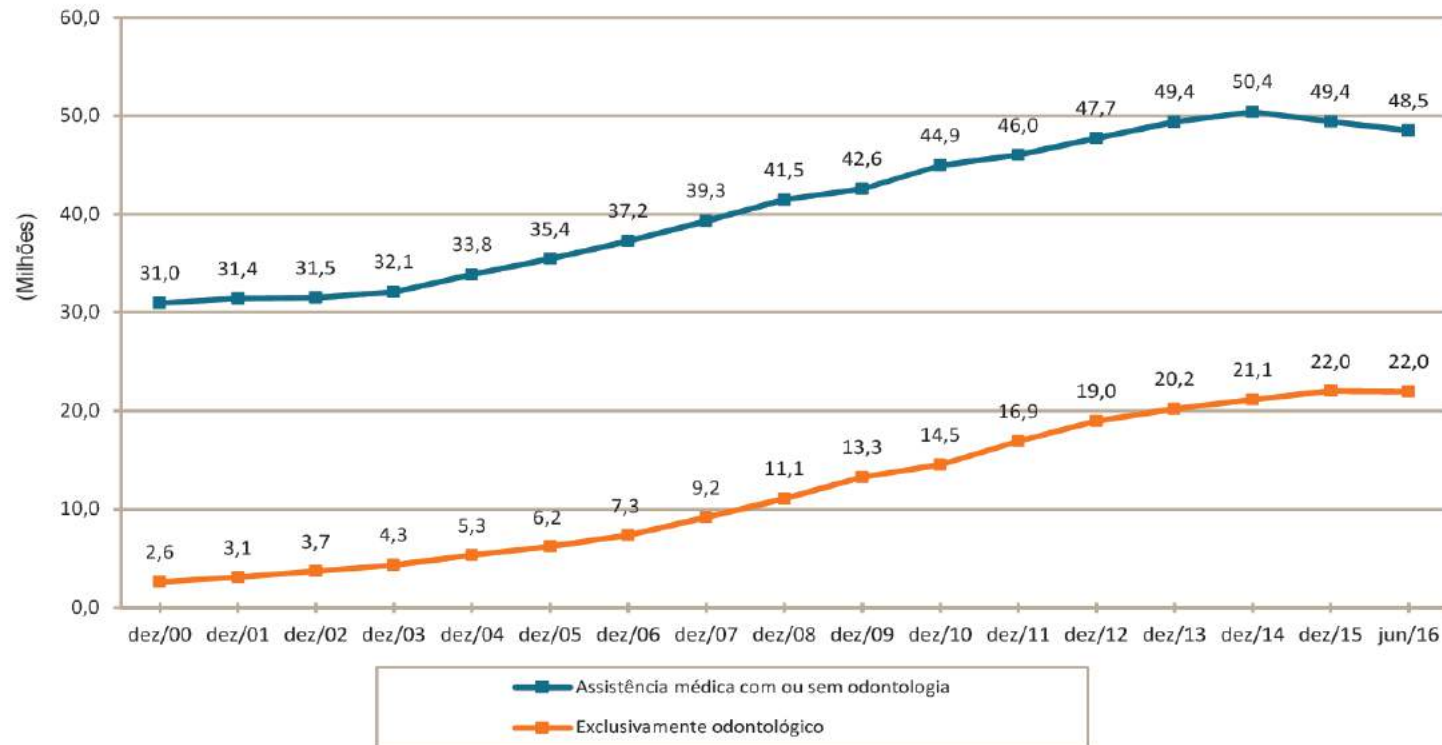
Medical subsystem of the armed forces remain isolated, not part of the SUS

