



Insurers challenged to tackle fraud

Can travel insurers learn from other lines of insurance when it comes to the problem of fraudulent claims? One global travel insurance company thinks so. Sarah Watson explains

Serge Corel, chief executive officer of Allianz Global Assistance (AGA), has urged travel insurance companies to improve their underwriting methods and better tackle fraud at the point of sale, as well as taking inspiration from tactics used by the motor insurance industry, which examines customer behaviour to better evaluate risks. Corel explained: "The motor, home and health insurance markets have all developed sophisticated and efficient systems to spot fraud as early on as possible, such as geo-demographic risk scoring and checks on undeclared or invalid addresses, and continue to adapt to meet market needs. Much can also be learnt from the growth of telematics. Managed in the right way, telematics can be used to encourage consumers to do the right thing. This way, insurers can reward certain behaviours with lower premiums, boosting customer relations and tackling the ever-growing issue of fraud." He then asked: "What could be done by travel insurers to incentivise certain behaviours?" Further inspiration for travel insurers could be taken from the way in which motor insurer underwriters have been adapting policy

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Backpacker medical claims rise

Claims statistics from a UK travel insurance provider have shown that the average cost of medical claims submitted by backpackers on their gap year have increased dramatically in the past two years. Mandy Langfield takes a look at the figures

According to Columbus Direct, the average cost of backpacker claims has risen to £620, which is an increase of 50 per cent in the last two years. The company attributed the rise to the increasing cost of medical treatment, which significantly affects

backpacker policies as the majority of claims the company receives on such policies are medical related. Another reason behind the average cost increase was the higher number of travellers who choose to carry expensive gadgets with them on their year abroad – mostly so that the traveller can keep in better contact with people at home. A perfect storm has been made worse by the fact that world currencies, especially the Australian dollar, have been continuing to strengthen against the British pound, which has inevitably had an effect on claims costs. The vast majority of Britain's

backpacking population will spend at least some of their year abroad in Australia, with many choosing to spend several months in the country. Greg Lawson, head of retail at Columbus Direct, commented: "We have seen a rise in the cost and amount of medical claims, but there have also been a number of backpacker claims that are not covered. With adventure sports such as quad biking, jet boating and white water rafting becoming increasingly popular, it is vital that travellers are sufficiently prepared for any accident that might happen."

Australian analysis

Global Reviews, an Australian company specialising in market analysis and dynamics, has released data surrounding the country's travel insurance industry that offers some useful insights into sales channels, brand awareness and customer perceptions. Stefan Mohamed shares highlights of the data

When it comes to brand awareness of travel insurance providers, it seems that overall, consumers are overwhelmingly unaware, with 46 per cent of respondents to a survey undertaken by Global Reviews not knowing which

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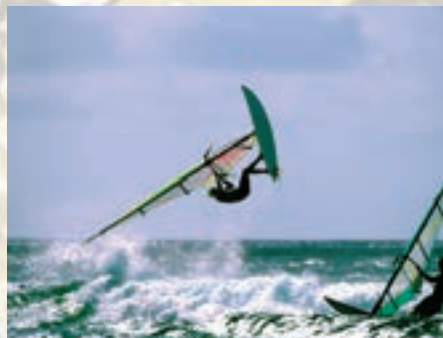


The final judgement?

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New guidance has been given to hospitals in Spain that provide public healthcare about how they should approach treating patients presenting an EHIC

FEATURES



Get in the swim

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The popularity of taking part in watersport activities on holiday means that travellers are putting themselves in some tricky situations, but it seems like the travel insurance industry has risen to the challenge of insuring these tourists



Warning: hazard ahead

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What is moral hazard, and how does it affect travellers and their travel insurance providers?

Editorial Comment

A. Harper
Mandy Langfield
Title Editor of ITIJ



As the summer holiday season in the northern hemisphere comes to an end, most travel insurers will be quietly sitting in a corner licking their wounds after a busy couple of months of claims and assistance work. As the kids go back to school and parents return to work, those insurers who are still taking care of people on their gap year are going to be doing their best to stem the rising tide of medical claims with which they are faced (see the front page story). It is not hard to believe that this

group of travellers is troublesome for the insurance industry – trust me, if you had heard just a few of the stories my travelling mates have told me about in the pub, you would not be surprised either! Perhaps one of the most worrying entertainments is river tubing in Laos – thankfully, the authorities cracked down on this last August, and reports from Laos seem to be that the Nam Song river is now a much calmer place to be, with most of the more outrageous bars closed down; and the tide of vomit on

Saysong Island has – for the moment at least – ebbed away.

Gap year travellers certainly represent a very specific risk to travel insurers, and with fun (aka bloody dangerous) activities almost constantly on offer, combined with a few drinks (aka buckets of Thai whiskey), there's no telling what the final medical bill might actually be. All insurers can really do with these travellers is hope that their sense of self-preservation will increase!

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Irish tourists uncovered

The results of a survey by AA Ireland has found that fewer than half of Irish holidaymakers are insuring themselves and their holiday, with many opting for low levels of cover or none at all. In the survey of over 9,000 Irish consumers, 43 per cent of men said they would make sure they were fully insured for their trip, while 41 per cent of women said the same thing. Ten per cent of respondents said that they would travel completely uninsured, with the younger generation the most likely to do so. The survey also showed that over-65s are two-and-a-half-times more likely to buy annual multi-trip cover than those aged between 17 and 24. Interestingly, the results of the survey showed that Irish women were taking a more relaxed attitude to travel insurance, with 10 per cent admitting that they would only buy it if they were going on a very expensive holiday, while 17 per cent of women said they would only buy it for certain destinations, such as the US, where medical expenses can be high.



Brazilian claims escalation

Research carried out by UK-based travel insurance, claims management and assistance provider CEGA Group has found that the number of travel insurance claims coming from holidaymakers in Brazil has risen by more than 60 per cent over the past two years. The research took into account all types of travel insurance claims, including theft of belongings, travel delays and, of course, medical expenses. The most common medical risks in Brazil, according to the claims statistics, are gastro-intestinal problems, acute trauma from road accidents, and diseases such as dengue fever, malaria and hepatitis A.

Juan Peña Núñez, CEGA's head of corporate specialty risks, also noted: "With Brazil hosting the 2014 World Cup and 2016 Olympics, the number of travellers to the country is only going to rise and we are already being asked by clients to carry out comprehensive medical risk assessments of World Cup host venues, to support their own risk management strategies. Together with Chile and Colombia, Brazil is home to

some of the best medical facilities in South America, but the vast majority are based in the larger cities such as Rio de Janeiro, Brasília and Sao Paulo.” He added: “Medical care in rural locations is limited, so it is essential for an assistance provider to be able to evacuate patients from even the most remote areas in an emergency. Hence they must understand not just the medical but the topographical landscape as well. It is vital to have an established network of trusted medical evacuation partners and hospitals right across the country to cover every eventuality.”



Thai consuls urge cover for visitors

The German honorary consuls for Chiang Mai and Phuket are joining the effort by local and foreign officials to encourage tourists to Thailand to take out adequate travel insurance for their trip. The call for cover coincided with a visit to the Vachira Phuket Hospital, where the consuls – Dirk Naumann for Phuket and Hagen Dirksen for Chiang Mai – handed over a cheque for 100,000 baht (€2,391) to thank the medical facility for treating foreigners who were unable to fund their own care. Dirksen said of the donation: “Vachira is the only hospital in the south we donate to. We have made similar donations in Chiang Mai, Pattaya and Bangkok.” The donation came from the German Help Foundation, which acts to assist German holidaymakers and expatriates in Thailand.

Dirksen added: “On behalf of the German government, I can only ask my countrymen to be prepared when they go overseas. If they like to live or travel overseas, they should have travel insurance or health insurance. Otherwise, they must have a big bank account balance in case anything happens.”

Jetsada Jonpaiboonpattana, director of Vachira Hospital, said that last year, the facility spent three million baht on providing treatment to tourists who were later unable to pay their medical bills. Dr Nara Kingkaew, deputy director of the hospital, said that Australians are, in fact, the leading nation when it comes to seeking medical care at public hospitals in Thailand, and many do not have the necessary insurance in place. The injury statistics collected by the hospital have shown that Australian patients are often male, aged between 30 and 35 years and many were the victim of motorbike accidents – often combined with alcohol consumption.

Dr Kingkaew added: "It's a problem because it is a great burden for us to look after the foreigners, especially the Westerners who come to Thailand without any health insurance and then fall sick or meet with an accident." Dr Kingkaew explained that while most foreigners needing medical care in Thailand are initially taken to a private hospital, it is common for them to be transferred into the public system either when they reach their insurance policy medical benefit limit, or when it is realised that they do not have insurance at all.

Larry Cunningham, Australia's honorary consul on the island of Phuket, agreed that the problem of foreigners seeking medical care in public Thai hospitals needs to be addressed: "It's just not fair. Every time you go to Vachira Hospital, there's a (Western) guy sitting there, legs in plaster, their arms in a sling, bits off them everywhere, being wheeled out and they are blocking up the public health system."

In a recent interview with *The Nation*, an English language newspaper in Thailand, Thai Tourism and Sports Minister Somsak Pureesrisak said the Ministry was ready to introduce a mandatory travel insurance regulation that would force tourists to pay 500 baht for insurance for their trip. The regulation would first be applied to tourists who are applying for a visa at Thai diplomatic missions overseas.



And so problems with acceptance of the EHIC rumble on. The Spanish Government denies that any problem exists, while for the hospitals it would appear to be business as usual, with stories of disgruntled patients still filtering through. News that a number of Spanish hospitals have now installed chip and pin card machines will do nothing to validate the claim that 'no problem exists'. It's a bit like openly carrying a gun and claiming it's only a deterrent. Life doesn't work like that. To be honest, the way it's going, it wouldn't surprise me if one or all of the international banks opened a branch in some of the hospitals. At least then, no one would be surprised when they find they've been screwed...

News that backpacker medical claims are rising should come as no surprise (at least to me). Both of the readers of this rant (Hi Mum and Dad!!) will be aware that one of my children was recently treated in a hospital in Vietnam. But the bill for what was ultimately a relatively simple (and common) stomach complaint was eye watering. Well, I suppose we should be thankful at least that the dengue fever test (she was not suffering from symptoms of dengue) set all our minds at ease! The fact is that in many of the places backpackers travel to these days, there are limited medical facilities in which those from developed economies would be prepared to accept treatment. Sadly, and precisely because of that, some of those facilities seem to think that this situation gives them licence to do and charge what they please. While perhaps morally reprehensible, this problem has existed forever (and continues to exist) across the globe in the first world as well as third world, and will continue to exist until demand and supply means that there is a choice.

I really must try and be less cynical...

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Modern family cover under scrutiny

With the advent of group family holidays that potentially include grandparents, stepchildren and au pairs, a British insurer has warned that traditional family travel insurance policies often won't include cover for these extra people. Holidaysafe has issued some key advice for holidaymakers to think about when organising insurance for their trip, such as warning that if parents are divorced, and the child's main residence isn't with the person with whom they are holidaying, then the small print of the travel insurance policy needs to be checked to ensure that the child is covered. Also included was advice to buy a separate policy for an au pair or nanny, not to rely on a family policy to include cover for grandparents, and to tell the insurer if a child suffers from a condition such as asthma.



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Chinese travellers shun delay cover

China Daily has reported that despite the frequency of delayed flights, both domestically and internationally, many Chinese travellers are not buying flight delay insurance. Although the cost of such insurance is relatively low – just ¥20 (US\$3.26) – most policies contain benefits that will only be valid once there has been a delay of more than four hours, as well as exclusions for delays caused by flight control issues and extreme weather conditions. Travellers who have previously bought the insurance have also complained that the claims process is long and frustrating. In recognition of its poor punctuality record when it comes to aviation, the Civil Aviation Administration of China has said it is considering the introduction of a national compensation scheme for delayed travellers. The plan is predicted to follow a similar pattern to that in operation in the European Union, where travellers have a right to demand compensation from an airline after a delay of more than three hours, with the amount of compensation increasing in correlation with the length of the delay. Currently, airlines in China set their own compensation standards, which has led to more discontent among delayed passengers.



Call to arms

Avanti Travel Insurance in the UK has responded to an article written in a UK newspaper, entitled *Travellers beware: why holiday insurance isn't worth the paper it's written on*, by saying that the travel insurance industry needs to pool its resources and 'join together as a single voice to defend [against] the negative claims made' in the article. Glen Smith, managing director of Avanti, said: "I have been in the travel insurance industry for over 20 years and in my opinion headlining the piece 'Why your holiday insurance isn't worth the paper it's written on' is irresponsible journalism of the worst kind. Without insurance, the consequences of suffering whilst abroad any kind of medical emergency, theft or crime would not only be expensive, but in some extreme cases could mean the difference between life and death." The article in question picks holes in standard travel insurance policies on offer in the UK, highlighting where there are low levels of cover – such as single item limits – as well as pointing out exclusions of policies – such as incidents that occur as a result of alcohol consumption – as well as criticising 'excessive excesses'. The final word of warning given by the journalist in the article states: "Accidents, thefts and delays are a risk of any holiday, but know your policy inside out and arm yourself with every document possible to avoid falling foul of the small print." To be fair, that's not bad advice!



Review Authority names best providers

US-based independent research company Review Authority has named its 10 best travel insurance services for the months of July and August. The company evaluates travel insurance providers to determine which produce the best coverage and best overall experience for their customers. The companies named as the best providers in July were Travel Guard, Travelsafe, Travel Insured International, Travelex Insurance Services Inc., STA Travel, Global Travel Shield, MH Ross Travel Insurance Services, IMG, Liaison International Insurance and FrontierMEDEX. In August, the results were exactly the same. Five areas of evaluation are used to determine which providers offer the best experience for their customers, looking at how flexible each company is in terms of its coverage and its response time.

Insurers challenged to tackle fraud

terms and conditions and adjusting premiums to better reflect the market risks they are taking. In contrast, Corel believes that many travel insurers have made 'little or no progress' when it comes to the underwriting of policies. He added: "The travel insurance market culture suffers from an ethos of 'why change?', but rising cases of fraud and increased competition dictate that processes and underwriting must change." In other news, AGA has conducted detailed research into how Twitter is used by travellers in order to try to identify and measure the characteristic behaviour of travelling tweeters. The research revealed that while general tweets for assistance appear to be relatively commonplace, emergency assistance requests via Twitter are extremely rare. Requests for help with travel problems such as visas, money, luggage or contacting an embassy were also rare, while just seven per cent of requests for travel assistance regarded reimbursement for an airline ticket or medical expenses. Lee Taylor, chief sales officer for AGA UK, said: "As the popularity of social media channels grows, so does the need to better understand its importance in supporting travellers and the travel industry as a whole." Overall, one third of all tweets analysed are directed at tourism and travel professionals such as airline companies, tour operators and hotels, and such tweets primarily asked for advice or for help to resolve a problem. Taylor went on to say: "We will continue to analyse how social networking affects the different markets we work in – travel, automobile, health and home assistance – so that we can truly understand the issues and needs of those who embrace social media to support their daily life. With millions of active users on Twitter, Facebook and other emerging social network platforms, now is the time to explore how we can innovatively enhance the communication process both in terms of general advice and in the longer term, supporting a travel assistance or medical assistance scenario."

Australian analysis

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provider they would prefer to purchase a policy from before doing some research, while 37 per cent of respondents did have an initial preference as to which travel insurer they would choose before performing research. The top three companies on the list of customer preference for those who did choose a provider prior to research were Cover More, I Cover and Medibank Private, but seeing as each one of these companies garnered less than 10 per cent of people's preferences, it's fair to say that not many consumers are sufficiently aware of the brands to recall the name of the company without conducting some research. When asked why they preferred the company they had named as a travel insurer, over 70 per cent of respondents who chose a brand prior to research said it was because they had used them before, and over 50 per cent said it was because it was a reputable brand. Consumers were then asked to make a shortlist of companies they would later consider when looking for travel insurance, and the top companies in this case were Travel Insurance Direct, Allianz and I Cover. Around 50 per cent of respondents said they shortlisted their chosen companies because they were familiar with the name, while 45 per cent said it was because the company offered good rates. Consumers were also asked to choose a preferred brand from their shortlist – I Cover won that battle, followed closely by Allianz and Travel Insurance Direct. The survey of over 200 people found that 31 per cent of respondents who had used, or would use, travel insurance couldn't recall a single brand name when asked. With the Australian travel insurance sector estimated to be worth around \$744 million, Global Reviews has deduced that around \$230 million of this figure is being spent by people who are unable to name their travel insurance provider. Such an inability means that relying on consumers for good word-of-mouth advertising could be a mistake, given that even if they had had a positive experience with their insurer, people wouldn't be able to share it with their friends and family. Of those consumers that could recall a brand, 46 per cent of respondents said they would be unwilling to make a purchase decision based on this brand recognition without first doing some more research. Where customers are buying their travel insurance from is another important facet of the study, with the survey showing that over 80 per cent of people use a search engine such as Google to research travel insurance, although a significant proportion also use travel insurance provider websites, or travel insurance comparison websites. The most popular travel insurance comparison sites were Compare Travel Insurance, Travel Insurance Australia, iSelect and Canstar. When asked why they had chosen a comparison website, the most popular responses were that the customer wanted to see a range of deals/offers from different providers, and that they thought it would be the easiest way of comparing the different options. If a customer does find a suitable product on a comparison website, the survey showed that nearly 70 per cent of people would then purchase the policy online directly from the provider's website – mostly because they prefer to deal with the provider directly, but also because some thought that it would be the quickest way to buy what they needed. Customers were also asked how important different aspects of the purchase process were when they were choosing a preferred provider, and the top four answers were: the price of the product; the suitability of the product for the individual's needs; trust in the provider; and the ability to manage the entire process online. Global Reviews then asked customers what they consider to be the most important website elements customers need when they are making a purchase decision. The top five answers were: information about fees and charges; detailed and complete information; information that is easy to understand; a website that is easy to navigate; and the ability to receive a personalised quote.

