



Overview of Trawick International

January 2025

Presented by: Anders Blak, Head of Business Development (EU)

About Trawick International

Trawick International has been a leading provider of international insurance, administration, and other assistance services for 25 years. The Company offers a full suite of innovative products and services designed to support today's globally mobile population.

At Trawick, we open a world of possibility with personalized insurance to live, work, travel, and thrive anywhere your next great ambition leads. Get everything you'll need for everywhere you'll go with comprehensive coverage, including travel, medical, and property.

Because insurance is about more than policy; it's about possibility. From the bucket list to the board room, we provide customized coverage that suits your specific circumstances and goals.

We understand coverage is more than the insurance you need; it's the experience you deserve. At Trawick, we offer compassionate customer service to get you the help you need when you need it most. With 24/7, multilingual customer support, you'll never feel alone, no matter how far you are from home.

From backpackers to business travelers and everyone in between, Trawick provides a globally mobile population with the coverage and confidence to go anywhere, do anything, and chase any ambition.

Trawick International. Anywhere Starts Here.



Trawick History



Daryl Trawick
founds Trawick
International,
offering Student
Insurance

1998

Driven by healthcare
reform, Trawick
International begins
its key strategy of
diversification

2008

Travel Insurance
becomes core
product offering

2010

SureGo Administrative
Services founded

2015

Travel Medical business
booms with subject matter
expertise

2016

Trip Cancellation
Insurance

2019

Trawick is first to offer
COVID-19 cover and
becomes industry-leading
travel insurance provider

2020

Tuman Global Solutions
founded

2021

LATAM region travel
business launches

2022

Trawick International, Ltd UK
established

25th Anniversary

Rebrand
Launched

LATAM IPMI
Launched

ROW IPMI
Launched

2023

Trawick GmbH
formally
established

Trawick
International
Mexico office
established

2024

State-of-the-art Appsure
claims system launched

SureGo approved as TPA
for Crum & Forster

Life & DI launched

Approved as Lloyd's
Coverholder

SureGo approved as TPA for
Nationwide & Starr

Student business relaunch

SureGo Representative
Office in Serbia established

Trawick International UK
expansion



Health Pulse Services Limited
(Insurance Intermediary)
London, UK

Trawick International Ltd
(Insurance Intermediary)
London, UK

Trawick International GmbH
(Insurance Intermediary)
Cologne, Germany

Trawick International Canada
(Insurance Intermediary)
Victoria, British Columbia, Canada

Trawick Holdings, LLC
(Holding company for foreign subsidiaries)
Fairhope, Alabama, USA

Trawick International
(International Insurance Provider)
Miami, Florida, USA

SureGo Administrative Services
Representative Office (TPA)
Belgrade, Serbia

SureGo Administrative Services
(TPA)
Fairhope, Alabama, USA

Tuman Global Solutions
(Insurance Intermediary)
Fairhope, Alabama, USA

Trawick International Limited PIC
(Captive Insurance Company)
Georgetown, Cayman Islands

COMING SOON:
SureGo Administrative Services
Representative Office (TPA)
Mexico City, Mexico



Insurer



- **MGEN**

Insurer

- In operation since 1946, MGEN offers a variety of solutions to expatriates and the globally mobile in the form of individual and group contracts. It serves international corporate employees across a multitude of industries, NGOs, consulates, embassies, and students around the world.
- MGEN has contributed to the development of the French Social Security and since has been working on improving the healthcare system in France. MGEN has managed the compulsory health insurance scheme for civil servants and employees in the fields of Education, Higher Education, Research, Culture and Communications, Sports and Environment.
- Fitch rated A+ (Affirmed) as of December 5, 2023.
- MGEN revenue is over 3 Billion Euros a year and employ over 10,000 staff.
- VYV IB is a subsidiary of the VYV Group that issues MGEN contracts for persons covered abroad on behalf of the VYV Group. VYV is part of the MGEN group

Administration

SureGo Administrative Services (SureGo), an in-house division of Trawick International, it is a third-party administrator specializing in international and special risk insurance programs. Its services includes:

1. Member enrolment
2. Claims Adjudication
3. Reimbursement
4. Reporting and record-keeping
5. Consolidated billing

The team at SureGo work closely with AP Companies on all claims related topics.



