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EURO-CENTER
Local Assistance - Worldwide



The Global Insider



Mads Fischer
CEO

Rooted and progressive

Euro-Center Holding

Another landmark was celebrated last month with Euro-Center Cyprus' 25th anniversary. EC Cyprus has played a central role in the touristic countries bordering the Eastern Mediterranean throughout this time, and in recent years adeptly expanded with expatriate services, emergency assistance and network management in the UAE. It was a pleasure seeing the whole team in Larnaca again.

Our 2017 summer season provided a record number of cases, not least from our new Finnish and German language platforms at Euro-Center Helsinki and Prague. New contracts with various third party assistance and insurance companies across the globe also added to the volume. Clearly, business leads to new business recommendations and we are very grateful for the positive recognition we get in the industry.

We now offer security services as an add on to emergency medical assistance and the interest from current and potential customers has been overwhelming. In conjunction with reputable security companies, we have hit the ground running ready to assist our clients' policyholders as well as non-insured with security training, tracking, active security assistance, K&R negotiation and much more.



Superuser Conference participants from EC New York, Bangkok, Sydney, São Paulo, Madrid and Istanbul.

Increased business also requires stringent internal streamlining. Our annual Superuser Conference, which consists of key operational staff from all Euro-Centers, was held in October and focused on IT solutions and streamlining of claims processes. It was inspiring to see such a motivated group of employees who genuinely strive to coordinate and improve our customers' experience.

In this edition of the newsletter, we have chosen a selection of updates from our offices in Istanbul, Sydney and Madrid, as well as our IT department in Prague. Enjoy the reading.

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Security services

In a world challenged with security threats, and increased travel to global hot-spots, individuals and companies require effective security protection.

Euro-Center now offers the full package of security services worldwide through partnerships with renowned security companies based in the United Kingdom.

The security services are closely tied in with our medical assistance services and global provider network. Activation happens via our Alarm Centers.

Services include 24/7 tracking and monitoring of people and assets, e-training, executive protection and crisis management: extortion, kidnap & ransom, terrorism etc.



Ayce Birercin
General Manager

Euro-Center Istanbul

Euro-Center Istanbul is responsible for some of the world's hot-spots including Syria, Iran and Iraq. Some would argue that Turkey currently falls into this category as well. General Manager Ayce Birercin gives her comments on navigating two of them.

Rebuffing Turkish provider demands

Since the attempted coup d'etat in July 2016, Turkey has remained in an official state of emergency. Frequent police checks in cities and touristic areas, as well as negative media attention saw tourism decline with 40% in 2016. Another slow summer season followed this year, but it was politically peaceful and the lookout for next year is positive.

With fewer tourists, our key medical providers are feeling the pinch. In an attempt to cover their sudden income gap, many demanded higher price agreements this year. Some of our competitors ended up with price agreements up to 200-300 % above the Turkish Medical Association rate. Euro-Center Istanbul was of course also confronted with same demands. It has taken significant time, tactics and negotiation skills, but we are proud to say that Euro-Center Istanbul managed

to keep status quo across the board of our preferred providers. Coupled with the Lira's devaluation against the EUR, we have made the Euro-Center Istanbul claims costs particularly attractive.

The battle is not over and we will continue pulling all our strings to keep pricing equally low next year. But hopefully our sun and beaches will prevail over visitors' hesitation and we will see normality return.

Finding our way in Iran

Euro-Center Istanbul

Almost two years ago, Iran opened to international business after a decade of economic isolation. Provider network queries instantly poured in.

And indeed, incremental developments are encouraging. This includes the reestablishment of some international embassies, more international flights into Tehran, international business deals regarding infrastructure, oil/gas etc. But doing business in Iran remains difficult, also in the healthcare sector.

During Euro-Center Istanbul's site inspection to Iran this year, we therefore had to apply our local know-how in full force and find solutions that live up to the Euro-Center standards of cashless service and minimum use of TPAs. Thus, the biggest challenges are that Iran is still blacklisted by the FATF. The US primary sanctions on Iran remain in place, which means that bank transactions to Iran are practically impossible, especially if transactions involving US Dollars. This poses a significant hindrance to of trade relations with Iran and for Euro-Center it makes the development of direct relations with Iranian medical providers cumbersome.

"Companies such as Euro-Center, which adheres to EU- and global regulations on anti-money laundering, as well as regulations and regulations aimed at countering the financing of terrorism, can only make payments to foreign Iranian

accounts following a strict background check on the owners of these accounts. This includes a background check on the ownership of the Iranian provider in question rendering the medical services", explains Anders Lindgaard, senior legal counsel at Euro-Center. In addition to the challenges we are faced with

when dealing with providers in Iran, many Iranian hospitals do not even accept domestic guarantees of payments, let alone foreign ones.

Despite these hindrances, Euro-Center Istanbul has solutions. We have entered into a cashless service agreement with an excellent embassy GP in Tehran, who also runs a clinic in the city. Furthermore, we have a good price agreement with a reputable TPA, which we can use while striving to extend our direct network as and when the business climate warms up.