NEWSWIRE

AMEX Assurance Company, a subsidiary of American Express, has dropped its complaint against US citizen Gary Giordano, who had been jailed for several months relating to the presumed death of his travelling companion, Robyn Gardner, in Aruba. AMEX originally sued Giordano to void a travel insurance policy he had taken out in Gardner's name before the couple travelled to Aruba in 2011. Court records show that AMEX filed a stipulation for dismissal of the suit at the end of July.

Squaremouth, the US-based travel insurance comparison website, has urged travellers to pay special attention to the kind of coverage required to obtain a Schengen visa and travel freely around Europe. The company has thus made clear what the visa does, who needs one, what the insurance requirements are, and what proof of cover is needed to obtain a visa.

The organiser of an extreme sport attraction that killed one tourist and seriously injured another in the North Caucasus, Russia, has been given a four-year suspended sentence and put on probation for two years. The tourists had taken part in 'zorb', where they were placed in a large inflatable ball and rolled down a track, but the zorb they were in went off course and plunged down a ravine before coming to a stop on a frozen lake.

A 73-year-old American tourist has died while scuba diving in the waters of Little Cayman in the Caribbean. The Cayman Islands Police Service said that James Klein died after losing consciousness while ascending an underwater cliff. He was given CPR at the scene and transported to shore, but was later declared dead at a local clinic.

The father of a British tourist who died after drinking adulterated alcohol in Indonesia has filed an official report with police in Langkat, allowing the police to start a formal investigation into the incident. Brenton Emmons said: "I want the police to be serious in investigating the distribution of adulterated liquor. I hope there will be no more foreigners dead from drinking [it]."

A young Brazilian tourist died in July after being attacked by a shark while swimming in the popular Recife area in the northeastern state of Pernambuco. The 18-year-old girl lost a lot of blood in the attack and later died after her leg was amputated.

An American tourist has been stabbed to death by three local musicians in a bar in Krabi, a popular Thai tourist resort. It is alleged that the man had joined the musicians on stage, but when he refused to stop singing, he was stabbed twice in the chest. The musicians were arrested at the scene and confessed to the crime.

Three British tourists died within a week of each other on the Spanish holiday islands of Ibiza and Mallorca in August. One man fell from his balcony after a night spent partying in Magaluf, while a girl was found floating dead in the sea off San Antonio after becoming separated from her friend on a night out, and another man was found dead in his hotel room.

An American tourist who was fatally injured in a hot air balloon crash while on holiday in Switzerland has been named as Grant Adamson. Rescue workers were unable to resuscitate Adamson at the scene, while his wife and two children were airlifted to medical facilities nearby, where they are said to be recovering. The hot air balloon crashed into an electric power line and plunged 165 feet to the ground.

Revealing research

UK insurance comparison website GoCompare has published new research that shows the types of calamity that tourists are encountering while they are abroad. The results of the research are below.

- 7% have had their bags lost by an airline
- 8% got food poisoning
- 14% did something new and adventurous such as scuba diving, parasailing or bungee jumping
- 5% had something stolen
- 7% had a holiday romance
- 18% were disappointed with their holiday accommodation
- 1% returned from holiday to find they had been burgled
- 2% found their car had been damaged at an airport car park
- 1% found their house had burned down or been flooded while they were away
- 9% lost at least one day of their holiday to a horrendous hangover
- 9% were ripped off by a local taxi driver
- 3% got married
- 6% needed medical attention for an illness or accident whilst on holiday
- 2% ended up in hospital abroad
- 3% had a sexual encounter on holiday which they later regretted
- 1% came home with a sexually transmitted disease
- 5% of holidaymakers search for and compared travel insurance online
- 11% don't buy travel insurance
- 81% don't always read their travel policy documents
- 22% of holidaymakers arrange an annual travel insurance policy each year
- 39% of holidaymakers said that one of their flights was delayed
- 6% have had a flight cancelled
- 4% missed their flight

US travel agent imprisoned

Deborah Paul, the former owner of Carol's Tours, a travel agent in Beaver Dam, has been sentenced to 27 months in jail after she was found guilty of taking money from 243 travellers for holidays and travel insurance and not booking any travel or cover. In addition to the 27 months in prison, Paul will have three years of extended supervision and seven years of probation, as well as paying the customers she defrauded more than \$191,000 in restitution. State Department of Justice Prosecutor Richard Dufour said Paul, who closed the travel agency in 2007, accepted over \$270,000 for holidays, and \$15,000 for travel insurance premiums, from her customers. With the money gained, Paul paid multiple personal and family bills, including utility bills and mortgages.

Dutch focus on tourist safety

Police in Amsterdam have asked the city council there to consider the introduction of stricter safety measures in order to prevent the possibility of people falling or jumping from hotel windows after a recent spate of incidents saw three tourists die after jumping from their hotel windows. One tourist who died in July is believed to have been under the influence of psychedelic truffles, and two tourists who died in May are also thought to have been under the influence of drugs.

Travel gadget essentials

A survey conducted by UK travel insurance specialist Columbus Direct has found some interesting statistics that show which gadgets travellers prefer to take on holiday with them, and thus which gadgets need the most cover. The top three items that travellers responding to the survey insist on taking with them are smartphones (33 per cent), books or an ereader (22 per cent) and sunglasses (16 per cent). Good news for travel insurers – just six per cent of respondents said that expensive gadgets such as an iPad or other tablet was their essential holiday companion, and only five per cent said they couldn't do without their camera. Columbus Direct said that the fact that smartphones were the number one option, more important than sunglasses and swimwear combined, illustrates a shift towards people using their phones as all-in-one tools, with a camera, video recorder and entertainment capabilities all in one place. Although it is good news that so few people would consider taking a tablet computer with them on holiday, *ITIJ* was concerned to see that sunscreen and medication were placed eighth and ninth on the list of the top 10 items that Britons have to take on holiday with them. Greg Lawson, head of retail at Columbus Direct, said: "Our customer survey has revealed some intriguing figures. When it comes to taking gadgets



on holiday, smartphones are the number one choice. For those individuals that do choose to take more valuable items such as iPads and tablets abroad, it is important to note that standard travel insurance policies will only cover up to a certain amount for gadgets, so if additional cover is needed, travellers should look at options such as a gadgets policy add-on." He added: "While we all have different necessities we need to bring with us on holiday, the one essential is travel insurance documents. Whilst we wouldn't expect this to be the first thing people think of, it is vital to bring copies of your policy documents with you. Your policy will contain critical information about what to do in an emergency, including medical assistance numbers. It will also list full details on what you are and aren't covered for. This is very important to know before choosing to take part in an activity for which you may not be covered."

Global travel alert prompts cover questions

Following the US State Department's announcement of Al-Qaeda-related terrorism threats, many travellers are said to be questioning if travel insurance can help when travel safety is compromised by such threats. In an effort to clarify what insurance is on offer to travellers to help them in these kinds of situations, Squaremooth, a US-based travel insurance comparison website, and Quote Wright, another travel insurance aggregator, have both tried

to clarify the coverage situation for travellers. Whether or not a traveller is covered for a certain situation – such as political unrest or terrorism threat – depends on their individual policy. As John Cook of Quote Wright said: "Bottom line is that consumers should carefully read and understand coverage before purchasing and when in doubt they should talk with a travel insurance specialist." US-based travel insurance comparison site InsureMyTrip has reported an increase in the number of travellers seeking to postpone or cancel trips abroad in light of the alert. Jim Grace, chief executive officer of the company, said: "Americans are clearly heeding the warnings issued and re-evaluating travel plans in response to this latest terror alert. Many Americans – even those planning to travel abroad after the travel alert expires – are taking extra precautions and requesting travel insurance policies that can offer more protection."

Egyptian troubles

Violence in some of Egypt's major cities has prompted travel warnings from several governments around the world, and German travel provider Tui has reportedly cancelled the holidays it had already sold to German customers to the country, re-routing passengers to other destinations. Germany's Foreign Ministry advised against all travel to Egypt 'in view of the current situation and the unpredictability of developments'. The UK Foreign and Commonwealth Office has warned against all but essential travel to Egypt apart from the Red Sea resorts, where it said that enhanced security measures are in place: "Egyptian military are situated in Sharm el Sheikh international airport, the entrance to the resort of Sharm el Sheikh and the exit to the resort area of Dahab. Routine security checks are being performed on entry into the airport and the police are carrying out vehicle checks in Sharm el Sheikh." A dusk to dawn curfew was introduced in Cairo and other major cities in Egypt, forcing airlines to alter flight schedules. British Airways confirmed that it had altered its schedules so that it does not land any aircraft in the evening, adding: "We are keeping the situation in Egypt under constant review. We are also offering customers the option of rebooking to a later date, or to another destination." Cruise operators MSC, Costa and Holland American Line have all reportedly re-routed their Egypt-bound vessels. On 14 August, tourist excursions in Sharm el Sheikh were suspended amid security fears, and letters were posted through hotel doors to holidaymakers in Hurgada that advised them to stay within the grounds of their hotels. According to ABTA, the Association of British Travel Agents, around 40,000 British tourists are currently in Egypt, most of whom are in the Red Sea resorts. Russia's Foreign Ministry has confirmed the presence of a similar number of Russian tourists, and said that if any of the tourists wish to be evacuated from an area of danger it will be done so by the government free of charge.

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Wedding abroad warning

With the cost of getting married becoming ever more expensive, many couples are now choosing to tie the knot in foreign climes, but with many travel insurance policies containing low limits for individual items, consumers have been warned to seek additional coverage for items such as wedding dresses. UK-based travel insurance specialist Holidaysafe says that many couples are unaware of the risks involved if they don't do adequate research and invest in specialist wedding travel insurance. Brand manager Amber Howard said: "Over 80,000 Brits flee the UK each year to get married abroad. The happy couple must remember that while wedding insurance will cover the cost of the event itself, it will not cover the rest of the trip abroad." She added: "If you

are packing expensive items such as a wedding dress, make sure you check the single article limit in your travel insurance policy. Although the overall baggage cover may be large, these limits may only be £200." Ms Howard then went on to recommend that consumers check whether or not their insurer can add a separate wedding extension on to the basic policy, which would provide cover for wedding rings, clothes, photographs, and gifts for a small additional premium.

EHIC website reprimanded

The UK's Advertising Standards Authority (ASA) has ruled that a company advertising the European Health Insurance Card (EHIC) misled customers into believing that it was a valid part of the National Health Service (NHS), as its website address was www.nuh-e111-ehic.org.uk/E111. The issue was brought to the attention of the ASA by a complainant who alleged that the website did misleadingly imply that the advertiser was the NHS and part of the official EHIC scheme. The company, European Health Insurance Card, trading as EHIC, did not respond to ASA enquiries about the website, and the complaint was upheld. A statement from the ASA read: "The ASA was concerned by European Health Insurance Card's lack of response and apparent disregard for the Code, which was a breach of CAP Code rule

1.7 (unreasonable delay). We reminded them of their responsibility to respond promptly and told them to do so in the future. We considered that the use of the term 'www.nhs-e111-ehic.org.uk' in the website URL implied that the advertiser was the NHS and the official EHIC card [sic] scheme. Because that was not the case, we concluded that the ad was misleading." The ruling states that the advertisement must not appear again in its current form, and the matter was referred to the ASA's Compliance team.

FSO releases complaint statistics

The Irish Financial Services Ombudsman (FSO) has published its *Bi-Annual Review* for the first sixth months of 2013, which shows that there was a 27-per-cent increase in complaints made by consumers compared to the first six months of 2012. According to the Review, the complaint outcomes 'indicate a poorer performance by the banking sector compared to the insurance and investment sectors'. Insurance complaints made up 50 per cent of the complaints received, with payment protection insurance accounting for a significant proportion of these complaints. The Review added: "Travel, household and motor insurance complaints are mainly about repudiation of claim and settlement amounts. This reflects a need for industry to do more to inform consumers as to insurance products and relevant conditions at point of sale." William Prasifka, the ombudsman, commented on the Review's findings: "The Review shows the same issues and complaint types recurring each year. Despite this Office stating how complaints would be dealt with, the Review suggests that some financial institutions have not sought to learn from previous complaint experiences and findings issued."

Tablet trouble

Once more, *ITJ* is being informed that the number of people taking expensive electronic gadgets on holiday with them is on the rise, prompting concerns about how well people are looking after their belongings, and how well they are insured. A new survey in the UK has found that around half of the people surveyed who own a tablet computer take it on holiday with them. Thirty-six per cent of those questioned said they watch over their valuables 'constantly' in order to protect them. Twenty-nine per cent of respondents said they took the additional precaution of hiding their tablet under clothes while they were by the sea or pool, although the survey did not address the fact that while swimming in the sea or pool, they were probably leaving their gadgets completely unattended (hidden, but unattended nonetheless) – somewhat nullifying the claim that they are looked after 'constantly'.



Number of uninsured travellers 'worrying'

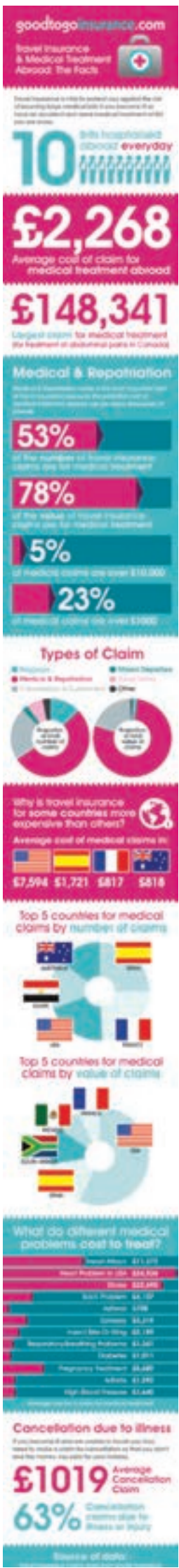
More than a third of people (35 per cent) who are planning to go on holiday this year do not intend to take out holiday insurance, according to new research for Nationwide Building Society. Of those people with cover, buying directly from traditional avenues such as an insurance provider or the holiday company is not so popular. Many people tend to take advantage of offers from banks or building societies – 32 per cent said that their holiday insurance is available as part of their current account. Phil Smith, Nationwide's head of current accounts, said: "It's extremely worrying that some people going on holiday this year will have no holiday insurance, particularly when it's now so easy to pick up – [customers] may even be able to obtain it through [their] current account provider."

Tourist targets

New Zealand's Southern Cross Travel Insurance has warned that Kiwi tourists are making themselves into prime targets for thieves by wearing flashy jewellery on their holiday, and has thus urged travellers to leave their valuables at home. Craig Morrison, chief executive of the company, has said recent photographs showing the injuries inflicted by thieves seeking to steal a necklace from around the neck of the wearer were 'not pretty', adding: "It's bad enough to lose something of value to you, but to have it forcibly taken is really traumatic. Jewellery is high value and easy to on-sell, which makes it a magnet for thieves." Data released by the insurer shows that tourists are most commonly robbed of their jewellery in Indonesia, Vietnam and Spain, although insureds have also been targets in Lebanon and Nigeria, where armed groups take jewellery, electronics and cash. Morrison urged travellers to be more aware of the culture of the place they are visiting, and show caution about their accessories in countries where they could be of particularly high value: "Wearing a 24-carat gold chain that could support a local family for a year is obviously going to draw attention," he warned. "You might be on vacation, but they aren't. If nothing else, displaying obvious signs of wealth doesn't work in your favour when you come to bargain at the local markets and you'll automatically be a magnet for hawkers."

Treatment costs highlighted

UK-based travel insurer GoodtogolInsurance, which specialises in cover for pre-existing medical conditions, has created an infographic that illustrates the potential cost of medical treatment for uninsured travellers. The largest medical claim the company has seen in the last 12 months was for £148,341, which was for the treatment of abdominal pains in Canada. Other statistics included in the infographic showed that the average medical claim was £2,268, that 53 per cent of travel insurance claims are for medical treatment, and that five per cent of medical claims amount to over £10,000, while 23 per cent of medical claims amount to over £1,000. In the US, the average cost of a medical claim was £7,594, while in Spain it was £1,721, in France it was £817, and in Australia it was £818. The firm also showed how much different medical problems cost to treat, with the average cost of treating a heart attack being £11,372 (although heart problems in the US brought an average cost of £24,536). The average cost of treating a stroke victim is £22,690, while treatment of back problems costs an average of £4,107. The average cost of cancellation claims seen by the company was £1,109, with 63 per cent of cancellation claims being due to illness or injury.



MAPFRE releases survey results

According to a new survey from Spanish insurer MAPFRE, the results of which were announced at the end of July, France accounts for 40 per cent of all the assistance calls made by Spanish travellers when they are abroad, and with most Spaniards taking their foreign holidays within Europe – and often by car – nearly all the calls were attributable to problems with their vehicles. The next busiest country for assistance services was Morocco, with almost 23 per cent, followed by 10 per cent from Germany and eight per cent from Portugal. By far the biggest proportion of calls, some 84 per cent, was breakdowns rather than accidents, with around half the incidents involving calling tow trucks, either to take the cars to a garage or repatriate them, said MAPFRE. The insurer went on to say that it is the car breakdown service that continues to monopolise its help lines, with breakdowns' share of the total having grown by four percentage points since 2007, an increase attributed to the country's ongoing economic crisis during that period. This has led to people spending less money on the maintenance of their vehicles, and an increasing number of older vehicles on the road. Traffic accidents were the next biggest help category, accounting for 13.4 per cent of the assistance calls, 'followed, a long way behind, by illnesses, falls or broken bones', said MAPFRE. Among the insurer's biggest spending on services to help policyholders abroad were taxis, plane tickets and stays in hotels, as well as coverage of medical and pharmaceutical costs. In the first six months of 2013, MAPFRE says it handled nearly 12,000 requests from Spaniards seeking assistance from abroad.