# SUS



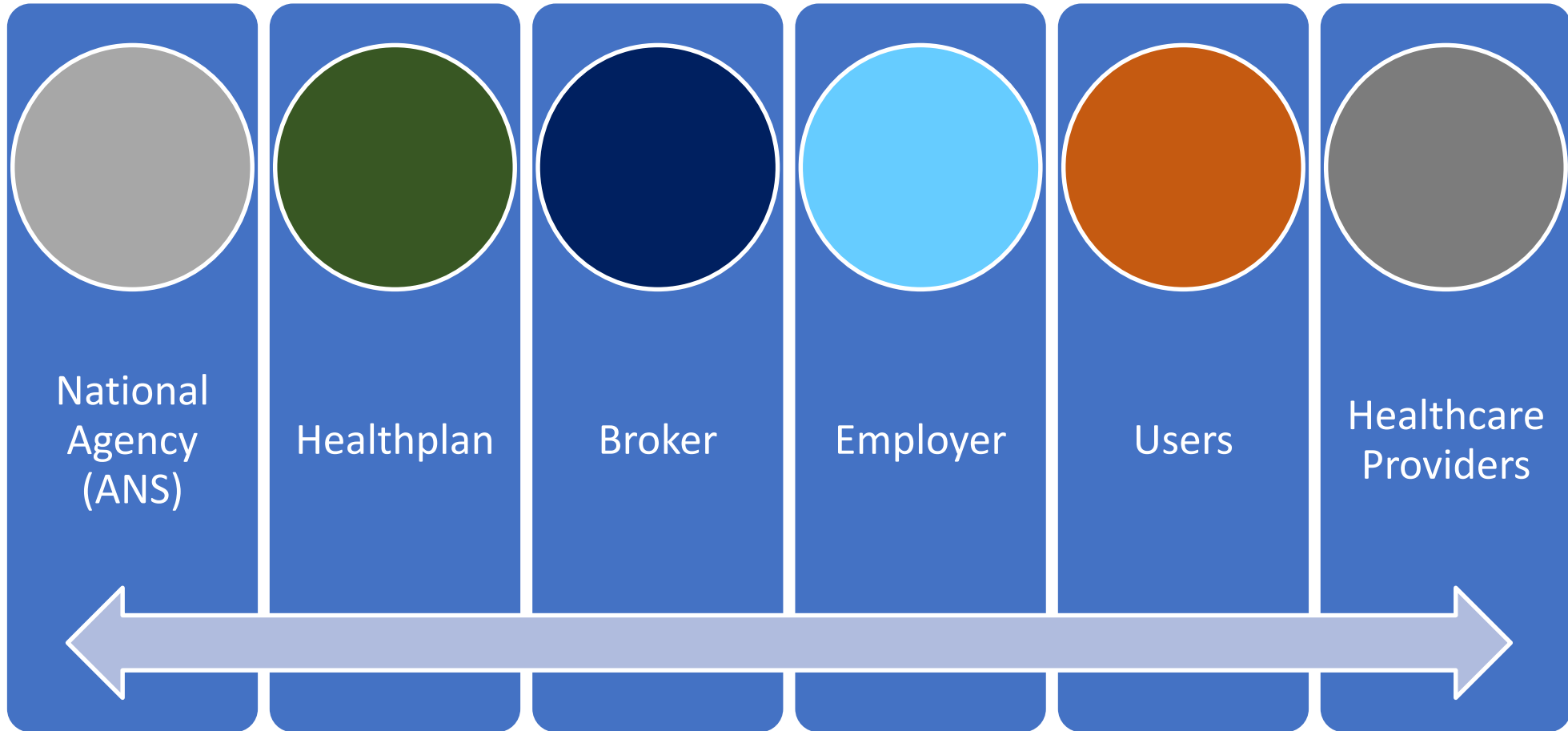
# Private Healthcare in Brazil

## Beneficiaries of private healthcare plans Dec/2000 – Jun/2016

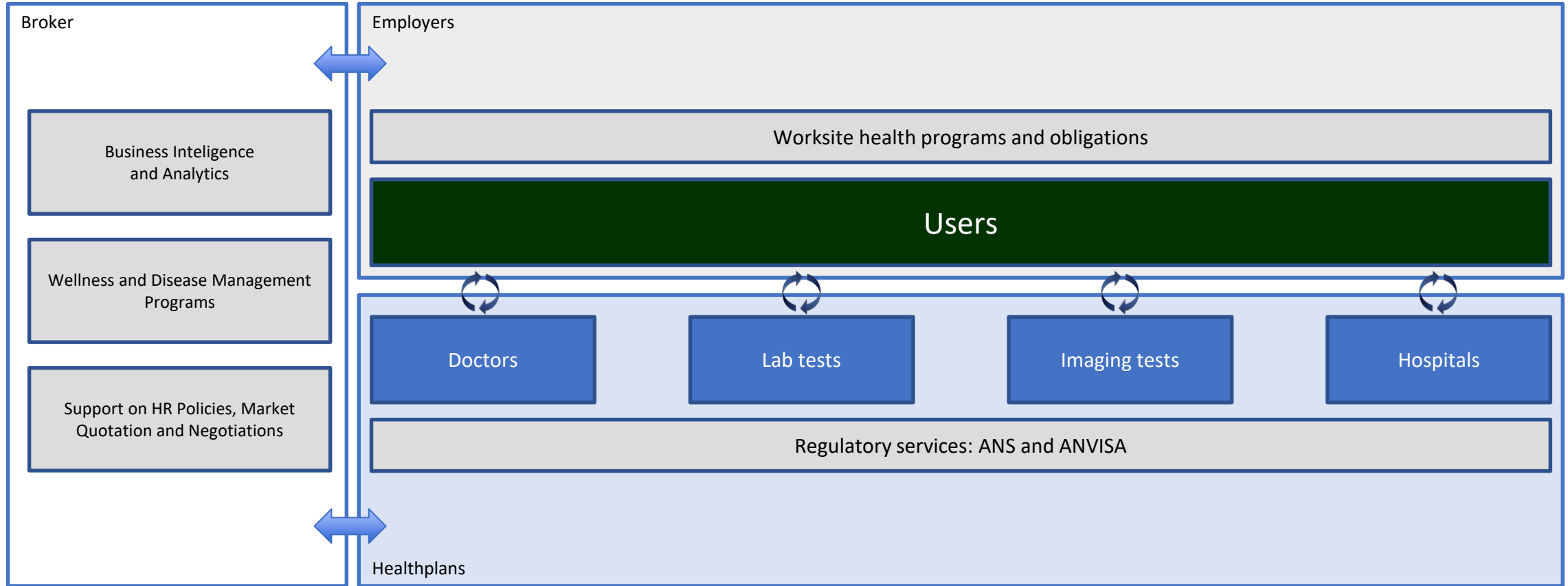


- Growth from 2000 to 2014
- Brazilian economic crisis causes reduction on lives covered by private plans
- 1,9 million users left the system, mostly because of unemployment
- Millions downgraded their healthcare plans

