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**Mr. Julio C. Ortiz**  
Partner, Fulcro Insurance, Inc.

Julio C. Ortiz is Partner in charge of the Benefits Practice. He managed the group and health division in Puerto Rico office of a major international insurance company. He holds the Health Insurance Association Professional and the Managed Health Care Professional designations. He studied Business Administration in the University of Puerto Rico and has over 30 years of experience in the medical and life insurance fields.