Cost of lost documents soars

The problem of travellers losing their passports while they are abroad is not a new one, but the UK's Foreign and Commonwealth Office (FCO) has found that in recent times, the number of people needing emergency travel documents is steadily increasing, with a sharp increase in the past 12 months of over 300 per cent compared to a year earlier. The FCO has thus urged people to save themselves the time, hassle and cost of replacing their passport by simply looking after it better, rather than using it as a beer mat or notebook, or accidentally washing it. Data from the FCO showed that around 80 emergency travel documents are issued to British nationals around the world every day, with over 28,000 issued in the past year. More than a fifth of such documents were issued in Spain (6,005),

although 3,180 were issued in the US, and 1,618 were issued in Australia. The FCO noted that theft of passports remains a serious concern in big tourist cities such as Barcelona, Spain, which issued more documents than most countries (1,291) last year, mainly due to people's bags being stolen, distraction thefts and pickpocketing.

Will Middleton, consular director for Southern Europe, commented on the problem: "Our staff deal with people every day who require emergency travel documents for a range of reasons. Some are victims of crime, but we also hear of passports being damaged carelessly, like becoming damaged after being hidden in the freezer."



Consumer insurance searches increase

Consumer online searches for insurance have recently been at their highest so far this year, according to the latest report from independent digital marketing agency Greenlight. The organisation's report profiles consumer behaviour and the most popular keywords used when they visited Google UK to look for health, travel, pet home and motor insurance, finding that search volumes for insurance peaked in July at 3.2 million. Totalling 1.7 million, the motor insurance sub-sector accounted for 53 per cent of enquiries, while travel insurance accounted for 28 per cent of all insurance-related searches. The three most queried terms were 'travel insurance', 'holiday insurance' and 'cheap travel insurance'.

CSA named top-selling provider

Squaremouth, a travel insurance comparison website based in the US, has named CSA Travel Protection as its top-selling provider in July, meaning that CSA has retained the top spot on the website for the seventh consecutive month. The firm captured 20.29 per cent of overall premiums sold in the month of July, increasing from 19 per cent in June. The CSA Custom plan was the best selling policy overall, with a total of 612 policies sold during July.

The website also reported that Travel Insured International's percentage of total premiums sold increased to just over 16 per cent in July, moving the company into second position. Seven Corners Inc. has been moving up the rankings over the past two months, moving from fifth to fourth place for total number of policies sold, and also taking the fifth spot in terms of percentage of total premiums sold.

Beware the unwary

A new survey undertaken by an online travel agent in the UK has shown that nine out of 10 tourists don't know which countries the Foreign and Commonwealth Office (FCO) has warned against travel to, while more than half of those surveyed admitted that even if they were aware of such a warning, they would ignore it. When asked about the impact of governmental travel warnings, 75 per cent of respondents said they did not check the FCO website before travelling. Meanwhile, of those people who do look at the website and would heed the advice contained therein, the warnings of 'violent incidents and protests' was the caution most likely to put them off travelling, while warnings of 'severe weather and natural disaster' would also make them reconsider their travelling plans.

Chris Clarkson, managing director of Sunshine.co.uk, which commissioned the survey, commented on the results: "I was shocked to see that many Britons don't bother to check advice that's been issued, as it should be part and parcel of the holiday booking process, especially if you're planning to go somewhere off the beaten track. The FCO issues travel warnings for a reason. Britons wishing to stay safe and enjoy a hassle-free trip overseas should always check the FCO website for advice and base their travel plans on what they find."



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THE FINAL JUDGEMENT?

On 30 May, the European Commission (EC) announced it had issued a Letter of Formal Notice to Spain, signalling the launch of an Infringement Procedure over allegations that some Spanish hospitals providing public healthcare are refusing to recognise the European Health Insurance Card (EHIC) when it is presented to them. In August, Spanish authorities responded. **Mandy Langfield** offers the latest update on the EHICgate saga

CHANGE IN THE AIR

The EC has received a reply from the Spanish authorities, but *ITIJ* cannot report on the letter of reply as it forms part of ongoing legal proceedings. So, although we cannot know for sure what the letter contained, it's a fairly safe bet that it went something like: 'All public hospitals in Spain accept the EHIC when it is presented to them' – which is basically the same response that *ITIJ* received when it asked the Spanish Ministry of Health about the letter of response.

Although from the Spanish side there has never been any acknowledgement that EHICs weren't being accepted, a meeting was held at the end of July in which the Spanish Ministry of Health, Social Services and Equality (MSSSI) met with the EC. During the meeting, an agreement was reached that establishes exactly the procedure that public hospitals must

adhere to when patients from the European Union present with an EHIC.

The procedure states that when a patient presents their EHIC, they will be treated in exactly the same way that a Spanish national would be. In the case that no card is presented, the patient will be billed and they will be able to reclaim the cost of their treatment either from their national health service or from their private insurance company. The instructions also state that hospitals providing public treatment should not ask European Union nationals with an EHIC or Provisional Replacement Certificate for any other insurance policies. The procedure also states that in the case that the patient is not in possession of an EHIC, but he or she claims to be entitled to the benefits of the card, the hospital must be pro-active and inform the patient about the possibility of obtaining a Replacement Certificate. Furthermore, in the case that the patient is billed, the hospital must only bill them for the same price as the care would cost under state provision – as per the agreed Diagnosis Related Group (DRG) system. This agreed procedure has been communicated to the various autonomous health authorities around the country at an Inter-territorial Health Council meeting, said Rosa Serrano, press spokesperson for the MSSSI. The EC has said it is studying the guidance issues and 'awaits information as to how

this is being applied in practice'.

ITIJ spoke to José Farré of Spanish law firm Ramallo Pallast & Partner to ask him about what effect the agreed new procedures would have on the ground in Spanish hospitals. He said that the firm 'remains sceptical in the short term' as to the efficacy of the agreement, adding: "We are keenly aware of the interpretive creativity, or even straight disregard of instructions, by those entrusted with the implementation of the new instructions ... which are not keen on seeing their current business model obliterated by the European Commission." On the other hand, Farré was more positive about the long-term effects: "We know that time is in favour of the private insurers and the EC. Eventually, the proper interpretation of the EC law will prevail (as has happened in similar cases in the past), but we'd be surprised to see a sudden surrender at the practical level (hospitals and collection agencies), unless the Spanish government really flexes its muscles."

STILL TO COME

What hasn't been addressed is the issue of Spanish judicial decisions that seem to now be in almost direct opposition to the guidance. In particular, we note that the previous statement from the Spanish Ministry of Health declared that the patient has the 'right to choose' if they are treated under their EHIC or under their private travel insurance policy. The EC has said that it does not agree with this policy and has disputed the issue of choice with the Spanish authorities.

And what of judicial decisions that have already been made? Firm judgements remain just that – firm. However, there are also many ongoing cases, and cases that are subject to appeal, on which these new instructions will have two 'profound implications', according to José Farré. The first implication is the new authoritative interpretation of the law: "The European Commission has made clear that 'creative' interpretations against the spirit of EC law will not be

PUBLIC HOSPITALS SHOULD NOT ASK EUROPEAN UNION NATIONALS WITH AN EHIC OR PROVISIONAL REPLACEMENT CERTIFICATE FOR ANY OTHER INSURANCE POLICIES



tolerated. Furthermore, the Spanish government has acquiesced to the interpretation of the EC. However, the judiciary is independent, and thus, we cannot rule out that some particular judge will dare to uphold 'creative' interpretations disregarding the interpretation of her/his own government," said Farré, adding: "We have more faith, though, in Appeal Courts. Appeal Courts are made of three judges, and, normally, their judges are more seasoned judges than first instance judges. If judges remained oblivious to the proper interpretation of EC law, a preliminary ruling before the European Court of Justice would be in order."

The second point that could affect legal proceedings in Spain is the document resulting from the minutes of the meeting between the Spanish Ministry of

José Farré said that his firm had seen no change of tactics from the agencies working on behalf of public hospitals to recover treatment costs, but added: "We know of some hospitals (at least two) that have stopped having relationships with one cost collection agency. We know that there was disagreement, not so much in the handling of the EHIC, but rather the way that patients were being invoiced (disregard of DRGs)."

So maybe, just maybe, the practice of billing private travel insurers inappropriately could be coming to an end. Whether or not the bills will keep coming is hard to tell, given the persistence in the past of some in disregarding EU rules in this area. *ITJ* will, however, continue to report on EHICgate developments as and when they occur. ■

IN THE CASE THAT THE PATIENT IS BILLED, THE HOSPITAL MUST ONLY BILL THEM FOR THE SAME PRICE THAT THE CARE WOULD COST UNDER STATE PROVISION

Health and the regional health authorities, in which the new procedures were established. Farré said: "New documents according to Spanish procedural law may be submitted before the Court as evidence and are not subject to the legal limitations affecting the late submission of documents within legal proceedings."

A final thought offered by Farré was interesting. Will the payments made in good faith by insurers with patients who were in possession of an EHIC be recoverable from the hospital/cost collection agency to whom payment was given? Farré explained: "We are talking about cases without litigation, where the insurers in good faith and under pressure (duress), accepted to give coverage, given the refusal of the hospital to accept the EHIC. We are of the opinion that there is a right to recoup such expenditures, provided evidence as to the existence of the EHIC can be submitted." He warned, though, that insurers seeking to recover costs in this manner would be in for a protracted fight.

REAL PROGRESS?

So, has the series of meetings between the EC and the Spanish health authorities, and the Spanish Ministry of Health and its regional counterparts, had any measurable effect as yet?

Anecdotally, yes. Ian Jones of AXA Insurance told *ITJ* that the company has seen the EHIC being accepted, but was cautious about whether or not AXA would later receive a bill for the care given.

Meanwhile, it has been reported by a UK newspaper that accident and emergency departments in some Spanish hospitals have installed chip and pin card machines, making it even easier to collect money from tourists who need treatment. According to the news report, 25 payment machines have been installed in the popular tourist areas of the Costa Blanca and Valencia, with six machines in accident and emergency departments and the rest in outpatient clinics. Manuel Llombart, Health Minister, has said that the machines are necessary as hospitals are having problems with non-payment of bills.

While the machines have been introduced to collect payments from both Spanish and other nationals, what is clear is that the British media are not letting the issue of EU citizens who have the right to free emergency treatment in Spanish hospitals, but who are instead being charged, lie quietly in the background. With Spain retaining a very high position on the list of countries where Europeans love to holiday, the Spanish authorities cannot rest easy in the belief that the new guidance issued will satisfy all the interested parties.

Even the EC wants to wait and see how the new guidance will be applied in Spanish hospitals before it goes any further with a potential Infringement Procedure.

And what of other countries where rumours of the non-acceptance of EHICs are rife? Should the authorities in Greece and Portugal be watching the Spanish case closely to figure out how seriously the EC is taking this issue? Neither Greece nor Portugal would welcome an EU Infringement Procedure against them, and Greece especially needs to keep its relationship with European tourists on a good footing if it is to ever recover from its current financial woes.

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HELPSoS opens India helpline

HELPSoS, a California-based provider of 'telecare' services for the US and India, has announced the launch of a new 'unified emergency helpline and notification service' for international travellers heading to India. It provides 'a one-touch personal helpline service that enables individuals to easily connect and notify pre-designated contacts anywhere in the world as well as receive medical, roadside and travel assistance if the need arises', according to the company.

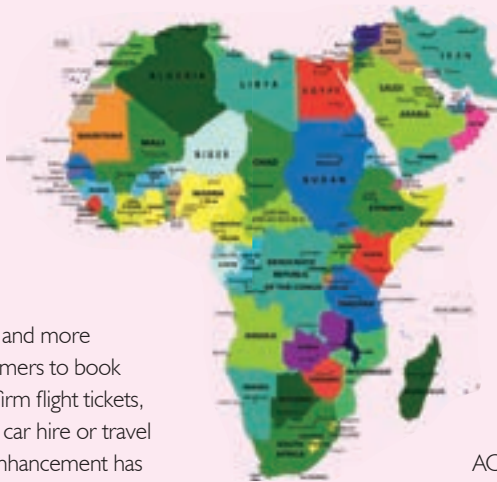
Zurich enters SME market in Oz

Zurich Australia, the Australia-based arm of global financial services company Zurich, has extended its range of accident and health-related products for the small and medium enterprises (SME) business market. The new business travel insurance offering can be added to any existing business insurance policy, or taken as a standalone policy, and provides real-time documentation for instant cover. "We have been able to use it as a basis to tailor an offering which targets just about any business where travelling either domestically or overseas is necessary, with a focus on the SME customer," said Michelle Hay, head of SME Xpress Underwriting Centre. "The cover is very easy to place and comes at a competitive price."

Online enhancement for Southafricaholidays

Southafricaholidays.

com, a one-stop online provider of travel services to Africa, has announced that it has enhanced its online offerings, making it quicker and more efficient for customers to book and instantly confirm flight tickets, accommodation, car hire or travel insurance. The enhancement has come in response to a new strategy by the site to invest in secure and innovative technological solutions that optimise customer convenience, said the firm. "We recognised that our guests are on the go and demand a content-driven, easy to use site," commented Bisy Philip, the site's chief operating officer. "We are close to enabling our loyal customers with the option of booking tour packages and transfers online along with booking through mobile applications."



Smartphone support from ICICI Lombard

ICICI Lombard General Insurance, a private sector general insurance company based in India, is now offering customers the opportunity to purchase travel insurance via a smartphone, using its new free mobile application, 'Insure'. Customers can purchase policies, obtain details of any existing policies and track claims' statuses through the app, which is available on Apple and Android-based platforms. "International travel consumers tend to be highly tech savvy," said Ram Medury, vice-president of technology at ICICI Lombard, "and need service offerings on the go with immediate transactional capabilities." Customers can also renew policies, and find the nearest affiliated garage or hospital to their immediate location.



Standard Alliance introduces ValuPlus

Nigeria-based Standard Alliance Life Assurance Limited has introduced a new travel insurance policy, ValuPlus, which was inaugurated in Lagos on 1 August. According to Standard Alliance's managing director Austin Enajemo-Isire, the product 'is an outcome of a painstaking market survey by our research and development team, which reported the growing demand for the cover'. ValuPlus includes coverage for medical emergency and hospitalisation, repatriation and lost passports or baggage. It will be available for travel to Africa, Asia, Europe and the Middle East.

"The claims administration is less cumbersome," Enajemo-Isire continued, "and it is directly handled in a simple manner with our reinsurance agreement."

ACE and First Assistance partner up

ACE Insurance Ltd (ACE), part of global multiline property and casualty insurer ACE Group, has partnered with New Zealand-based First Assistance. The latter company is now the new provider of 24-hour emergency assistance to ACE's Business Travel, Leisure Travel and Expatriate Insurance policyholders, and will deliver various services including 24-hour telephone support, emergency travel assistance, medical repatriation and evacuation, provision of legal assistance and aid with the replacement of lost or stolen passports. Roadside assistance and breakdown cover are also included.

AeroPlan prepares for take-off

A new company, AeroPlan LLC (AeroPlan), is preparing to launch into the medical repatriation industry. Founded by flight physician Liron Beltzer, MD, and product professional Ilan Dorot, AeroPlan's intention is to provide an 'innovative online marketplace' for the repatriation industry, recognising 'the shortcomings and disadvantages in the field'. AeroPlan offers an integrated platform for leads, quotes, backhaul flights visibility and information. According to the company, it will bring a blend of 'competitive pricings, business opportunities and innovative technology', which will allow it to 'seamlessly connect leading global insurance companies and [third party administrators] along with medical air transport providers worldwide and offer significant benefits, progress and answers to the industry's most common deficiencies and limitations'. The company will officially launch at the International Travel Insurance Conference (ITIC) in Vienna in November this year.

MH Ross improves Asset plans

MH Ross, a US-based travel insurance provider, has unveiled enhancements for its Asset and Asset Plus plans, partly made possible via an arrangement with underwriter Arch Insurance. The new features include a flat rate for children – targeted at cost-conscious families who wish to travel, and adventure sports options covering activities like hang gliding, mountain climbing, parachuting, spelunking and skydiving. The option to recover lost vacation costs caused by a pregnancy occurring after the purchase of the insurance is also included, as is a hurricane warning or employers cancelling employees' holiday time. Higher limits for medical coverage and medical evacuation have also been added.

MPI announces ski and travel offering

MPI Brokers, a specialist insurance provider based in the UK, has announced a new ski and travel insurance offering, with increased age limits. The offering acts as a 'relaunch' of MPI's ski and travel plan, which includes a 'go-anywhere' approach to government travel warnings, as well as increasing the age limit from 65 to 70 years. "The travelling public is becoming increasingly sophisticated," explained Michael Pettifer, managing director of MPI, "[and] people want to visit exciting places and do interesting things. They are accustomed to improvements in air travel and accommodation – they also want insurance that moves with the times to cover their active, modern lifestyle." The 'go-anywhere' approach means that MPI will willingly cover travel and sporting activities in areas where the UK Foreign and Commonwealth Office has issued warnings, or even advice against visiting (providing that any losses are not a direct result of situations that have led to the warnings).



Travel Insurance Geek goes live

A new website offering travel insurance help, advice and information has been launched in the UK, and is already enjoying stellar success in communicating with buyers of travel insurance services. Travel Insurance Geek's web pages are dedicated to helping consumers understand why they need travel insurance, what cover highlights to be aware of, the importance of insuring pre-existing medical conditions, EHIC use and more. The site's Ask the Geek service has already garnered a great response, with any question answered within 24 hours, and its Facebook and Twitter accounts are gathering followers by the day. Travel Insurance Geek is the latest venture from Voyageur Publishing and Events, parent company of the *International Travel Insurance Journal*.

IASIS releases RFP

The International Association for Student Insurance Services (IASIS) has announced a Request For Proposal (RFP) to engage a new partner (or partners) from the world of insurance. Respondents are asked to demonstrate a commitment to the youth and student travel industry, and insurers will need to provide policies tailored to specific sectors of youth and student travel, including work and travel, study abroad, au pair and adventure travel. Successful respondents will join existing IASIS partners MAPFRE Assistencia, Compass Benefits and Allianz Global Assistance. The RFP can be requested at the IASIS website and Facebook page.



