

has

Health Access Services



About us



+24

Years in the market



+1.600.000

Communications per year with service centers



+700

Partners



+120

Companies trust us



+800.000

Services provided per year



+600.000

Worldwide providers



+40

IT Developments in the assistance sector



5

Established companies



WE GO FURTHER

Our group

We are five companies specialized in developing tailor-made solutions based on the market, our clients' strengths, and their expectations.



www.hascompanies.com



WE GO FURTHER

We are HAS companies

We are leaders in global solutions for risk management, general assistance, international health insurance, and travel insurance.

We combine technology, predictive medical innovation, and strategic design to provide comprehensive services tailored to the specific needs of each client.





Solutions that make a difference



4 Contact
Centers



Automated
reimbursement system



Differentiated cost
containment



Integration with
client's system



Omnichannel
technology in
communications



Access to
assistance via QR
code or link



Real time case
visualization



Multilingual work
team



WE GO FURTHER

Offices and contact centers.

11 strategically located offices; 4 contact centers operating simultaneously and as backups to provide premium service, more than **450 service coordinators**, and over **60 doctors and healthcare professionals**.





WE GO FURTHER

Providers Network

We have a network of over 600,000 service providers worldwide, including physicians, various health specialists, medical centers, hospitals, air and ground ambulances, dentists, funeral homes, among others.





WE GO FURTHER

Omnichannel communication

We are transforming the way users access services, Offering phone lines, WhatsApp, email, and a custom digital ecosystem fully integrated with our clients' platforms and brand. With a simple click or a scan of a personalized QR code, the assistance experience becomes faster, more modern, and more user-friendly.



[Link WebApp](#)



WE GO FURTHER

White Label Development

We create one-of-a-kind assistance products, perfectly adapted to the needs of every market. Backed by technology and deep industry expertise, we deliver personalized solutions that truly make a difference.

Our clients' expectations are our greatest source of inspiration.





