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Beyond medical: differentiated services

While some of the most important work carried out by assistance companies relates to co-ordinating medical care for members and clients, in recent years the services provided by such companies have moved far beyond this crucial element. Vanessa Rombaut investigates

From evacuating customers and clients out of dangerous environments to delivering floral bouquets, there are virtually no lengths that today's assistance providers will not or cannot go to in order to meet customers' ever changing demands. Concierge services are a huge part of the evolving role of traditional assistance providers, and whether these services relate to medical needs or otherwise, companies that want to remain competitive realise that concierge is where it's at.

Concierge services that go above and beyond standard medical care, for example, are becoming an essential extra service that assistance companies are starting to offer in order to keep high-level clients happy. Falk Assistance in Denmark offers concierge services for its credit card clients, such as purchasing flowers and football tickets, but it also provides high-level medical monitoring for premium members. "These are ultra-high-net-worth individuals who acquire a special programme from us," explained Daniel Hummel, managing director of Falk Assistance. "We take [care] of particular requests for them, like if an ambulance needs to [be] close to them at any given moment in

time, or doctors and nurses have to be on hand; or we work out scenarios for various situations." Canada-based Intrepid 24/7's head of operations and managed care Raffy Karagossian also stressed the importance of premium service: "Beyond the day-to-day, emergency assistance companies should be providing an all-encompassing end-to-end product that includes pre-departure planning, tickets, insurance, and specialty care after the return home. The latter is especially important when managing the circumstances around catastrophic illnesses." Many assistance companies now offer ongoing services after clients have returned home to ensure they receive the best level of care in their home country.

International SOS (ISOS) offers concierge services for its credit card holding members too. Its premium concierge service Aspire Lifestyle,

the message is clear:
clients expect and
demand premium service

for example, boasts approximately 86 per cent of the Fortune Global 100 companies among its customers. Executive vice-president for leadership and alliances Tim Daniel nicknames the service 'Concierge on Steroids' because of the sometimes over-the-top requests they have fulfilled: "We had

a member who wanted to propose to their fiancée in a tulip field in the Netherlands, and the tulips had to be a certain colour, and a helicopter had to land in the field. We were able to arrange that, from the moment they left the hotel and back, including a photographer."

Brands like Aspire Lifestyle work on behalf of high-level clients, such as financial institutions, to help them work on their brand. For these high-end clients there is an expectation that the assistance company will be able to assist members with any and all requests they have. "We typically provide high end concierge services bundled with their insurance," said Daniel. "We provide experiences rather than transactions. We can get a client flowers for his wife, but we can go well above and beyond that. We do things like event planning, destination weddings, and planned vacations for our clients."

Omni-channel customer service

Because of client expectations, the Aspire Lifestyle programme is also very active on social media channels, according to Daniel: "We're asked to monitor and support requests that come through [via social media]." For example, if a client makes a concierge request via social media, the team will answer their request as quickly as possible.

Assistance companies in general are increasingly embracing omni-channel communication and establishing presences on social media. Intrepid Travel 24/7 is present on Twitter and LinkedIn, using both channels to share important messages

relating to travel, health and security.

“We use social media to educate our clients,” said Karagossian. “For example, we have exchange students who come to Canada and we use social media to educate them about things like what is expected of them while they are staying here.”

Communicating with clients via their chosen channels is essential, but there is a fine line to tread. Research from Accenture has found that 83 per cent of consumers prefer to talk to a human being when dealing with problems. “Companies abandon the human connection at their own risk,” wrote Keven Quiring, managing director of Accenture Strategy, in the report, “and are facing the need to rebuild it to deliver the varied and tailored outcomes that customers demand.”

Central to social media usage is the comfort level of members using the medium. “We have text-based support because millennials would prefer to send an SMS rather than pick up a phone,” said Tim Daniel at ISOS. “But sometimes it’s more efficient to pick up a phone.”

Across the board, in the case of medical and security, traditional communication channels are still the norm. “In the purely medical and security space, people are a little more traditional on how they approach these things,” Daniel added. “Sometimes a phone call is better to sort out a



problem and have a dialogue. But we do respect the member’s choice of channel.”

Falk Assistance’s Hummel agrees that social media is an important medium through which to communicate important information en masse to

tech-savvy members: “We see that social media is an important platform for communication. With the terrorist attacks in Brussels, it was crucial for spreading information. We see social media [as a way] of communicating information to our >>

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assistance companies are increasingly developing and using their own apps

country. Travellers are becoming more aware of the risks of travel, and it is their employer's duty to provide them with security services and ensure that they are adequately informed about potential risks while travelling.

Insurers are also relying on assistance companies to help with travel security and travel risk assessment as a part of their extended services. International SOS has developed an interactive Travel Risk Map, on which travellers can see the level of medical, travel or road-related risk per country. The company has also developed an app, which members can use to check in when they arrive at destinations, and request aid if an incident were to occur in their proximity.