Travelance launches

Travelance Inc., a new provider of travel insurance services, has launched in Canada. Based in Ottawa, the company specialises in the provision of emergency medical travel insurance for non-Canadian residents or immigrants to the country, and is planning on introducing products for Canadians travelling abroad later this year. Travelance exclusively partners with underwriter Reliable Life Insurance Company. Lindsay Douglas, Travelance manager of communications and agent services, comments: "Our commitment motto, 'Your Peace of Mind is Our Promise', isn't just for the benefit of our customers; it's for our agents too. We want our agents to sell Travelance products with confidence. Our plans are backed by our customer support team and easy to use administration software for agent sales and administration."

Second billion-dollar loss for Canada

The latest edition of the *Global Catastrophe Recap* report from Aon Benfield's catastrophe model development centre Impact Forecasting has found that after record-breaking rainfall in Toronto (a result of strong thunderstorms), Canada is facing its second billion-dollar natural disaster event of 2013, following the extensive flooding in Alberta in June. Although there have been no fatalities or serious injuries recorded, total economic losses have been estimated at CA\$1.5 billion, and it is expected that about half of that will be covered by insurance (\$750 million). Elsewhere, in the US, more severe weather has resulted in hundreds of millions of dollars' worth of damage, and Steve Jakubowski, Impact Forecasting's president, commented: "With the calendar turning into August, the focus in the US begins to shift from tornadoes to hurricanes as we begin to enter the peak

of the Atlantic hurricane season. The US remains in a record stretch without a major hurricane landfall (Category 3+) though recent history with Superstorm Sandy, Hurricane Irene and Hurricane Ike shows that storms with weaker intensities can still cause catastrophic damage. Historical averages suggest that the US is overdue for a major hurricane landfall, and we'll watch to see what the rest of the 2013 season brings."

In China, meanwhile, 225 people have been killed in severe rainfall, with economic losses valued in excess of US\$1 billion, while monsoons have continued to batter northern India, and further rainfall has caused casualties and severe damage in Indonesia, Japan, Myanmar, North Korea, Thailand and Vietnam.

Brazilians demand life insurance

Data analysis and advisory firm Timetric has stated that the rising Brazilian middle class is likely to drive demand for life insurance products between now and 2017. Improved economic conditions in the country have resulted in a rise in disposable income, and consumers in Brazil are demonstrating greater awareness of what is available to them in terms of financial protection, and Timetric expects that the life insurance sector will grow at a compound annual

growth rate of 13.3 per cent over the next four years. The firm adds that the population defined as middle class in the Latin American region rose by 50 per cent between 2003 and 2009, 40 per cent of which was accounted for by Brazilians, and that steady interest rates, low inflation and continuing improvements in economic conditions will bolster the life insurance segment in Brazil. Timetric's analysts believe that there will be an opportunity for insurers to market life products to a further 30 per cent of the Brazilian population.



Fitch finds life insurers positive

Ratings agency Fitch Ratings has released a new report, the findings of which suggest that UK life insurers are upbeat, with the sector showing a strong set of results for the first half of 2013, in defiance of the sluggish economic environment. The agency's ratings outlook for the sector remains stable, and indicates that most ratings for UK-based life insurers will be affirmed over the next one to two years. David Prowse, senior director in the agency's insurance team, commented: "Underlying profits and cash generation are continuing to improve. This is no accident and it is not simply a side-effect of recovering financial markets. It is the direct result of stronger management discipline in three vital areas where some insurers had previously lost focus [such as] cost control, product mix and pricing."



Singapore life sector shows increase

The Life Insurance Association of Singapore (LIA) has noted a 24-per-cent year-on-year increase in the weighted new business premiums of life insurers in the country, which reached S\$1.29 billion in the first half of this year. The LIA added that strong sales of regular premium products – amounting to \$938.8 million – were a major contributing factor to the increase. New health insurance premiums were shown to have risen by 126 per cent, reaching \$191 million, and of this, 94 per cent was channelled into integrated shield plans and riders. Tied agents contributed to 60 per cent of policy count and 42 per cent of weighted premiums.

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Italian aggregators continue to grow

UK-based management consulting firm CP Consulting recently conducted a survey of Italy's aggregator market, covering the period January-June 2013. Agreeing a standard data collection methodology with the aggregators included – Facile.it, Segugio.it, 6Sicuro.it, Chiarezza.it, Comparafinanza.it and Supermoney.eu – the firm found that aggregators intermediated around 304,000 policies in the period covered, with a 58-per-cent growth rate observed compared with the same period in 2012, when 192,000 new policies were intermediated. As of 30 June this year, aggregators also managed a policy portfolio of approximately 826,000 policies with a gross average premium of €535 and a managed portfolio value of over €440 million, including both new customers and renewals. Mauro Giacobbe, who is in charge of Facile.it's insurance business, commented: "Industry growth is driven by several factors: a development of customer behaviours towards comparison and online purchases; the stringent need to better manage family budgets during the recession; and a partial extension of the panel of insurance companies on some aggregators. Some players in the aggregator space are now able to support the issuance of policies for traditional insurers and this was possible as aggregators invested time and resources to set up dedicated operations to support the offering of traditional companies."

Aviva to pull out of India venture

It has been reported that UK-based insurer Aviva may be pulling out of an Indian joint venture, valued at over US\$600 million, due to concerns that the company is not expanding at a desirable rate and is seeking to leave less profitable markets. Aviva is aiming to cut its overall losses by \$613 million by the end of 2013, and it is currently in the process of hiring corporate advisors who will locate buyers for the 26-per-cent stake the insurer has in Aviva Life, a joint venture with Dabur Group. Options include selling to Dabur Group if a foreign buyer cannot be found. Earlier this year, Aviva pulled out of a joint insurance venture in Malaysia, and also exited Russia. Low penetration rates and potential for high savings seemed tantalising, but like many foreign insurers attempting to insert themselves into these markets, regulatory uncertainty has proven a major stumbling block, and insurance has generally failed to find a wide and receptive audience.



Pre-emptive anti-fraud collaboration sought in the UK

UK-based fraud prevention consultancy and analyst UK Fraud has called for a pre-emptive data management collaboration on the part of the insurance industry in order to better manage the perennially thorny problem of fraud and fraudsters. The company's latest research has found that although major in-roads have been made into fighting insurance fraud, new developments such as collaborative systems and big data analytics could be put to better use in advancing these initiatives. Primarily, UK Fraud suggests that more widespread sharing of fraudster and criminal information, as well as better collaborative data management, could be key, and has drafted a 'four-point plan', of which the ultimate aim is to stop fraudsters from even 'entering the system'. The plan involves: the insurance industry demanding that Know Your Customer and Anti Money Laundering standards be extended to the insurance sector; that fraudsters be deterred at the earliest stages through collaborative reviews, call centre logs, internal fraud management policies and marketing collateral; that a database of known fraudsters be kept; and that complacency be eradicated, and replaced by a zero tolerance approach, whereby companies are always looking for the next major anti-fraud initiative, and not resting on their laurels.



Quinn administrators sue PwC

Grant Thornton, the firm handling administration for the company formerly known as Quinn Insurance, is suing accountancy firm PriceWaterhouseCoopers (PwC). The €1-billion suit alleges that PwC was 'negligent' when auditing Quinn Insurance shortly before its collapse in 2010, allegations that the firm denies. Grant Thornton argues that Quinn Insurance – 51 per cent of which was purchased by US-based Liberty Mutual and rebranded as Liberty Insurance, with the remaining 49 per cent owned by the Irish state – could potentially have avoided significant losses, had PwC highlighted specific problems in the company's accounts, but a statement from PwC rejected this assertion: "These proceedings are unjustified and devoid of merit. The affidavit, accompanying the application, contains factual inaccuracies, misrepresentations of the facts and assertions with which we fundamentally disagree."



Honesty pays for insurers

Asking insurance customers to be honest could cut nearly £100 million off the £1 billion a year cost of fraudulent claims, helping to reduce premiums for all customers, a study based on behavioural science by UK research firm Consumer Intelligence shows. Simply redesigning claim forms so people are asked at the start to state their answers will be honest rather than at the end can dramatically cut fraud, according to the report, written by Consumer Intelligence chief executive Ian Hughes. Fraud is estimated to cost every insurance customer around £502 a year as companies increase premiums, adding up to a total cost of around £1 billion. The report, *Honesty: What makes consumers lie and how to make them tell the truth*, uses behavioural psychology theory and ground-breaking research to demonstrate that insurers can improve service to customers and cut dishonest or inaccurate claims. In controlled experiments amongst insurance customers, Consumer Intelligence found that people lied more to insurers than on average but that dishonesty fell by 9.5 per cent when people were asked to be honest before supplying information. Ian Hughes of Consumer Intelligence said: "Asking

consumers to be honest drastically reduces dishonesty and the simple and powerful lesson for insurers is that it is a way to reduce fraud and ultimately premiums for customers. There are a number of quick and easy measures insurers can take to use behavioural psychology in their favour. That can include reminding people of their need to be honest and not asking questions that force them to be creative such as the exact value or measurement of a lost item. If people don't know they have to guess and once they start guessing it is hard to stop." He added: "Consumers should be asked to indicate they will be honest at the beginning of a process to put them in the right mind-set before providing information. Insurers should also think carefully about complaining about fraud publicly – if they are talking about Britain being the whiplash capital of Europe some people will instinctively think that it is more acceptable to put a false whiplash claim in because so many other people are doing so."

A simple example of dishonesty highlighted in the report is drivers declaring their annual mileage – someone may drive 12,000 miles, but only declare 10,000 miles, thinking they can drive a little less to make this true.

Future bright for GCC insurance

A report from the Kuwait Financial Centre has suggested that the insurance sector for the Gulf Co-operation Council (GCC) group of countries is likely to reach around \$US28 billion by the end of 2015, and to climb to \$40 billion by the end of 2017. According to the report, the GCC insurance industry has enjoyed a compound annual growth rate of approximately 18 per cent since 2006, when compared with global compound annual growth rate, which was just 4.37 per cent for the same period. Total premiums for the GCC insurance industry in 2012 were \$16.3 billion.

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Airline confidence strong amongst CFOs

The International Air Transport Association has released its quarterly survey of airline chief financial officers (CFOs) and heads of cargo, in which 71 per cent of respondents state that they expect profitability to improve over the next 12 months. According to the survey, travel and cargo markets are expected to grow, and the cost environment has regained stability – although yields are no longer expected to improve. Responses to questions related to past traffic volumes suggest that passenger markets are outperforming cargo markets, but growth is predicted in both sectors over the next year or so. April of this year saw a particularly strong rise in respondents' confidence, and this optimistic outlook continued through to July. There has been no indication of a change in employment levels during the second quarter of 2013, which is an improved result compared with 2012, when employment was shown to have declined slightly.

Pride House calls for Moscow response

Pride House International, an international coalition of lesbian, gay, bisexual and transgender (LGBT) sporting and human rights groups, has called upon the International Olympic Committee (IOC) to respond to what is seen as rising levels of both official and unofficial homophobia in Russia, with regard to the upcoming 2014 Winter Olympics, which is to be held in Moscow. While the various organisations – which have been working closely with the Russian LGBT Sports Federation – reject calls for an outright boycott, which they do not believe would be an effective approach, they have requested that the IOC hosts a Pride House in Sochi during the Winter Olympics. A Pride House is a venue that welcomes LGBT athletes, fans and other allied individuals during international sports events. "We believe in action that is concrete and goals that are attainable," commented Lou Englefield, director of Pride Sports UK. "We also believe in listening to our partners in Russia who tell us they don't want a boycott ... [which] punishes hard-working athletes rather than challenging repression and those sports organisations which knowingly choose hosts that fail to respect the human rights proclaimed in their own charters."

'Dream' visitor numbers for Hawaii

Preliminary statistics released by the Hawaiian Tourism Authority in July have shown that visitors to the island state spent a total of \$1.3 billion in June this year, a seven-per-cent increase compared with June 2012, while total arrivals – which, according to the authority, have been growing continuously since September last year – rose by 5.5 per cent to 716,577. An increase in daily spending of 2.4 per cent was also recorded, although average length of stay remained approximately the same as June 2012. For the first half of 2013, total visitor expenditures increased by 6.9 per cent, hitting \$7.4 billion, with arrivals rising by 4.6 per cent to 4.2 million.



Turkish air travel prospers

Turkish Airlines was recently voted Europe's Best Airline, for the third consecutive year, at the 2013 Skytrax Passengers Choice Awards. The Turkish flag carrier also announced excellent growth in the number of passengers flying to Turkey, with ticket sales described as 'dramatic'. Between January and June this year, the airline noted an increase in global ticket sales of 25.8 per cent compared with the same period in 2012, with US ticket sales to Turkey rising by 10 per cent between May and June alone. The largest increase was noted in Somalia, with an astounding 247-per-cent rise in ticket sales.

"This is an exciting time for the airline," commented Temel Kotil, chief executive officer of Turkish Airlines, "having recently announced our 235th gateway while enjoying a remarkable increase in global passengers. We welcome all travellers from across the globe to enjoy the unparalleled experience that comes with flying on our airline."

Alongside these figures, Turkey's tourism industry is enjoying significant growth. It hosted 10.5 million foreign visitors between January and May this year, an increase of 18.5 per cent compared with the same period in 2012, growth largely attributed to ambitious new infrastructure products and a thriving international business sector.



Bali numbers up nine per cent

The Indonesian province of Bali has seen a nine-per-cent rise in foreign tourist arrivals in 2013 so far, reaching 1.5 million, compared with the total number of visitors who visited in the same period last year. A total of 275,617 tourists visited Bali in June this year, a month-on-month increase of 15.7 per cent compared with the 238,296 visitors who came in June 2012; and based on these positive figures,

Bali's tourism authorities are predicting that a record 3.15 million foreign visitors will have come to Bali by the end of 2013, providing that the current nine-per-cent growth rate can be sustained. Australia remains the key source market for Bali tourism, while arrivals from China rose by 15.9 per cent in the first half of this year, and Japanese arrivals are on the rise again, having fallen last year. Malaysia, Singapore, and Taiwan also improved as source markets.



Sri Lanka lowers inbound ambitions

The Sri Lanka Tourism Development Authority (SLTDA) has lowered the target number of tourist arrivals it wants to receive in 2013 from original estimates of 1.25 million to 1.1 million, in response to 2012 arrivals being below expectations so far. This is despite the fact that the 512,281 tourist arrivals to Sri Lanka in the first six months of this year show a 13.1-per-cent increase compared with the same period last year. One SLTDA official said that he expects average growth rates of around 28 per cent for the rest of the year. Tourism is a major source of income for Sri Lanka, with Central Bank figures showing that for the first five months of 2013, tourism revenues increased by 21.9 per cent compared with the same period in 2012, but Investment Promotion Minister Lakshman Yapa Abeywardena has gone on record as saying that high room rates charged by hotels are a damaging factor for the industry. If hoteliers reduced prices, he added, Sri Lanka would definitely see more tourists visiting.

Nagorno-Karabakh visitor numbers rise

The number of foreign visitors heading to the Armenian territory of Nagorno-Karabakh has been rising rapidly in recent years, according to local authorities. The Tourism Department of the Nagorno-Karabakh Republic has released figures which show that, in the first quarter of 2013, the number of tourists visiting the territory doubled. Last year, approximately 16,000 tourists from 86 different countries went to Nagorno-Karabakh, spending an estimated total of US\$6 million on accommodation and other related services, and authorities have said that similar annual growth has been observed since 2007.

The head of the Tourism Department, Sergey Shahverdian, expressed his satisfaction with the positive results, saying that the government has successfully promoted the disputed territory as a desirable destination, working hard to remove the legacy of war. "The state is implementing a co-ordinated policy on tourism," he said. "That includes forming a favourable image of the Nagorno-Karabakh Republic in targeted tourist markets through special brochures and promotional articles in various authoritative publications. The other direction of our efforts is to create more comfortable conditions for visiting tourists." Upgrading local infrastructure and promoting the territory's various historical sites – such as medieval monasteries and ancient cave complexes – would be key to this, he added.

One of the difficulties faced by the region's tourism authorities is the Azerbaijani government's stance on trips to Nagorno-Karabakh, whether business or private, which it regards as a breach of its sovereignty – over 300 visitors, including foreign dignitaries and ordinary tourists, have fallen foul of this, and been blacklisted in Azerbaijan as a result. The Nagorno-Karabakh territory is internationally recognised as being part of Azerbaijan, but since the end of the Nagorno-Karabakh war in 1994, representatives of the governments of Armenia and Azerbaijan have been holding peace talks mediated by the OSCE Minsk Group on the region's disputed status.

Bahrain violence damaging tourism

Officials representing Bahrain Tourism have said that although the country's tourism industry is steadily recovering from the damaging effects of recent political unrest, which was sparked by widespread anti-government protests in 2011, ongoing street violence is still having a highly negative effect on the sector. Leading businessmen have expressed fears that the violence could permanently damage Bahrain's image as a desirable destination. Bombs have been detonated recently, and teenagers attacked by thugs wielding shotguns, and many travellers coming from neighbouring Gulf countries have opted to change their plans for Eid and head to alternative destinations, according to Nabeel Kanoo, head of the Bahrain Chamber of Commerce and Industry's travel and tourism committee. "We have these terrorists committing violent acts," Kanoo said, "planting bombs near parks, mosques and shopping complexes. [They] should be stopped immediately and the government is not willing to deal with them. We, as members of the business community, demand the government deal with this disease that is spreading all over by implementing the law of the land."