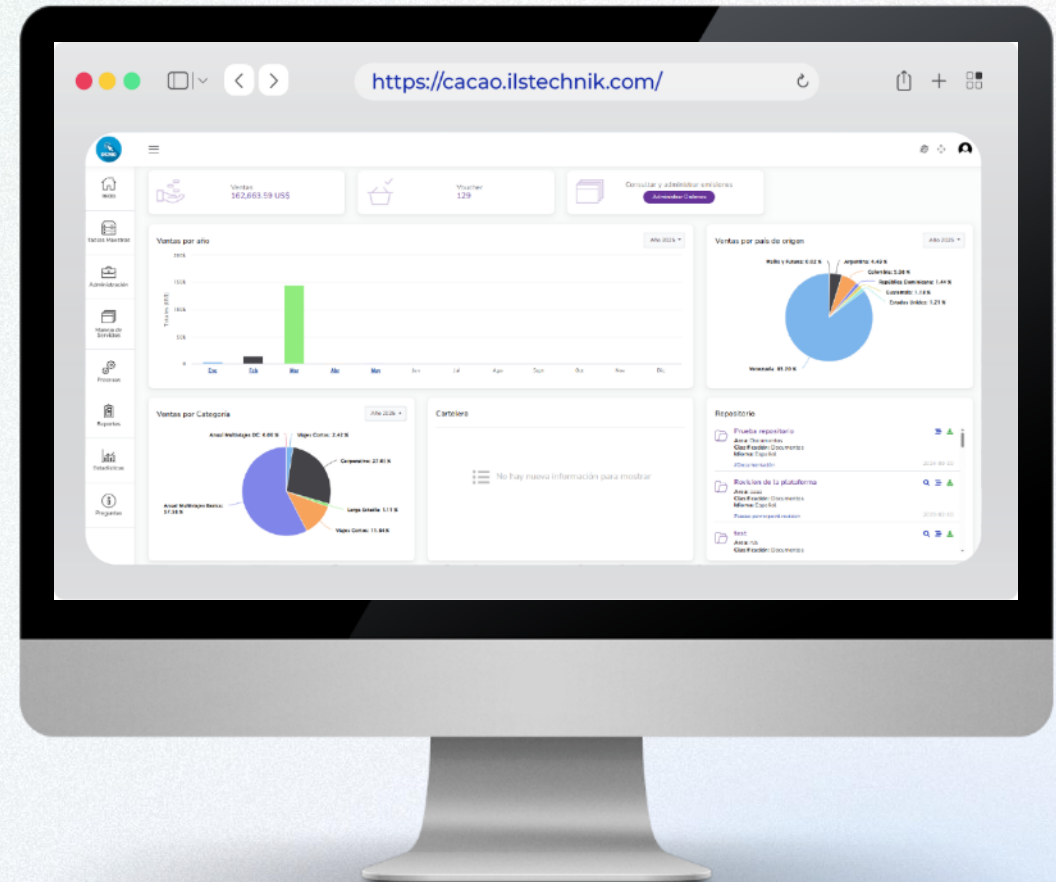
WE GO FURTHER

Online Emission system

Fully adaptable to any brand identity:

We customize both the interface and user experience to ensure our clients' brand takes center stage.

From the main dashboard, you can view real-time sales records, create agencies and user profiles, generate reports, issue quotes, and much more, all within an intuitive, efficient environment that is 100% aligned with your business.





Some categories of Assistance products

Travel

Home

Telemedicine

Medical

Pets

Vehicle

Funeral

Educational

Technology

Concierge

We build tailored assistance and multi-assistance plans designed to meet each client's unique needs, with the flexibility to develop new, fully customized services.



