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Integrated Global Medical Assistance

The first emergency assistance and healthcare service company in Greater China Region with global servicing capability and MSP network, government-approved license, extensive hospital network and internationalized medical and operational teams; headquartered in Shenzhen, with offices in Hong Kong and Taiwan and service centers in other major cities.

CSOS is one of the preferred service providers of the Immigration Department of the Government of Hong Kong Special Administrative Region, and has been serving many global insurance firms in China for more than a decade.

CSOS service portfolios include overseas travel assistance, comprehensive medical assistance, third party management (direct bill payment), corporate healthcare management, international clinics and specialty medical services. The CSOS headquarters are in Shenzhen, with subsidiaries and service centers in Hong Kong and other major cities worldwide. Our medical and service network covers more than 200 countries.

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CSOS has set up medical service provider networks in China and overseas, which are seamlessly integrated. This network consists of more than 200,000 hospitals covering more than 200 countries and regions and, among them, 10,000 are certified and inspected.



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To cater for the different needs of customers, CSOS provides services such as advanced health check-ups, family doctors, and one-on-one nursing programs to take care of patients with chronic diseases that need long-term care. All of our nurses are well trained in prestigious hospitals and medical institutes locally and abroad and have extensive experience in intensive care.

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Dear delegate

Welcome to Shanghai, and the Peninsula Hotel. This year marks the fourth ITIC Asia Pacific event. and includes more delegates from the sectors that support the travel health and international private medical insurance industries than ever before. The agenda for ITIC Shanghai has been carefully developed in conjunction with our committee of industry experts to reflect the most pressing issues that our industry is facing in the current economic climate. The varied agenda moves from an examination of the Chinese healthcare system to the growth of the assistance industry in the Asian region, and elsewhere includes sessions on insurance for migrant workers, an analysis of sales and distribution channels in the region and a discussion on the complexities of operating an air ambulance in Chinese airspace.

On behalf of Team ITIC, I hope you enjoy this year's conference and I look forward to meeting you during the course of the week.

Ian Cameron

Conference Chairman

Voyageur



Get the latest ITIC Shanghai event updates or start your own debate by following our Twitter feed



Agenda at a glance

Day 1 - Tuesday 19th June

- 11:30 13:30 Registration
- 12:00 14:00 **Networking lunch**
- **14:00 15:30**

Explanation of the Chinese Healthcare System 'in and outside perspectives'

- 15:30 16:00 Coffee break
- **16:00 17:30**

Local service delivery and pricing for the international market – using TPAs to reconcile costs and pricing in Asia

■ 18:00 - 20:00 - Welcome Function sponsored by Assistance Online

Day 2 - Wednesday 20th June

11:00

Migrant workers: insurance and security for Asian expats to third world countries — what are the risks and medical infrastructure available?

- 11:00 11:30 Coffee break
- **11:30 13:00**

Growth and infrastructure of the emergency assistance industry in the Asia Pacific

- 13:00 14:00 Lunch
- 14:00 14:30

Market comparison – sales and distribution of travel insurance and the growth of bancassurance

14:30 - 15:00

Country focus - South Korea

■ 15:00 - 16:00 - Coffee break and networking

Day 3 - Thursday 21st June

10:00 - 11:00

Growth of fraudulent private medical insurance and travel insurance claims in Asia

- 11:00 11:30 Coffee break
- 11:30 12:00

Travel risk management and duty of care – a case study in responding to corporate disasters

- 12:00 13:00 Lunch
- **13:00 13:30**

Air ambulances in China and obstacles to licensing and operations

■13:30 - 14:00

Air ambulance focus: Touring Club Switzerland

■19:30 - late

Farewell networking buffet dinner

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Active Care Management

Active Care Management (ACM) is a provider of medical and non-medical assistance services offering worldwide comprehensive case and claims management and re-pricing services. ACM delivers cost-effective, timely healthcare management services, while achieving the highest standards of quality assistance. ACM's front line triage assessment process ensures appropriate case channelling to expedite emergency response, manage client expectation and control overall claims cost. Attention to client care management extends from the first call to medical facilities release and post event follow-up.

