

On land as in the sky Mondial Assistance takes care of your « holiday » health in more than 120 countries

- A unique worldwide database helps the Mondial Assistance Regulating doctors choose the closest, best and most appropriate medical structures for it customers among 1,211 hospitals and clinics in 121 countries and 435 cities.
- Mondial Assistance In-flight Medical Support helps airline companies take responsibility for travellers who manifest health problems during flights.

Paris, July 3 2008 – This summer, Mondial Assistance will assist more than 4 million people around the world, including several tens of thousands who suffer from health issues while abroad.

Mondial Assistance's international medical teams dispose of highly perfected tools to orient each patient toward the healthcare centre that is closest to them during their travels, and also the most apt in treating their ailments in the fastest time possible. Effectively, when a health issue occurs abroad, only 2% of all situations require emergency medical repatriation. In 98% of the cases, the patient can or indeed should be treated locally, if their condition permits it, before returning to his/her country of origin.

«Long-distance medical assistance requires the ability to orient the patient toward a reliable medical structure that has the capacity, equipment and skills necessary to treat the patient quickly. In many countries throughout the world, the best medical infrastructures can exist alongside the worst. This is why, since 2003, Mondial Assistance doctors have travelled far and wide to assess hospitals and clinics where we can send our patients and feel very secure about the treatment they will receive, » declares Dr. Guy Bellaïche, Medical Director of Mondial Assistance Group.

“Landing” on the best medical structure to receive its customers

Generally speaking, in most European countries, North America and Japan the quality of the medical infrastructures is sufficiently high and consistent so that a client can be sent to the nearest hospital recommended by local regulation doctors (emergency ambulances or the equivalent.) However, in several countries in Africa, South America and Asia, the problem is much more complex because the levels of quality, competence, equipment, hygiene and patient reception vary greatly from one hospital to the next. Also, local regulation medical organisations are often lacking or sometimes even non-existent. The Mondial Assistance Regulating doctors therefore must dispose at all times of reliable, up-to-date information to orient their patients toward the most appropriate medical structure as quickly as possible.

Accidents and health issues when travelling

60% of accidents and health issues suffered during travel abroad are either traumas, heart related, or neuro-vascular. The remaining 40% are mostly obstetric problems, infections, psychiatric or birth related issues.

A unique database for our Regulating Doctors

Since 2003, Mondial Assistance has developed the most important database ever of medical infrastructures covering 120 countries and 435 cities. With access reserved exclusively for the Mondial Assistance Regulating Doctors, this database includes detailed information on more than 1,200 medical structures: the type of infrastructure, the medical expertise, emergency services, equipment...and comments, photos and notes gathered by the dedicated team of 28 Mondial Assistance doctors who have personally travelled around the world in order to visit these structures. Each structure receives an evaluation grade of 1 - 5 stethoscopes according to its ability to receive and treat patients.

A new version of this database was deployed last May across all Mondial Assistance platforms worldwide. In addition to information that was enhanced thanks to a new evaluation questionnaire, this new version offers a search engine enabling the regulating doctors of Mondial Assistance to instantaneously locate the medical structure or structures that are capable of receiving patients in

the best possible conditions. Research is conducted freely via key words or according to predefined criteria: city, illness, and medical expertise...

In addition, by integrating a geo-localisation programme, teams can now instantaneously locate the different medical structures on a map, thereby greatly facilitating their patient orientation.

In the sky as on land

The IMS (In-flight Medical Support) programme launched in March 2008 completes the database and helps airline companies and their navigating staff evaluate the situation of a sick passenger on board, and then takes the best medical and financial decisions accordingly. In extreme emergency cases, it is sometimes necessary to rethink the flight plan in correlation with all the costs that the airline company must assume: airport taxes, refuelling, and the possibility to have to land in a region that lacks any medical installations. Thanks to IMS, the airline personnel on board has access to a medical team as soon as is necessary via a dedicated telephone line. Dialogue with a Mondial Assistance Regulating doctor enables making a long-distance assessment of the seriousness and urgency of the situation, carrying out a diagnosis as best possible, and proposing the most appropriate solutions, including the possibility to detour the airplane to a nearby airport that offers an appropriate medical infrastructure.

To date, the doctors of Mondial Assistance have visited and evaluated the medical structures of more than 170 airports in 80 countries. These airports are mostly situated along the main transcontinental air routes.

Mondial Assistance Group: an intervention every 3 seconds around the world.

International leader in Assistance, Travel Insurance and Personal Services, today the Mondial Assistance Group counts more than 9,356 employees who speak 40 different languages and work throughout the world with a network of 400,000 service providers and 180 correspondents. 250 million people, or 4% of the world's total population, benefit from its services, which the Group provides on all five continents. The Mondial Assistance Group is a member of the Allianz Group.

www.mondial-assistance.com

Mondial Assistance Group

Léonor de Coëtlogon

Tel.: 00 1 53 25 53 65 - Leonor.deCoetlogon@mondial-assistance.com

Cautionary Note Regarding Forward-Looking Statements:

Certain of the statements contained herein may be statements of future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. In addition to statements which are forward-looking by reason of context, the words 'may, will, should, expects, plans, intends, anticipates, believes, estimates, predicts, potential, or continue' and similar expressions identify forward-looking statements. Actual results, performance or events may differ materially from those in such statements due to, without limitation, (i) general economic conditions, including in particular economic conditions in the Allianz Group's core business and core markets, (ii) performance of financial markets, including emerging markets, (iii) the frequency and severity of insured loss events, (iv) mortality and morbidity levels and trends, (v) persistency levels, (vi) the extent of credit defaults (vii) interest rate levels, (viii) currency exchange rates including the Euro-U.S. Dollar exchange rate, (ix) changing levels of competition, (x) changes in laws and regulations, including monetary convergence and the European Monetary Union, (xi) changes in the policies of central banks and/or foreign governments, (xii) the impact of acquisitions, including related integration issues, (xiii) reorganization measures and (xiv) general competitive factors, in each case on a local, regional, national and/or global basis. Many of these factors may be more likely to occur, or more pronounced, as a result of terrorist activities and their consequences. No duty to update. The company assumes no obligation to update any information contained herein.