

Broker Talk

Allianz Worldwide Care Broker Newsletter - Edition 1, April 2005



3 **MediLine**
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4 **Too Posh to Push?**
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5 **UK Insurance Awards**
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Welcome to the first edition of **Broker Talk**. In our continuing effort to improve the quality of our service to brokers, we are launching this half yearly newsletter to keep you informed of developments and news within Allianz Worldwide Care.

In this issue we will be looking at developments in the UAE, our win at the UK Health Insurance Awards 2004/5, marketing support available to brokers and much more.

2004 was an extremely busy time for us in terms of new clients and new developments. The first quarter of 2005 has continued with this successful growth and we look forward to working with you all to generate further business opportunities in the future.

We would like to say a big 'thank you' for all the support you have given us during the past year and we look forward to our continued success.



Ron Buchan, CEO Allianz Worldwide Care

Broker Marketing Support



Flyers available in English / French / German and Italian.

Allianz Worldwide Care understands the complexities of promoting expatriate health insurance to clients. To help you to promote our health insurance products to individuals and corporate clients, we have created broker sales flyers in English/French/German and Italian.

We hope that these documents will make it convenient for you to carry out client mail shots and where appropriate can be used in conjunction with our Corporate Sales Brochure.

We have created two marketing documents for you.

1. The "Summary of Benefits" Flyer which provides an overview of the benefits that Allianz Worldwide Care products and services provide to employers and individuals. This document is available in electronic PDF format.
2. The "Broker" flyer which contains information on Allianz Worldwide Care as well as aspects of our service offering and product benefits. This flyer has a space for you to personalise and forward to your clients. This document is available in both printed and electronic PDF formats.

If you would like to obtain copies of these documents please email your request to marketing@allianzworldwidecare.com

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Online Services Update

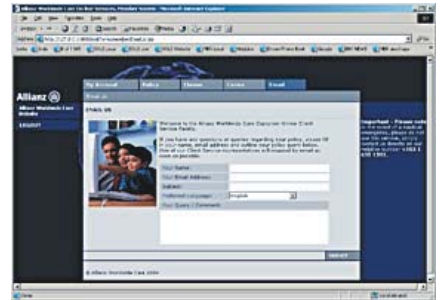
Allianz Worldwide Care's Online Services facility has been recently improved and enhanced to provide extra functionality for users. The enhanced functionality makes our Online Services more convenient for everyone to access comprehensive information on policies and benefits.

Online Services allows group members to conveniently check the status of claims, view any correspondence relating to a claim, access their Table of Benefits and Employee Benefit Guide and download forms as required. The facility also lets members check how much benefit remains payable under each benefit limit. It also allows members to view their contact details and change them online if necessary.

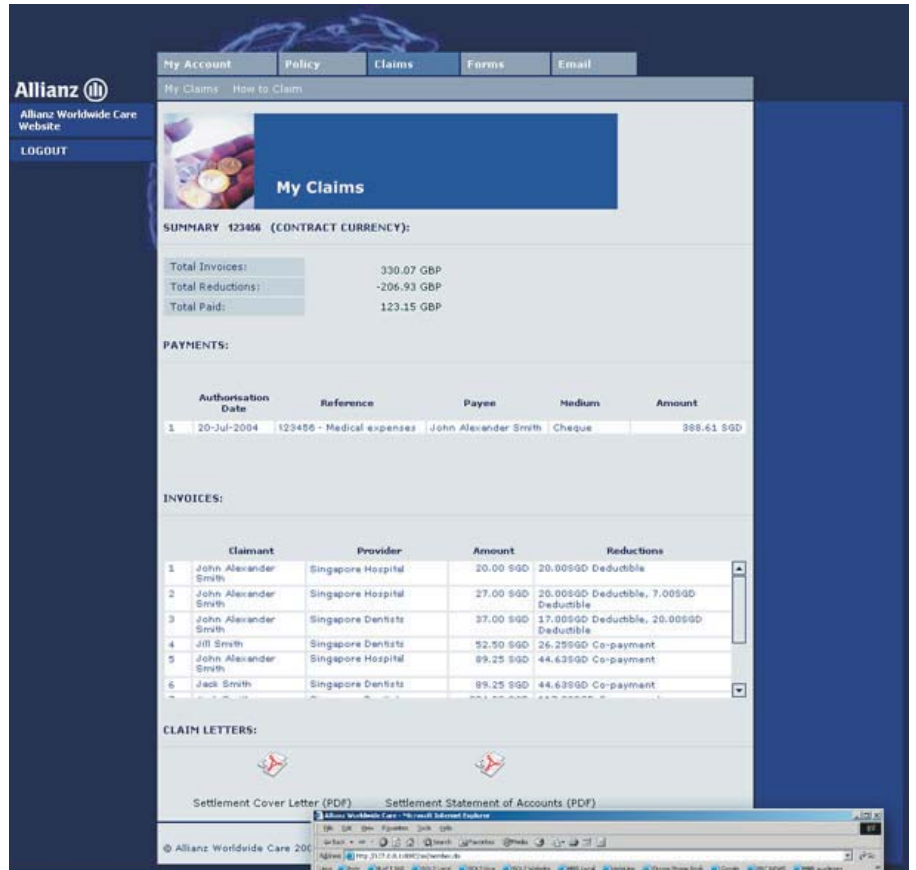
Employers can access the Online Services and search for group members by policy no, surname or employee ID. They can view the Group Table of Benefits and Employee Benefit Guide.