Assistance Online

Assistance Online (AOL) provides medical and travel assistance and third party administration services from its sophisticated 24-hour call centre facilities in Shanghai with an extensive network of providers in China, Hong Kong, Singapore, Macau, Taiwan and Mongolia. Created in 2004 in Singapore, AOL opened call centre facilities in Shanghai in 2005 and was established in Hong Kong in 2006. AOL provides emergency medical assistance for insurance companies and multinational corporations in Asia and worldwide.

Beijing 999

The Beijing Red Cross Emergency Rescue Center (999) is subordinate to Beijing Red Cross Association, founded in 2001. It is mainly responsible for medical assistance, medical rescue support, disaster relief, and first aid training etc. in the Beijing area. The 999 centre is equipped with an advanced intelligent digital controlling platform, 203 ambulances, and 130 first aid stations. 999 is also committed to providing professional, highly efficient, and good-quality transport and air rescue services to patients at home and abroad.

CSOS (China SOS International Ltd)

CSOS (China SOS International Limited) is the first Chinese emergency assistance service provider with a government-approved licence for trans-regional medical evacuations and a global servicing capability and network. It is also the first Chinese medical assistance firm in full compliance with international EMS protocols to promote best emergency care and medical excellence. Initially established in 1998, CSOS boasts its comprehensive service capabilities and expertise, extensive operations, outstanding human resources and widespread hospital network.

MAPFRE ASSISTANCE

MAPFRE ASSISTANCE is the recognised market leading company for travel insurance and assistance programmes for the travel and tourism industry. Focussed on offering a people-oriented, top quality and efficient service, we give clients maximum protection on behalf of our partners, through our own network of specialist agents and suppliers worldwide. With direct presence in 43 countries, more than 1,550 corporate clients, and operating on a worldwide scale, MAPRE ASSISTANCE has over 195 million beneficiaries.

Olympus Managed Healthcare

Olympus began operations in 1994, and was a pioneer in developing network management solutions for international healthcare payors. From that base, Olympus has evolved into a leading independent provider of healthcare claims administration and cost management services, utilising both traditional services and unique solutions. As an accredited ISO 9001:2008 company, Olympus is committed to ensuring the highest quality service standards. Our clients receive precise client management, around-the-clock access to our call centre; on-staff medical professionals, provider networks and EDI enabled technological capacity.

QHM

Quality Health Management (QHM) is a third party administrator offering cost containment services to international payers. QHM has been guiding the global needs of clients, payers, providers and patients with PPO, administrative and specialty services for over 10 years. QHM service includes: a worldwide network of providers, efficient claims service and re-pricing, discounts off medical charges, medical case management, account management and 24-hour member services.

SOS International

Based in the Nordic and Baltic countries, SOS International delivers a broad range of assistance products on a B2B basis for the leading Nordic insurance companies, the oil and gas industry, financial companies, car groups, authorities in the Nordic countries, international emergency centres and hospitals and public companies in the Nordic countries and in the rest of the world. SOS' special expertise is to put the right competencies into play in any situation - promptly and in all parts of the globe.

StandbyMD

Several dilemmas are often faced by travellers seeking medical care such as: obtaining same-day medical appointments, inconsistent provider hours of operation, long wait times, unnecessary testing, risk of infection acquired in the healthcare setting and excessive charges. StandbyMD specifically addresses travellers' needs by providing telephone contact with a physician and house calls for illnesses that are not life threatening. StandbyMD's physician directed healthcare programme allows for proper management of the case, expediting medical attention and avoiding potentially unnecessary emergency room services.



















