



**TOP  
TRAVEL  
INSURANCE  
SERVICES  
PROVIDER  
2024**



*Certificate*



**Euro-Center**

*This award is in recognition of Euro-Center's stellar reputation and trust among customers and industry peers, evident in the numerous nominations we received from our subscribers. Euro-Center emerged as a Top Company after an exhaustive evaluation by an expert panel of C-level executives, industry thought leaders, and our editorial board.*

Awarded By  
**HB**  
HOSPITALITY BUSINESS  
REVIEW ISSN 2837-1615

# Euro-Center

## Euro-Center's balanced customer journey: The art of lasting client relevance

### A non-self-service model with digitalization solutions in an industry excited with automation.

It's all in a day's work: I lost my luggage at Heathrow. My moped crashed in Thailand. Which clinic do I go to in Madrid? Our expats in Mali need a medical emergency response plan. How quickly can I get reimbursed?

Euro-Center's 11 medical assistance hubs assist travellers and expatriates 24/7 in all countries globally. The services span emergency medical assistance, expatriate solutions, MERPs, claims processing, cost containment, occupational health services and security solutions across the globe.

#### KEY SERVICES

- Global medical assistance
- Medical network solutions
- Claims handling
- BPO services
- Security services

The customers are diverse: insurance clients, emergency medical assistance companies and corporate clients whose clients span charter tourists, backpackers, ministries of foreign affairs and expats working in the most common travel destinations, but also the world's most dangerous hotspots.

For the sake of cost efficiency, convenience and streamlining, many competitors attempt to optimize their operations into one business model and customer journey. But does that work? The answer



Mads Fischer,  
 Managing Director

is a definite NO: At least not if you want to stay relevant for all your clients. Euro-Center's clients will always have both options to choose between.

"Having participated in multiple conferences with travel and expatriate insurers, I experience the current focus on automatisisation and digital solutions. Desirable and understandable in times when exciting AI and other technical solutions enable a fast and convenient customer experience. As a result, we have invested heavily in our in-house IT department, smart technology and automation solutions, and have a significant focus on

optimizing claims processes and client self-servicing solutions," says Mads Fischer, managing director.

Euro-Center's clients now experience the convenience of multi-lingual chatbots, telemedicine, flash-the-card solutions with virtual insurance cards and automated, swift case handling, provider portals and app security solutions. Younger generations indeed prefer to contact the company via chatbots or messages instead of case handling with an assistance coordinator—and they can do so. However, when it gets complex and the situation is tricky, many clients immediately expect superior hands-on provider network solutions and actual, local knowledge. AI and digital solutions become sub-optimum and, at worst, alienate clients who inevitably look for an alternative, specialist niche operator.



**However, for optimum services, we can never allow the scale to tip. Medical assistance still requires quality care, human empathy from skilled, local Euro-Center assistance coordinators, complex tailor-made solutions and hand-holding in language-of-choice**

"Therefore, for optimum services, we can never allow the scale to tip. Medical assistance still requires quality care, human empathy from skilled, local Euro-Center assistance coordinators, complex tailor-made solutions and hand-holding in language-of-choice," says Fischer.

There is a need for both warm hands and efficient technical solutions to find the right balance. Euro-Center's core services remain the same: clients will always find real people and a setup suitable, globally. Where this is not required, it has implemented



Kay Artus,  
 Managing Director

digital automation model choices, designed to fit the needs at the other end of the spectrum.

In an industry that can never be streamlined, the company's business model meets all customer service demands.

"Customer not requiring immediate onsite support during travel may also face unpleasant situations. Travel may have to be cancelled upfront or is interrupted, luggage may be lost, or medical expenses may be incurred out of pocket. While such situations may not require 24/7 assistance, Euro-Center is seeing an increasing demand for support in handling of such claims, as well as related contact centre and policy administration services. Our aim is to satisfy this need and provide support along the entire value chain. We, therefore, offer additional outsourcing (BPO) services via our hubs in Eastern Europe and Cape Town and – when required - from other offices worldwide. Our services are operated by industry-skilled and multi-lingual BPO staff, and our systems cater to multiple needs by providing automated and semi-automated client journeys," says Kay Artus, managing director. **HBR**