



**EURO-CENTER**  
Local Assistance - Worldwide



# The Global Insider



**Mads Fischer**  
CEO

## 2016 wrap up

### Euro-Center Holding

The year has ended and we look back on an industrious period with many developments. In a tough climate, we are proud to announce another successful year. Our case volume has now doubled in size since 2012.

Part of our corporate “ECHO” strategy set out in 2011 was to allow Euro-Center to go for third party business, and we have been fortunate in commencing cooperation with several international players; insurance- and assistance companies alike. More are in the pipeline, confirming our competitive edge on a global scale.

2016 was also the year where we delivered the last requirements set out in same strategy: Euro-Center Prague will as of 31 December be legally part of the Euro-Center Group and all Euro-Center companies have now been consolidated.

Naturally, Euro-Center was not unaffected by last year’s global political events and unrest: Our office in Istanbul saw a marked decrease in case volume and North Africa did not generate much business. However, we are a global organization and if tourists favour a different destination, another

Euro-Center merely services them. The same applies with corporate companies switching business location.

Our global provider network is the very core of Euro-Center. Significant investment into this network was undertaken again this year, and many countries and providers were inspected. We know that mere desk research simply does not cut it! Substantial efforts were also put into consolidating our network within our strict corporate network guidelines, ensuring that we stay unmatched in the business.

Innovation was not left behind, and we are proud of our new travel app solution, enabling google-maps to feed into our selected, preferred provider network. This most beneficial tool for policyholder steerage as well as our new online claims tool were well received by our shareholders.

None of this could have been achieved without the combined Euro-Center team-spirit and much appreciation goes out to all Euro-Center employees, as well as customers and our many providers. We look forward an exciting 2017 with you.

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**Graciela Ayllon**  
General Manager

## Euro-Center Madrid turns two

### Euro-Center Madrid

It has already been two years since we were made part of the Euro-Center Group, and what energetic and positive years!

Initially, our focus was to adapt our processes to fit within our new group. Now, with an increased business interest in our assistance operation, reinventing and updating ourselves is a continuous process: In the last year, our case volume increased with over 60%, originating from our existing customers as well as from new clients. We are also proud of having gone live with our Danish and Swedish assistance platform for two of our Scandinavian insurance clients.

I believe our long experience in finding solutions and the mutually close cooperation with our customers has, supported in developing positive results.

Scandinavians travelling may suddenly meet challenges on their way. Water-loving children diving in the pool can suddenly experience problems with their ears. The friend who likes to whiz down the slopes can end up with a broken leg, and nature lovers can suddenly end up with insect bites all over. Cases may also be complex: The happy couple on a weekend in London sees the husband air evacuated following a stroke. A friend calls about a death case that requires repatriation of remains from Thailand. All kinds of cases are handled with compassion and professionalism at the Nordic Assistance Platform in Madrid.

### How can an emergency platform be useful?

All our clients' policy holders can contact the assistance services when they are abroad. They may call for terms and conditions of the insurance, or merely for advice. If they need to see a doctor, we can advise of a reliable place of treatment. If policyholders find themselves in peril, we support and guide them. It can be a great comfort to talk the situation through with a Danish or Swedish-speaking coordinator, but also to receive assistance with any language barriers at the travel destination. Therefore, the assistance platform offers support through cooperation with the local Euro-Centers worldwide. It is after all easier to communicate with a Chinese doctor in Chinese from China.



Euro-Center Madrid team

Our next objective is to keep improving. We did put in significant efforts, but there is always room for changes

and we continuously strive to better ourselves towards our customers and end-users.



**Agnieszka Katrine Larsen**  
Assistance Coordinator

## A helping hand to Scandinavians abroad

### Euro-Center Madrid

The phone rings, the sound of computer keyboards is loud, several languages coalesce in the room. The assignments are not the same as yesterday, and you can never predict the day. Assistance coordinators are having conversations everywhere. Policyholders need advice and guidance. Some employees are smiling, others are expressing sympathy. Time flies, and before you know it, the day is over. You can go home with a satisfying smile. That's how it feels to work at the Nordic Assistance Platform at Euro-Center Madrid.