Trawick International Product Suite



Travel Products



**International Private
Medical Insurance (IPMI)**



**Life and Group Accident
Cover**



Long Term Disability

IPMI Eligibility & Coverage Area

The logo for mngen, featuring the word "mngen" in white lowercase letters on a green square background, with a small white star above the 'n'.

Customised Products Available for groups of 5+



Eligibility

- Full-time employees and family members entry at 79;
- No maximal renewal age;
- Children up to the age of 25



Area of coverage

- Worldwide Coverage;
- Worldwide excluding the United States;
- Worldwide excluding the United States, Switzerland, United Kingdom, Russia, China, Hong Kong, Singapore, and Canada;
- Europe excluding Switzerland, Russia and UK.
- **30 days** worldwide emergency coverage included

IPMI Products

Benefit Currency: GBP/EUR/USD	BRONZE	SILVER	GOLD	PLATINUM
Annual benefit (all sections combined), per person	GBP 100,000 EUR 120,000 USD 140,000	GBP 1,000,000 EUR 1,200,000 USD 1,400,000	GBP 3,000,000 EUR 3,600,000 USD 4,200,000	GBP 5,000,000 EUR 6,000,000 USD 7,000,000
Co-insurance	Optional 10%, 15%, 20%, 25%, 30%	Optional 10%, 15%, 20%, 25%, 30%	Optional 10%, 15%, 20%, 25%, 30%	Optional 10%, 15%, 20%, 25%, 30%
Deductible options	Not available	Optional	Optional	Optional
Inpatient Treatment & Day Care Treatment				
<ul style="list-style-type: none"> Accommodation, meals, nursing care Inpatient consultation by a physician or specialists fee Medicines and drugs ICU and coronary care unit Medical treatment, medicines, laboratory, and diagnostic tests Medical appliances & prosthetics 	Paid in full	Paid in full	Paid in full	Paid in full
Accommodation	Semi-private room	Semi-private room	Private room	Private room
Parent accommodation per night	GBP 30 EUR 36 USD 42 Max 30 days	GBP 100 EUR 120 USD 140 Max 30 days	GBP 100 EUR 120 USD 140 Max 30 days	Paid in full
Cash benefit per night	GBP 30 EUR 36 USD 42 Max 10 days	GBP 50 EUR 60 USD 70 Max 10 days	GBP 100 EUR 120 USD 140 Max 10 days	GBP 150 EUR 180 USD 210 Max 20 days
Surgical Benefits - Inpatient/Day Care				
Inpatient or outpatient	Paid in full	Paid in full	Paid in full	Paid in full
Surgery/surgeon and anaesthesiology services	Paid in full	Paid in full	Paid in full	Paid in full

IPMI Products contd....

Benefit Currency: GBP/EUR/USD	BRONZE	SILVER	GOLD	PLATINUM
Emergency Services				
Emergency room, emergency medical services (when directly admitted to the hospital)	Paid in full	Paid in full	Paid in full	Paid in full
Road ambulance costs (local)Ground ambulance	Paid in full	Paid in full	Paid in full	Paid in full
Emergency dental treatment	Not covered	GBP 500 EUR 600 USD 700	GBP 1,500 EUR 1,800 USD 2,100	GBP 4,000 EUR 4,800 USD 5,600
Outpatient Treatment - whether followed by inpatient treatment or not				
Outpatient diagnostic testing and advanced medical imaging: <ul style="list-style-type: none"> Echocardiography, ultrasound, endoscopy (e.g. gastroscopy, colonoscopy, cystoscopy), X-rays, and laboratory MRI, CT, PET, and other radiological imaging procedures Medical practitioner and specialist consultations & treatment Prescribed medications 	Not covered	GBP 1,600 EUR 1,920 USD 2,240	Paid in full	Paid in full
House call visits	Not covered	Not covered	Not covered	GBP 500 EUR 600 USD 700 Max 100 per visit
Chiropractic, osteopathy, homeopathy	Not covered	GBP 350/10 visits EUR 420/10 visits USD 490/10 visits	GBP 2,000/15 visits EUR 2,400/15 visits USD 2,800/15 visits	GBP 4,000/30 visits EUR 4,800/30 visits USD 5,600/30 visits
Acupuncture and Traditional Chinese Medicine	Not covered	GBP 350/10 visits EUR 420/10 visits USD 490/10 visits	GBP 1,000/15 visits EUR 1,200/15 visits USD 1,400/15 visits	GBP 2,000/15 visits EUR 2,400/15 visits USD 2,800/15 visits
Physiotherapy	GBP 2,000/10 visits EUR 2,400/10 visits USD 2,800/10 visits Following inpatient treatment, within 15 days of discharge	GBP 4,000/20 visits EUR 4,800/20 visits USD 5,600/20 visits	GBP 6,000/30 visits EUR 7,200/30 visits USD 8,400/30 visits	Paid in full
Physical rehabilitation (following inpatient treatment)	Not covered	Not covered	GBP 1,000 EUR 1,200 USD 1,400	GBP 1,500 EUR 1,800 USD 2,100
Home nursing	Not covered	Not covered	90 days	90 days
Preventive care	Not covered	GBP 200 EUR 240 USD 280	GBP 600 EUR 720 USD 840	GBP 1,000 EUR 1,200 USD 1,400

