




**TANGIERS**  
INTERNATIONAL

# Tangiers International

The best-in-class  
on-the-ground  
global network for  
**MEDICAL CASE  
MANAGEMENT**  
and  
**EMERGENCY  
SERVICES**

Established in 2006, Tangiers International is a Malta-based claims and medical support service provider, a one-stop link between Tangiers' customers – insurance companies, NGOs, multinational corporations – and their employees and claimants in remote, hostile or developing parts of the world.





Tangiers' international teams operate in virtually every environment on Earth:

- **CONFLICT ZONES**
- **EMERGING MARKETS**
- **HIGH-RISK INDUSTRIES**
- **INNER URBAN AREAS**
- **OUTLYING RURAL REGIONS**

Tangiers is a highly respected third-party administrator that seeks fair, accurate, objective, transparent and timely resolutions for insurers and policyholders. It excels at closing claims as challenging and complex as the regions in which they occur. It takes on the tough cases, the ones other outfits can't handle, offering comprehensive and seamless services.

## CLAIMS Services

- Defense Base Act and War Hazards Compensation Act
- United States Longshore and Harbor Workers' Compensation Act
- Foreign Voluntary Workers' Compensation
- International Group Benefit claims
- International Life Insurance claims
- International Accident and Health claims
- International Property and Casualty claims assistance
- Labour Market surveys
- Travel claims
- Alive and Well verifications

## MEDICAL Services

- Medical Case Management, including payments
- Independent medical exams
- Collection of medical records
- Final medical reports with Maximum Medical Improvement/Return to Work/Permanent Partial Disability ratings
- Emergency medical evacuations

Tangiers stands apart from its competitors in multiple, critical ways.

## A Global Network of Field Agents

Some claims and medical support providers invest in massive, centralised call centres thousands of miles from the frontlines of global commerce and regional conflict. Tangiers is different; from the outset, it was designed to provide local expertise that generates global impact.

The Tangiers network consists of more than 80 experienced and resourceful field agents who work in 51 countries, speak 50 languages, and offer access to and relationships with more than 40,000 specialised medical service providers. Our highly trained, proactive field agents understand local politics, cultures and infrastructures. They respond 24/7 to the needs of insurers, claimants and care providers.

The field agents include licensed and practising physicians, nurses, vocational rehabilitation specialists, social workers, translators, security experts, certified claims specialists, attorneys and other professionals who reside in the regions they serve. They know how to solve problems and complete objectives. To insurers and claimants, these local heroes are the key to finding the best medical assistance at the fairest prices in some of the world's most challenging places.

Tangiers' dedicated field agents and in-country health care providers beat industry averages:

### The TANGIERS EDGE

#### CLAIMS EXPENSES

slashed by  
**32%**

#### MEDICAL COSTS

reduced by  
**37%**

#### TREATMENT DELAYS

cut by  
**80%**

# Medical Service Solutions

Are you an international company that's operating or planning to operate in difficult areas around the globe? If so, our onsite medical services are available to meet your employees' needs. Our Integrated Medical Services Solution is the industry-leading solution you can depend on in these challenging environments.

Our employment medical programs and services are not only comprehensive but customisable to meet the individual needs of your organisation. Some of the services this includes are the following:

**Tangiers International** and our team of industry-wide experts offer a variety of key resources are available through our **Integrated Medical Services Solutions.**

## ASSISTANCE

This type of solution provides medical services, including air ambulances and evacuation services, medical escorts, and comprehensive coordination of medical care anywhere in the world. Assistance includes a 24-hour, on-call experienced Medical Director in the field, aiding in patient hospital admission and offering ground ambulance transfer services.

## CONSULTANCY SERVICES

As a proactive measure, our solutions can offer consultancy support for you as you prepare to move into international markets. This includes creating a site health review, providing malaria risk assessments, creating baseline surveys for health over time, and conducting a health impact assessment.

## SOCIAL RESPONSIBILITY AND COMMUNITY INITIATIVES

These programs can provide a key advantage for international workers and related associates. They include STD awareness and prevention services, project awareness for high-risk areas, workforce wellness programs to keep employees healthy, and programs for HIV, TB, and malaria prevention and education.

## OCCUPATIONAL HEALTH PROGRAMS

This type of solution includes offsite and onsite support. It offers pre-employment medical examinations before deployment or on site, annual visits to ensure employees remain healthy, to reduce risk going forward and for national project workforce needs. It's comprehensive support on an ongoing basis.

## **MALARIA CONTROL PROGRAMS**

By implementing vector control measures as well as promoting and training project staff on malaria awareness and prevention, we can help mitigate disease incidence as well as risk of fatalities among the workforce on site.

## **PUBLIC HEALTH INITIATIVE AND PRODUCTSS**

Our public health initiative extends beyond your employees by providing workforce and community health education. It incorporates prevention programs as well. How is this different from Social Responsibility and Community Initiatives?

## **REMOTE MEDICAL AND PARAMEDICAL STAFFING AND MEDICAL SERVICES**

This include set-up of remote site clinics and relative medical staffing solutions, high quality standards through regular internal medical quality audits, project healthcare cost control, and D&A testing programs along with training, sales and leasing of medical equipment, site staff training, equipment maintenance plans.