Thanks to the commitee



Anna Hue, Chairman, Blue Dot Assistance



Mary-Jo McDonald, CEO, First Assistance



Lily Chen, General Manager, Essential Health Network



Purple Tse, Director of Emergency Services, TY Healthcare



Janine Benson, Director of Emergency Assistance, Dynamiq



Fred Yoo, Vice President International Operations, BUMA

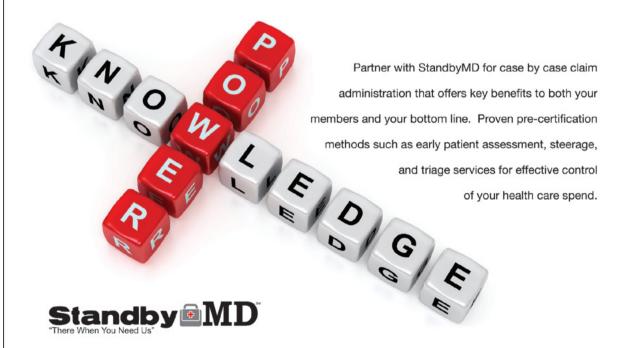


Bob Lavers, Senior Consultant, Olympus Managed Healthcare



Dr Michael Moreton, Consultant

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of the House of Roosevelt on the Bund, just a few steps from The Peninsula.

6pm to 8pm, Tuesday 19 June 2012

9th floor, House of Roosevelt, Bund 27 (take the lift to the 8th floor and follow the red stairs) Full complimentary bar and exquisite canapes

The Welcome Reception is sponsored by Assistance Online, part of the Cover-More Group, Australia's leading travel insurance and assistance group.







Agenda | Day 1 | Tuesday 19th June 2012

- 11:30 13:30 Registration
- 12:00 14:00 Networking lunch

14:00 - 15:30

Explanation of the Chinese healthcare system 'in and outside perspectives'



Dr Michael Moreton, Doctor, Bangkok General Hospital



Emery Brautigan, CEO, United Family Healthcare



Thorkild Lykke, Manager International Network, SOS International

Our speakers will endeavour to explain how the Chinese healthcare system, in all of its convolutions and rules, works from the point of view of an outsider looking in, as well as from the inside looking out. The speakers in this session will address the issues of why the cost of healthcare provision in China is on a par with prices seen in the US.

15:30 - 16:00 **Coffee break**

16:00 - 17:30

Local service delivery and pricing for the international market – using TPAs to reconcile costs and pricing in Asia



Dennis Lu, President & CEO, China SOS International



David T. Youssef, Managing Director, Middle East & Africa, Now Health International Limited



Xiaopeng YU, Vice President, Medilink (Beijing) TPA Services Co., Ltd

The Asia Pacific region consists of many different nations, each of which has its own strengths and weaknesses in their healthcare systems. Knowing how each country's system works in detail can aid an international travel health or medical insurer to contain their costs in far-flung hospitals and clinics, and on-the-ground knowledge from a third party administrator can help achieve this. By having an expert insitu to communicate effectively with medical staff, insurers are given an opportunity to become more involved with the care of the patient/client and in doing so can participate in the decision-making process.

18:00 - 20:00 **Welcome function**

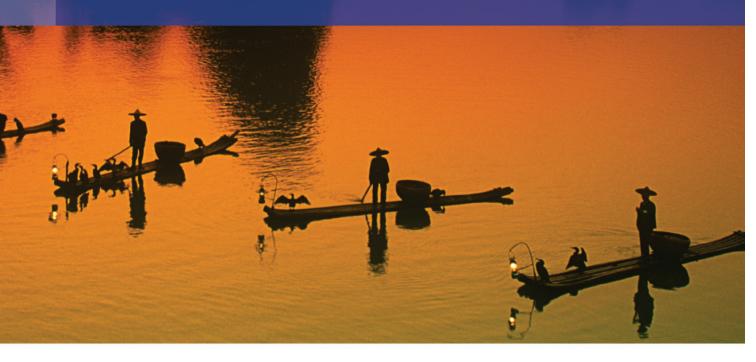
Situated on the 9th Floor of the House of Roosevelt, the rooftop terrace has a breathtaking view of the Bund skyline.

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Our network reaches even the remotest parts of China.