### Euro-Center - a new strong cooperation in Spain

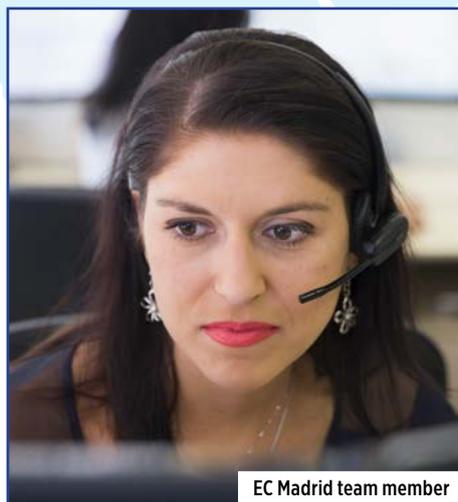
The Nordic Assistance Platform opened in 2015 as an integral part of Euro-Center Madrid. The advantage of this initiative is substantial. We work across the globe and thus various cultures and languages. Having knowledge of procedures in different countries is essential, enabling us to provide policyholders with the swiftest and most effective assistance possible. Skilled partners anywhere in the world is the essence of the platform.

### A strong cooperation creates great results!

Euro-Center collaborates with a worldwide network of clinics, doctors, hospitals, transport providers etc. All these partners make case handling smooth and effective: If we arrange a complex repatriation, relevant documents from the provider is essential to ensure that repatriation takes place under the right conditions. Cooperation with the medical providers around the world therefore plays a significant role, and the local Euro-Centers assist us in this respect. Thus, the health system in the United States requires a different type of case handling than for example the health system in Thailand or Europe.

### Every day brings exciting challenges

Working on an assistance platform in a cross cultural environment like ours is exciting, unpredictable and always challenging. Even though case handling must take place at high speed, there is always time to keep up with developments in every specific case. Being able to provide support and help Scandinavians through difficult times is very rewarding, and the joy and gratitude one experiences from customers, is worth gold.



EC Madrid team member



**Jan Miklos Kovacs**  
Operations manager

## Euro-Center Bangkok

### Thailand in mourning

**Euro-Center Bangkok**

Thailand is experiencing a unique situation after the Thai King Bhumibol's passing on 13 October, where the country was thrown into widespread grief. A 30 day official mourning period was announced by the government. While businesses and the tourism industry continued unhindered, it was in a somber atmosphere: No joyful events were held, no loud music played, no bright lights displayed and some events and venues were cancelled, delayed or closed.

There are no restrictions or changes in life for travelers to Thailand, and the influx of visitors is still substantial to Bangkok, Hua Hin, Phuket, Pattaya, Chiang Mai and the many beautiful islands and sites around the country. Airports also continue service as usual, and we are all ready for the upcoming high season. But just a word of warn-



City Hospital management  
with EC colleague Phimpaka Moore, Myanmar

ing: We do stress the importance of showing respect to the monarchy and Thai culture - more so than usual. Disrespect can in some situations be regarded as an offence and is subject to Thai law.

The Thai people continue in unison to pay respect to the late king, and many still wear black, carry ribbons or commemoration bracelets. Hundreds of thousands are expected pay homage to the body at the Royal Urn, located in the Throne Hall in the Grand Palace in Bangkok, and the number of daily visitors are estimated at 30.000 - 40.000. Foreigners are also welcome to attend the Throne Hall, but do expect long hours of waiting. The cremation of King Bhumibol - also titled King Rama IX - will only take place after at least a year from his passing.

The Crown Prince Vajiralongkorn acceded the throne on 1 December and will become King Rama X. His coronation is however not expected before after the cremation of King Rama IX.

## A brand new network in Myanmar

**Euro-Center Bangkok**

Although trade restrictions and other economic sanctions on Myanmar eased following the instalment of a non-military government in 2010, we are only now

seeing a real growth in terms of client interest and policyholders. Compared to last year, our claims volume in this country has increased with over 300% and we are expecting a further significant in-

crease in service activity in the upcoming year and years.