## **HEALTH AND MEDICAL TRAINING**

Teaching your employees about being safe is critical. Providing key skills in medical care is even more important. Our training services are extensive and include BLS, ACLS non-certified training programs, First Aid including Levels 1, 2, and 3, Firefighting training, snake handling, and site water testing skill training. Each of these areas can be vital in not only keeping your employees safe, but also mitigating many of the risks related to working in highly dangerous environments internationally.

## **SUPPLY CHAIN SUPPORTES**

This includes providing an in-house supply chain platform and full delivery capability. It aids in helping with the procurement of medications and consumables so your employees always have the medical care and quality medications they need. It also offers medical equipment support, related site maintenance and support for obtaining necessary support for water testing, malaria kits, mosquito nets, and repellants that help to keep employees safe and healthy on the ground.

## Additional services include:

- **Medical-related deployment support**
- **Pre-placement medical evaluations**
- **Periodic medical evaluations**
- **Return-to-work evaluations**
- **Global fire response solutions**
- **Site and international emergency response plans and solutions**
- **Emergency medical and travel assistance**
- **Benefit coordination with health-insurance plans**
- **Customised major medical risk analysis and tailored risk prevention plan development**

## Why Tangiers International?

- **We provide a solid platform that matches your individual needs and is customised to fit your unique goals**
- **Tangiers International provides on-the-ground field infrastructure by employing local personnel.**
- **We offer an in-house delivery platform, eliminating third party contractors.**
- **We're able to work in challenging environments around the globe and facilitate the best possible environment and solution for your business needs.**

For the highest level of customer service and a dedicated team of professionals willing to work hard to meet your unique needs, contact us today. Let's discuss how our Integrated Medical Services Solutions at Tangier International can support your next business venture or strengthen an existing project.

# Beating the Black Holes of Assistance

Challenges in 'black holes' include:

- **Language barriers**
- **Poor infrastructure**
- **Unreliable electricity**
- **Lack of telephone coverage**
- **Wi-Fi deserts**
- **Limited or no access to banking services**
- **Inefficient bureaucracies**

Some countries and regions are 'assistance black holes' – places where inadequate infrastructure and on-going conflict make it especially difficult to provide medical and claims services.

Here's the **Tangiers strategy** for a fast, effective response to a medical event:

Deploy knowledgeable and empowered employees at each step of the process, beginning with the first emergency call and continuing until the patient is fully recovered.

Utilise well-trained team members to assess the caller's level of need and provide immediate information and reliable solutions, fully aware that delayed responses and poor follow-ups waste time and compromise patient outcomes.

Rely on local or regional employees with training in following streamlined and effective procedures to respond to the claimant, instead of hiring local subcontractors with uneven or inadequate strategies for case management in extreme situations.

Organise an extensive network of field agents and regional managers to reach the policyholder within 24 hours and to liaise with preapproved local medical and emergency providers to cover the company's geographic assistance obligations.

Manage a database of more than 40,000 medical providers.

Handle payments internationally through our network of field agents.

# Industry-Leading Medical Programs

Tangiers has made it a priority to ensure its global medical network provides services that meet the insurance industry's highest standards. We follow the American Medical Association's 6th Edition guidelines for rating disability in medical reports, and we maintain, review and upgrade quality controls and workflow for medical reporting on a regular basis.

Tangiers  
medical team  
**KEY  
PLAYERS**

## **MEDICAL ADVISORS**

This group of distinguished physicians serves in an advisory capacity on medical cases and reviews quality controls and workflow.

## **REGIONAL MANAGERS**

Strategically based in Afghanistan, Iraq, South Africa, Kenya, Thailand and Kuwait, regional managers handle claims and have responsibility for hiring, training and managing our field networks.

## **CASE MANAGERS**

The role of case managers is to work in between the client (insurance carriers) and the field/claimant (customers). Case managers ensure that objectives are met and followed up on. They also direct the field agents with guidance, training and leadership.

## **FIELD AGENTS**

This network of highly trained team members conducts comprehensive interviews with claimants to assess their needs based on the illness or accident. Tangiers field agents provide on-the-ground logistical support, ensuring that all documentation is obtained, filed and sent to insurance carriers to determine eligibility. After a claim is approved, field agents identify suitable doctors, make appointments, issue payments, collect records and regularly report to clients via the case management department.