We are Assistance Online. We provide emergency medical assistance for insurance companies and multinational corporations in Asia and worldwide. We operate sophisticated 24 hour call centre facilities in Shanghai with an extensive network of providers in China, Hong Kong, Singapore, Macau, Taiwan and Mongolia—this network underpins our considerable expertise when dealing with challenging repatriations from the remotest parts of mainland China. We are part of the International Assistance Group, a worldwide assistance network with 77 million beneficiaries.

www.assistanceonline-china.com T: +86 21 6854 1008



Agenda | Day 2 | Wednesday 20th June 2012

09:30 - 11:00

Migrant workers: insurance and security for Asian expats to third world countries — what are the risks and medical infrastructure available?



Bettina Vadera, Medical Director, AMREF Flying Doctors



Davout Yean, Assistant President - Accident & Health Insurance Division, Tai Kang Insurance



Major Clarence Sundram, Head of Security Division, Drum Cussac Asia

Tens of thousands of Asian expatriates are heading to Africa to undertake new challenges, with industries ranging from mining for gold to drilling for oil. Such high numbers of expats inevitably leads to calls for medical assistance, and when such calls occur, the employer should have the available resources in place to cope. The need for medical insurance, combined with knowledge of the local risks and medical facilities, are key to the successful treatment of injured or ill expats. Our speakers will demonstrate their in-depth knowledge of the dangers that employers should be aware of before they send their clients to such areas.

11:00 - 11:30 **Coffee break**

11:30 - 13:00

Growth and infrastructure of the emergency assistance industry in the Asia Pacific



Sharon Tan, Group Managing Director, AAI



Zhong Yuan Li, Chairman of the Board, China Healthcare Holdings Limited - Beijing Universal Medical Assistance Co Ltd



Jason Hue, Marketing Director, Blue Dot Assistance

Global travel may have slowed slightly in these tough economic times, but growth of travel within Asia and the surrounding nations has meant that there are still millions of new and experienced travellers trotting the globe. Although areas where high numbers of tourists already visit may have an emergency assistance system in place, the system could be out of date or operate in a very different way to how international insurers are accustomed. Furthermore, as tourists become ever more adventurous and trek further into remote countryside, the need for a more comprehensive system is becoming clear.

13:00 - 14:00 **Lunch**

Served in the networking area

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Agenda | Day 2 | Wednesday 20th June 2012

14:00 - 14:30

Market comparison – sales and distribution of travel insurance and the growth of bancassurance



Simon Tottman, Expert for Travel Insurance & Assistance, Finnacord

Leading international market research and consulting company Finaccord has collated exclusive research for ITIC that shows the different ways in which travel insurance is distributed in the Western world and Asia. The swift development of multiple distribution channels in Asia has brought a very different market from the UK, and the research will show that a markedly different approach to sales is needed to appeal to consumers in Asia.

