



e-MPOWERING YOUR BUSINESS TODAY FOR TOMORROW

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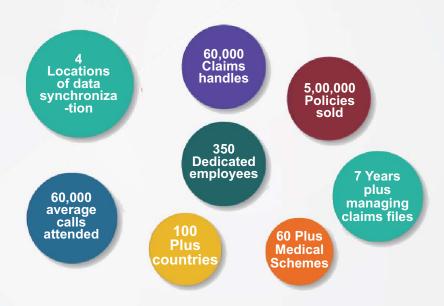
ABOUT AMA



With a strong and experienced team, AMA Insurance Solutions knows what the International Business community expects from its insurance providers operating in emerging markets.

AMA has a strong focus and direction in the area for your Health and Security needs. AMA along with its global services and expertise, delivers the best in worldwide services throughout our various offices in Europe, Middle East, Asia and the far East.

KEY FACTS



OUR HISTORY

AMA has a long and rich history of working to improve people's health and well-being. Through the years, our services and our team of dedicated employees have helped to find new ways to insure you against many various types of risk.

Our Brands:



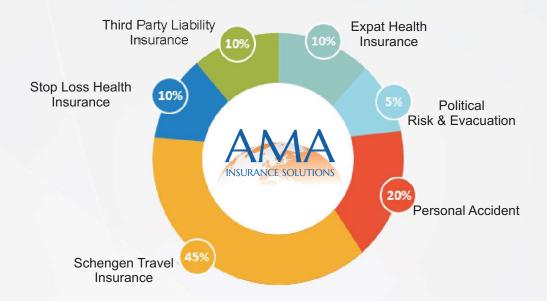






OUR EXPERTISE

We strive for excellence in all areas of insurance and reinsurance to deliver the best services possible to the clients and companies, whilst continuously monitoring and improving the quality of our performance. Our team is encouraged to develop unique and innovative solutions that enhance our products, services and processes and add value to customers.





Our capability to deliver 24/7 health and security services to our clients around the world relies on an operational framework consisting of our Coordination & Control Center.



We empower our team to make informed, on-the-spot decisions for which they take ownership, creating an intellectually stimulating culture of an autonomy within which careers develop and flourish.



Our team is encouraged to develop a unique and an innovative solution that enhances our product, service and process and adds value to customers.



OUR PRODUCTS



Accident and Health Insurance: We have developed a cost effective Accident & Health Insurance scheme that has been specifically designed to provide the essential elements of hospital care and treatment in challenging and Emergency health conditions.

Our medical evacuation cover includes emergency medical treatment and evacuation and repatriation to the policy holder's home country, with up to three months of follow-on home cover. AMA Insurance solutions coordinates all air and ground arrangements, medical care and international travel.

Enhancement solutions: AMA Enhancement Solutions is an Assurance to design a highly affordable & comprehensive protection plan that provides medical security. Implementing a Business Intelligence system should not only result in doing the same things faster – the system should enable new analytics and insights into your company performance.





International Travel Insurance: When traveling, costs associated with unexpected events can be much higher, which poses an increased risk to travelers. Travel insurance attempts to reduce these risks. Some other events that might be covered are lost or stolen luggage and fraud.

The cost of a travel insurance policy may vary by destination; trips to high-conflict zones or areas prone to bad weather could cost more. Such unnerving foreign travel experiences you need AMA Insurance Solutions. It takes one single phone call and our worldwide network will offer that complete care away from home. It is an international travel insurance policy that covers you against all mishaps during your overseas travel.

Third Party Liability Insurance: Third-party car insurance is the most popular type of third-party insurance because it is a basic option that protects you against claims from a third party. AMA Insurance is a pioneer in this area with a number of plans and insurance packages that are in line with contemporary social requirements. By choosing our appropriate plan, you



will be offered a service mechanism which quickly activates procedures and provides immediate compensation.



Expat Health and Medical Insurance: Expatriates living and working abroad face many challenges. Bearing this in mind, it is absolutely essential to have an easy to use expatriate medical insurance plan that covers health and medical expenses incurred during times of need.





Political Evacuation Cover: This coverage provides for necessary evacuations from a location that is unsafe to a place of safety, and, when the danger is cleared, back to the original destination or to your home country. Political instability can flare up quickly and cause serious physical and commercial

danger. AMA is a leading third party assistance company dedicated to handling cases from high risk locations. No matter where you travel, you should be concerned

Schengen Travel Insurance: You will get the link in your email as confirmation. For those plans that cannot be printed online, you can send us a request and we will be glad to provide you the Schengen Travel Insurance visa letter. If you are traveling to the 23 countries listed below for either



tourism or business purposes, you need to show proof of adequate medical insurance coverage at the time of visa application, before the visa can be granted.