IPMI Products contd....

Benefit Currency: GBP/EUR/USD		BRONZE	SILVER	GOLD	PLATINUM
Other Benefits - Inpatient/Outpatient Treatment					
Radiotherapy, chemotherapy, oncology		Paid in full	Paid in full	Paid in full	Paid in full
Chronic conditions (12 months waiting period)		Not covered	GBP 3,000 EUR 3,600 USD 4,200	GBP 7,000 EUR 8,400 USD 9,800	Paid in full
Transplant services		GBP 50,000 EUR 60,000 USD 70,000	GBP 100,000 EUR 120,000 USD 140,000	GBP 150,000 EUR 180,000 USD 210,000	Paid in full
Psychiatric care		Not covered	GBP 2,000 EUR 2,400 USD 2,800	GBP 20,000/20 visits EUR 24,000/20 visits USD 28,000/20 visits	Paid in full 90 visits (incl. 30 days IP)
HIV/AIDS (24 months waiting period)		Not covered	GBP 10,000 EUR 12,000 USD 14,000	GBP 15,000 EUR 18,000 USD 21,000	GBP 20,000 EUR 24,000 USD 28,000
Kidney dialysis (12 months waiting period)		Not covered	Not covered	GBP 5,000 EUR 6,000 USD 7,000	Paid in full
Congenital conditions		Not covered	GBP 20,000 EUR 24,000 USD 28,000	GBP 30,000 EUR 36,000 USD 42,000	GBP 40,000 EUR 48,000 USD 56,000
Hospice and palliative care		Not covered	Not covered	GBP 10,000 EUR 12,000 USD 14,000	GBP 20,000 EUR 24,000 USD 28,000
Maternity Benefits					
Maternity (10 months waiting period)		Not covered	Not covered	GBP 10,000 EUR 12,000 USD 14,000	Paid in full
Prenatal care, childbirth and postnatal care		Not covered	Not covered	Up to benefit limit	Paid in full
Complications		Not covered	Not covered	Up to benefit limit	Paid in full
Travel expenses to home country for childbirth		Not covered	Not covered	Covered at 50% Subject to benefit limit	Covered at 50%
New-born infant benefit, first 31 days		Not covered	Not covered	GBP 75,000 EUR 90,000 USD 105,000	Paid in full
New-born infant vaccination/immunization		Not covered	Not covered	Paid in full	Paid in full

IPMI Products contd....

Benefit Currency: GBP/EUR/USD	BRONZE	SILVER	GOLD	PLATINUM
Dental Benefits				
Annual maximum per insured Class 1, Class 2, Class 3 and Class 4 services combined	Not covered	Not covered	GBP 500 EUR 600 USD 700	GBP 2,000 EUR 2,400 USD 2,800
Preventive dental services (Class 1)	Not covered	Not covered	Covered at 75%	Covered at 75%
Basic dental services (Class 2) - 3 months waiting period	Not covered	Not covered	Covered at 75%	Covered at 75%
Major dental services (Class 3) - 3 months waiting period	Not covered	Not covered	Covered at 75%	Covered at 75%
Orthodontic dental services (Class 4) - 3 months waiting period	Not covered	Not covered	GBP 500 at 75% EUR 600 at 75% USD 700 at 75%	GBP 2,000 at 75% EUR 2,400 at 75% USD 2,800 at 75%
Optical Benefits				
Optional cover (3 months waiting period)	Not covered	Not covered	Option A	Option B
Eye test (each year)	Not covered	Not covered	GBP 75 EUR 90 USD 105	GBP 75 EUR 90 USD 105
Frames	Not covered	Not covered	GBP 75 EUR 90 USD 105	GBP 75 EUR 90 USD 105
Lenses (one item per policy period): • Single lenses	Not covered	Not covered	GBP 90 EUR 110 USD 125	GBP 180 EUR 215 USD 250
• Bifocal lenses	Not covered	Not covered	GBP 125 EUR 150 USD 175	GBP 250 EUR 300 USD 350
• Trifocal lenses	Not covered	Not covered	GBP 150 EUR 180 USD 210	GBP 300 EUR 360 USD 420
• Contact lenses	Not covered	Not covered	GBP 150 EUR 180 USD 210	GBP 300 EUR 360 USD 420