■ 14:30 - 15:00 Country focus: South Korea

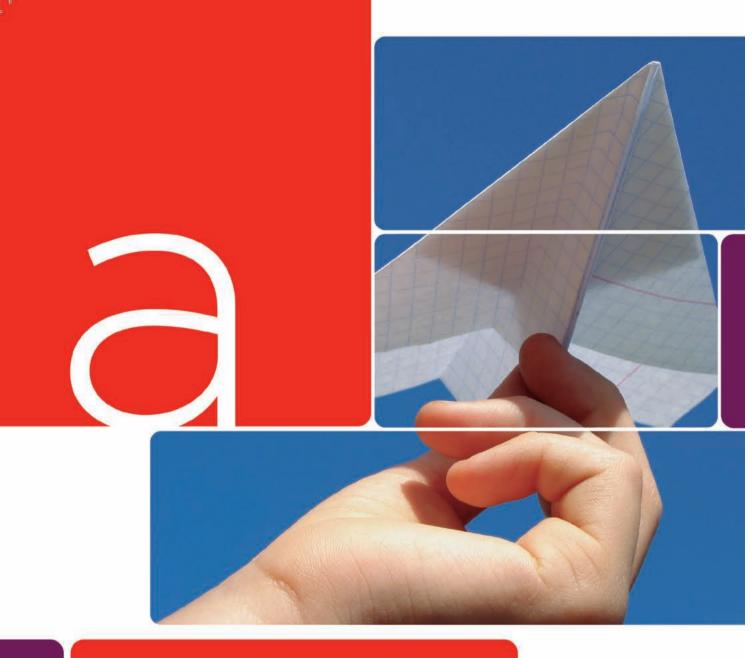


Gna Kh Chung, CEO, Global Assistance Partners Korea

South Korea, officially the Republic of Korea, is a sovereign state in the southern part of the Korean Peninsula. South Korea's strong economy attracts millions of expats each year, most of whom are Chinese but many are from other countries. Our expert speaker will address South Korea's strong points when it comes to healthcare provision, as well as noting where the weaknesses lie and what can be done to avoid using clinics that are not up to standard.

15:00 - 16:00 Coffee break and networking





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Agenda | Day 3 | Thursday 21st June 2012

10:00 - 11:00

Growth of fraudulent private medical insurance and travel insurance claims in Asia



Gary Sommerford, Senior Business Consultant, Fraud & Investigations, InterGlobal International Private Medical Insurance



Amelia Yang, Head of Marketing, Asia Pacific, Cigna Global Health Benefits

Whether it is a lack of understanding in the products being sold, or a generally relaxed attitude to fraud, there is no doubt that the incidence of fraudulent claims from Asian consumers is on the rise. Our speakers will consider the problem from several angles — whether it is the sales process, consumer education, regulatory problems or the culture in which such products are being sold.

| 11:00 - 11:30 **Coffee break**

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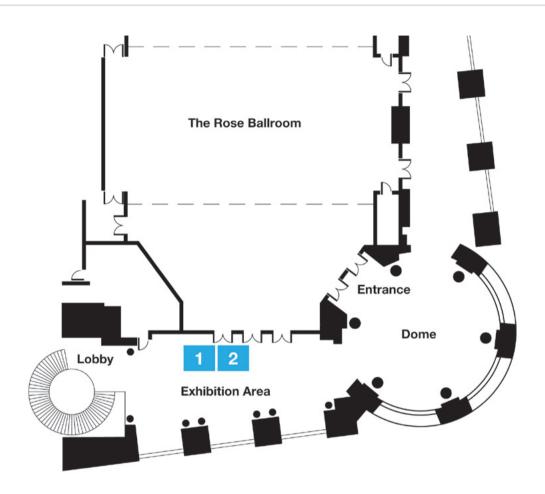
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Exhibition plan



Exhibitors





ADAC

ADAC - founded in 1903 - is the major German and third largest automobile club world-wide. As an extension for international medical services, in 1973 the ADAC-AmbulanceService came into existence.

ADAC-AmbulanceService organises and carries out patient transport world-wide on ground and by air. The service range includes the transfer of intensive care patients in ADAC's own ambulance jets or in co-operation with renowned partner airlines. Highly qualified medical staff specialised in emergency medical assistance, intensive care and flight medicine accompany these transfers

Medinyx Insurance Solutions

Medinyx Insurance Solutions was born due to a market gap for insurance companies around to world to find a competent partner for their IT requirements for solutions that are relevant to the industry by IT professionals who themselves have pledged to work towards developing tools to enhance business growth for the industry. Our solutions do not cost millions and are more effective as all product offerings come out of a group of dedicated professionals who have progressively worked in the industry. We like to keep ourselves innovative towards our daily work and help deliver the same standards through our products to insurance companies and assistance companies worldwide.

Agenda Day 3 **Thursday 21st June 2012**

11:30 - 12:00

Travel risk management and duty of care - a case study in responding to corporate disasters



Anthony Moorhouse, Founder & CEO, Dynamig

Our speaker will present the findings from a case study that shows how a company can respond effectively to a corporate disaster – from dealing with injured employees, to containing the disaster and dealing successfully with the media in the aftermath. The issue of personal security for international employees is one that is becoming more important in the minds of top executives, and with the potential of litigation if appropriate security measures are not in place, it is an issue that is only going to become more vital as staff are sent to more remote and potentially insecure destinations.