Schengen Countries: Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Slovakia, Slovenia, Spain, Sweden, Switzerland.

Acceptable medical insurance for a schengen visa must meet following criteria:

- Medical coverage of at least Euro 30,000
- Must cover emergency medical evacuation and repatriation of remains.



Stop Loss Health Insurance: Stop loss insurance is the smart way for self-insured companies, no matter how large or small, to protect themselves from unexpected claims. AMA Insurance Solutions is the smart choice to provide this protection. It takes effect after a certain amount has been paid in claims.

Treaty and Facultative Solutions: separately for each insurance policy that is reinsured. Facultative reinsurance is normally purchased by ceding companies for individual risks not covered, or insufficiently covered, by Facultative Reinsurance, which is negotiated. Our medical evacuation cover



includes emergency medical treatment and evacuation and repatriation to the policy holder's home country, with up to three months of follow-on home cover. AMA Insurance solutions coordinate all air and ground arrangements, medical care and international travel.



OUR STRATEGY AND SERVICES

OUR STRATEGY



- Prepare, implement and maintain a key management strategy for claims handling.
- Make provision of effective case management system which guide step by step to claims handling
- Ensure to all claim handling action to be taken, responsible and recorded all the communication



- -AMA Insurance would provide idea and estimated cost of total payout for claims so that insurer can analyze loss ratio and synchronization of claims settlement on time
- AMA Insurance would make timely payment to providers and dispatch cumulative data for further account adjustment to the insurer as soon as possible.
- Insurer should verify and authorize payment with quick process system.



- AMA Insurance should ensure to get quality services from medical providers and get their updated charge table into system so comparison of estimated cost would be tally.
- -Service cost should be within charge table not more then that.

OUR SERVICES

MEDICAL ASSISTANCE SERVICES

- ✓ Worldwide Medical and Dental Referrals.
- ✓ Monitoring of Treatment
- ✓ Facilitation of Hospital Payments
- ✓ Transfer of Insurance Information to Medical Providers
- ✓ Medication, vaccine and blood transfers
- ✓ Dispatch of doctors and specialists
- ✓ Employer and home physician
- ✓ Replacement corrective lenses and medical devices
- ✓ Emergency medical evacuation
- ✓ Return of dependent children
- ✓ Repatriation of mortal remains
- ✓ Worldwide air ambulance

TRAVEL ASSISTANCE SERVICES

- ✓ Global hotline emergency assistance number
- ✓ Second medical opinion
- ✓ Replacement of lost or stolen travel documents
- ✓ Emergency travel arrangements
- ✓ Transfer of funds
- ✓ Legal referrals
- ✓ Translation services
- ✓ Message transmission
- ✓ Loss baggage assistance
- ✓ Visa assistance
- ✓ Flight delay assistance
- ✓ Hotel arrangements for commercials





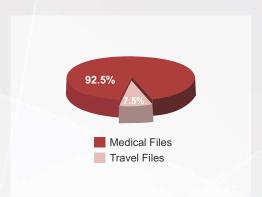


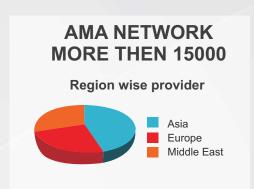


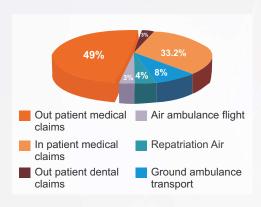
OUR STATISTICS

FACTS AND FIGURES

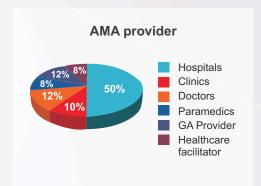


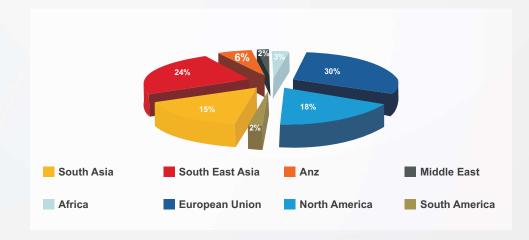














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