IPMI Products contd....

Benefit Currency: GBP/EUR/USD	BRONZE	SILVER	GOLD	PLATINUM
Medical Assistance and Repatriation				
Pre-trip medical information	Paid in full	Paid in full	Paid in full	Paid in full
Long distance medical advice	Paid in full	Paid in full	Paid in full	Paid in full
Emergency assistance	Paid in full	Paid in full	Paid in full	Paid in full
Emergency evacuation	Paid in full	Paid in full	Paid in full	Paid in full
Out of area emergency coverage (for max. 30 consecutive days)	Paid in full	Paid in full	Paid in full	Paid in full
Medical expenses following repatriation	Paid in full	Paid in full	Paid in full	Paid in full
Repatriation of mortal remains or local burial	GBP 15,000 EUR 18,000 USD 21,000	GBP 15,000 EUR 18,000 USD 21,000	GBP 15,000 EUR 18,000 USD 21,000	Paid in full
Additional Travel and Accommodation Costs				
Accompanying travel and expenses	Not covered	Not covered	Not covered	GBP 3,500 EUR 4,200 USD 4,900
Compassionate travel and accommodation (for max. 15 days)	Not covered	Not covered	Not covered	GBP 3,500 EUR 4,200 USD 4,900
Telemedicine	Included	Included	Included	Included

Global Network

- Extensive **worldwide provider network**, covering over 180 countries and territories.
- US Network – Access to United Healthcare Network over 1 million providers.
- Outside the US - Combination of **directly contracted** providers and **other Networks** – 80.000 providers.
- **SureGo** teams are generally able to place guarantees of payment and negotiate an **ad hoc GOP** on behalf of a patient to out of network providers (The actual number of providers that we can pay directly is therefore much higher).

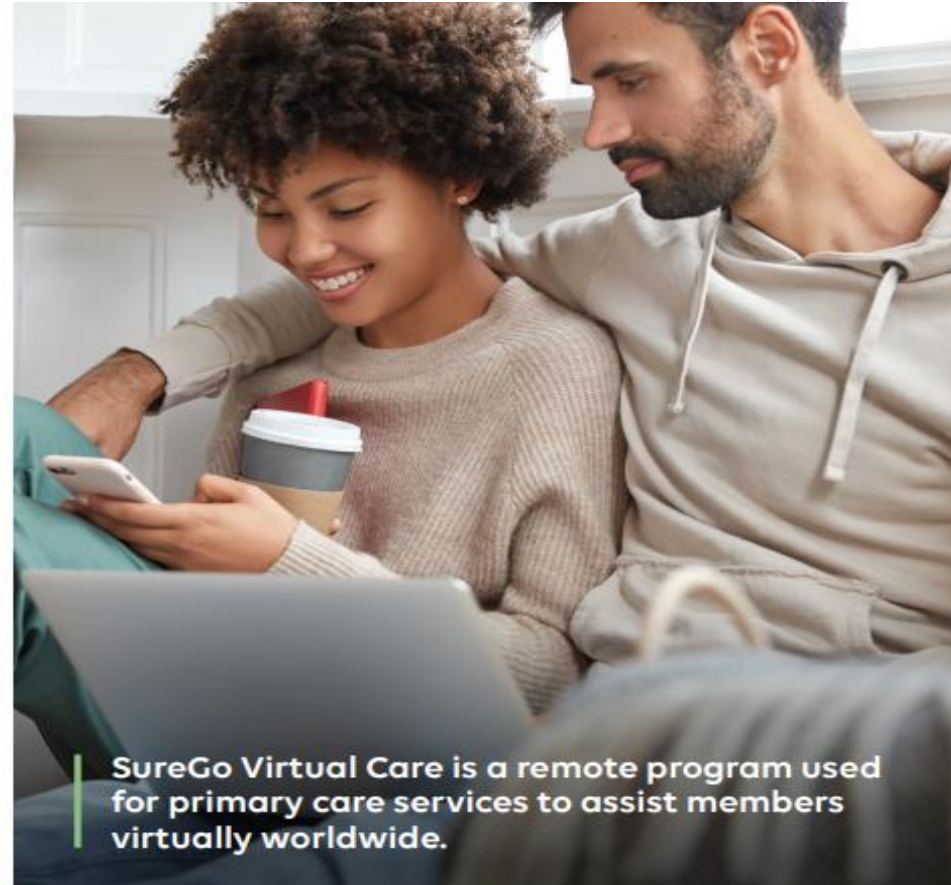
Virtual Care Service (Telemedicine)