Benefits that go further



VIP Lounges



**Discounts at
Pharmacies**



**International eSIM
Data Upgrade**



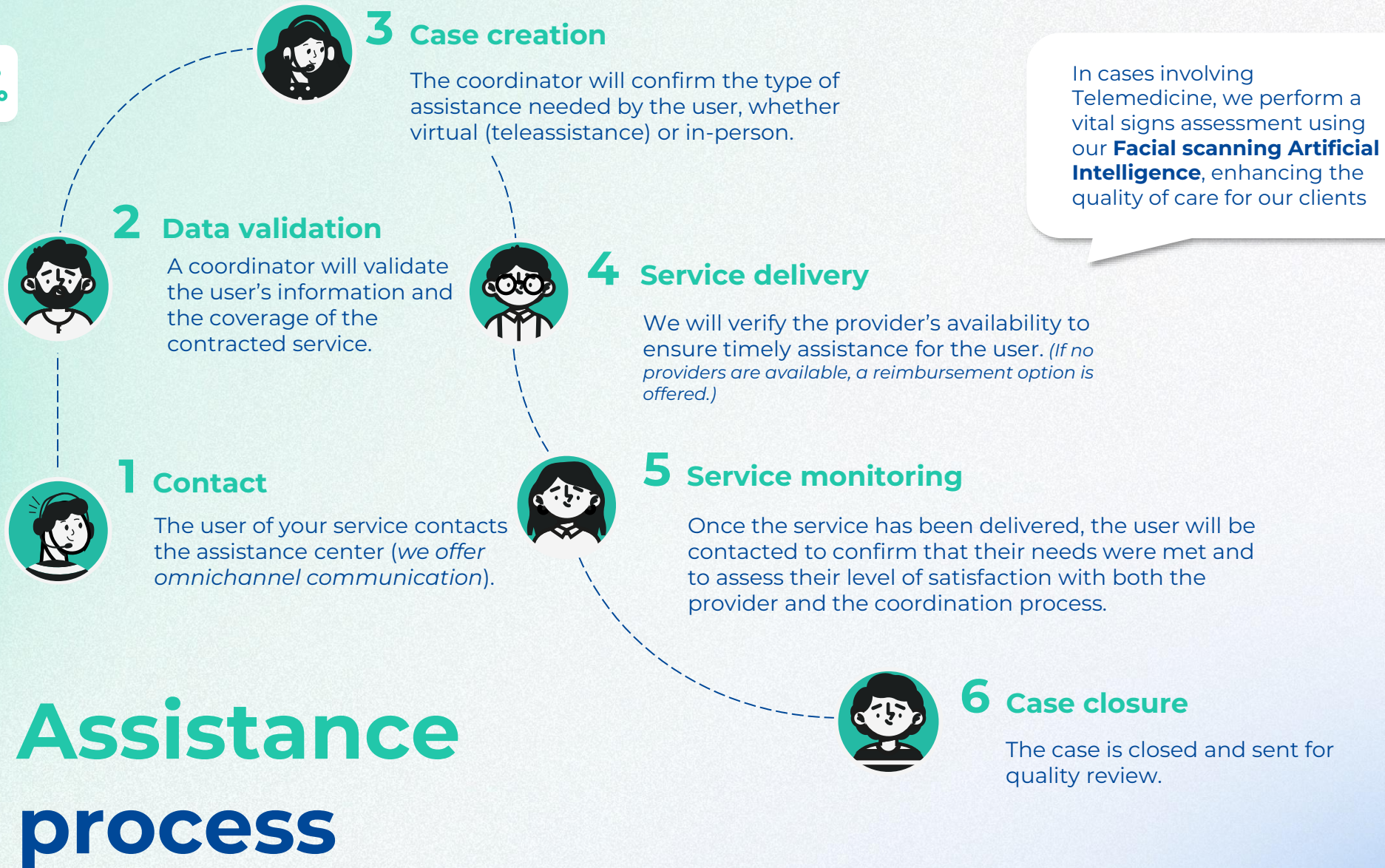
Scan face



**Telemedicine with
global medical
prescription**



**Extreme Sports
Upgrade**





WE GO FURTHER

International Health insurance

We offer products tailored to the needs of individuals, families, and companies, with the flexibility and coverage required **to ensure peace of mind, well-being, and quality care.**

Our broad portfolio includes medical expenses coverage, assistance services, and other exclusive healthcare solutions designed to meet the expectations of even the most discerning policyholders, addressing medical needs across every segment.



koris |

LLOYD'S

Underwritten by Koris General Insurance Company Limited
and certain underwriters at Lloyd's

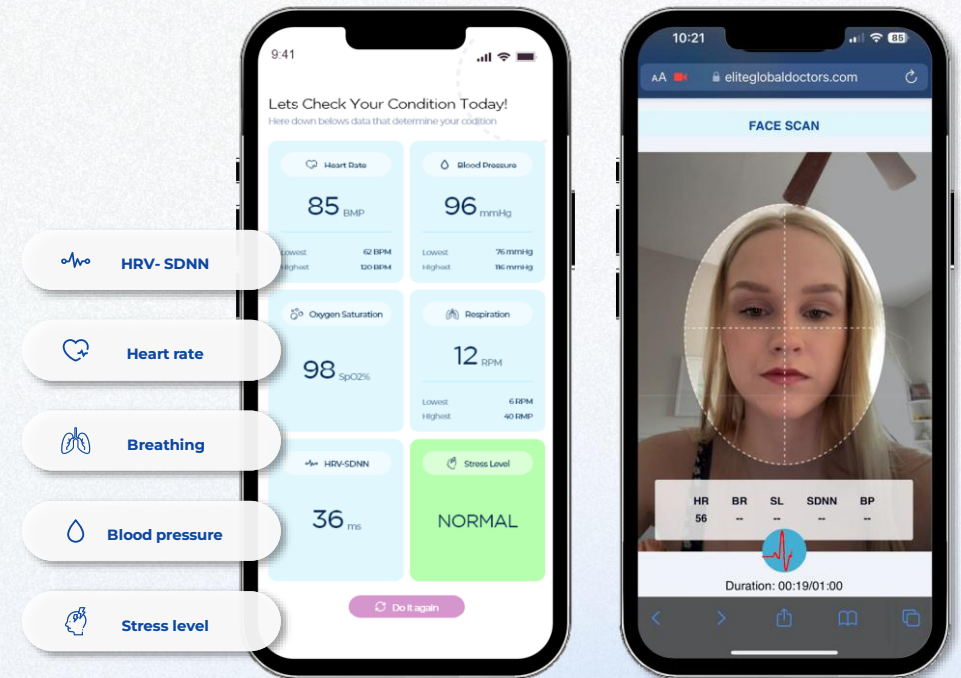
www.hascompanies.com

International Health Insurance

More than medical assistance: well-being and prevention

A dedicated app and web platform that provide daily support and guidance to each client.