## Private Sector: Players



# Private Sector: Players and Services



# Healthcare Market in Brazil – Private Sector

## Medical Inflation x Official Inflation Rate

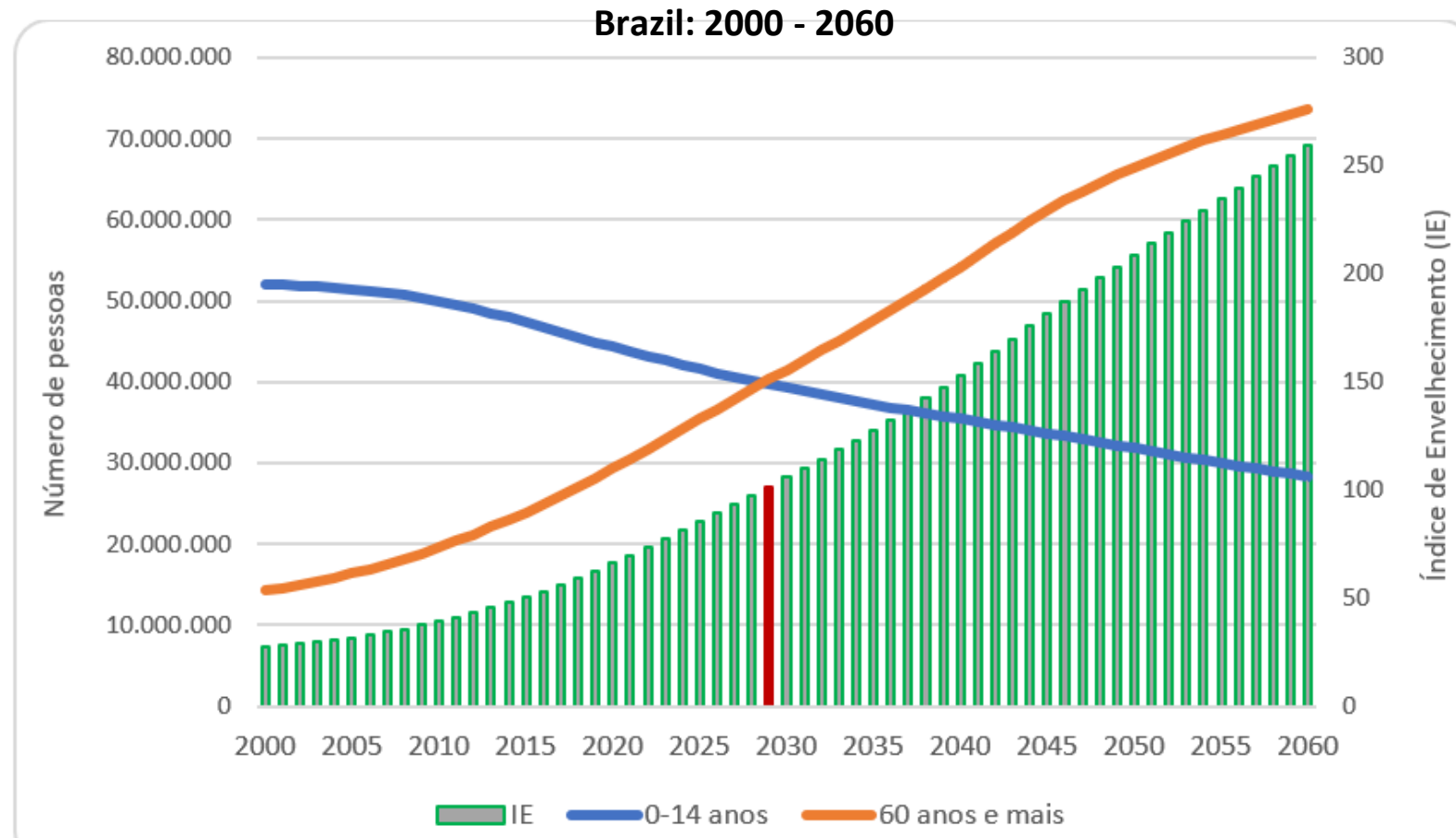




# Healthcare Market in Brazil

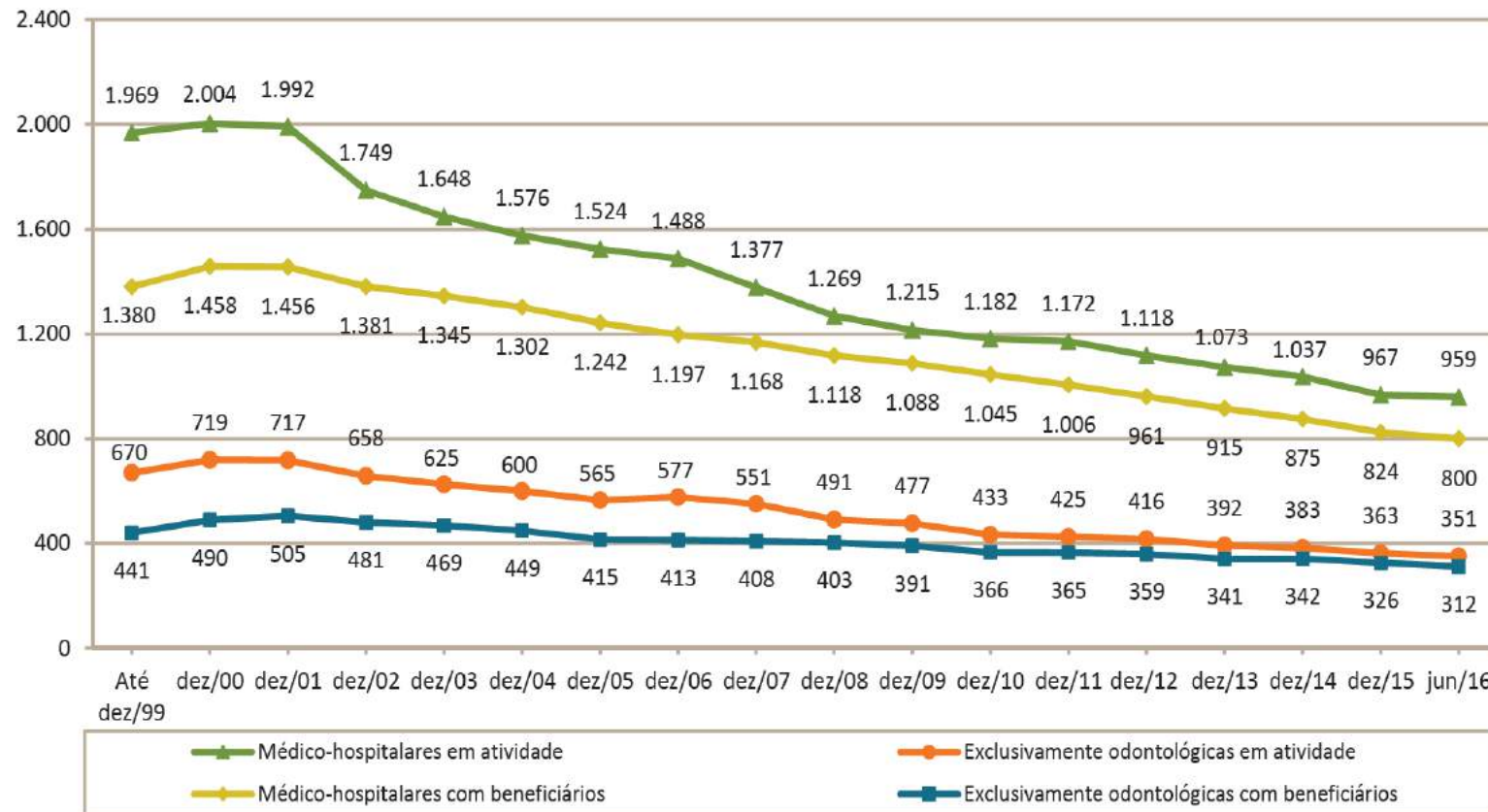
## Demographic Transition

Number of young people (0-14 years) and old people (60 years or more) and Aging Rate



# Healthcare Market in Brazil

**Number of healthcare plans  
Dec/2000 – Jun/2016**



Sources: ANS 2016

Large number of healthplans, but most are regional

Handful of healthplans with quality and national coverage

Safe and up-to-date medical providers are mostly concentrated in SP and RJ

Medical representative institutions withhold information technology advances and strongly protect physicians

Few data to analyse quality and cost-effectiveness of providers and healthplans

Shift of funding responsibilities from public → private sector

## Healthcare Market in Brazil

- **Others Issues:**
  - Asymmetry of information;
  - Judicialization;
  - Fee-for-service.

# And what does 'doing right' mean?

## STRATEGIC MANAGEMENT

- Deep understanding of health profile of employees and families
- Alignment of health benefits' policies and other HR actions

## HEALTH INFORMATION TECHNOLOGY

- Integrated approach for all data available
- Detailed mapping of risks and improvement opportunities
- Monthly evaluations of costs

## TARGETED ACTIONS

- Focus on stimulating preventive measures instead of fighting high cost medicine
- Effective communication with Employees/Beneficiaries to enhance positive behaviors

## Economy

- The era of merges and acquisitions: 40% of private equities went for health
- Substitutes for biological medications: lower cost per unit but larger number of patients

## Technology

- Mobile care: healthcare mobile tools are bursting and Brazil is avid for more
- Medical devices call for more attention towards information safety
- New databases should be integrated to rise new insights on how to better manage populational and individual health

## Behavior and value-based approach

- Upcoming changes on how we pay for healthcare (cost-based to value-based) will drive providers towards more quality and efficiency
- This value-based approach will require a better understading of community health and needs
- Behavior health actions are top strategy for payers to avoid waste, control costs and enhance health