Groups can subscribe to the Online Services facility at contract inception or renewal. All policyholders are supplied with a username and password. Online Services can be accessed by logging on to the Allianz Worldwide Care website and clicking on the Online Services section on the bottom left of the home page. Alternatively, members can go directly to my.allianzworldwidecare.com.

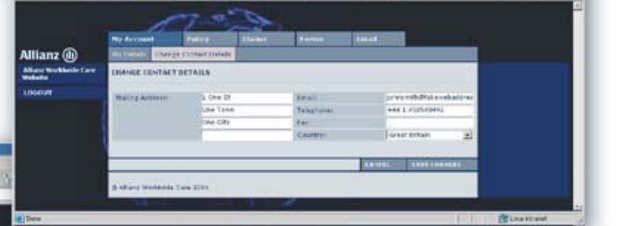
This facility will be made available to individual policyholders over the coming months.



As shown in the screenshot above, client services can be contacted directly via an email form.



Screenshot of Claims area where group members can check the status of claims and view relating correspondence.



As shown in the screenshot above, contact details can be amended by Group members online.

Summary of new features

- Check status of claims submitted
- Access Group specific Table of Benefits
- Access Group specific Employee Benefit Guide
- Download forms
- Check how much benefit remains payable under each benefit limit
- Review contact details and change them online if necessary.
- Review group members listing by policy no., surname or employee ID



As shown in the screenshot left, a new policy search feature has been added.

Upon login Group members can check their details as held by Allianz Worldwide Care.

Quality Winners

At Allianz Worldwide Care we pride ourselves on the level of service we provide to our clients and brokers. Last year we launched an initiative to recognise staff who go 'that extra mile' to deliver quality service to customers and brokers.

Every quarter, staff nominate a colleague who they feel consistently maintains high standards when dealing with customers and brokers. The winner receives a €500 travel voucher and the runners up receive a €100 shopping voucher. The winners so far are:

- 1st Quarter:** Alison Reilly – Client Services Officer, Client Services
2nd Quarter: Ana Navalon – Medical Services Advisor
3rd Quarter: Yvonne Murphy – Team Leader, Claims Administration

If you have been impressed with the service level shown by one of our staff please let us know and we will consider your comments as part of the Quality Commitment Award process.

Please email: marketing@allianzworldwidecare.com



On-call Medical Advice Service

Allianz Worldwide Care recently launched a medical advice line service, MediLine, for our members, which provides comprehensive medical advice and information on symptoms and treatments. This free, confidential service operates 24 hours a day, 365 days of the year.

One member, who had just been expatriated to Germany, rang to enquire when her son who had caught chickenpox could return to school and mix with other people. "Although my son was obviously feeling better I was unsure when he was able to mix with other children and did not want to risk sending him back to school if he was still infectious.

I rang the Allianz Worldwide Care MediLine and was so impressed with the service. The nurses were so thorough and helpful and advised me that once the scabs had dried up that my son was no longer infectious.

They also reminded me that he should not mix with pregnant women as well as people who have not had chickenpox before. I would definitely recommend this service to other expatriates looking for medical advice and tips that they would not necessarily need to go to their doctor for. The fact that the service is available in English was invaluable and speaking to a registered experienced nurse gave me peace of mind."

Members can also access the following information and advice:

- Travel information pre- and post-travel (vaccinations and inoculations)
- Advice and information on a range of lifestyle issues (i.e nutrition and dietary information,



advice on smoking and alcohol, sexual health and contraception)

- Pre- and post-treatment advice
- Comprehensive medical information database
- Patient drug information

MediLine: + 44 208 403 9970

FSA Registered and Approved



Effective from January 15th, 2005 the UK Financial Services Authority has taken responsibility for the supervision of General Insurance within the UK market.

Allianz Worldwide Care is authorised in Ireland by the local equivalent of the FSA, the Irish Financial Services Regulatory Authority (IFSRA). We sell insurance business in all EU countries under the "passport" provisions of the Freedom of Services provisions of the EU Insurance Directive. FSA have confirmed that Allianz Worldwide

Care Limited can use the "passport" under the EU Insurance Mediation Directive provisions and, therefore, will qualify as an "authorised person" under schedule 3 of the Financial Services and Markets Act 2000 (FSMA). The FSA have also confirmed that, as an "authorised person", Allianz Worldwide Care Limited

is able to have Appointed Representatives in the UK, if so required.

In summary, there will be no regulatory issues for your company in dealing with Allianz Worldwide Care Limited as we are authorised in exactly the same way as the locally established UK Insurers. Allianz Worldwide Care have met the obligations set down by the FSA by updating our policy documentation and issuing our Terms of Business Agreement to all UK intermediaries who do business with us.