International travel continues to rise

The United Nations World Tourism Organization (UNWTO) has announced that a total of 298 million international tourists travelled around the world in the first quarter of 2013, a full 12 million more than in the same period of 2012, which translates to a 4.3-per-cent increase. This is according to the UNWTO's latest World Tourism Barometer, which suggests that despite ongoing economic challenges, prospects for tourism are extremely positive. It is expected that 435 million tourists will have travelled overseas in the period from May to August.

"International tourism continues to show an extraordinary dynamism," said Taleb Rifai, secretary general of the UNWTO. "The 4.3-per-cent growth in the number of international tourists crossing borders in the first months of 2013 confirms that tourism is one of the fastest growing sectors of our times, contributing in a central manner to the economy of a growing number of countries."

The barometer recorded stronger growth in emerging economies compared with advanced ones, a now familiar trend. The highest growth, as in recent years, was recorded in the Asia-Pacific region (a six-per-cent increase in numbers), although Europe remained the world's most visited region, with a five-per-cent rise in recorded arrivals. The general outlook for world tourism has been confirmed by the UNWTO's *Panel of Experts Confidence Index* survey, which suggests sustained confidence for the peak travel period, with minor fluctuations in individual markets.



Oil spill affecting Thai beaches

Thai tourism officials have said that the 27 July Koh Samet oil spill, in which 50,000 litres of crude oil spilled into the Gulf of Thailand and blackened a number of popular beaches, is having an extremely negative impact on tourism, while environmental groups have said that it is likely to spread to the mainland coast and potentially affect the fishing industry. Tourists were reported to be leaving Koh Samet, an island 140 miles to the southeast of Bangkok, in droves, as volunteers and army personnel worked to clear up.

Somsak Phurisak, Thailand's tourism minister, commented: "We're working to move visitors to other locations if they want to move. I'm very concerned, I didn't think this spill would impact tourism in such an extreme way."

The Koh Samet spill is the fourth major oil spill in Thailand's history, and although the operator of the pipeline, PTT Global Chemical, has plugged the leak, the economic and environmental consequences will be far-reaching. The chairman of the provincial tourist association, Chairat Trirattanajarasorn, has said that 'tourists are leaving, some have cancelled their bookings', and that while the island is 'popular with Russian and Chinese tourists', they 'won't stay long if this mess isn't cleaned up'.

Meanwhile, Ply Pirom, Greenpeace Southeast Asia's programme manager, was quoted by Reuters as saying: "What has happened is far more serious than what PTT said on the first day. We can expect an impact on fisheries and from chemical contamination in the food chain."



'Good summer' for Jamaican industry

Jamaica's minister of tourism and entertainment, Dr Wykeham McNeill, has said that the country's tourism industry is enjoying a 'very good summer'. The minister was speaking at the 36th Annual Convention of the National Association of Jamaican and Supportive Organizations in late July, and he also noted positive investment prospects for the industry, as Jamaica regains airlifts out of the UK and builds on those coming from Canada. One area for improvement that he pointed out was the requirement that tourism connections to other economic sectors be strengthened and broadened.

"The people of Jamaica are the chief architects of our tourism sector," McNeill said. "As a Ministry, we want the people in the communities to be as integrally involved in the process as we are. After all, these are your communities that the tourists are visiting. The influence of our communities in the growth and development of our tourism is tremendous and should not be underestimated."

Another requirement that McNeill stipulated was that as many as possible of the foods and products consumed in Jamaican hotels should be grown and manufactured locally. "We are in the process of ensuring that there is dialogue between hotels and farmers/manufacturers through a linkages hub," he added, "so that the information can be available as to what are the available items here."



India is largest Abu Dhabi market

India has become the largest overseas source market for tourism to Abu Dhabi, beating the UK, which was the largest overseas market for the United Arab Emirates (UAE) capital in the first half of 2012. Over 80,000 Indian visitors stayed in hotels in Abu Dhabi in the first six months of 2013, a 22-per-cent rise compared with the same period in 2012, with UK visitors coming a close second (78,000) followed by German tourists (62,000). But although a little over 13,000 visitors came to Abu Dhabi from Russia, their average length of stay was longer than that of visitors from other markets.

Mubarak Al Muhairi, director general of Abu Dhabi's Tourism and Culture Authority, the source of the data, commented: "We are benefiting from increased destination awareness in India following the opening a year ago of a dedicated promotions office there and also of increased air access from the country following Etihad Airways' equity stake in Jet Airways and the move by the Indian carrier of its Middle East hub to Abu Dhabi."



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Asia tops travel health risk list

A new study, *Travel-associated Illness Trends and Clusters, 2000-2010*, has found that gastric illnesses, skin conditions and fever-causing diseases such as malaria and dengue fever are the most common types of international travel-related illnesses. A team of tropical and infectious disease specialists carried out the study, evaluating data from 42,173 sick travellers and immigrants seen at 18 GeoSentinel travel medicine clinics between 2007 and 2011. The aim of the research was to show where the travellers became ill and the types of illnesses acquired in different countries.

The travel clinic data showed that: more than half of international travellers to developing countries became ill during their trip; around eight per cent sought medical care while they were away or on their return; and that the places with the highest risk for contracting a travel-related illness included Asia (a 32-per-cent risk), sub-Saharan Africa (a 26.7-per-cent risk) and Latin America/Caribbean (a 19.2-per-cent risk). Gastro-intestinal illness was the most common travel-related condition, affecting one in three travellers. In southeast Asia, sub-Saharan Africa, the Middle East and North Africa, the most

common illnesses were bacterial infections such as *Campylobacter*, *Salmonella* and *Shigella*. Travellers who visited India and neighbouring countries most commonly returned with the water-borne parasite *Giardia*, the key symptoms of which are chronic diarrhoea or post-infection irritable bowel syndrome. The study also showed that malaria accounted for 29 per cent of travellers with a fever-causing illness, and Africa and Oceanic countries also accounted for high levels of the disease among travellers. Malaria caused by the malignant *P. falciparum* parasite, which can result in severe symptoms and death, was the most common among travellers who had visited sub-Saharan Africa. Of those travellers who were infected with dengue fever, 50 per cent had visited southeast Asia, 17 per cent had been to south-central Asia, between nine and 10 per cent had travelled in Central America, South America and the Caribbean, while five per cent had visited countries in sub-Saharan Africa. Over the course of the study period, the researchers noted that there was an increase in travellers infected with chikungunya fever.

Dr Karin Leder, head of travel medicine and immigrant health at the Royal Melbourne Hospital and lead researcher of the study, said the findings reflected both the growth of travel and its changing patterns. The number of patients seeking treatment for post-travel illnesses just at the GeoSentinel clinics rose by five per cent each year during the past decade, and the study did not include travellers who returned from holiday and saw their usual general practitioner.

Climate affects infection rate

Thailand's Public Health Ministry is anticipating that the country will witness record levels of dengue fever this year, with fears that the number of cases could exceed 120,000, surpassing the previous record seen in 2010. Health officials have said that warm temperatures over the last winter, combined with low levels of rainfall, mean that mosquitoes are proliferating. Narong Sahamethapat, public health permanent secretary, reported that the number of dengue cases is continuing to increase, with nearly 82,000 infections confirmed and 78 fatalities, most of whom were aged between 15 and 24 years old. Dr Narong also confirmed that the number of cases is three times higher than the same period last year.

The Public Health Ministry has started its annual campaign to prevent mosquitoes from breeding through eradication efforts that include spraying insecticide, but officials are concerned that such efforts are insufficient to control the spread. Hospitals across Thailand have been put on alert to identify cases of dengue fever, with some setting up 'dengue corners' in order to screen patients separately to make a fast and efficient diagnosis, although Bureau of Epidemiology director Dr Pasakorn Akarasewi warned that 'the level of disease control efficiency is different in each area'. The incidence of dengue fever is a nationwide problem, with particular pockets where there are high numbers of cases. The Public Health Ministry has said that, currently, there is an 'intense spread' of dengue in border provinces in the north of the country, including ever-popular Chiang Mai, Chiang Rai and Mae Hong Son. Most of the problem areas, though, are remote, low-income communities that are unable to afford mosquito repellent.

Rungrueng Kitphati, president of the Society of Strengthening Epidemiology, said that warmer temperatures and lower rainfall could have helped the *Aedes* mosquito, which is responsible for spreading dengue, to live longer and stronger. Scientists have recently found that the life span of the *Aedes* mosquito has lengthened in recent times from one month to two, allowing them to spread the disease for longer periods of time.

Also allowing them to work harder at spreading the disease is the fact that although they will usually only bite during the day, higher temperatures in the evening means that they are continuing to feed at night.

Dengue spread continues

The incidence of dengue fever across Mexico, Central and South America is continuing to increase, with the latest figures showing that three Mexican states – Baja California Sur, Chiapas and Tamaulipas – are all reporting increasing numbers of cases. In Baja California Sur, the number of confirmed cases has reached 57, with three cases of dengue haemorrhagic fever (DHF); in Chiapas, cases of dengue have topped 990, with 396 cases of DHF; while in Tamaulipas there have been 650 confirmed cases and three fatalities. In Central America, over 40,000 cases of dengue fever have been reported to health authorities, with 29 deaths. The countries most affected are Honduras (1,200 cases), Nicaragua (1,660 cases, four deaths), Costa Rica (17,000 cases, three deaths), and El Salvador (3,774 cases, one death). In South America, Brazil is reporting the highest number of cases, with many states reporting thousands of serious cases, and many fatalities. The highest number of cases has been in Bahia State, where health authorities have reported over 73,000 cases of dengue, with 10 deaths.



Tour operators settle Dominican Republic claims

UK-based tour operator First Choice has agreed to pay £1.9 million as a settlement to 409 holidaymakers, including 60 children, who suffered severe gastric illnesses, including salmonella, at a resort in the Dominican Republic. Thomson, First Choice's sister company, settled 44 similar cases from the same resort at a cost of £200,000 last December, but until summer next year both operators will continue to advertise the resort in their holiday brochures. Four years ago, another two tour operators – Thomas Cook and My Travel – settled cases bought against them for illnesses caused by the same resort at a cost of over £3.5 million.

Specialist travel law firm Irwin Mitchell has represented many of the tourists affected by gastric illnesses following a stay at the resort – acting for hundreds of guests since 1997. Clive Garner, a partner and head of the international travel law team at the company, said: "The long history of guests suffering illness at this hotel makes grim reading. There have been problems at the hotel on and off for 10 years in the lead up to the 2007 outbreak, and we are still receiving complaints from guests five years after that dreadful outbreak." He added: "We remain very concerned that hotels and tour operators have not learned vital lessons and that all too often holidaymakers suffer illness, sometimes with life-changing consequences, due to inadequate health and hygiene standards."



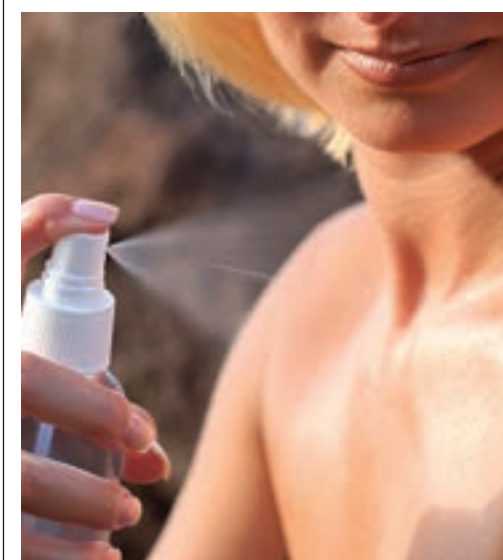
Warning for travellers to US

Government health departments in the US have provided advice for visitors regarding the prevention of mosquito-borne diseases that occur throughout the country, including dengue fever, eastern equine encephalitis virus (EEEV), La Crosse virus and West Nile virus. Although the risk of infection in travellers is generally considered to be low, it is important that they are made aware of the potential for infection. The government's advice for travellers stated: "The risk of contracting mosquito-transmitted viruses during travel to the US depends on the destination, season, length of exposure, and the intensity of disease transmission at the time of travel. Certain groups are at increased risk of complications – for example, people over 60 or those with medical conditions such as cancer, diabetes hypertension, kidney disease, or who have had organ transplants, are at highest risk of developing severe West Nile Virus."

Mosquito repellent myths busted

Dr Cameron Webb, a member of the Department of Medical Entomology, Pathology West – ICPMR Westmead and the University of Sydney, has tried to educate travellers about the importance of using mosquito repellent, and in doing so has tried to bust some of the more commonly held misconceptions about such repellents. Dr Webb stated: "An effective personal insect repellent is still the most reliable first line of defence against biting mosquitoes. Unfortunately, there is still confusion among people looking for alternatives to 'chemical repellents', which they often (wrongly) perceived to be 'unsafe'." While there are reports of incidences where use of a DEET-based repellent has caused adverse health impacts, Dr Webb said that in most cases, these incidences will likely be caused by products that have very high concentration levels that are unnecessarily powerful and do not offer greater levels of protection.

The first myth Dr Webb sought to clear up is that 'natural' products are better for people than 'chemical' products, saying that the medical evidence suggests that in fact, the natural products are less effective. Studies have shown that the most effective repellents are DEET and Picaridin, both of which have proved to be effective in local tests, he said. Repellents based on botanical ingredients, meanwhile, have been proven to provide significantly less protection against mosquito bites. According to Dr Webb, the most common mistake made when choosing a repellent is the belief that a stronger repellent will mean more mosquitoes are deterred from biting, when in actual fact the strength determines how long the repellent will work for. He went on to state: "The majority of published studies (the classic 'arm in a cage' style of experiment) that investigated the efficacy of repellents analyse the result in two ways – mean repellency rates (a comparison of how many mosquitoes land on a treated arm compared to an untreated arm) and mean protection time (how long it prevents all mosquito bites). Marketers make claims like 'over 80 per cent of mosquito bites prevented', but given that it only takes one mosquito bite for a pathogen to be transmitted, I'm hoping to prevent all bites. We should be far more interested in protection times rather than repellency." The final myth to be busted concerned gimmicks such as traps, ultrasonic devices and smartphone apps, which Dr Webb asserts are likely to be ineffective, saying that there is very little scientific evidence to confirm that they work. Dr Webb also warned that a pill recently approved by the Canadian health authorities that claims to offer protection from mosquito bites 20 minutes after it is swallowed has not been scientifically proven to prevent mosquito bites. "To sum up," concluded Dr Webb, "the mosquito repellents widely available in North America, Australia and many other parts of the world are perfectly safe to use and can be effective in preventing mosquito bites. It's time health authorities worked harder to communicate the benefits of the available products and how to use them effectively."



Imported measles causes outbreak

A measles outbreak in Brooklyn, New York (US), is believed to have originated in a traveller who visited London, UK, prompting health authorities in the state to emphasise the importance of vaccination against the disease. Although all US states require children to be immunised against measles before they can start school, there are exemptions made on medical grounds and also religious grounds. A recent outbreak in New York spread quickly among the Orthodox Jewish communities, with New York State Senator Simcha Felder blaming large families as well as close contact within schools and synagogues. There is now a unified effort being made by rabbis, synagogues and schools to ensure children are vaccinated against the disease.



MERS-Cov 'not following SARS path'

Professor Ziad Memish, the Saudi Arabian deputy minister for public health, and lead researcher of the latest Saudi Arabian report into the spread of the Middle East respiratory syndrome coronavirus (MERS-CoV), has said that despite the virus 'sharing some clinical similarities' with severe acute respiratory syndrome (SARS), there are several differences between the two viruses. In his report, Professor Memish stated: "In contrast to SARS, which was much more infectious, especially in healthcare settings, and affected the healthier and younger age group, MERS appears to be more deadly, with 60 per cent of patients with co-existing chronic illnesses dying, compared with the one-per-cent toll of SARS. Although this high mortality rate with MERS is probably spurious, due to the fact that we are only picking up severe cases and missing a significant number of milder or asymptomatic cases, so far there is little to indicate that MERS-CoV will follow a similar path to SARS." Cases of MERS-CoV have been centred in the Middle East, with the highest number in Saudi Arabia. As of 21 July, the total number of cases reported globally by the World Health Organization was 90, with 45 fatalities. The UK's National Travel Health Network and Centre (NaTHNaC) has warned that the risk of the virus being transported around the world could result in more transmissions in the Middle East as a result of the influx in visitors to Saudi Arabia during Ramadan and October's Hajj pilgrimage. The NaTHNaC has issued travel health information sheets to pilgrims planning on attending the Hajj pilgrimage that are based on the requirements and recommendations made by the Saudi Arabian health authorities. All travellers from countries with a risk of polio (Afghanistan, Chad, Nigeria and Pakistan) are obliged to provide proof of polio vaccination given at least six weeks prior to arrival in Saudi Arabia. The requirement also applies to all travellers from recently endemic countries that are considered to be at high risk of re-importation of polio, such as India. All Hajj and Umrah (a shorter pilgrimage) pilgrims arriving from countries with a risk of yellow fever must present a valid International Certificate of Vaccination or Prophylaxis showing that they have received a yellow fever vaccine in accordance with international health regulations. Other recommended vaccines for Hajj travellers include flu, hepatitis B and rabies.

Bug problems in Australia

The Australian health authorities are working on the implementation of a nationwide health strategy in an effort to prevent the spread of viruses and superbugs. There have been renewed calls for Australians to ensure they do not neglect their vaccinations before travelling overseas in the wake of an increasing number of cases of travellers returning to Australia with typhoid. The number of cases has doubled in the past five years and, according to Dr Anita Heywood, infectious disease expert and lecturer at the University of New South Wales, many of these cases involve Australians of Indian descent who have returned from visiting friends and family. The disease is contracted from contaminated food

or water, and at the time of writing there have been 101 cases this year in the country. "Immunity to typhoid wanes and migrants to Australia who return home may not be aware of the risk," explained Dr Heywood. "The disease is vaccine-preventable and prevention is particularly important with an increase in antibiotic-resistant strains." The strategy also includes plans to screen sick travellers for so-called superbugs, highly dangerous bacteria that are resistant to conventional drugs. Tourists who have been hospitalised in a country where the risk of acquiring such a bug is high will be isolated upon their return to Australia if they are found to have become infected. Carbapenem-resistant

Enterobacteriaceae (CRE) bacteria are of particular concern, and one of the main factors in the spread of such superbugs, according to Associate Professor John Ferguson, an infectious diseases specialist, is rapid international air travel: "The emergence of CRE and their spread across the world creates special risks for patients and potential challenges for healthcare infection control. When carbapenem antibiotics are no longer effective, we have to turn to a handful of 'last-line' antibiotics that are expensive and often less effective. As such, infections due to CRE are much harder to treat and have higher mortality rates. In some cases, no antibiotics are effective. In such cases, mortality is very high."