12:00 - 13:00 Lunch

Served in the networking area



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Thursday 21st June 2012 Sir Elly's, Peninsula Shanghai

19:30 - Pre-dinner drinks on Sir Elly's Terrace 20:00 - Buffet dinner & music



Sir Elly's is located on the top floor of The Peninsula Shanghai with some of the world's most celebrated views.

With a stunning and dramatic mix of red Chinese lacquer, black walls, highly polished wood, velvet upholstery and a combination of classic and contemporary ceramics in the characteristic Peninsula blend of historic and modern.

Once on the 13th floor, stairs lead up to Sir Elly's Terrace, where you'll enjoy pre-dinner drinks and soft music whilst overlooking the twinkling lights of the Bund and the futuristic Pudong skyline.

Agenda | Day 3 | Thursday 21st June 2012

13:00 - 13:30

Air ambulances in China and obstacles to licensing and operations



Lenny Zhang, Director of Business Development, Asia Air

Everyone involved in the chain of travel insurance delivery knows how expensive operating an air ambulance can be, and doing so in China is a complex and pricey business. Obtaining the necessary licences to fly in state-controlled airspace can be difficult and time-consuming, however, experience and relationships can count for a great deal and are almost essential when it comes to air evacuation in China.

13:30 - 14:00

Air ambulance focus: Touring Club Switzerland



AbdelDjellil Boudernagh, Chief Medical Officer, Touring Club Switzerland/Touring Club Suisse, TCS Assurances S.A/TCS Assistance/ETIMED

With 1.6 million members, Touring Club Switzerland (TCS) is one of the main organisations in the country that operates in the assistance industry. Founded in Geneva in 1896, the TCS is a non-profit association that provides personal and vehicle assistance around the world. Part of the organisation is its air ambulance division, which operates medical helicopters in the Swiss Alps and surrounding areas. TCS also has 700,000 subscribers to its medical intervention service – which provides help if they fall ill or have an accident while travelling.

19:30 - late Farewell networking buffet dinner

Taking place in Sir Elly's on the top floor of The Peninsula Shanghai











Don't forget to pick up your ticket from the registration area



International Travel Insurance Conference

DATE & LOCATION

29 October - 1 November 2012 Arts Hotel, Barcelona

CONTACT

For more details please visit

http://barcelona.itic.co

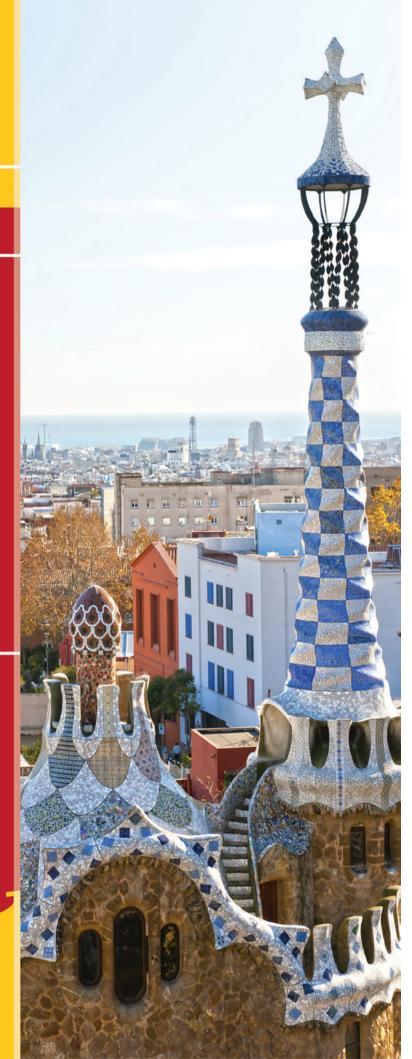
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