Tehran school girls, by Ayce Birercin

The Iranian healthcare sector has three layers:

- A premium private sector comparable to western standards with regard to equipment, supplies and facilities, as well as often internationally trained doctors. This is the more pricy option, but cheaper than in Turkey.
- A second level of private sector healthcare, which still provides good service to patients.
- A public sector owned by different sectors of government, funds and unions. These providers offer a varied quality of service.



Kevin Terret
Operations Supervisor

Do you utilize all the data you access?

Euro-Center Holding

Euro-Center and our customers store increasing amounts of data. At the same time, it is becoming more and more complex to select and analyze the data relevant for one's own needs.

In acknowledgement of this, Euro-Center is now using a cloud-based business analytics service called Power BI. Our customers may now, dependent on the contractual setup with Euro-Center, experience their data in visually user-friendly statistics and graphics. Power BI is accessible from any IT platform.

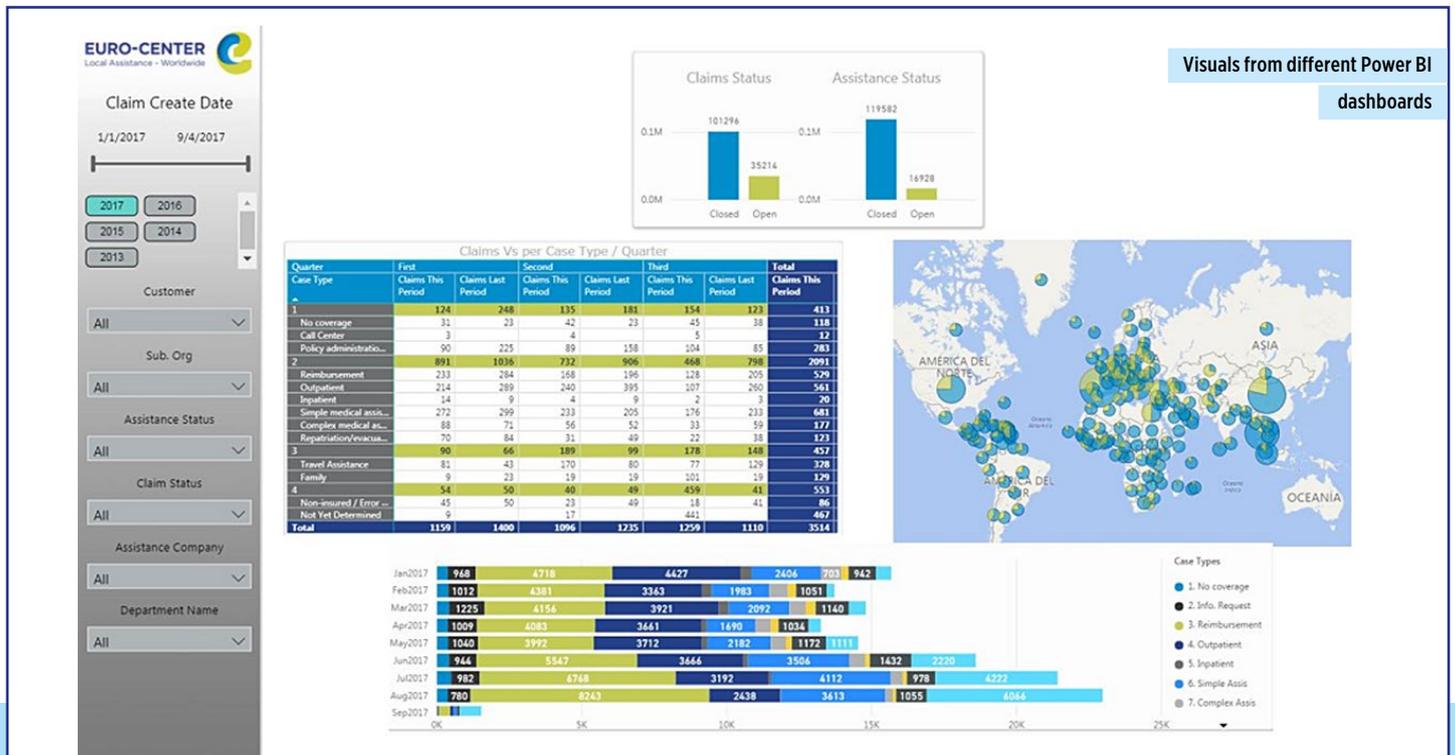
Data compilations include:

- Claims created in a given period
- An interactive world map showing claim locations
- Geographic locations with higher claims frequency
- Claims created compared to previous period
- Claims created per case type
- Claims created per policyholder age
- Provider invoices paid, including cost containment, in a given period
- Fees invoiced in a given period
- Many more features

We have filtered the available dashboards in order to provide the best and most relevant experience possible for our clients.

The feedback received from customers who have tested this service has been excellent. We are therefore excited about selling these benefits to our customers, whether it be insurance, assistance companies or self-insured corporate companies.