Euro-Center Bangkok is now not only servicing travellers, but also corporate groups with cashless service solutions: We recently made a tailor-made network for a corporate group with 50 policyholders in Mandalay, including two hospitals and a dentist. We achieved this with only three days preparation, a site inspection as well as visits to the corporate group - all within one week!



Ambulance from Pun Hliang Hospital in Yangon, Myanmar

At the same time, we have corroborated our hospital network in Yangon following another site inspection, and upgraded our emergency response plan for Myanmar. Evacuations from Myanmar are still required in complex cases where adequate care is not available and better solutions recommended in Thailand and Singapore. We have inspected over 30 providers across the country and carefully selected 10 to enter into agreement with. We are open for business in Myanmar!

Whether tourists are packing bikini and sunblock or dusting off the snowboard, our two European Euro-Centers are in full swing for the winter season. Here are our observations for the season.



**Hanne Stender**  
General Manager

#### Euro-Center Mallorca

Euro-Center Mallorca is responsible for ski- and summer destinations, but following the Arab Spring in Tunisia and Egypt, our busy summer destinations are also our busy winter destinations. The winter season is especially busy on the Canary Islands where the temperatures stay pleasant throughout the winter. The assistance services required there are uncomplicated and our provider network excellent.

This has given rise to a new type of business: receiving medical air evacuations out of West Africa. The close cooperation between Euro-Center Cape Town and our office found that Spanish AA

## Canary Islands – tourist and air evacuation destination

solutions are often cheaper compared to West African providers, and the medical providers on Canary Islands highly skilled. Since the Ebola epidemic came to an end, AA flights from West Africa are swiftly arranged, and serious cases originating from e.g. Cape Verde, Gambia, Senegal, Liberia and Togo are now frequently transported to Gran Canaria or Tenerife.

Our colleagues in Cape Town arrange the ground handling on their continent and ensure that the patient is ready for travel. As soon as the AA has landed on the Canary Islands, we place the policyholder with the provider recommended for the diagnosis in question, coordinate

and eventually handle the repatriation – often with yet another Euro-Center.

A recent illustrative case saw a policyholder on a remote site in Sierra Leone in need of a coronary angiography. Euro-Center Cape Town requested quotes from relevant AA providers, and found our key Spanish provider favourable. We recommended a hospital on Tenerife that is also capable of handling bypass operations. This turned out to be needed. The policyholder's family came from Norway and he was eventually repatriated. Our joint decisions were paramount to the policyholder, and we also saved EUR 7000 in claims costs by choosing the Canary Islands as a destination.

*“Smooth operation! This is an example of great cooperation between us and your offices. The outcome was so good, and also the cost containment aspect was taken care of. Many thanks for a job well done”*

- The assistance company client.



Gran Canaria beach



**Chacik Gevorkjan**  
Claims and Network Manager

#### Euro-Center Czech Republic

In our experience the most ski-loving nations are the Scandinavians and adventurous Russians. And when not skiing in their own region, their favored destinations seem to be the Austrian and Swiss Alps.

Interestingly, the Russians have recently discovered also the Finish ski resorts of Levia and Ruka. We have therefore now established agreements with two state-of-the-art public hospitals specialized in traumatology. Both hospitals are open only during the winter season.

Medical care in most ski resorts is generally at a high level. But such standards of care mean higher claim costs. This is exacerbated by the fact that many private hospitals are keen to recommend and proceed with various non-acute

treatments as well. An early intervention is therefore crucial to lead the case and control cost.

Euro-Center Czech Republic's procedure is thus to transfer to a public hospital where possible. In this way the medical evaluation and urgency of the case is determined without financial motivation. This is however not without its challenges as many policyholders naturally prefer treatments at nicely furnished private hospitals. In anticipation of this, we are therefore very careful with our provider selection, which must have the same level of care as a private facility. We also approach the policy holder with consideration and empathy in this communication.