If you have any questions or would like to receive the terms of business agreement, please contact us on sales@allianzworldwidecare.com or speak to your Regional Sales Manager or Business Development Manager.



MEDICAL VIEWS AND NEWS

Researched and prepared by Dr Ulrike Sucher,
Medical Director, Allianz Worldwide Care

In this section of our broker newsletter we will share with you medical facts and opinions as researched and prepared by our in-house Medical Director. Our first report focuses on the topical issue of Caesarean Sections. If there are any medical topics that you would like to see discussed please email us at marketing@allianzworldwidecare.com

Too Posh to Push?

Victoria “Posh Spice” Beckham didn’t push. Neither did the mother of all pop stars Madonna. The number of women undergoing surgical deliveries has reached an all time high. According to latest figures more than 25% of all U.S. babies, 20% U.K., 35% Latin American and 25% German babies are born by caesarean section (i.e. c-section).

The World Health Organization states that no region in the world is justified in having a caesarean rate greater than 15%. These figures have raised worldwide concern regarding the appropriateness of current c-section practice.

The medical indications for an elective caesarean are:

- Preeclampsia of the mother
- Placental abnormalities (abruption, previa)
- Breech position of the foetus
- Cephalopelvic disproportion
- Multiples
- Genital Herpes
- Life threatening congenital abnormalities

The reasons postulated for c-section performed for motivations other than maternal or foetal well being are among others, avoidance of labour pain, protection of the pelvic floor, patient or provider convenience, legal concerns of the provider, etc.

It might be interesting to know that the incidence of c-sections is significantly higher if private insurance is the expected source of payment.

A caesarean not only costs twice as much as a normal delivery (including prolonged recovery) but according to a recent Lancet study, women are 3 times more likely to die during a c-section than during a normal delivery. Haemorrhage, infection, paralytic ileus,

pulmonary embolism, respiratory distress of the newborn and adverse effects on future pregnancies are only a few of the possible consequences of a c-section.

All surgical interventions carry risks and must therefore be clinically justified and informed consent is to be sought from the patient, who has the right to refuse the intervention, even if this could result in harm or death. However, a distinction needs to be made between this negative right and the positive right to insist upon treatment that the doctor is obliged to provide.

There is no question that lives can be saved by the judicious use of caesareans but in a world of modern resources and multiple sites of medical training this development is not a sign of progress but rather of misplaced priorities.

Why should a natural process be replaced with a major surgical procedure?



Expansion into UAE

Andy Grimes has recently joined Allianz Worldwide Care as Business Development Manager. Andy previously worked in the UK with Bupa International and has a strong medical insurance background. Based in Dubai, Andy will be focusing on developing Allianz Worldwide Care’s presence in the UAE, where approximately 80% of the 4 million population are expatriates.

In July 2004, Allianz Worldwide Care established a partnership with the Arab Orient Insurance Company and launched a range of unique international health care plans for the UAE. These plans offer direct settlement for both in-patient and out-patient treatment.

Andy is based in the Arab Orient Head Office and is working to maximise business opportunities for both companies. Outside of the UAE, Andy will also be working with brokers in Kuwait, Oman, Qatar and Bahrain.

For quotes or for more information on products in the UAE, please contact Andy Grimes:

Tel: +971 506 506 172

Fax: +971 4 295 5701

Email: andy.grimes@allianzworldwidecare.com



Appointments within Allianz Worldwide Care

Allianz Worldwide Care has recently made some changes to the management structure to improve operational processes and sustain best practice within the company.

Kevin Thompson, Head of Client Services has been appointed Assistant General Manager – Operations. Reporting to Claude Daboul, General Manager, Kevin will now be responsible for Client Services, Claims and Medical Services.

James Carroll, Claims Manager has been promoted to Head of Business Process and Strategy. This new position will have responsibility for reviewing all of the company’s processes and devising systems and non systems process improvement.

Susan Landers, Product Development Manager has been promoted to Head of Marketing and Client Relations. This new role will have responsibility for marketing, product development and client relations.

UK Health Insurance Award Scoop

At the UK Health Insurance Awards in October 2004, Allianz Worldwide Care was awarded The Best International Medical Insurance Provider award. This was particularly special for us as it was you, the brokers that made the selection.



It is clear that the complex decisions which prospective clients need to make require the support of professional advice. Allianz Worldwide Care strongly supports the provision of such advice and organises its distribution strategy accordingly.

We have been very heartened by the positive reception from the intermediary community to our products and this support has enabled us to grow to a significant size in this niche market within a comparatively short period of time. We will certainly continue with our intermediary focused sales strategy in the UK and throughout the world.

And finally, we would like to thank our UK brokers for this honour.



Ron Buchan, Chief Executive, Allianz Worldwide Care (pictured centre) accepting the award from the category sponsor, Paul Hitchen, Group Sales and Marketing Director from Practiv (pictured left) with Jimmy Carr, comedian (pictured right).

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