

THE VIRTUAL WORLD OF INSURANCE AND RISK MANAGEMENT

Quebec Blue Cross

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We have visited the Web site of the Québec Blue Cross

<http://www.qc.croixbleue.ca>

The Québec Hospital Service Association, better known as Québec Blue Cross, a non-profit association and legally independent organization, describes itself as Quebecer leading health insurance and assistance provider, on a group or individual basis.

The message from management presents five items:

Mission: Our prime concern: your well-being.

Background: Established in 1942, initially offering health insurance and hospitalization insurance, it added life insurance and disability insurance in 1959. The company made complementary health insurance programs the focus of its operations after the government took over control of hospitalization insurance in 1961 and the public health insurance plan introduced in 1970. In 1995, it withdrew from certain sectors to focus on health insurance and assistance, including services for travelers.

Raison d'être: Québec Blue Cross is first and foremost a provider of insurance products with excellent financial stability.

Philosophy: The Company take a global approach to its clients' needs.

Organizational chart: The different companies and the percentage of their participation.

The Blue Cross Web site has also the following sections:

Financial situation: brief analysis and highlights

Health-care reform in Québec: description and personalized assistance

Products and services: group insurance, individual insurance, travel, assistance

News releases: several news' releases

Effective partnership

Readers, as well as insurance companies, associations and entities are encouraged to let us know their Web page. We will be pleased to check it out and tell our readers about it.