



WorldCare International Inc.

Recipient of the 2004 **Massachusetts Export Achievement Award** for International Services and the 2005 **Arab Health Award** for Best International Health Care Partnership



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PRESS ANNOUNCEMENT

For Immediate Release

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**Bajaj Allianz to Offer Insurance Plan to Cover
2nd Opinion e-Consultation Services in India through WorldCare**

Pune, India – Bajaj Allianz General Insurance, India's leading private general insurance company, and WorldCare Inc., a pioneer and leader in the development and distribution of global health care services and solutions, today announced that they will be introducing a path-breaking new insurance product to the Indian market – the Bajaj Allianz e-Opinion Rider, which will cover the expenses of 2nd opinion e-consultation services for serious illness in India. Bajaj Allianz is the first company to launch such an insurance plan in India – a unique insurance plan rider with Personal Accident Cover.

Such e-consultation will be rendered by three of America's best academic medical centers; The Cleveland Clinic¹, Duke University Health System and Partners HealthCare System which includes Massachusetts General Hospital and Brigham and Women's Hospital. Duke University Health System and Partners HealthCare are members of the WorldCare Consortium. Policyholders who have purchased Bajaj Allianz's "e-Opinion Riders" will be provided the right to receive up to three expert, e-consultations per year. If a policyholder develops a specified serious illness, including cancer and or heart disease, that individual may elect to have his or her medical record, including text and medical imaging (X-rays, CT Scans, MRI, Ultrasound) digitized, encrypted and sent to WorldCare's Telemedicine Headquarters in Cambridge, MA, where it will be reviewed for quality control and quality assurance. The record will then be transmitted to the telemedicine centers of The Cleveland Clinic, Duke University Medical Center or Partners HealthCare for specialist and or sub-specialist physician review.

A written, second opinion, including a confirmed diagnosis and recommended treatment plan will be then returned to Bajaj Allianz's medical director within seven (7) working days of the receipt of a complete medical record by WorldCare.

"WorldCare is pleased to announce this unprecedented contract with Bajaj Allianz," stated Nasser Menhall," CEO WorldCare Inc. "For the first time, Indian consumers will be able to enjoy timely,

¹The Cleveland Clinic will provide services through WorldCare until 12/31/06

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affordable electronic access to some of America's Best Hospitals for the evaluation of a serious illness. We are proud to partner with Bajaj Allianz to provide these life affirming and peace of mind services," concluded Menhall.

"Bajaj Allianz is also pleased to enter into what we hope will be a long-term relationship with WorldCare," stated S. Sreenivasan, CFO, Bajaj Allianz General Insurance. "With today's encrypted and secure technology, consumers in India will be able to secure timely, affordable, e-access to high quality healthcare at a time when they may need it the most... namely, upon the diagnosis of a serious illness, " stated Sreenivasan. "We believe this 'e-Opinion Rider' will provide our customers with the ability to complement the high quality care they already receive in India with additional input from expert physicians who practice within this renowned group of hospitals. This seamless access can't help but improve the quality of health care decision making for our customers, their families and their attending physicians."

About Bajaj Allianz General Insurance

Bajaj Allianz General Insurance is one of the leading private general insurance companies with presence in over 100 towns through its network of offices and representatives. The company has over 45 insurance products for the corporate and retail segment, which can be customized to suit their requirements. The company in the financial year 2004-05 registered a growth of 79% by garnering a premium income of Rs.856 crore. The net profits zoomed by 117% to Rs.47 crore as of 31st March 2005. In the first half of the current financial year ending 30th September, the premium income rose by 54% to Rs.622 crore and is well on its path to garner a premium income of Rs.1100 crore.

About The Cleveland Clinic

The Cleveland Clinic, founded in 1921 as a not-for-profit group practice, integrates clinical care with research and physician education. Today, it is the second largest private medical center in the world, with 2,700,000 outpatient visits and 55,000 hospital admissions in 2005 providing care in 120 medical specialties and subspecialties. The Cleveland Clinic is ranked as the fourth best hospital in America by U.S. News & World Report. Its Heart Center has been ranked a #1 in cardiac care for 11 consecutive years and its centers of excellence for urology and digestive diseases rank among the top two in America. The Cleveland Clinic's International Center welcomes patients from around the world. For more information visit www.ccf.org

About Duke University Health System

Duke University Health System is a world-renowned medical institution dedicated to providing outstanding patient care, educating tomorrow's health care leaders, and discovering better ways to treat disease through research. Duke University Medical Center has been ranked as a Top 10 hospital by U.S. News & World Report every year for the last 16 years. Duke University Health System draws patients from around the nation and the world. For more information visit www.dukehealth.org

About Partners HealthCare System

Partners is one of the leading academic healthcare systems in the world and the largest private not-for-profit biomedical research enterprise in the United States. Founded by Harvard Medical School's leading teaching hospitals -- Massachusetts General Hospital and Brigham and Women's

Hospital -- Partners also includes Dana-Farber/Partners Cancer Care, Spaulding Rehabilitation Hospital, McLean Psychiatric Hospital and over 4,000 Harvard faculty physicians. For more information visit www.partners.org/international/

About WorldCare

WorldCare Limited, a pioneer and leader in the development and distribution of global e-health services and solutions, facilitates international access to high quality U.S. healthcare through the delivery of highly specialized and personalized electronic second medical opinions and the provision of insurance plans for the U.S. treatment of serious illness. In partnership with the very best medical centers in North America, WorldCare utilizes Internet-empowered technologies and FDA approved protocols to transmit medical records and provide referring physicians and their patients with second opinions. Consultation and treatment are rendered by The WorldCare ConsortiumSM, comprised of Duke University Health System and Partners HealthCare System, Inc., which includes Massachusetts General Hospital, Brigham and Women's Hospital, Dana-Farber/Partners Cancer Care, Spaulding Rehabilitation Hospital, McLean Psychiatric Hospital. Special programs sponsored by life and health insurance carriers throughout the world offer WorldCare's second medical opinion services and its serious illness insurance product, The WorldCare Global Health PlanSM. Founded in 1994, through a joint effort with Massachusetts General Hospital, WorldCare maintains offices in Cambridge, MA, and Paris, France. WorldCare maintains operations in Brazil, Canada, Chile, Ecuador, India, Mexico, Panama, Peru, Uruguay, Bahrain, Egypt, Jordan, Lebanon, Saudi Arabia, Turkey, U.A.E., Malaysia, Korea, Croatia, Cyprus, Greece, Poland, Slovakia, Puerto Rico and the Islands. To date, WorldCare has processed over 15,000 second opinion e-consultations. WorldCare also offers digital image analysis for pharmaceutical clinical trials, healthcare consulting and continuing medical education (CME) services. WorldCare can be found at www.worldcare.com.