Speak to a doctor from the comfort of your home or anywhere, anytime

Some of the benefits include:

- No-cost services delivered remotely over the phone or video (mobile app) for you and any eligible family members
- Safe and secure 30-minute video or call back consultations
- Geolocation in over 120 countries
- This service is not for medical emergencies

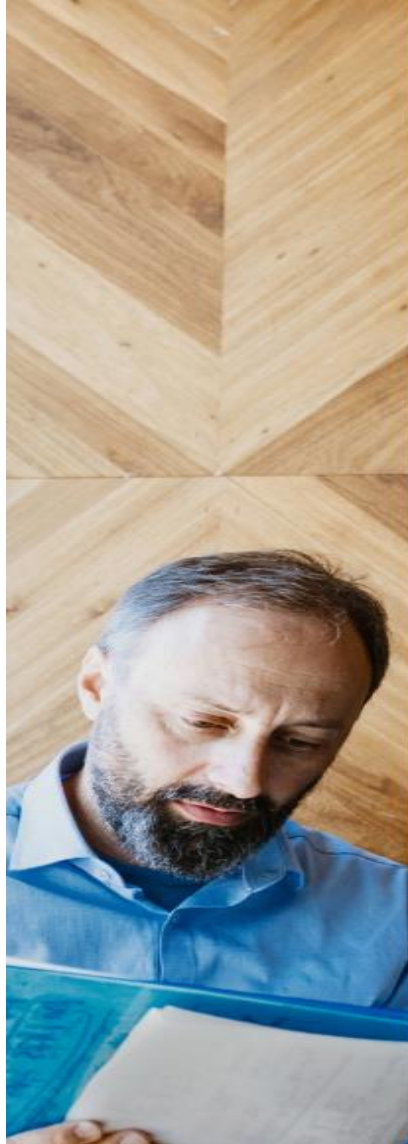


SureGo Virtual Care is a remote program used for primary care services to assist members virtually worldwide.

24/7/365
Unlimited Access

NO-COST
Services

Employee Assistance Programme



REGISTER FOR

SureGo Be Well

**Your Global EAP
When & Where You Need It.**

**An Employee Assistance Programme service included
in your health insurance plan. Now available.**

**Balancing a successful
career and an active
personal life can be
challenging, especially
when adapting to a
foreign country.**

SureGo Be Well offers
you and any dependents
covered under your
health plan, worldwide,
confidential access
to a clinician or
coach to help boost
your wellness during
significant life events.

Counselling, Life Coaching & Work-Life Assistance Programme.



Ease of access available in multiple languages

Ability to choose a preferred language and
speak with a clinician or coach from the comfort
of your home.



24/7/365 Worldwide

Experts are available to provide support in
managing personal, family and work issues.



5 Counselling Sessions

Ability to choose a preferred language and
speak with a clinician or coach from the comfort
of your home.



TRAIVICK
International

Member portal

Edit

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A Division of Trawick International

New Claim

1 Patient Information

2 Claim Information

3 Payment Information

4 Authorization

5 Documents

6 Summary

Close ✕

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Other group medical/dental plan(s)

☐ Yes☒ No

Medicare or other Government Agency

☐ Yes☒ No

No-fault auto carrier

☐ Yes☒ No

If yes to any of the above, please provide name of carrier

Policy number of the other source

Carrier Address

Treatments and/or Medications

Please attach receipts and list treatments and/or prescribed drugs and list the charges for each below.

