



**JULIO C. ORTIZ, MHP, HIA**

Julio C. Ortiz is the partner in charge of the Benefits Practice of Fulcro Insurance. Prior to this, he managed the Group Accident and Health Division in Puerto Rico office of a major international company. With over 30 years in the business, Mr. Ortiz has experience in association business, employee benefits and in employee pay-all programs. He has created innovated funding arrangements to serve medium size and large customers; he is also credited with being a pioneer in development of dual options alternatives for group health insurance programs offered by the employers.. Additionally he is developed innovative products for their office in Dominican Republic and their operations in United States. Under his leadership Fulcro has become the largest locally owned employee benefits brokers. He holds a Health Insurance Associate and Managed Healthcare Professional designation from the America's Health Insurance Plans, a mayor US Trade Association. He studied Business Administration at the University of Puerto Rico. Mr. Ortiz has been involved in several charities, currently he is member of board directors of Fundación CAP, Inc.