Apps and wearables – the future

One major development in recent years is that assistance companies are increasingly developing and using their own apps, through which they aim to offer clients a more complete service. Mobile apps are overwhelmingly popular as security devices, for example, as they are non-intrusive and ever-present. Many apps have geo-locating features that can pinpoint a traveller's location in seconds; other apps have SOS buttons, which send a signal to an alarm centre where a team of security experts immediately takes action – red24, for example, offers a new safety confirmation app that can be activated in an emergency situation.

“Essentially, the app sends a panic alarm to our alarm centre,” explained Nobes. “Travellers >>

members.” Social media, then, is more than a customer platform – it is also about disseminating information to large groups of people, which can be a key part of an overall travel safety strategy.

Keeping corporate travellers safe

Perceptions of global safety have drastically changed over the past decade, and with more corporations sending employees on business trips, often to high-risk areas, security is a frequently requested service. In fact, most assistance companies now offer some level of security services, from tracking to crisis plan management. Specialist crisis management assistance firm red24 recently partnered with Allianz to offer its clients comprehensive security packages including country risk assessments, the ability to pinpoint employees during crisis situations, ‘meet and greet’ and ‘check-in’ security services when travelling in high-risk locations, and cultural awareness programmes. “Security is becoming increasingly important for organisations due to the changing nature of threat,” said Frances Nobes, former senior intelligence analyst at red24. “Brussels, Paris and Istanbul had traditionally been fairly low-risk places, [but] are still facing quite dangerous times.”

Companies are also offering counselling services in the event of a crisis situation, said Daniel: “In the aftermath of the Brussels attacks, we had a lot of medical activity. But we had a client, an airline, with a large number of crew who were passing through Brussels and were traumatised. We arranged for psychological support to be on site within 12 hours. This isn't necessarily something we typically do, but our customers look to us to

solve the problem as a whole.” There is also growing awareness among organisations who require employees to travel that they have to cover their duty of care from a company and employee perspective. Indeed, research from Ispos Global has found that one in three corporate trips are to countries with a higher medical or security risk than the traveller's home





only have to open the app and press the SOS button. The app automatically goes into geo movement, it takes photos continuously from the front of the phone, and records 15 seconds of audio.”

Falk Assistance has an app that educates travellers about the security and medical risks of each country they are travelling to. “It’s an important duty of care to educate people,” said Hummel. “So if you’re going to Nigeria [for example] you know of the medical and security risks.”

Likewise, International SOS has its Medical Security World Membership app, which not only provides policy information but also the location of the closest medical care facilities, and up-to-date local information. “If there’s something going on in France, like a train strike, and I’m travelling there, a badge would show up in the app with a quick summary about the strikes,” explained Daniel.

Being able to obtain up-to-date information in real time allows travellers to make informed decisions about their travel plans, giving them more confidence when travelling in foreign countries. Falk is also developing an app that will use big data to make cost analysis predictions for insurance companies. “No one has a tool like we’ve developed,” claimed Hummel. “It pulls together all this data and analyses it to predict costs on a claim. We’re trying to provide an insight into claims costs and how they develop.”

Many companies are also making inroads in the wearable technology arena. Intrepid 24/7 currently

offers clients the option to link and integrate wearables data, and its research and product development teams have wearables development and improvement firmly on their roadmap. At the same time, Falk has an app that helps monitor diabetic patients, and Marm Assistance is also developing a wearable device to monitor travellers’ health. However, the biggest hurdle when it comes to wearables is extracting data and translating it into a form that can be useful.

Maksim Tsvetovat Intellectsoft Big Data scientist gave this example: “Say a client owns a Fitbit and a Misfit – which is a GPS. The GPS measures everything in metres, and the Fitbit measures everything in steps. So you have these different units. If you want to get a full picture of the client’s workout habits, you have to bring everything into the same units. That’s the easy part. The hard part is when we realise that the Fitbit knows the client’s steps, but not the length of stride. The GPS doesn’t know anything about the steps but only how far the client ran. If the client runs on a treadmill, the GPS registers they moved a couple of feet, but for the Fitbit they moved several miles. Now you start to get conflicts.” Data collation and analysis only becomes more complicated in areas such as mental health, where it is very difficult to gather quantitative data. Certainly, the way forward is to work out how to integrate this data so that analysis is possible and insurers and assistance companies

can develop a deeper understanding of corporate traveller needs.

What’s next?

Risk management and technological developments are the cornerstones driving the evolution of services offered by assistance companies. However, the way forward isn’t necessarily easy, as assistance companies have to continually reshape their services in line with world events, as well as grappling with how to make the best use of the data that technology generates.

The role of assistance companies will continue to evolve too. Ten years ago, such companies focused primarily on providing emergency medical care, but now it is becoming the norm that they offer seamless travel and lifestyle concierge services that enhance the customer experience. This obviously means that assistance companies have to offer an increasingly broad range of services to keep their clients happy.

Clients and customers look to assistance companies not only for education, but also to solve problems as they arise, from beginning to end. In this way, cases are no longer fractured between several players, but are handled in one centralised location by one team. Assistance companies are following the general trend that customer service is the new marketing, and are landing big clients by offering big services. ■