- **24/7 Telemedicine Specialist** with AI-powered facial scanning to assess vital signs
- **Psychological Telemedicine**
- **Nutritional Telemedicine**
- **Personalized Coach**



koris

LLOYD'S

Underwritten by Koris General Insurance Company Limited and certain underwriters at Lloyd's



WE GO FURTHER

Disruptive Technology + Healthcare = New Medicine

We've developed a healthcare system that organizes patient-provided data and transforms it into valuable information for all members of the healthcare ecosystem.





WE GO FURTHER



PATIENT MANAGEMENT - PRM (PATIENT RELATIONSHIP MANAGEMENT)

We help optimize workflows and strengthen user relationships by enhancing communication and actively involving them in their healthcare journey.



AI-POWERED FACIAL SCANNING – SCAN FACE

We perform precise wellness assessments and timely detection of various conditions through facial scanning technology.



HEALTH DATA MANAGEMENT

We consolidate meaningful healthcare data to support smarter decision-making and deliver more effective medical treatment.



WE GO FURTHER



eSIM

Get great benefits

With HAS, you can offer the eSIM service as an upgrade through the issuance system or via a customizable landing page. *Users can also add an eSIM to a previously purchased voucher.*

Each eSIM includes a 30% commission based on the public retail price (RRP).



[Click here to view the customizable landing page.](#)

www.hascompanies.com

Our Processes



www.hascompanies.com

Leaders in TPA

Case management and claims administration



Cost optimization

In all negotiations and pricing with our providers, we successfully optimize cost containment due to the high volume of services we manage.



Case management

We handle each consultation as a case we follow from start to finish. We generate online reports with service and satisfaction indicators.