## **OPERATIONAL SUPPORT STAFF**

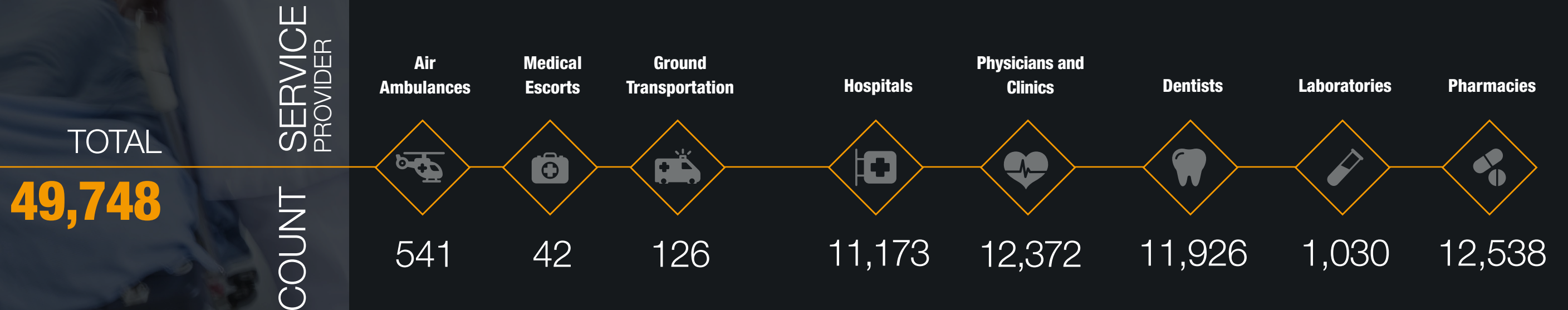
The executive, management, IT, finance, internal controls and administrative departments are located at Tangiers' headquarters in Malta.



Tangiers maintains a vetted network of **40,000+** specialised **medical service providers** in **192** countries

## Extensive Medical Providers Network

USA Provider Network provides Tangiers with access to nationwide database including more than **400,000 physicians** and other healthcare providers in over **4,000 hospitals** across the country.



# DBA / WHCA Investigative Expertise

Since 2006, Tangiers has worked more than 23,000 Defense Base Act (DBA) and War Hazards Compensation Act (WHCA) claims. Average case completion time is 12 days. Services include:

- Accident investigations
- Witness/employer interviews
- Collection and authentication of documents and receipts
- Distribution of benefits
- Banking support services
- Foreign death claims
- Location of beneficiaries

Intermediary banks and currency conversions can prove difficult when sending money from the US and Europe to international locations. Even when contracts are in place, many medical providers in our areas of operation do not recognise cashless networks or agreements, or are unable to receive foreign payments on time. Tangiers operates cashless networks where others can't.

## Third Party Payments

Tangiers' involvement instills confidence in clients, who have the assurance of knowing that the amount billed is accurate and funds will be delivered on time and to the appropriate person.

### Tangiers handles:

- Auditing of invoices and medical reports
- Delivery of funds as a one-time payment or with recurring deposits
- Direct deposit or hand-delivery of funds with signed receipt
- Customised in-country cashless networks based on clients' demographics, location, insurance policy benefits and requirements

# Rapid Response Time

**EMAIL  
ACKNOWLEDGMENTS**

**30** minutes

**MEDICAL EXPENSE  
COST PROJECTIONS**

**96** hours

**NEW CLAIM NOTIFICATIONS**  
(the industry standard is three business days)

**24** hours

**COLLECTION OF  
MEDICAL RECORDS**

**3** business days

**MEDICAL INVOICE AUDITS  
AND PAYMENT SETTLEMENTS**

**48** hours

**INDEPENDENT MEDICAL  
EXAMINATIONS**

**7** business days

**AVERAGE CASE COMPLETION TIME FOR  
DEFENSE BASE ACT AND WAR HAZARDS  
COMPENSATION ACT INVESTIGATIONS**

**12** days

**COMPREHENSIVE MEDICAL CASE MANAGEMENT  
AND PROGRESS REPORTS FILED**

**30** days

**AVERAGE DURATION OF OPEN WORKERS'  
COMPENSATION CLAIMS**

**103** days

**95%**  
**CUSTOMER  
SATISFACTION**

# HISTORY

## FOUNDATION

Christopher Catrambone, an American entrepreneur and adventurer from Lake Charles, Louisiana, establishes Tangiers International.

## RELOCATION

The company relocates to the island of Malta for its infrastructure, English-speaking workforce, sound legal and regulatory framework, and strategic location in the central Mediterranean.

## EXTENSION

In addition to Malta, Afghanistan, Iraq and the US, Tangiers International becomes a registered company in Singapore.

## PARTNERSHIP

The company partners with Lloyds of London and experiences significant financial and operational growth.

## GROWTH

Tangiers International continues to expand its worldwide claims and assistance services with a network of more than 80 field agents.

2006

2007

2008

2009

2010

2011

2012

2013

2014

2015

## ESTABLISHMENT

Tangiers International establishes a medical network of local hospitals in Iraq to provide direct assistance services to injured workers. Tangiers begins to operate out of Erbil, the capital of Iraqi Kurdistan.

## EXPANSION

Tangiers International works in more than 110 countries on behalf of US insurance-industry leaders.

## INCORPORATION

The company streamlines its claims process and expands its cashless medical network to 40,000+ specialised medical service providers worldwide.

## NON-PROFIT

Migrant Offshore Aid Station founded.

## ACQUISITION

The Tangiers Group acquires Osprey Insurance Brokers, Malta's largest aviation insurance and risk-management specialists.



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