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THE WELCOME FUNCTION

The ITIC Welcome Function is an iconic event for the travel insurance industry, bringing together hundreds of professionals from around the world in one place to meet, greet and network with their peers. Growing each year in popularity and size, the ITIC Welcome Function is the first chance for delegates to mingle in a more relaxed and fun atmosphere, enjoying food and drink while taking the opportunity to make new contacts as well as catch up with old friends.

This year, the Welcome Function is being held in the Kursalon Wien

On Monday 4 November 2013, the Kursalon Wien will be the exclusive venue for the ITIC delegate Welcome Function. Situated within short walking distance of the InterContinental hotel, this dazzling venue will transport delegates instantly into a glamorous and decadent bygone era. The Vienna Kursalon was built between 1865 and 1867 by Johann Garber in the style of the Italian Renaissance. After two years of restoration, the Kursalon sparkles in renewed splendour, inviting audiences to experience the musical pleasures that have thrilled visitors since the famed Promenade Concerts of the brothers Strauss.



The ITIC Vienna Welcome Function is sponsored by One Call Medical Transports

Cole Bachelder, president of the company, he says:

“ITIC events have consistently delivered unrivalled opportunities to forge new relationships and maintain old friendships. Giving back to our customers through ITIC sponsorship was an easy decision for One Call because it really does address our core values of supporting those who support us. Hosting the Welcome Function provides us yet another opportunity to say thank you to our customers for their business and their continued trust.”



WHAT DELEGATES HAVE SAID ABOUT PAST ITIC WELCOME FUNCTIONS:

“ITIC Barcelona’s Welcome Function was absolutely brilliant – a really fun and relaxed evening with great food and drink and the chance to catch up with friends and colleagues that I hadn’t seen since ITIC last year!”

“As a first-time ITIC delegate, I found the Welcome Function really useful, giving me the opportunity to meet new contacts for the first time in a more chilled out atmosphere.”

“ITIC Welcome Functions give our company the ability to connect with loads of people from different parts of the travel insurance industry, extending the possibilities of new business and renewing old contracts.”

OUT AND ABOUT IN VIENNA

A TASTE OF VIENNA

Vienna Naschmarkt – Vienna’s best-known market has around 120 market stands and restaurants for a colourful culinary offering. What’s more, if the sight of all these treats makes you hungry, you can eat inside the market at its varied choice of restaurants. Situated in the heart of Stadtpark, **Steirereck** is one of the most raved about eateries in Vienna and the

place to go for classic Viennese fine dining. With a regular spot on the ‘worlds best restaurants’ list, book in advance and try their seven-course tasting menu. The Figlmüller restaurant has been in the same family for four generations and has sat on the very same cobbled street since 1905. With its cosy atmosphere and wooden benches, locals come here for the biggest and

best Schnitzels in town.

COFFEE HOUSE CULTURE

Vienna is renowned for its many coffee houses, which are an important part of its vibrant culture. Fitting then that the ‘must have’ delicacy of Vienna is the perfect accompaniment to a cup of steaming coffee. The Sachertorte, a rich dark chocolate sponge cake,

can be found in practically every coffee and cake shop in the city. But if you like to know that you’re having the real deal, head for Café Sacher opposite the Opera House.

SIGHTSEEING IN VIENNA

St Stephen’s Cathedral –

Austria’s most eminent Gothic edifice houses a wealth of art treasures, some of which can only

EXHIBITION

The ITIC Exhibition Area offers:

- Face-to-face engagement with buyers, providing the opportunity to build on existing relationships and initiate new ones
- Brand positioning and awareness at the world's leading travel and health insurance event, ensuring the major players in the industry see your company at its best
- A whole range of professionals from all aspects of the travel and health insurance market all in one place and ready to do business
- Never-ending networking at ITIC Vienna 2013! All networking coffee breaks and lunches are hosted amongst the exhibition booths

Exhibiting at ITIC is a proven sales and marketing solution, giving cost-effective exposure and brand recognition. It offers exhibitors the perfect opportunity to be noticed by their target audience of senior level decision-makers.

Last remaining exhibition packages are still available, it's not too late! We have a very limited number of exhibition booths still on offer at ITIC Vienna. With an extensive exhibition area focussed around networking, this is an opportunity not to be missed!

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| 5. Medi-Car | 12. Grupo Hospitalario Quiron | 18. INCHCAPE SHIPPING SERVICE |
| 6. Commercial Medical Escorts | 13. ADAC | 19. Star Allianz |
| 7. REVA Inc. | | |



be seen during a guided tour. On Thursday 7 November, Rowland Brothers International will invite delegates to join a sightseeing tour of Vienna, which includes a guided tour of the Cathedral.

Schoenbrunn Palace – the former summer residence of the imperial family is one of Europe's most impressive Baroque palaces. The resplendent showrooms and

beautiful gardens will transport you to the opulence and grandeur of the historical court in Vienna. On Tuesday 5 November, GMMI will invite delegates to attend a private tour of the Palace, giving you the chance to learn about and envision life at court in Vienna.

The Hofburg – until 1918, the Hofburg was the centre of the gigantic Habsburg empire and

today stands as the official seat of the Austrian president. No visitor to Vienna should pass up the opportunity to visit the Hofburg, where you will find more than two dozen collections of international standing.

VIENNA AT NIGHT

An evening at the **Vienna State Opera** – a must for all visiting the city.

Art – from the **Albertina** to the **House of Music**, many Viennese museums keep their doors open for visitors until late in the evening.

Ice-skating in front of the City Hall – at night the square is turned into a colourful sea of lights for the perfect post-conference activity.

The Onyx Bar @ Do&Co Hotel – ultra sleek and modern with fantastic views over St Stephen's Cathedral.



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Finalists and Presenters - ITIJ Awards 2012

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Allianz rewarded for NGO contract

Global health insurer Allianz Worldwide Care recently won an award at the Professional Adviser International Fund & Product Awards 2013. Now in their 14th year, the Awards were established to honour financial services firms offering products and services across international borders. Allianz Worldwide Care received the Best in Class Award for its range of international health insurance plans designed specifically for Non-Governmental Organisations (NGOs). The NGO Care plans, launched in 2012, offer solutions for different categories of staff, region of cover and assignment duration. The Award's judging panel explained: "With very few health insurers offering specific health insurance plans for NGOs, the judges were impressed by the fact that Allianz Worldwide Care is delivering a specific solution to this burgeoning sector. With around 40,000 NGOs sending staff abroad, often to remote or poor areas, the Allianz Worldwide Care solution fulfils the needs for vaccinations, urgent access to quality healthcare or medical evacuation on a tailored basis. It fills a much needed gap in healthcare insurance provision."

Allianz Worldwide Care was also highly commended by the judges in the category of Best International Private Health Insurance Provider. Claude Daboul, director of sales, marketing and operations at Allianz Worldwide Care, said of the award: "It's a testament to the entire team at Allianz Worldwide Care that we have been recognised in two categories that are extremely important to our business and, indeed, the culture of our business. We are a client-centric company that not only likes to lead the market in terms of innovation, but also takes the time to listen to the needs of our clients. This approach has enabled us to develop the NGO Care plans in association with Antaé, which has a solution for every NGO, regardless of employee category, nationality, location or duration of assignment."



Second opinion service offered

Health insurer AXA PPP has introduced a second medical opinion service for its individual private medical insurance policyholders at no extra cost to the client. Instead, the company has said it will be responsible for meeting the cost incurred by a member who seeks a second medical opinion, including the cost of the appointment and any ensuing tests or scans. Even for members whose plans include a voluntary excess, no claims discount or outpatient benefit limits, AXA PPP will not apply these policy terms in respect of the second opinion service. Sonia Wolsey Cooper, membership and people director at AXA PPP, said of the change in service: "The vast majority of members are happy with the service their consultants provide. However, we know from experience that from time to time some members are uncomfortable or unhappy with their situation. We're confident that the second opinion service will make a big difference to members who through no fault of their own want further reassurance of their diagnosis and treatment plan."

Cigna introduces product suite

International health insurer Cigna has announced the launch of a brand new suite of international health insurance products. The Cigna Global product suite, which is targeted at expatriates and globally mobile individuals, has been expanded to create a new three-level international health insurance plan. Customers can now benefit from a wider range of plans and customise their cover around their specific healthcare needs and budget.

The new healthcare plans – which include Silver, Gold and Platinum cover levels – give customers more flexibility with modular cover options and a choice of cost share and deductible levels. The customer starts out with core International Medical Insurance, which provides cover for all inpatient, specialist and accommodation costs, as well as cover for cancer and psychiatric care. They then choose what is important to them, and add on additional module options which include Outpatient, Health & Wellbeing, Medical Evacuation and Vision & Dental options.

Phil Austin, head of global individual private medical insurance, said: "The new plans have been developed in response to customer and broker demand for a

wider range of products which span different market segments. The new plans give us the ability to provide products which suit a greater footprint of customers, and with the added flexibility of teaming a modular approach with deductible and cost share options, it has become really easy for customers to build a plan which is matched to their unique needs."

The plans were developed after a period of customer and market research which identified a gap in the market for an affordable, high-quality, high-service healthcare plan. Austin added: "Our customers appreciated our existing high-service Global Health Options plan which performed well at the upper end of the market. We identified an acute need for additional quality, affordable plans in the middle market, for those individuals who are moving abroad but are paying for their plan themselves and want to contain costs but maintain high service levels. The new plans are about giving customers much more choice so they can get all the cover they need without having to pay for cover they don't need. After all, if you know you won't need maternity care, why should you pay for a plan which includes it?"

Insurers show their strength

The second quarter earnings reports issued by some international medical insurers have shown that the companies are enjoying a healthy profit in 2013. UnitedHealth Group reported stronger income than analysts expected, with the company reaping the benefits of the acquisition of Amil, the largest healthcare company in Brazil, as well as a significant military healthcare contract in the US and an increase in the number of health insurance plans being sold to elderly Americans. UnitedHealth reported a net income of \$1.4 billion for the second quarter of 2013. Total revenues were \$30.4 billion for the quarter, rising from \$27.3 billion for the same period last year. Cigna, another US health insurer, reported consolidated revenues in the second quarter of \$8 billion, an increase of eight per cent on the second quarter of 2012. Revenues, the company said, reflect the growth in premiums and fees of around five per cent in its Global Health Care division, growth of 35 per cent in its Global

Supplemental Benefits division, and a 10-per-cent rise in Group Disability and Life. David Cordani, president and chief executive officer of the company, said of the results: "We are creating value for our customers and clients in each of our business segments through sustained investments in capabilities and innovation to deliver on our ongoing commitment to quality, service and affordability. Our performance this quarter continues Cigna's track record of attractive financial results driven by the effective execution of our strategy across all of our business lines."



Chindex opens new clinic in Shanghai

Chindex International, Inc., an American healthcare company providing services in China through the operations of United Family Healthcare, a network of private hospitals and clinics, has announced the opening of the United Family Quankou Clinic in Shanghai. The facility is the new destination for several services formerly located within the nearby main Shanghai United Family Hospital. Healthcare offerings at the newly expanded facility include an eye clinic, physical medicine and rehabilitation centre, dermatology and skin centre, as well as mental health, ear nose and throat, and dental services. The company said of the clinic that it will offer patients referrals to other care providers within the United Family Healthcare network and the wider medical community, as well as direct billing options to 'well-established' international insurance companies. Emery Brautigan, United Family Healthcare vice-president and regional general manager in Shanghai, commented on the facility's opening: "We are pleased to expand our services to meet growing demand from our patients in the Shanghai region. We could not have reached this notable achievement without the strong support of the Shanghai Changning district government, the Consulate General of the US in Shanghai, our various partners, and our own operational teams. We look forward to deepening our working relationships and together meeting our healthcare mission to deliver international-standard healthcare services to those in need in China."

Dowdall calls for VHI break up

Jim Dowdall, chief executive of GloHealth, one of Ireland's main private health insurance companies, has said that the current system of health insurance in the country is 'not working for consumers' and is 'seriously dysfunctional', and has called for VHI, which controls most of the Irish health insurance market, to be broken up into three separate firms that could be sold to new private health insurance market players. Dowdall added: "My understanding is that there are international insurers interested in coming in here – if the climate is right. We talked to a number of them when we first set up GloHealth. The main barrier to entry for them was the level of government interference and [the fact] that the dominant insurer (VHI) is owned by the state." Dowdall believes that the market also has great potential for profit for those companies willing to take on the challenge, saying: "The health insurance market is bigger than the retail, home and motor insurance markets put together, where 15 players are competing. In one move [splitting up VHI], this would resolve a number of problems. It would lead to greater completion for consumers and the state wouldn't have to find €150 million to make VHI solvent – insurers would be responsible for that."

MEDICAL TOURISM REVIEW 2013

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International Travel Insurance Journal

Allianz publishes partnership map

Global health insurance provider Allianz Worldwide Care has announced the launch of a new online map that lists the key partnerships it has with insurers around the world. Available on the company's website, the interactive map also lists the locations of the company's offices, its regional medical and sales teams, and links to its worldwide network of clinics, medical staff and hospitals. "Establishing these relationships means that we can provide our clients with healthcare cover regardless of where their employees are based," commented Claude Daboul, Allianz's director of sales, marketing and operations. "We deal with the complexity of local regulatory requirements so that our clients don't have to."



Cigna and TTK eye JV

US-based health insurer Cigna and Indian third-party administrator TTK Healthcare (TTK) have reportedly approached India's Insurance Regulatory and Development Authority with a request for a licence

for a new joint venture (JV), which will take the form of a new health insurance company. The two companies' plan is for the new venture to start operations and begin launching products within the next 18 months.

New Asia-tailored plan introduced

International health insurance provider InterGlobal has announced the launch of a new medical insurance plan, UltraCare Power, specifically tailored to those involved in the oil and gas industry in Asia. It will initially be available in Singapore, to be fully rolled out across Asia at a later date. Both levels of cover within the plan give members and their families the option of emergency, hospital and outpatient treatment, while the Plus plan also includes cover for chronic conditions, dental treatment and wellness benefits.

Aetna offers discounts

US-based health insurer Aetna is offering its Europe-based customers a 25-per-cent discount on their first year of premiums, while clients based in the Middle East and Asia (although not in China), will receive a discount of 15 per cent on their premiums. Analysts at Pacific Prime, an international medical insurance broker based in Hong Kong, said that the move should prove popular with clients in terms of improving the prospect of short-term sales, adding that the decision to offer discounts is a sign of how competitive the marketplace is for providers.

PMI comparison site launched

A new private medical insurance (PMI) comparison website has been launched in the UK that allows users to create their own tailored PMI schemes by selecting the benefits and premium levels they want to have, then applying for policies online. Assure-U said that the site includes plans from the major health insurance companies in the market, as well as some from niche providers. While the site is primarily aimed at UK users, it does include some plans from international insurers whose plans can be used in the UK. Assure-U is also offering an Introducer Programme to brokers who do not currently sell PMI, but who are seeking to augment the services they offer at the moment. Julia Webster, managing director of the company, elaborated further on future plans: "It's our intention to further develop the site to include an international platform and also a cash plan comparison section. We also want to develop alliances with major networks and aggregators."




ALC expands Prima plans

ALC Health, an international medical insurance company, has launched a pair of new plans that complement its existing range of Prima plans. One, Prima Concept, is a new budget plan targeted at those wanting coverage for basic necessities such as emergency evacuation and hospital care, while Prima Platinum is a 'benefit-rich' package that includes a range of high-value benefits, including the option to select from four levels of childbirth and pregnancy cover, enhanced dental care and full repatriation cover. Platinum is aimed at corporate international executives and high-net-worth individuals.

To coincide with the launch of the new plans, ALC Health has published a new sales guide for its intermediary partners that gives information about its range of Prima plans, as well as about underwriting and excess discounts, how to set up cover and what to do in the event of a claim.

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Ever more diverse, ever more exciting, water sports
present an intriguing challenge to underwriters,
observes Roger St Pierre

Get in the swim...

According to the European Commission-supported EuroSafe organisation, nearly 70 per cent of European Union (EU) citizens, a quarter of whom are accompanied by children aged under 18, spend their summer holidays by or on water. Sun, sand, sea and the other thing beginning with 's' are the classic ingredients of that long-awaited mid-year vacation; but these days holidaymakers, especially the younger set, are looking for something more than just a leisurely swim in the ocean or soaking up the rays on a poolside sunbed.

Active holidays

Action is what a significant proportion of travellers crave, and this can range from the well-regulated and generally safe environment of a water park like Orlando's renowned Sea World to an ever-expanding range of so-called extreme sports – from cliff diving and swimming with sharks to exploring dangerous underwater caves. What underwriters consider to be an extreme sport, though, often depends on how hard the envelope is being pushed by adventurous travellers. Surfing the relatively benign waves of Cornwall is one thing, tackling monster 50-foot Hawaiian surges capable of wiping out a small village is something else again. A California surfing guru Adam Wright points out: "Anyone can try for [the 100-foot wave] prize but chances are they will not be around to make a second attempt. Fierce under-tows and fearsome rocks mean the risks of drowning or getting your head bashed in are enough to put anyone who has a modicum of sanity off the whole crazy idea and to set insurers running away."