CURRENCY OF SERVICE	BILLED AMOUNT	DATE OF SERVICE	DATE OF INVOICE
BAM (Bosnian Mark)✕	3000	15/11/2024📅	15/11/2024📅🗑️

+ Add more

Total amount paid by patient3,000.00

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📄148.6 KB

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67%

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TRAWICK

International

Member portal

Edit

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SUREGO
A Division of Trawick International

New Claim

1

Patient Information

2

Claim Information

3

Payment Information

4

Authorization

5

Documents

6

Summary

Close x

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5

Payment Information

Select or Add new bank account


<New bank account>

Country

Select country...

Payment Currency

Select Currency

Beneficiary Bank

Bank Name

Accountholder Full Name

Bank Account Number ⓘ

SWIFT Code ⓘ

☐ Savings Account

Beneficiary Address

Street and Number

State / Province

← Back

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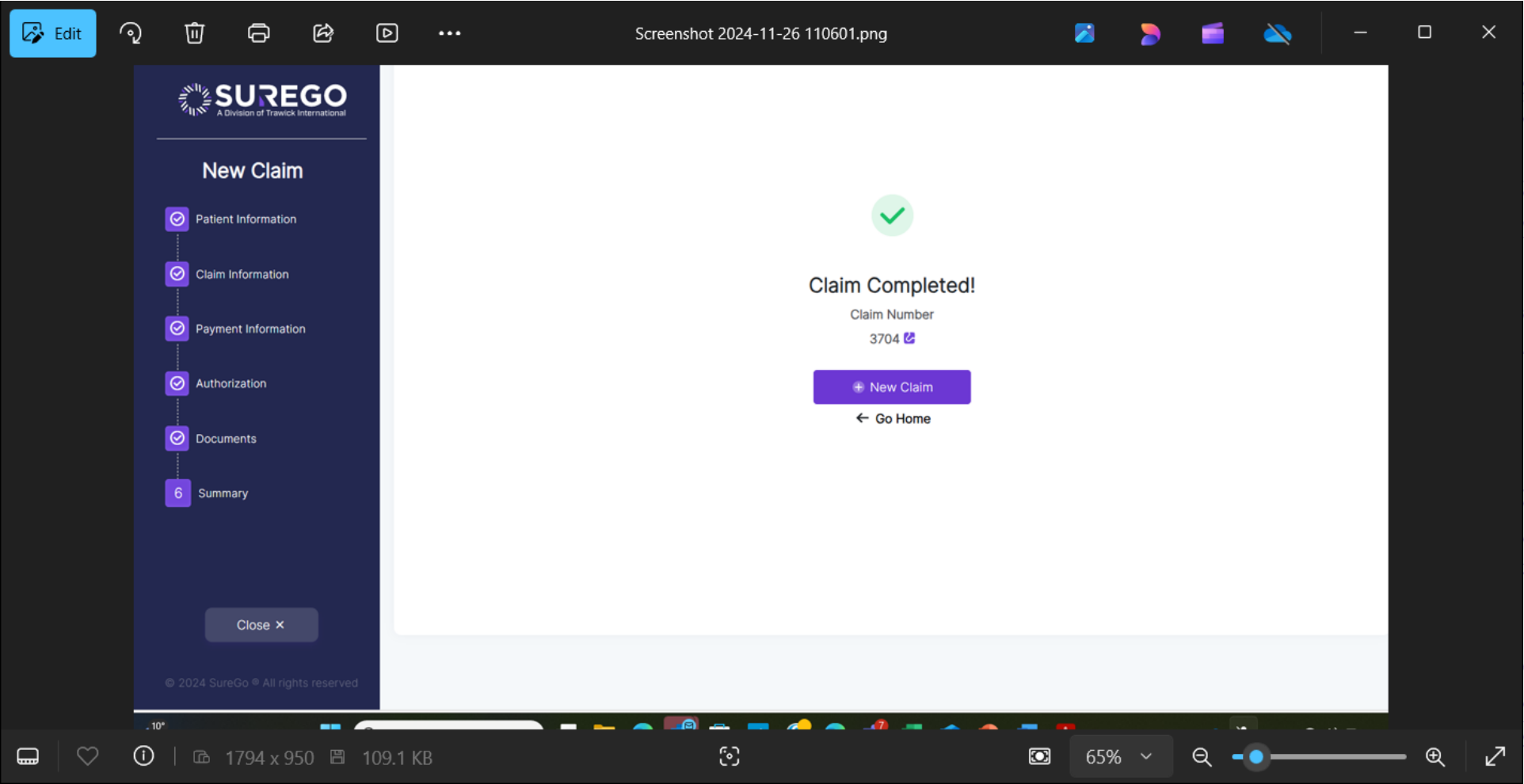
1897 x 937

