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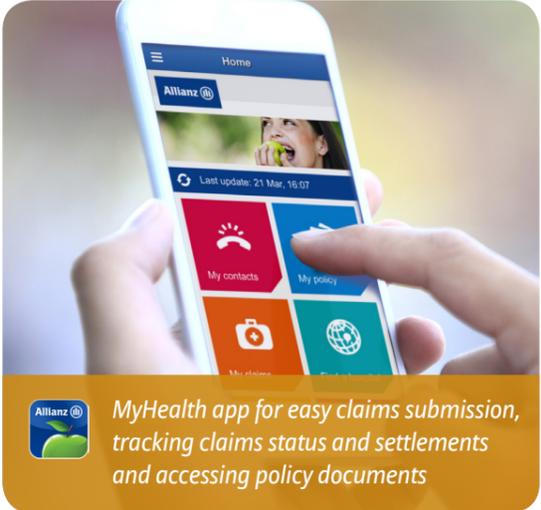
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Corporate Assistance

Don't be caught out in a crisis – it's with you every step of the way

Corporate Assistance can prove essential before, during and after international assignments, as **Martin McLaughlin** and **Alexis Obligi** of Allianz Worldwide Care explain

Picture the scene. The London-based HR team of a global technology company receives reports of a terrorist attack near its Middle Eastern offices. A number of employees in the region have not been accounted for and there are unconfirmed reports from Sky TV that ten people are dead with many more injured. Frantic family members are phoning the company's offices in both London and the Middle East and some have contacted head office in an effort to find out if their loved ones are safe.

While most people will never experience acts of terrorism, international organisations with employees working overseas need to plan and be prepared for every eventuality. Failing to do so could result in chaos, a lawsuit, reputational damage or, critically, could endanger the health and safety of the employees.

Martin McLaughlin, Business Development Manager at Allianz Worldwide Care, a specialised branch of Allianz Worldwide Partners, knows the potential risks that overseas assignments present to both the employer and the employee better than most.

"Risk can take many forms," says McLaughlin "and companies have a duty of care to their employees working or travelling abroad to assess all of the risks and put measures in place to mitigate against them."

Traditionally, the travel, security, health and wellbeing needs of employees living abroad have been managed by a mix of an organisation's departments

"Companies have a duty of care to their employees working or travelling abroad to assess all of the risks and put measures in place to mitigate against them"

such as HR, finance and risk. In turn, these departments are often supported by a mix of specialist firms, such as risk assessors, security and insurance partners. With so many parties at play, McLaughlin believes that Corporate Assistance has a vital role to play in assisting global companies with workforces overseas. Critically, Corporate Assistance provides one central focal point to monitor or manage crises.

"Who is the first point of contact for the employee? With which stakeholder does the head of HR liaise? If the issue is serious, who makes contact with the employee's family? Unfortunately, the ability to deal quickly and efficiently with an issue or emergency can be hindered by not having the correct systems in place to co-ordinate all of the stakeholders needed to deal with it. This is where an experienced team that can co-ordinate all elements of the response, both at home and aboard is critical

and is where Corporate Assistance has stepped in to plug the gap."

McLaughlin says that the first step to the effective management of any situation is a consultative one and Allianz Worldwide Care works with clients to identify and examine the systems already in place. This allows the Corporate Assistance team to review the situation in its entirety and identify the gaps that need to be filled.

"These gaps differ depending on the company, the region and the personnel," says McLaughlin. "A team heading off to Mozambique might have very different requirements to a team relocating to an office in Melbourne and we will develop tailored health, security and wellbeing solutions for each. It all starts with an assessment of who is travelling, where they are travelling to, the type of work they will be doing and then ensuring that the right systems are in place to prepare and support them."

Following recent incidents in Paris, Brussels and Tunisia, there is a new realisation that every country is vulnerable to attack and when it comes to the safety of international workforces, complacency is not an option. The need for an integrated Corporate Assistance solution has never been greater.

"There are more than 50 million expats around the world and this figure is expected to rise to almost 57 million by 2017. Global mobility is accelerating, particularly as more and more companies seek out new opportunities in overseas

"Working with an experienced Corporate Assistance provider can help before, during and after the international assignment"

markets. This means that more people are travelling or relocating for business. They need to be prepared for the move and feel safe in the knowledge that that they will be looked after if there is a problem. That is where Corporate Assistance comes in."

Security and health solutions go hand-in-hand

McLaughlin explains that the risks and the support provided can relate to either security or health – or a combination of both, and how working with an experienced Corporate Assistance provider can help before, during and after the international assignment.

"For international workforces, the provision of both health and security services should go hand-in-hand," he advises.

"What, for instance, if an employee is sent to work in an area that has a reputation for its high incidence of attacks on unsuspecting tourists and business travellers? A company has a duty of care to firstly assess the security risk and secondly, to come up with solutions to ensure that the employee will be as safe as possible whilst on assignment. In addition and as importantly, the employer needs to look at the health risks. If the employee is attacked and injured, where is the nearest hospital and what is the standard of care on offer? Who will inform the person's family and what if trauma counselling is needed?"

"Unfortunately there are still companies that look at the security risks of a region, but fail to address the health risks. Corporate Assistance services can help ensure that not only are the right teams in place to address the security issues, but that they are co-ordinated on the ground with the appropriate health service providers when needed."

Evolving solutions

Allianz Worldwide Care has taken progressive measures towards ensuring

that the days of the insurer acting purely as an indemnity provider are a thing of the past.

Alexis Obligi, Director of Sales and Marketing at Allianz Worldwide Care, explains just how seriously the company takes the wellbeing of its clients.