But exactly what does constitute unreasonable risk taking? Toronto-based claims consultant Doug McKenzie suggests: "Mass participation and often unsupervised jumps off high piers, jetties and cliffs have become a nightmare for insurers. Courts in the US, Britain and other countries, including here in Canada, have ruled that if large numbers are doing it, either in groups or as individuals, then something cannot be deemed to be unreasonable and reckless behaviour, which means claims must therefore be honoured." The new-found and worldwide quest for adventure is reflected in the statistics. The accident rate for UK citizens travelling to the Continent has more than doubled over the past four years, says Brussels-based EU statistician Claude Henri: "In Europe as a whole, more than 40,000 serious injuries are caused by water sports and boating annually," he reveals. Determining where an insurer's greatest level of risk exists is a complex and often confusing exercise. Of all the many water-based pursuits popular in the US and UK, for instance, it is said that, rather surprisingly, angling has the highest annual death toll. Whether

by falling into rivers or getting cut off by fast-rising tides, most of the victims of angling fatalities die of drowning. Different activities present different hazards – the two most common causes of sailing fatalities are being hit by the boom or falling overboard, while a recent German study revealed that 56 per cent of kite surfing injuries were caused by being unable to release the kite from the harness, and recreational head-first diving accounts for 70 per cent of all spinal cord injuries in sport and recreation activities across Europe. Forty per cent of hit and collision injuries in Portugal last year were caused by diving into shallow pools, lakes and rivers. Also in that country, 83 per cent of child drownings occur in unprotected swimming pools located at private homes or hotels, rather than on the 150 kilometres of coastal waters. Around 230,000 injuries, mostly to children and teens, occur each year in Europe's swimming pools while, according to the Amsterdam-based Child Safety Alliance, drowning claims around 5,000 child and teen lives in Europe each year. Across the Atlantic, the US Centers for Disease Control & Prevention says that around 10 people a day drown in the US, with nearly 80 per cent of victims being male.

Cover calamity

Among the most popular water sports underwriters have to cater for are canoeing and kayaking, water skiing, surfing, sailing, rafting, scuba diving and snorkelling, wind surfing, kite surfing, deep sea fishing, speed boating, shark diving and jet skiing. Most of these have surprisingly good safety records – the vast majority of participants never experience anything worse than a few bruises, cuts and grazes, especially when the activity has been conducted under skilled tuition. It's interesting that there's a paucity of water sports listed among the profusion of 'The World's Most Dangerous Activities' lists now littering the Internet. Scuba diving is a case in point, with lower accident

rates than you might expect. Most travel insurers across the globe will cover this sport, either free or with a premium loading of between 10 and 20 per cent, but demand that the insured had taken professional training and achieved PADI or SIS open-sea diving certification – and they certainly require notification of the activity. Cave diving is a different matter. Lighting failure in very low visibility, getting lost, running out of oxygen, the infamous and often death-inducing bends and hypothermia are just some of the potentially lethal hazards. Since the sport's beginnings in the 1960s, some 500 participants have died in the Caribbean (including Florida and Mexico) region alone, leading many insurers to either exclude the activity completely or demand a heavily loaded high-risk premium.

Most water-based activities give great enjoyment but, sadly, things can go disastrously wrong. When he lost his job as MD of a record company, Alan Bell decided to take an extended break in the Greek islands to lick his wounds and ponder his career options. He'd always fancied trying water skiing and signed up for a trial lesson, but when the boat took off much faster than he had been expecting, he was too scared to rise up from his crouched starting position and soon started to feel an excruciating bloating pain and paralysis that quickly made it actually impossible to stand. It turned out that water was being forced up his back passage, resulting in a ruptured intestine, emergency evacuation and six months' stay in hospital. Truly tragic was the freak accident that took the life of

the popular 41-year-old English folk-rock singer Kirsty MacColl, who was scuba diving with her two boys, aged 14 and 15, off the coast of Cozumel, Mexico. The star was run over and decapitated by *Percalito*, a luxury speedboat owned by Guillermo Gonzales Nova, reputedly the Latin American country's richest man. The inflatable banana boats found on lakes and inshore at countless resorts promise harmless fun but, back in 2010, 11-year-old schoolgirl Mari-Simon Cronje suffered horrific leg injuries and died when she slipped off one on a recreational lake at Bedfont, near London, and was hit seconds later by the tow-boat, as it executed a turn with the driver seemingly unaware that the victim was in the water – an incident leading to the venue's owners being charged with corporate manslaughter. Similarly disastrous was a 2013 incident at Padstow, in Cornwall, UK, where an entire family of six was thrown out of a speedboat, leaving the vessel circling at high speed with nobody at the controls as its scythed its way through victims struggling in the water, killing 52-year old BSkyB executive Nick Milligan and his eight-year-old daughter Emily and leaving the four other members of the family injured, including Milligan's 39-year-old wife Victoria, who had to have her left leg amputated below the knee. According to the research centre at the School of Sport Exercise and Health Sciences, Loughborough University, in England, common water sports injuries include shoulder and back problems for canoe and kayak paddlers, and face and lower limb injuries for wild water rafters. Yes, people get hurt – even killed – but what little global information exists gives the impression that wild water activities are nowhere near as dangerous as many underwriters perceive, nor it seems are many other activities on or in the water. Over the years, there's been lots of media focus on the supposed dangers inherent in jet skiing, but the figures don't seem to bear this out and many insurers around the world who previously excluded it now cover this activity without extra premium or excess, though they might insist on prior notification. It remains a fact, however, that users of powered water craft (PWC) – that's jet skis and wave runners – are 8.5 times more likely to get injured than are users of other motorised watercraft and, overall, on a worldwide basis, more than 355,000 people are injured in recreational boating accidents yearly. In fatality terms, recreational boating is second only to road accidents and surpasses even the aviation death toll. Interestingly, PWC are the only recreational water craft whose users are more likely to die of blunt trauma rather than drowning. Motor propeller strikes are the leading cause of death to PWC users, >>

“Mass participation and often unsupervised jumps off high piers, jetties and cliffs have become a nightmare for insurers.”



what little global information exists gives the impression that wild water activities are nowhere near as dangerous as many underwriters perceive



and also claim many swimmers as victims. A significant 24 per cent of injuries associated with PWC occur to users with less than an hour's experience of using such machines. "The big problem is that taking part in hazardous water sports activities whilst on holiday is often a spur of the moment decision, like deciding to hire a moped or take a bike ride. Even those who are aware they will not be covered by their standard travel insurance policy often decide to take a chance, rather than miss out on what they see as a once in a lifetime experience," observes Julie Smith, business development manager of Avanti Travel Insurance, who revealed to *ITIJ* that one of her office colleagues had recently done exactly that.

Dr Shauna Sherker of the New South Wales Injury Risk Management Centre in Australia, adds: "There are clear risks in water sports, but it is a fact that the most prevalent sports injury incidents all take place on dry land, with the various football codes together accounting for the greatest number of sports deaths

and injury hospitalisations in our state. None of the water sports even figure in the top 10." American studies throw up similar results. Horse riding appears to create the most sporting injuries and deaths. Amazingly, cheerleading is up there too – think of all those human pyramids and body contorting gymnastic moves – whilst the red flag dangers of bull riding should be no surprise. But water sports? Again, none even makes the top 10.

Industry stands ready

Where once it was often difficult to obtain water sports insurance, today there's a profusion of providers, from major international insurers to specialist underwriters. Available travel

"we really should be at pains to advise our clients to read the small print and make sure they sign up to the right deal,"

insurance products reflect this. From its Cape Town call centre, Columbus Direct provides free cover under its single trip and annual policies for more than 150 different sports and other activities, many of them waterborne. A leading specialist provider for more than 20 years, it now boasts a 15-million strong customer base worldwide.

"There's an ever-wider range of water-based activities that are gaining big numbers of devotees and that obviously creates considerable potential for market growth of suitably tailored travel insurance products," said a Columbus sales executive, while a spokesman at travel insurance specialists World First commented: "Our policies now cover a wide range of water sports and activities as standard, including surfing, snorkelling and wind surfing. We also offer insurance for water polo, swimming with dolphins and kayaking, as well as scuba dives up to a depth of 30 metres. These policies provide £10 million of medical expenses coverage, £2 million of personal liability and 24/7 emergency assistance."

Essential Travel's website is another that offers water sports insurance for as little as £7 per week's cover in Europe, including up to £10 million of medical cover. London-based Harrison Beaumont will cover most water sports, including the extreme ones, and also offer water sports equipment cover from £1,000 up to £10,000 at home, in storage, in use and in transit, with worldwide cover and new for old replacement. "Products vary enormously across the industry, with all manner of different inclusions and exclusions, so this is a market where we really should be at pains to advise our clients to read the small print and make sure they sign up to the right deal," advises Avanti's Julie Smith. ■





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WARNING: HAZARD

Robin Gouldie looks at the concepts of morale and moral hazard and asks whether insurance cover makes a traveller less risk averse

The travel insurance sector, governments and the travel industry as a whole spend much time and money trying to convince travellers that travel and assistance cover is an essential part of their holiday, not a luxury. Despite their efforts, a substantial number of travellers still fail to buy travel insurance – either in the mistaken belief that they can rely on their embassy or on facilities such as the European Health Insurance Card or other reciprocal health agreements to get them out of trouble, or because they are willing to take a calculated risk. By emphasising the benefits of adequate cover, is the insurance industry in fact making its clients less risk-averse? Could it be that

insureds are actually more, rather than less, likely to be victims of accident or theft?

Slim distinction

Morale hazard – the notion that the insured party will be less diligent in avoiding the risks against which a policy is written because the costs will not be borne by the risk-taker – is not a new issue for insurance providers.

Confusingly, insurers sometimes make a distinction between morale hazard and ‘moral hazard’ in which riskier behaviour results from causes such as habitual substance abuse – although the term could also encompass the problem of people feeling it is their



By emphasising the benefits of adequate cover, is the insurance industry in fact making its clients less risk-averse?

right to make a claim on a policy they have bought, whether or not they have actually suffered a loss or injury – aka fraud. The key issue, however, is that both types of hazard may lead to clients making higher or more frequent claims.

The concept began to gain currency in the late 1960s, in the context of health insurance in the US. It has gradually spread to other areas of the broader insurance industry.

The industry distinguishes between ex ante moral hazard – in which the existence of cover leads to more risky behaviour – and ex post hazard, when the insured expects the insurer to cover expenses that the insured would otherwise have to pay for. Like other



RD AHEAD

sectors of the insurance industry, travel insurers have traditionally addressed the issue with measures that discourage insureds from behaviour that would increase the cost of a claim. Most obviously, excesses give clients an incentive to take care of cash and possessions worth less than the excess threshold. “Morale hazard is a concern to travel insurance companies, whether or not they know it by that name,” says John W. Cook, president of US travel insurance specialist QuoteWright.com. But do moral hazard and morale hazard even exist? In *The Moral-Hazard Myth*, published in *New Yorker* magazine as long ago as 2005, Malcolm Gladwell – author of *The Tipping Point* – quoted

Princeton economist Uwe Reinhardt as saying that moral hazard is ‘overblown’. People who are very well insured, Reinhardt pointed out, ‘do not check into the hospital because it’s free ... instead of playing golf’. Experts are divided on the issue. In a discussion paper (*Better Safe than Sorry? Ex ante and ex post moral hazard in dynamic insurance data*, published by the Society for Economic Dynamics in September 2008), Jaap H. Abbring, Pierre-Andre Chiappori and Tibor Zavadil, using ‘novel theoretical insights’ to analyse Dutch car insurance data, found evidence of moral hazard, but noted that earlier literature had often failed to find





“Morale hazard is a concern to travel insurance companies, whether or not they know it by that name”

such evidence. More recently, Martin Spindler, Joachim Winter and Steffen Hagmayer (*Asymmetric information in the market for automobile insurance: evidence from Germany*, *Journal of Risks and Insurance*, July 2013) found that ‘the empirical evidence on the extent of adverse selection and moral hazard is mixed’.

It may seem blindingly obvious that people who know they are covered against loss may take more risks than those who are not – just as a tight-rope walker performing with a safety net, or a rock climber on a rope, will be more willing to chance a fall. But the analogy is false. A safety net catches you before you hit the ground. A travel insurance policy pays for your medical care (or provides for your bereaved) after you go splat.

When it comes to risking life and limb, it seems implausible to some people that insurance tempts travellers to behave less responsibly. There are other obvious reasons for exercising normal caution. Insured or not, a broken leg still hurts. Losing a wallet, a piece of jewellery or a treasured mobile device crammed with personal data still ruins a trip, even if its cash value is covered. Missing a flight has problematic knock-on effects, even if the insurance company covers the financial damage. In the worst case, a fatal car crash is just as fatal whether or not the victim is insured.

But in less lethal circumstances, clients may behave in ways that could increase the cost of a claim and the burden on the insurer. For example, they may be slow to report an unavoidable travel cancellation to the travel provider if they know that the insurer will cover cancellation fees and alternative travel arrangements.

Built-in safety net

When designing travel insurance plans, insurance company product designers often discuss whether or not a traveller will behave differently with insurance than without it, says John Cook, adding: “From my own experience, the internal product development discussions often involved the practical analysis of how the presence of insurance might increase the company’s risk by altering the behaviour of the traveller. The most obvious example involves trip cancellation coverage and the timing of when a traveller notifies the tour operator or airline or cruise line of their need to cancel.”

He explained: “Many cancellation provisions have penalty steps which increase the cancellation charge the closer you get to the scheduled departure. Without insurance, a traveller is more likely to act quickly before hitting the next step in order to minimise their financial loss. But with trip

cancellation coverage in place, the traveller may wait until the last minute to cancel. The result to the insurance company could mean going from a 50 per cent loss to a 100 per cent loss.”

To counteract this hazard, many travel insurance companies have introduced a clause that requires the traveller to notify the travel supplier within 72 hours of when the trip cancellation hazard occurred, and will limit payment to what the penalty would have been had they acted within that 72-hour period.

Cook also notes that many US travel insurance companies have introduced exclusions dealing with recreational use of alcohol or drugs. This, he says, is not directly an issue of ‘morale hazard’, but can be equally costly to the insurer, because substance abuse can mean riskier behavior and higher claims.

US insurers also have concerns over insuring ‘awards tickets’ purchased using points awarded by loyalty schemes. Cook points out that a client could be tempted to ‘cash out’ such a ticket by filing a claim for the monetary face value: “The solution that companies have used is to take the position that award points have no ‘cash’ value and therefore are not insurable.”

James Barwell, head of global underwriting and proposition development at AXA Travel Insurance, notes that demand for holiday travel to exotic destinations remains strong. “Previously, we had seen the rise of ‘staycations’ and holidaying closer to home, but this trend is reversing now with holidaymakers travelling further for their destination of choice. We also saw the emergence of the culture vulture mentality where people went to more remote places to really experience a place. The more remote the location, the more it costs if an incident happens.” Barwell says there is a perception among insurers that there is a higher frequency of claims from younger holidaymakers – a perception backed up by the claims statistics of most insurers. “This appears to be aligned to younger travellers being carefree and not always thinking through the actions they take. Research has suggested that there remains a theory of ‘it won’t happen to me’ in this age bracket. This less-than-cautious approach can increase the claims frequency in this younger population. Increasing the availability of adventurous activity and some sports also adds to this equation.”

This becomes a morale hazard issue, says Barwell, if the insured person is not well informed about the level of risk: “It is possible that the offer of activities by trusted sources, such as the hotel that the person is staying at, means that the person would assume that these activities have been fully checked and are therefore ‘safe’, when in fact the risks still need to be

“the internal product development discussions often involved the practical analysis of how the presence of insurance might increase the company’s risk by altering the behaviour of the traveller”

assessed by the individual,” he says.

How can insurers address these risks? Barwell says they can work to ensure that policy wordings remain clear and transparent regarding what is and is not covered, but notes that this is an ever-evolving situation as new activities are created and move into the mainstream. “The hazardous activity list would have looked very different 20 years ago,” he says. “Having said this, an exclusions list will never fully capture all activities. Insurers will continue to have clauses to try to ensure that activities with the correct supervision and protection can be covered.” Insurers are also addressing moral hazard, as opposed to morale hazard. According to Barwell, clauses that protect insurers in cases where a customer may take an unnecessary risk, or are under the influence of drink or drugs, which could impair their judgement and significantly increase the risk, ultimately protect the vast majority of customers who do not take unnecessary risks and therefore this will keep premiums down.

Travel insurance providers may be even more vulnerable than other sectors of the industry to claims from clients who may have indulged in risky behaviour in the knowledge that they are covered against the consequences of their actions.

Some industry experts also warn that moral hazard may be a factor in encouraging over-treatment by doctors, hospitals and clinics. Arguably, because insured patients will not bear the cost of medical treatment and assistance, they may agree to more expensive procedures and longer hospital stays than they would accept if bearing the cost themselves.