138.3 KB

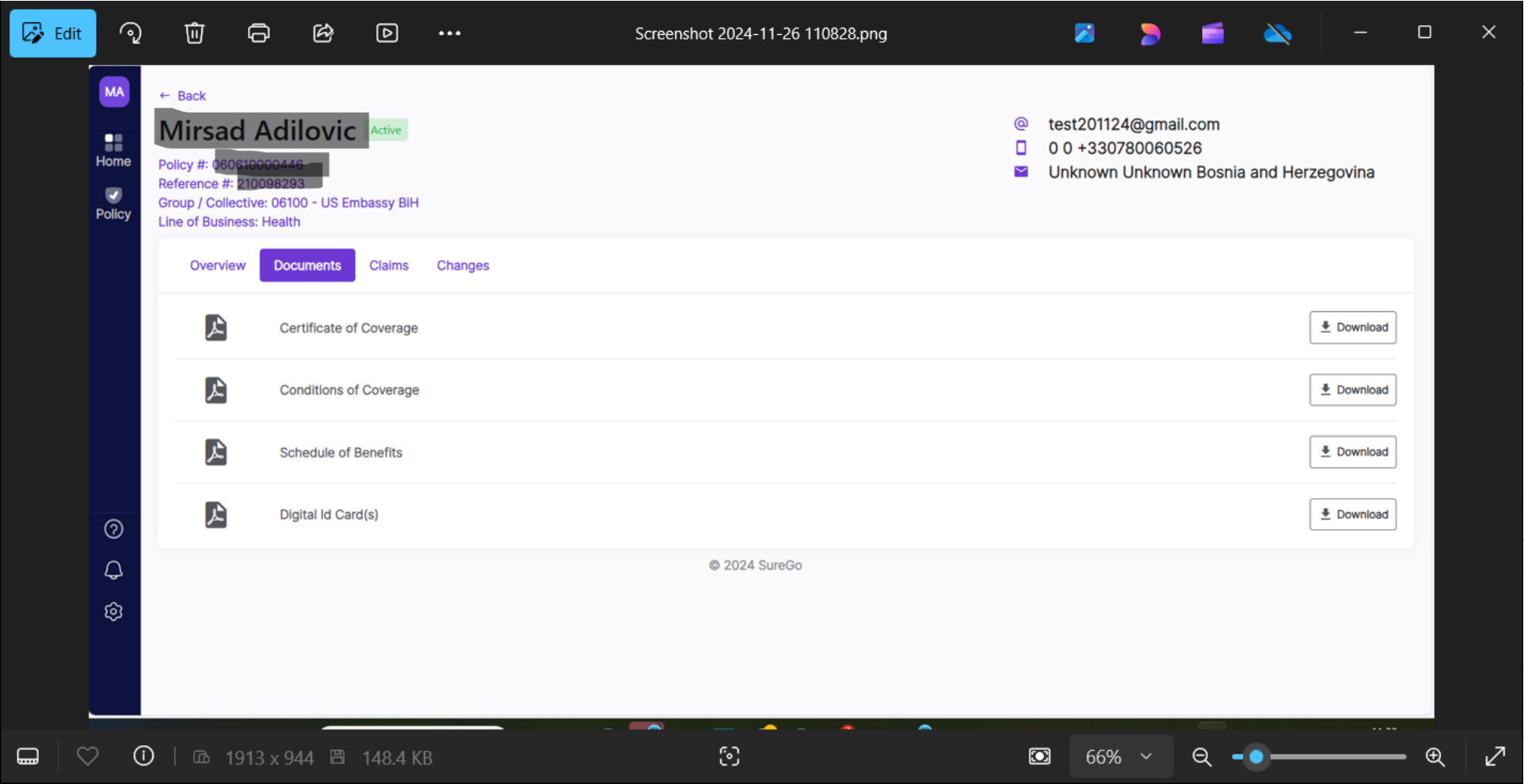
66%



Member portal



Member portal





Life Insurance



- Supported by VYV International Benefits on behalf of MGEN
- Available to employers with 10 or more employees
- Annual renewal policy limits up to €1,000,000 for each employee
- FCL up to €500,000 for each employee
- Flat benefit amount or up to five times the salary
- Employer-paid with an option for voluntary/employee-paid coverage
- Life coverage is available for the employee's spouse and children
- Spouses €50,000 Life and €50,000 AD&D
- Dependent children (12-26) €15,000 for Life Dependent children (under 12) €10,000 for Life Employee Coverage can include:
 - AD&D up to the Life sum assured
 - Permanent Total Disability
 - Accelerated death benefit
 - Funeral Benefit
 - Critical Illness