"Allianz Worldwide Care prides itself on service excellence, so as the needs of our clients have evolved, so too have the range of services we offer," he says. "In addition to our life, health and disability insurance offering, we have developed a full range of Corporate Assistance services to meet growing demand in international industry. Not only do we advise and work with clients to prepare them and their employees for international assignments, we provide on-the-ground support services as they are needed.

"This could be as simple as meeting an employee at the airport, escorting them to their hotel or briefing them on the safety aspects of their new, temporary home. On another occasion it could mean setting up a health clinic to deal with a disease outbreak or arranging for the repatriation of a worker. The depth and breadth of our Corporate Assistance services are extensive.

Big brother or a duty of care?

Knowing the exact whereabouts of your employees when overseas is one of the most important things an employer can do to help safeguard or manage their security.

Allianz Worldwide Care's Corporate Assistance team use a range of technology tools as part of their service

including travel trackers and check-in systems to help monitor and locate an employee's location.

"Tracking tools provide vital information and mean that all team members can be located without delay if there is a crisis or emergency," advises Martin McLaughlin.

"The importance of knowing where an employee is cannot be underestimated as the confusion and panic that can arise following, for example, a terrorist attack are horrendous for the employee, the employer and any family members trying to make contact.

"While some employees might not like the idea of being tracked, it is a crucial element of a robust plan. Once an employee understands why the plan is in place and that it's not there to track their social life, for example, there is usually an acceptance that it's for their own safety," says Martin McLaughlin. "The company is not interested in the day-to-day movements of an employee; the objective is to be able to pinpoint their exact location if there is a problem.

"Technology has allowed us to make great strides in this area and is an integral part of planning for an overseas assignment or providing on-the-ground support. At Allianz Worldwide Care we work closely with our global security partners, Red24, to ensure that our clients can access employee status and location information when it is required."

Engagement matters

Surprisingly, in some organisations that do have Corporate Assistance services in place, a lack of communication with staff on it means teams don't know what services are available

"The provision of both health and security services should go hand-in-hand"

to them or how to access them. McLaughlin has met with employees whose organisations have Corporate Assistance services in place. He says, "It is not uncommon for team members to be totally unaware of the support being offered to them. In many cases, employees do not even know the emergency numbers they would need in a crisis and that's hugely worrying."

"There are two issues here. The first is internal communications and the steps a company takes to ensure that its teams are equipped with the vital information they need both before and during an overseas visit. The second is ensuring that the employee has absorbed the information fully. The first should be straightforward, the second less so. Providing them with a leaflet is not enough and in fact, is probably a waste of time. Once again, this is where Corporate Assistance can plug the gap."

"We work with our clients on their internal communications processes. We also create online courses for employees that provides them with all of the information they need including the risks, how to avoid them and how to access medical or security support when needed."

Employees are also encouraged to undergo situational training to prepare them for dangerous or risky scenarios. Although everyone faces an element of risk, almost half of business travellers are women who can be particularly vulnerable in certain regions where women are seen as targets. Allianz Worldwide Care's Corporate Assistance teams offer tailored support programmes for women, providing them with the knowledge, skills and resources needed for identifying potential threats and dealing with or avoiding dangerous situations.

This can include insight on areas not to visit alone, details of hotel security, and who to contact to get the quickest support response wherever they are. Tailored programmes should be aligned with other Corporate Assistance systems, such as tracking and check-in facilities.

While the safety and wellbeing of staff working overseas is the responsibility of the employer, McLaughlin advises

"The trends we are seeing in our sector are related to security, around which there are real concerns"

employees to be proactive by taking the time to research and familiarise themselves with the area to which they are being assigned.

"Our advice to anyone heading overseas for work is to research the destination as the more information you have before setting off, the better," he says. "Our Corporate Assistance teams work with clients to gather and share the crucial information that they need to make them aware of the potential risks they face and to prepare them for anything that might happen. It could be an accident or an illness. Perhaps the employee is heading to a politically unstable region or a town where even making a phone call is a challenge. If you know the risks you can plan for them and this is where Corporate Assistance adds value."

"Proper planning is also proving invaluable to companies in other ways. What we are seeing is that in the aftermath of a crisis, employees and their families can blame employers if the situation is not dealt with properly. In 2013, during the Algerian In Amenas terrorist attack and hostage crisis 40 people were killed. The UK main contractor is currently being sued both in the UK and USA by the families of two men on the basis that it did not take reasonable steps to protect them. This is not an uncommon situation."

A changing world

The insurance industry has and is continuing to respond to the changing global landscape.

"The trends we are seeing in our sector are related to security, around which there are real concerns," says Alexis

Obligi. "The attacks on traditional safe havens in Europe have changed things considerably and we can no longer make assumptions about the safety of a particular region."

"Outbreaks of diseases such as Ebola and Middle Eastern Respiratory Syndrome have demonstrated a different type of risk to the business traveller and expat community. All of these risks are modern-day realities for companies and their overseas workforces and need to be mitigated early in the planning phase of a sound Corporate Assistance programme."

"Increased stress in the workplace, often due to financial or family pressures, is another modern day trend that can be identified and therefore addressed by the employee assistance programs offered through Corporate Assistance. Employers must consider if an employee is suited to an overseas assignment and whether they can handle it physically and mentally. Employers can exercise their duty of care by working with experts in identifying, assessing and putting in place robust plans to deal with the risks."

As workforces have become more globally mobile, new challenges from pandemic health scares to terrorist attacks have become more commonplace. Simultaneously, a greater understanding has developed of an organisation's duty of care to their employees. The connection between the health and wellbeing of a workforce to their engagement and productivity levels has led employers to go beyond traditional benefits like health insurance to providing proactive services like Corporate Assistance. 