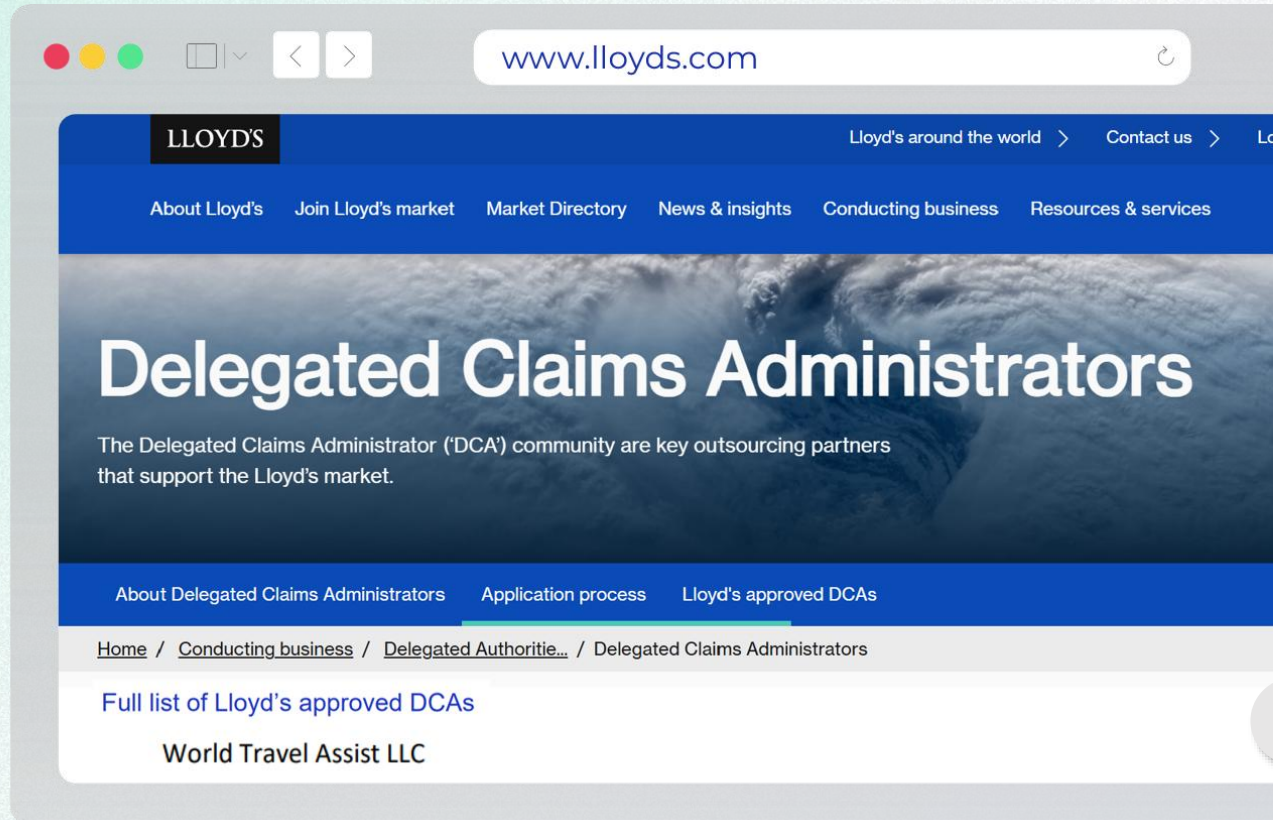


Risk Management and Auditing

Our multidisciplinary team is focused on reviewing and optimizing delivered services, enhancing processes, actively managing assistance cases, and producing tailored reports.

Delegated Claims Administrator

WTA by HAS is recognized by Lloyd's as a reliable partner in claims administration.



88 Leadenhall Street, London
EC3A 3BP
And at Lloyd's
Telephone [44] (0) 207 263 3881

Broker at Lloyd's

9th June 2025

To whom it may concern

We are ARB International Ltd, a Lloyd's Broker, and have been trading in the London market since 1990.

We have worked with Health Access Services (HAS) for over 15 years and are pleased to have them as a partner.

We strongly recommend their services.

Our co-operation with them has been extensive with experience in managing healthcare and travel insurance portfolios, including claims administration, and we look forward to continuing this relationship long into the future.

The management team is one we have complete respect for, and we are pleased that we can work together in an open, honest and transparent environment.

HAS is an approved Delegated Claims Administrator (DCA) for Lloyd's of London.

HAS operate with reinsurance support for both healthcare and travel insurance with several "A" rated companies and syndicates in both London and Internationally, including Sompco, Axis, Canopus, Dale Underwriting Partners and HDI specialty.

Yours Sincerely,

Steve Brodie

Executive Director

www.arbint.co.uk

3rd Floor, 88 Leadenhall Street, London, EC3A 3BP.

[Insight Hub for all list of Lloyd's approved DCAs](#)



WE GO FURTHER

Specialized medical and operational cabins

We professionalize customer care by identifying the level of risk and urgency of each request to manage assistance efficiently, optimizing available resources, enhancing patient satisfaction, and ensuring cost containment from the very first moment.

We have specialized medical personnel dedicated to assistance, available 24/7 and fluent in multiple languages.





WE GO FURTHER

Evaluation and control



Quality control of the services provided, generating NPS statistics.



97% of calls are answered in under 6 seconds, with a call abandonment rate of less than 1.45%.



We evaluate our providers to guarantee the best possible service.

"98% of our cases are coordinated directly, without intermediaries."

www.hascompanies.com





WE GO FURTHER

Security and quality certifications



SC-CER309133



CO - SI-2001348



Contact centers certified under the ISO 9001:2015 standard, Quality Management System, in compliance with the strict standards approved by ICONTEC INTERNATIONAL.

Our Information Security Management System, for the handling and control of information belonging to users of our services, is certified under the ISO/IEC 27001:2022 standard.

www.hascompanies.com



Our team is certified under the federal regulatory standards governing the use and disclosure of protected health information in the United States.



The SSAE 16 SOC III certification oversees, within an organization, services related to security, availability, processing integrity, confidentiality, and privacy.



Enterprise-class Tier 4 data center with redundant instances and dual power supplies for servers, storage, and network links, located in Michigan.



We are registered and approved as a Delegated Claims Administrator ('DCA') for Lloyd's of London.



Trusted strategic partners of the group



PRESTIGE ASSURANCE PLC





koris

iLS

Wta

inter
ASSISTANCE

ELITE
Global Doctors

WE GO FURTHER

www.hascompanies.com