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## Savings in the 1<sup>st</sup> year



Health programs integrated to the outpatient facilities

R\$ **700** thousand  
Hospitalization management

R\$ **300** thousand  
Control of elective surgeries

R\$ **900** thousand  
Pregnant Women's Program



Health Programs: By Your Side

Actions in the 3 prevention spheres:  
primary > secondary > tertiary

R\$ **708** million  
in 7 months



Benefit policy rearrangement and contribution in the break-up process of companies belonging to the group

R\$ **19** million

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## Savings



Globo Network

R\$ **1.3**million  
Second medical opinion

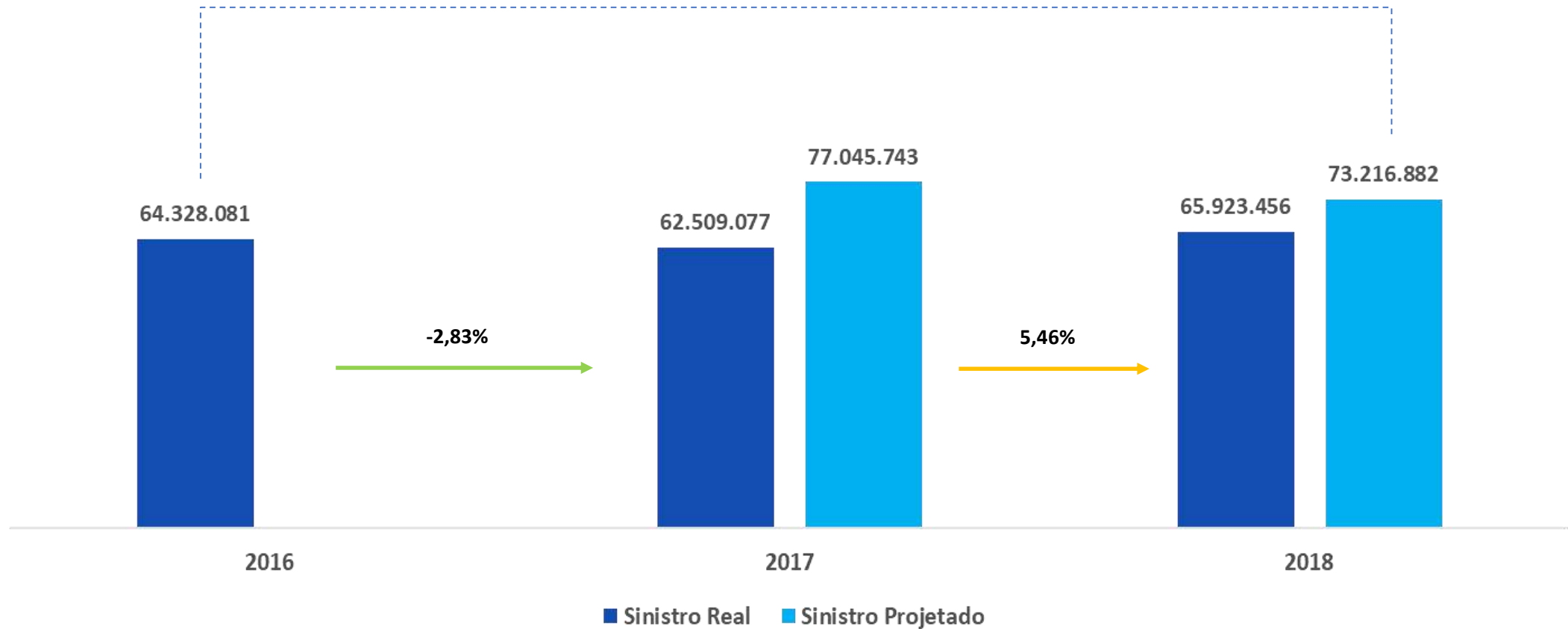


R\$ **3.6**million  
Price adjustment negotiation



R\$ **14.2**million  
Price adjustment negotiation

Avoided cost of R\$ 21,8 millions (15% of total claim)





Avoided cost of R\$ 9,4 millions (6% of total claim)