## Skiing Season 2016/17

Our procedure ensures that the medical care of EU citizens is almost free of charge: the insurer only pays any added costs. And even though, policyholders outside the EU are not eligible for free treatment, we always endeavour to steer them to public hospitals for better prices and medical evaluation.

Photo by Hana Saturkova, Euro-Center Czech Republic





**Susan Staun Lassen**  
Office Manager

### Euro-Center Cape Town

When I was on site inspection in Zambia last month, the petrol prices had increased by 50% the week prior, and my transport budget would surely soar. But no: A chance meeting with a fellow flight passenger - a notable Zambian politician, - saw me through the VIP-lounge in Lusaka and to my hotel in a diplomat vehicle with military escort; free of charge.

I decided to be adventurous and enquired at the hotel about bike rentals and Paul, the maintenance guy lent me his bicycle the first day; free of charge. The next day I randomly passed a social business called Zambike and stopped to hear if I could rent a bike. After sharing bicycle stories, they were happy to lend me a brand-new bicycle; free of charge.

## When I was on site inspection...



Susan Staun Lassen in Livingstone, Zambia

Up north in Ndola and Kitwe, the bicycle-donor was Calvin Kay; a local so-

cial worker and musician. Again; free of charge. I gratefully returned the bicycle and received some of Calvin's music from YouTube. Impressions were clearly made as Calvin is currently working on his latest song titled "Susan".

Down south in Livingstone, the hotel receptionist, Mr Kebby, lent me his bike; free of charge. The road safety warnings highlighted not vehicles - but wild animals like elephants and giraffes. Luckily, there was no such encounter, but I did have to traverse a troop of 40 baboons!

After my concerns about exceeding the transport budget, I can fairly say my free of charge transports were quite a success. Certainly within a core service of Euro-Center: Cost Containment.



**Irma Roms**  
Claims handler - Recently retired

### Euro-Center Palma de Mallorca

It seems like yesterday, when I first walked into the Euro-Center's office in Mallorca the 1st of April 1989. Now, 27.5 years later, having just retired, I will never forget my time working here.

When I started, there were no computers. But amusingly, my initial desk was the carton box of our first computer! The office then had a reception, a room for the manager, and a second room for the rest of us: 6 women - 5 of us smoking like steam engines, inside the office, of course.

The first computer was the beginning of the new era. Soon after, the office was moved to bigger premises, where it has been ever since.

I have lived the change of Euro-Center being a sustained company servicing the policy holders of our owner companies (Europæiske, Europeiska, Europeiske and Eurooppalainen) to what we are today: The Euro-Centers stand on

1st prize:

**Irma Roms,**  
Euro-Center  
Palma de Mallorca

1st prize:

**Brynild Hentze,**  
Euro-Center  
Larnaca

2nd prize:

**Rattcha Suwan,**  
Euro-Center  
Bangkok

## Storytelling competition 📍 WINNERS:

their own feet selling their local knowledge, cost containment and 24-hour services to a big number of insurance and assistance companies and their policy holders from all over the world.

One notices that the company has grown and become international when a dictionary is needed to understand bosses' titles: CEO; CBDO; CFO; COO; CMO; CIO or CCO. Also the list of employees has increased to more than 350 names, many of them quite interesting: Nopparuj, Wenli, Siripom, Svetlana, Felicia, Khalid, Anibal, Douglas, Xiaolin, Eeva-Liisa, Gudrun - these names show the internationalization of Euro-Center.

Nowadays there are not as many walk-in clients as there used to be, but fun-

nily enough, the walk-in clients are the ones that one remembers. One especially: A client brought us her fallen tooth covered with pâté from the breakfast bread - in case we wanted to keep the tooth as a proof.

For me the spirit of Euro-Center has always been: A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption in our work. He is the purpose of it. He is not an outsider in our business. He is part of it. We are not doing him a favour by servicing him: He is doing us a favour by giving us the opportunity to do so.

I am very proud of having been a part of this great company and been able to see the huge development of it, which I suspect is only the beginning!



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local know-how, assistance and cost containment.

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