

When each minute counts, taking the right decision is crucial

Mondial Assistance Group presents a first evaluation of 800 clinics and hospitals in 108 countries throughout the world.

Paris, June 8th, 2004

Mondial Assistance Group, the international travel insurance and assistance leader, handles nearly 200,000 medical assistance files and carries out approximately 27,000 repatriations per year. In order to optimise patient treatment according to pathologies, Mondial Assistance Group has instigated regular evaluations of clinics and hospitals in countries with strong tourism flows and countries with low or irregular medical service levels. The objective is to provide regulatory medical teams with all the information needed to take the best decision in the event of a medical problem or accident in a zone with little or no medical coverage. To date, 800 medical establishments in 108 countries have been evaluated.

Knowing local structures to take the right decision and act rapidly according to the patient's pathology and condition.

The impact of a health predicament on an individual's health can differ considerably depending upon the efficiency of medical care and where the accident occurs. For this reason, Mondial Assistance Group is providing its regulatory doctors with a data and decision making tool that is unique in the world.

Information collected on countries and health establishments is available on the Mondial Assistance Group Intranet site for the exclusive use of the 500 regulatory doctors and coordinators involved in managing medical cases. The database includes extremely precise data: each establishment undergoes a detailed annual evaluation (quality of care, hygiene, equipment, personnel, contact with local doctors, administrative data, languages ...), resulting in a global score from 1 to 5 stethoscopes, completed with comments and photographs taken by the Group doctor carrying out the evaluation.

The tool enables Mondial Assistance Group regulatory doctors to rapidly, from a distance, identify the establishment best suited to each pathology. In this way, wherever the patient is located, Mondial Assistance Group is able to instantly find the most reliable hospitals and clinics to, for example, treat cardiological or neurosurgical accidents, or identify those specialised in trauma medicine, neurological accidents or serious infectious diseases. In the last year, over 800 clinics and hospitals throughout the world have been visited and evaluated by Mondial Assistance Group's 15 chief doctors.

*Our duty as an assistance & travel insurance company is to enable our 250 million customers to travel in complete confidence and to give them the certainty that they will be provided with the best possible solution to a health problem that local conditions allow», says **Alain Demissy**, President of Mondial Assistance Group. The tool contributes to achieving this objective since it enables our regulatory doctors, depending on a patient's condition, pathology and immediate medical environment, to very rapidly determine whether they can treat him on site, or whether he must be transferred to an establishment more suited to his needs or be repatriated».*

58 countries equipped with good quality structures

Mondial Assistance Group has focused on the evaluation of medical establishments in countries and major cities attracting tourists and expatriates. Several trends were revealed by the data collected during the evaluation:

- The evaluation, not surprisingly, shows that the quality of medical services varies widely from one country to another, and even, sometimes, within the same country.
- Of the 108 countries evaluated, 58, or about half, possess good, or very good quality medical structures. Africa in general remains an under-medicalised continent with several key cities equipped with reliable structures. The Middle East has very contrasting health care levels, with good establishments in some cities visited by tourists. Apart from countries with economic difficulties, Latin America is seeing progress in medical care in spite of overall uneven standards. Asia has a level of quality closer to Western standards but presents weaknesses beyond its major cities. Lastly, Europe remains a two-tier continent where change is likely to occur in the near future.

In all, 8 % of the establishments evaluated by Mondial Assistance Group possess an insufficient level of medical care and require immediate transfer or repatriation of patients (*1 stethoscope*). 22 % can treat straightforward pathologies (*2 stethoscopes*). 32 % of establishments have a level considered as good or adequate depending upon the pathology (*3 stethoscopes*). 29 % are considered as good centres of reference (*4 stethoscopes*). Lastly, 9 % are judged able to treat all pathologies in the best possible conditions (*5 stethoscopes*).

Zero risk while travelling does not exist, but tourists who chose to travel with Mondial Assistance Group are ensured of receiving the best possible medical solution throughout the world.

Mondial Assistance Group: an intervention every 3 seconds.

Worldwide leader in assistance, travel insurance and customer services, today Mondial Assistance Group counts more than 7,500 staff members speaking over 40 languages. They work throughout the world with a network of 400,000 service providers and 240 correspondents. Present on 5 continents in 28 countries, the Group mainly operates under its three international brands: ELVIA, Mondial Assistance and World Access.

Mondial Assistance Group is a member of the Allianz Group through its two shareholders, AGF and RAS, which each holds a 50% capital share. www.Mondial-Assistance-Group.com

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