For more information please contact commercial@euro-center.com



Graciela Ayllon
General Manager

New location for Euro-Center Madrid

Euro-Center Madrid

On 12th October 2017, Euro-Center Madrid went live in our new, bigger premises at Isla Graciosa 1 in San Sebastian de los Reyes, Madrid.

The move to bigger and more modern facilities were necessary to continue servicing our increasing portfolio of valued clients in the best possible way.

The transfer of an emergency medical call centre is no small feat, and we are proud that it went smooth and wholly uneventful. With the move we also implemented a new telephone system and other state of the art call centre technology, enabling improved recording and reporting.





Bodil Fricke
General Manager

Euro-Center Sydney

Paris in the Pacific; New Caledonia Site Inspection

Euro-Center Sydney

Euro-Center Sydney has seen an increase in activity in New Caledonia, a Pacific Island and French Territory, only 3 hours from Sydney by air. In July, we therefore conducted a site inspection with one of our French team members.

Euro-Center Sydney services a number of expats, expat-NGOs and ad hoc business travellers stationed in the capital city Noumea. In recent months, there have been some significant changes in the medical services and hospital 'landscape' in New Caledonia, including hospital closures; the amalgamation



View of New Caledonia, by Bodil Fricke

of three private hospitals into one, with the new facility currently under construction; and the opening of Medipole, an impressive and well-equipped public hospital with a high level of care.

Euro-Center Sydney has seen a number of recent evacuations to New Caledonia for medical treatment from neighbouring Pacific Island nations lacking specialist care and facilities. These include childbirth and premature deliveries - expats in Vanuatu often travel to Noumea for access to neonatal ICU specialist care.

In response to this, Euro-Center Sydney has secured favourable cashless arrangements with air ambulance and transport providers, as well as hospitals, doctors, dentists, laboratories and pharmacies in New Caledonia.

Increase in drowning cases in Australia

Euro-Center Sydney has seen a significant increase in cases of drowning and near-drowning in Australia in the summer season of 2016/2017.

New South Wales reported a staggering number of incidents last season, which nearly doubled in some States, compared to the previous year. These include beach drownings, as well as river and backyard swimming pool accidents. In just two weeks, Euro-Center Sydney handled four drowning cases, which took place in Melbourne, Sydney and Cairns.

The Australian summer can be harsh – the sun and the beach pose greater risks than non-locals anticipate. At the beach, people do not realise how quickly currents and rips can pull a person from shore.

We encourage visitors to follow local advice: swim between the flags, read and note any warnings, e.g. beaches may be closed due to strong currents. We also recommend using sunscreen and staying out of the sun during the hottest period of the day.

We are currently preparing for the upcoming southern hemisphere summer and hope clients' policy holders are more cautious this season.

<https://www.royallifesaving.com.au/facts-and-figures/key-facts/locations/beach-safety>



1st WINNER:

Marina Watanabe,
senior assistance coordinator, Euro-Center
São Paulo: the façade of partner provider Albert
Einstein Hospital in São Paulo, Brazil.

WINNERS of Euro-Center

2nd WINNER:

Anna Czarniecka-Gevorkjan,
senior billing specialist, Euro-Center Prague:
Pediatric ambulance, Medicalcare24,
Warsaw, Poland.

photo competition of provider images



We received many excellent submissions and it was difficult to choose a winner. Some images were taken by EC employees themselves and some obtained with permission from providers.



Lighter case handling moments

Legal assistance request to EC Prague:

Policyholder called from a toilet cubicle at a casino. He had spent the night – and his money – at the casino, and could now not pay his bills. He was too afraid to leave the cubicle as the security personnel were watching him. Could he please have some legal advice on his situation?

Anything is of course possible:

Policyholder emailed EC Prague a prescription and asked when the staff would deliver the medicine to her address.

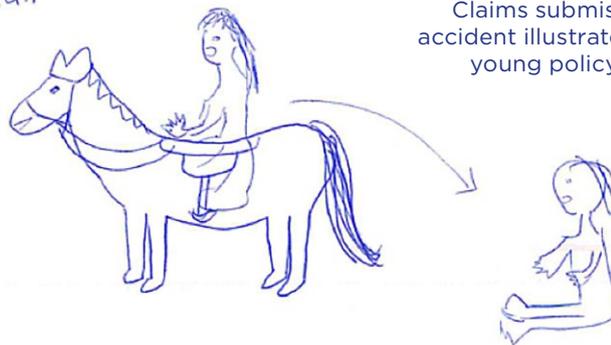
Query from policyholder, to EC Cape Town:

A monkey stole my sunglasses. Must I claim theft or robbery?

4. Detailed description of the accident, including a drawing where applicable

Do not simply refer to the police record! Continue on additional sheets if necessary.

Horse fall



EC São Paulo:
Claims submission of accident illustrated by a young policyholder

Pachuca, Hgo. - 20/03/17

Place and date

Signature