But the industry as a whole may wish to tread carefully while taking steps to reduce its exposure to morale hazard

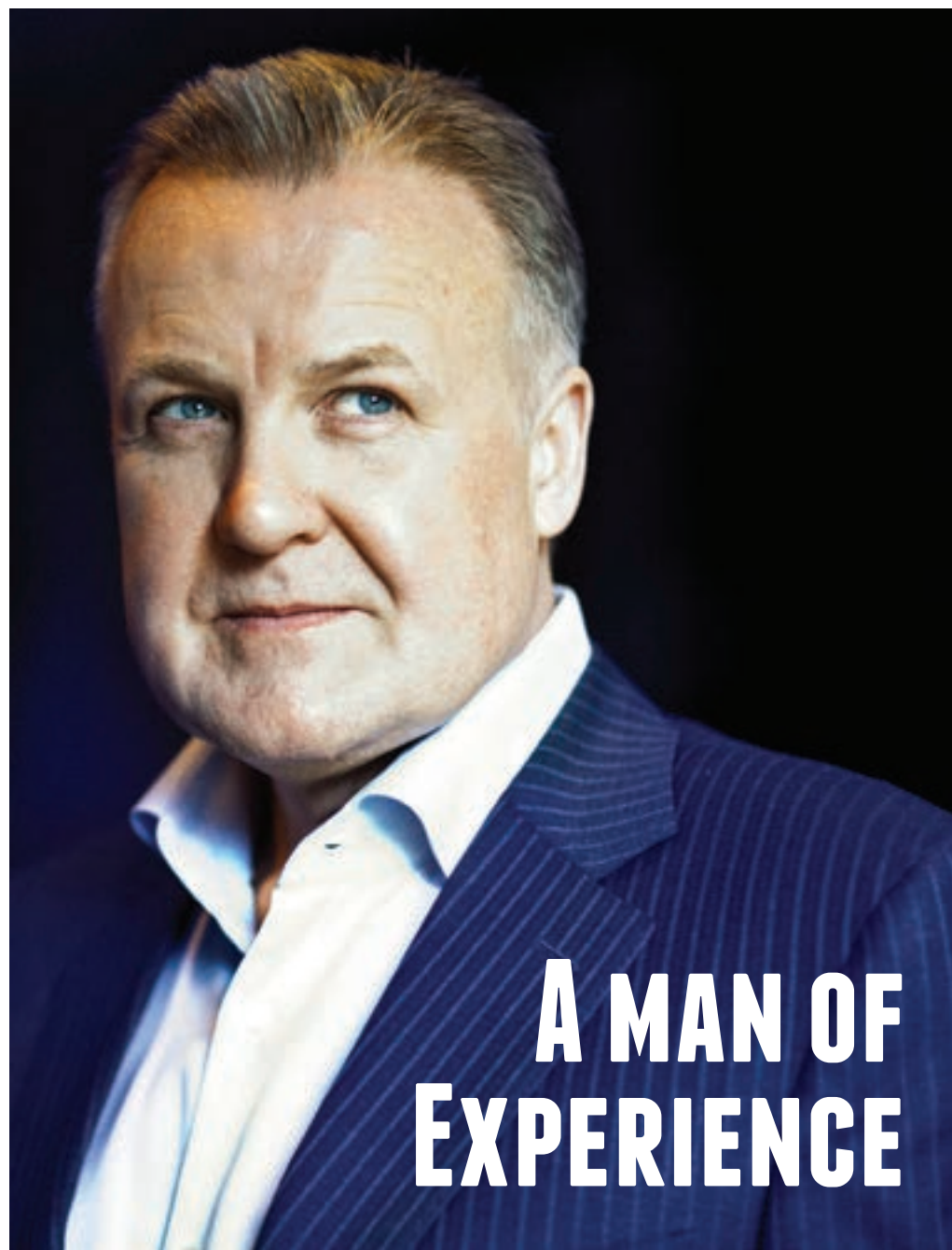
Industry exposure

But the industry as a whole may wish to tread carefully while taking steps to reduce its exposure to morale hazard. If insurers try too hard to curb the cost of the hazard by making it harder to claim, examining claims more closely, or increasing excesses, might they alienate their more responsible clientele?

Property or motor insurers can take their time to examine claims closely and determine whether client behaviour contributed to the incident from which the claim arose. Travel insurers, by contrast, may be required to make immediate, even life-and-death decisions when agreeing to claims for medical assistance, repatriation or hospitalisation.

It makes sense to remind clients that travel cover is no substitute for common sense and responsible behaviour. But if insurers are perceived to be putting more obstacles in the way of claims – by invoking more get-out clauses, introducing larger excesses, or tightening up on claims approval – they risk creating an even greater perception that they are cynically seeking excuses to avoid paying out. That, in turn, might deter even more people from taking the sensible step of buying a travel policy. ■





ITIJ spoke to Robin Ingle, chairman of Ingle International, whose background in the travel insurance industry started at a very young age!

Where were you born, where were you educated, and where do you live now?

Toronto, Canada. Life provided me with a great education. I educated myself around the kitchen table (my family's business was travel insurance) and in building my own businesses. I also started my first business (a pizzeria) when I was 17 years of age. Learning to deal with customer service in the hospitality industry is a good lesson for anyone. I took courses in computer science and graphic design. I still live in Toronto, but with travel, I am much more familiar with the inside of a hotel room than my condo.

How did you come to work in the international travel insurance industry?

I grew up in the industry. In 1946, my mother and father started the first company that would insure new immigrants to Canada and international students, gradually building the product lines to provide coverage for all types of traveller.

How has the North American travel insurance industry changed since your involvement in it began?

I have been in this business for 37 years. It was much smaller when I started formally in 1976. The industry was immature, localised, and had yet to develop. I have had the advantage of being at the forefront of change; our companies have been innovators from the beginning – designing products and services that helped turn this industry into a major financial

underwriter/agent. We also pick product providers who have a good track record, understand the products they sell, and provide great service to our clients. Our philosophy is win-win; all of us benefit from our shared relationship. We want our insurance products to be profitable, we want large volumes of business, and we want to innovate. Our partners think the same way and we are in it together for the long term.

You started Intrepid 24/7 International Health Solutions, a medical and security assistance provider, in 2011. Why was it important for the Ingle Group to branch out into the global assistance industry?

We saw a large gap in the industry that needed a solution. We have a partnership structure with other companies worldwide. We first started in Canada creating the largest direct-pay network for non-Canadians, then we had requests from other assistance companies outside of the Americas, companies who needed a correspondent to handle their travellers in Canada, the US, and Latin America, and we created white-labelled solutions for insurers, assistance companies, and claims/cost containment groups. Next, we saw a need for security services. With my security background, we were able to add real-time intelligence, country analysis, awareness training for client groups, and security monitoring services for travellers and close protection teams in 2012. We have now added the Travel Navigator, an app that we are marketing to industry partners as a customised service for their clients. I have owned or been a partner in five different assistance/cost containment/managed care organisations in the last 30 years. Two of them were very large and they were among the first assistance companies to do true end-to-end managed care for international travellers in the US, so it comes naturally to me. Our Intrepid 24/7 team is made up of experts who understand

cost containment is different in Canada; you won't get a discount but you can get a lower cost by managing the care properly

market, a necessary service, and a truly global business that responds to the way the world evolves.

Is the Canadian snowbird population continuing to grow? Are there still market opportunities for insurers willing to take on the added risk that older travellers represent?

The population is aging in all Western countries, and insurers need to know how to handle older travellers. As the population ages, travellers' profiles are changing. The 65- to 75-year-old, who 10 to 15 years ago would sit on the beach or at a senior's condominium in Florida, is now travelling on cruises, taking adventure holidays in the rainforest, or participating in an aid project in the Congo. The senior traveller may also still be working because of the economy; they may be in a situation where their 25-year-old is still at home because they can't get a job and their parents are still alive at 95. A snowbird can also be travelling with a chronic medical condition that is stable or multiple problems that will be under control for years. Good service, innovation, continuing to adapt to the market, and the proper use of managed care and cost containment will earn you revenue and profitable business. It's a market you should not ignore.

How does Ingle International select its insurance partners?

We have been working with most of our partner companies for over 15 years in some capacity – as a competitor, reseller (agent), or as a managing general

the business and come from all areas of the industry: air evacuation, cost containment, claims, healthcare, medical underwriting, member services/assistance, security and intelligence. Many of our senior staff have worked with me in various ways over the last 20 years. We now have three 24/7 alarm centres in Canada and are expanding into the US and Latin America.

How important is cost containment outside of the US healthcare system? Where in the world is cost containment most important for travel insurers now?

The US will always be an important place for cost containment since it is built into the healthcare system. If you don't use it, you're making a mistake. The cost of medical treatment for non-Canadian citizens not covered by a government health plan is high. However, cost containment is different in Canada; you won't get a discount but you can get a lower cost by managing the care properly and intervening when necessary. Some negotiation is possible, and we have had good results with repricing in certain cases. As a general rule, if you want western-style, high-level care anywhere in the world during your travels it will cost you, so you need to apply cost containment processes everywhere. Managing the care of your patient/member must always be part of your plans. Whether they are in Mexico or Singapore, London or Santiago, you need to know what is happening at all times and be prepared to act.

Peak Contact, an Ingle Group company, is driving technological solutions for the insurance industry. How have you integrated these technologies across your range of companies?

We have an advantage because I am a geek and I understand technology. I've used technology all my life and seen how it can be a tool of progress, especially in our industry. Low-value policies with limited risk can be sold on the web, through mobile applications, and via other devices. Technology keeps your costs down, building service levels that your clients want. Automating processes, including medical underwriting, can simplify the application and create more accurate results in most cases. Peak Contact is the backbone of all of our business units: building web portals, security functions, web-enabling insurers' products, design, video, digital, and social media. Today, our insurance group runs over 350 websites. In our international student business, all educational institutions that have mandatory coverage have customised sites, with product information in over 16 languages, claims payment and upload capability, login network access and geo-mapping to direct-pay healthcare facilities. We create content that helps change behaviours in our policyholder groups so that they want to go to a clinic rather than an emergency room for non-critical events; this affects our loss ratios in a beneficial way. We are now providing technology services to others in the industry.

Do you think that the market currently provides sufficient coverage for international students, or is there room for expansion/improvement?

There are a lot of products available, but the services need improvements and, in some cases, the benefits need to change. For example, European companies give too much coverage for baggage and get hit with high losses. In my opinion, these companies need to improve health and accident coverage and highlight assistance services as a benefit for those students who are away from their family support.

What are you most proud of – both personally and professionally?

Personally, my children and what they have accomplished in life – they are great human beings. Professionally, the people, charities, and communities we have helped over the past 30 years. How our companies are changing the industry, creating products and services that previously didn't exist, and watching the industry thrive from shared innovations. It is also very gratifying to see associates and staff grow, learn, and build on their own. Many people who have worked with me now run their own businesses or are senior executives at some of the largest companies in our industry.

What do you enjoy doing in your spare time?

Unfortunately, I have very little spare time; however I love to read, travel, and meet new people.

If you could do any other job in the world, what would it be?

I would be an artist, musician, or scientist. I have an art background and play multiple instruments that are currently sitting and collecting dust. Interesting fact: my three children are all scientists.

If you were having a fantasy dinner party, which three famous people – alive or not – would you invite, and why?

Einstein, Adam and Eve (at a time before we complicated the world), and Marilyn Monroe (I have always liked her smile and wit). ■

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Chill out!

The top image shows a woman with dark hair in a bun, wearing a headband, holding a large Union Jack flag. She has a surprised expression. The bottom image shows a person's legs sticking out horizontally from behind a waterfall, with water cascading over them.

The Spanish beach town of Vera recently won a coveted Guinness World Record – with 729 people bathing naked at the same time, the mass bathe means that Vera wins the record for highest number of naked bathers in one place at one time. The record was previously held by a town in New

Zealand. The naked bathers, made up of locals and tourists, met up on the town's beach to be counted before they leapt into the sea. One of the bathers said: "It's so hot in Spain at the moment that it was good to be naked. And with so many people naked, you would have stood out if you were clothed!"

Visit England, the English national tourist board, has obviously cottoned on to this trend for nude

tourist activities, with the publication of a list of places to go that will welcome a little extra flesh on show. Among the featured events and destinations is a one-off opportunity to run through London Zoo naked, with the zoo hoping to raise awareness of the plight of Sumatran Tigers – a group of which is called a streak! An historic house in the southwest of the country is holding a 'clothing optional' day, as it does every year, and the nearby town of Swindon offers a Bare Swim night once a week, where naturists can enjoy a Turkish bath.

The Chinese government recently issued a series of instructions to Chinese tourists heading overseas, with recommendations about rules and behaviour, one of which was: "Dress appropriately and don't go bare chested or naked while in public areas." Of course, the government is unaware of the plethora of opportunities given to tourists who like to enjoy a bit of extra freshness, as detailed above! Most of the instructions offered by the Chinese government were really just common sense, such as protect historic sites and cultural relics, preserve the environment, be respectful to people around you, and be careful with the use of public facilities. If only every tourist in the world could follow these instructions!

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Aviva makes Irish appointments

Aviva plc has appointed Alison Burns (pictured) as chief executive officer (CEO) of Aviva Ireland. She replaces Seán Egan, who stepped down earlier this year for health reasons. Alison has been interim managing director of Aviva Ireland Health Insurance since August 2012 and has led the company during a time of unprecedented challenge in the Irish health insurance market, said the firm.



Alison Burns

Alison has extensive experience in the insurance industry in the UK, where she worked in a variety of senior roles for Santander, Lloyds Banking Group, Bupa and AXA.

Alison's first appointment is John Quinlan as managing director of Aviva's general insurance business in Ireland. John will join Aviva from RSA in Ireland, where he held the role of sales and marketing director. He has extensive experience in the Irish insurance industry, having previously worked at Aon, Allianz and GE Insurance.

Commenting on her new role, Alison said: "Very difficult decisions have been taken in Aviva Ireland over the last two years. To the great credit of everybody involved, we are now a fitter, leaner business. I am privileged to have the job of taking us forward and I am delighted that John Quinlan will join my senior leadership team as managing director of our general insurance business. John brings a wealth of experience to our business and will really strengthen our team here in Ireland."

New CEO for AIG Global Consumer Insurance

Worldwide insurer American International Group (AIG) has named Kevin Hogan as its new chief executive officer (CEO) of AIG Global Consumer Insurance. Prior to this new role, Hogan served as CEO of global life at Zurich Insurance Group. He also previously served at AIG for over two decades, and AIG's president and CEO, Robert H. Benmosche, is 'delighted to welcome [him] back'. "I am very enthusiastic about the growth potential of our ... global PC consumer and life businesses," he continued, "and believe they will prosper under Kevin's strong leadership."

Faubert returns to AirLink

Jessica Faubert has returned to Mexican-based air ambulance firm AirLink Ambulance as its new CEO. In the past, Jessica spent several years working for AirLink before studying for an MBA and working in management consulting for Bain & Company. Jessica said of the move: "I am very excited to be back at AirLink. It is satisfying work to develop and expand this business alongside my family and [a] team of extremely talented individuals." When asked about future business development, Jessica

said: "We are adding several aircraft to our fleet, and are developing closer relationships with clients and operators in South America that will soon increase our services and partnership opportunities in the Southern Hemisphere. In addition, in the next few months, we will be able to offer flights across the Atlantic and a less expensive aircraft operation for shorter flights."

Smith joins Avanti

Julie Smith has joined Avanti Insurance in the UK as business development manager. Her remit is to manage the company's many affiliate and partnership relationship accounts. During the course of her career in the travel insurance industry, Julie has been involved with claims, medical assistance, travel sales, account management and business development. She has worked for AXA, Aon, Capita and MAPFRE in the past, and brings extensive experience in introducing new claims systems, processes and cost containment practices.



Julie Smith

Staysure invests in senior team

UK-based specialist insurance provider Staysure has made three senior level appointments, recruiting a new chairman, deputy chief executive and chief technical officer as the business gears up for further expansion following two years of dynamic growth. Steve Ashton will join Staysure as chairman, working closely with CEO Ryan Howsam and the senior management team to focus on strategic development and enhancing the company's profile as one of the fastest-growing providers in the travel insurance sector for the more mature consumer. Steve has previous board-level experience with Saga and the AA Group Acromas, alongside roles at Marks and Spencer and a number of FTSE 100 companies. New deputy chief executive Andy Bord, previously managing director at insurance provider Frontline and head of broadband development at Vodafone, has managed several commercially complex blue-chip and privately owned enterprises, and implemented award-winning profit-led customer operation strategies that improved both customer and employee experiences. Andy will oversee the day-to-day running of the business, reporting to Ryan Howsam. Working with the senior management team, he will oversee the

delivery of Staysure's strategic objectives and build on the success and achievements already seen, as well as drive greater efficiencies, productivity and profitability for all product areas.

With 20 years' experience in directing multi-million-pound technology programmes across a variety of sectors, Jonathan Cattle joins the business as chief technical officer. Jonathan has a background working with a variety of blue-chip clients, including Barclays Bank and NatWest, as well as previously holding an interim consulting manager position at Linklaters LLP, where he managed the global IT project portfolio, ensuring that IT projects were prioritised in line with business strategy to deliver value for money. Jonathan is therefore well placed to ensure Staysure has the systems, processes and infrastructure required to support the business's planned expansion in both current and new markets, said the company.

Ryan Howsam said of the appointments: "The three new appointments demonstrate Staysure's appetite to maintain and build on our phenomenal growth to date. Between them, Steve, Andy and Jonathan bring a wealth of experience that will be crucial in helping the business deliver its ambitious growth plans."

Evolution enhances sales team

UK-based commercial underwriting specialist Evolution Underwriting Ltd has announced the promotion of Michelle Buckley-Clarke to the newly created role of sales co-ordinator. Reporting directly to group chief executive Paul Upton, Michelle will be supporting the sales effort with responsibility for a panel of brokers. In addition to this she will also be in charge of all sales-related events and other promotions. Michelle joined Evolution in 2010 as credit control manager. Paul Upton, chief executive officer of the Evolution Underwriting Group, said: "This appointment is a recognition and reflection of the hard work that Michelle has already put into developing the business. By continuing to invest in our sales capability, we are able to help more of our brokers win and retain business." Michelle added: "This is an exciting time for Evolution. It is good to be in a position to help further support the growth of the business, and to be able to get the message across to brokers to reinforce how we can help them get the best deals for their clients."



Kirsty Wardlaw (r) and Amy O'Leary

AGA harnesses new talent

Allianz Global Assistance (AGA) in the UK has appointed Amy O'Leary as its new marketing communications and events executive, while Kirsty Wardlaw has been promoted from in-house to the position of marketing development and corporate social responsibility (CSR) executive. Simon Kirby, marketing manager at AGA UK, said: "These are key appointments to the business, which further strengthen the team by harnessing new talent. Amy and Kirsty both bring enthusiasm and expertise to their new roles. Kirsty's understanding of AGA as a business will be central to her success in enhancing customer relations, as well as developing our CSR programme that engages staff and benefits the local community."



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