Group Long Term Disability



- Available to employers with 10 or more international employees
- Employee enrolment for ages 18 to 64
- Long-term disability (LTD) benefits could initiate following a 13, 26, 52, or 104 weeks period and persist until the employee resumes work or attains the age of 70
- Coverage is employer-paid
- Plan benefits are paid due to a covered disability (accident or illness) Monthly disability benefits can be 50%, 60%, 66 2/3%, or 70% of the employee's monthly salary
- Maximum monthly benefit of €15,000
- Waiver of Premium while receiving disability benefits Optional:
- Survivor Benefit Partial Disability Work Incentive
- Partial Disability
- Work Incentive

Travel Insurance

- Trawick writes individual and group travel insurance anywhere in the world.
- All travel/medical plans are underwritten by Zurich.
- Products can be branded by our partners and sold via a range of distribution methods including websites, online applications and as enhancements to credit cards.
- Travel coverage including:
 - Inbound to the USA
 - Outside the USA
 - Trip Cancellation Insurance
 - Schengen Travel Visa
 - Annual Travel Insurance
 - Cancel for Any Reason



Key Selling Points



- **One-Stop Shop:**
 - Ability to quote and cover all benefits through a single census.
 - All products are available on a standalone basis.
- **Local Staff Coverage:**
 - Within EU/EEA:
 - No limit on local participation, covering up to 100% of local country nationals. (all lines of business)
 - Outside EU/EEA:
 - Life: Headcount is acceptable up to 100%, depending on local/global regulations as well as segment.
 - IPMI: Headcount up to +15%, depending on local/global regulations as well as segment.
- **Flexible Invoicing:**
 - One Master Contract with the option for multiple invoicing addresses.
 - Monthly/Quarterly/Bi-annual payment terms with no additional charge
- **Simple Administration:**
 - Dedicated service account manager
- **Dedicated Management:**
 - Dedicated account and broker management to all clients.
- **Compliance Expertise:**
 - We keep abreast of regulatory changes so you can be secure in the knowledge plans meet local compliance requirements.

Key Product Selling Points



International Private Medical Insurance (IPMI):

- **Key Segments:** Small and Medium Enterprises (5–100 employees).
- **Flexibility:**
 - Plans customizable for groups with as few as 10 employees.
 - Four geographical area coverage options.
 - Covered members may stay within any covered country 24/7/365, including home country.
 - Trailing dependents may be included.
 - No minimum number of employees required per location.
 - MHD available for groups of 5 or more
 - Truly Book rated

Life, Personal Accident, and Disability/Income Replacement:

- **Key Segments:** Small, Medium, and Large Accounts (10–500 employees).
- **Flexibility:**
 - Plans customizable for groups with as few as 10 employees.
 - Long-term disability coverage available up to 70%, with potential for 80% of salaries
 - Riders such as Critical Illness, Permanent Total Disability, and Accidental Death & Dismemberment available.
 - Simplified administration options (life)
 - FCL offered to all groups.

Way forward

- Information needed to quote:
 - Life and Disability: Census including Gender, Date of Birth, Occupation, Nationality, Country of Residency and Salary.
 - IPMI: Census including Date of Birth, Nationality and Country of Residency.
 - Others: Country of Contracting Entity, Level of Commission, Effective Date.
- Point of Contact for requests:

Anders Blak, Head of Business Development

Email: Anders.Blak@trawickinternational.com

Phone: +45 60 88 99 70

The background of the slide is a scenic landscape of a mountain valley. In the foreground, there are dense evergreen trees. The middle ground shows a wide valley with a river or lake, surrounded by steep, rocky mountains. The background features more distant, snow-capped mountain peaks under a blue sky with scattered white clouds. Overlaid on this landscape is a large, stylized sun or starburst graphic made of many rectangular segments, each containing a different image of a mountain or landscape. The text "Thank You!" is centered in the middle of the slide in a large, dark blue, serif font.

Thank You!