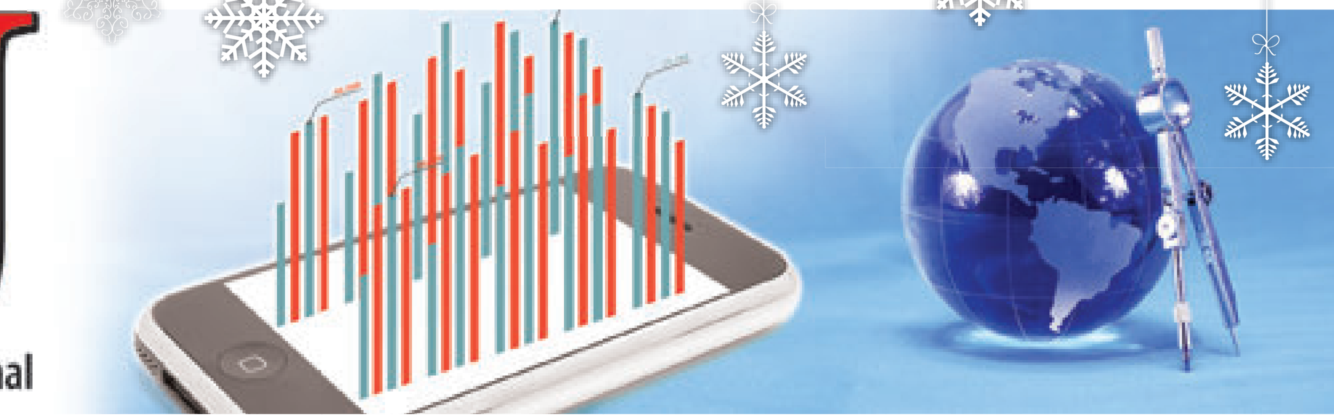
ITIJ
International Travel & Health Insurance Journal



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Canadian cover concern

Two new surveys in Canada demonstrate a worrying lack of both awareness and knowledge concerning travel insurance plans. Mandy Langfield has more details

The first piece of research comes from THiA – the Travel Health Insurance Association of Canada – whose recent national survey of Canadians examined their travel habits and understanding of provincial health coverage. The statistics showed that 35 per cent of travellers do not buy travel health insurance, and just six per cent knew that their provincial health plan only covers, on average, around nine per cent of medical expenses incurred overseas. Other findings of the survey were that 21 per cent of Canadians had received medical treatment while travelling, with the most common reason for people seeking medical care overseas being gastrointestinal illness. Sixty per cent of travellers who sought medical attention while abroad had taken out insurance to pay for the cost of care, although most respondents to the survey said they would do 'whatever necessary' to get the medical treatment they needed.

A slightly odd finding of the survey is that only 94 per cent of travellers pack underwear when they go abroad, to which John Thain, president of THiA, said: "Travel health insurance should be as essential to a vacation as underwear. Many people will already have some coverage through employers or credit cards and it's important to understand existing coverage, and ensure you have the necessary supplemental coverage."

TD Insurance, meanwhile, carried out its own survey into Canadian travel trends, finding that only half of Canadians aged 50 or over checked the details of their travel insurance policy before leaving for a holiday, and just 16 per cent called their insurance provider to determine if they needed to update their existing policy in any way. Dave Minor, a vice-president at TD Insurance, commented on the findings: "Snowbirds have a unique set of insurance needs, different than most Canadian travellers. Not only do they need to understand exactly what their travel insurance policy covers, but they may have to review auto, recreational vehicle, and home insurance policies – both for their property down south and back home – before they travel." Minor went on to explain: "Snowbirds should review the details of their travel medical insurance policy, including whether or not there is a time limit for out-of-country coverage, and what they need to know about pre-existing conditions and limitations. If a snowbird has visited a hospital or switched medications in the past 12 months, this information needs to be disclosed to their insurance provider, as a failure to do so may impact insurance coverage should they need to make a claim."

US market analysis in

The latest *Travel Insurance Market Survey* performed by the US Travel Insurance Association (UStiA) has found that spending by US citizens on travel insurance products continues to increase year on year. Sarah Watson examines the findings

The UStiA survey covered the 2010 to 2012 period, finding that in 2012, Americans spent nearly $1.9 million on travel insurance. The most popular type of policies were those offering coverage for trip cancellation or interruption, which accounted for 94 per cent of total premium sales, a rise of 15 per cent on 2010. Sales of travel medical and medical evacuation insurance plans represented the remaining six per cent of sales. Other findings from the report show that insurance sales represent a growing ancillary sales channel for travel agents and tour operators, with sales by agencies and suppliers increasing by 11 per cent between 2010 and 2012, representing 55 per cent of total premium volume taken by the industry.

Alan Josephs, chief marketing officer at Allianz Global Assistance, said of the survey: "The fact that travel agents account for a significant percentage of all travel insurance products sold is a testament to the fact that consumers trust travel

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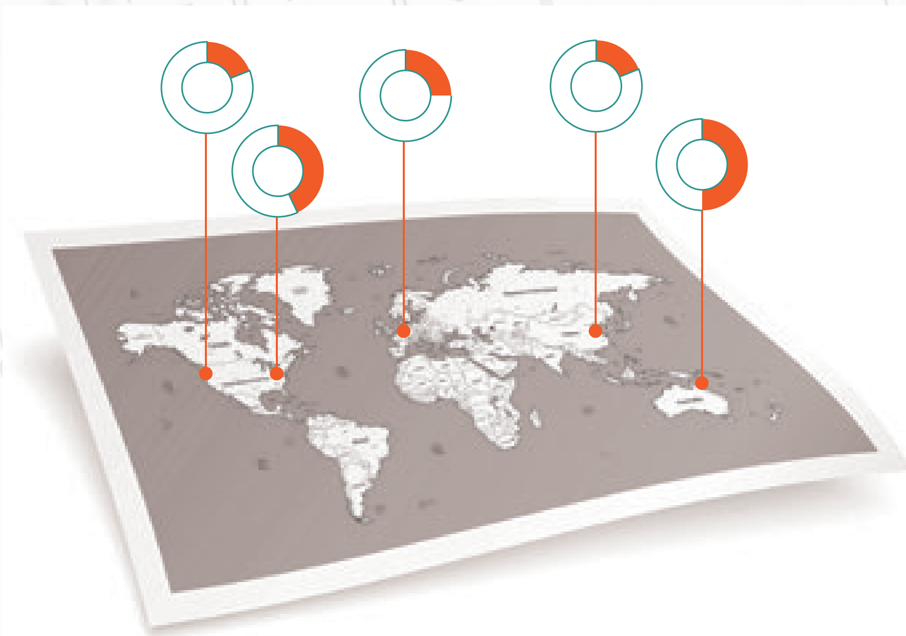
REGULARS

FEATURES



Charting a smooth course

Matthew S. Vuolo considers the challenges involved in navigating the complex world of offshore insurance, and offers some key tips to insurers considering the advantages and potential pitfalls that come with moving offshore

Crunching the numbers

Travel insurers and medical assistance companies that fail to seize the opportunities offered by the unfolding big data revolution risk being left behind. Robin Gaudlie examines what the industry needs to do to take advantage of the information on offer

Editorial Comment

Sarah Watson
Editor of ITIJ

As the year draws to an end, it's a perfect time to reflect on the achievements of the last 12 months and to recall favourite moments. One such moment has to be the recent ITIC Global event in Vienna, where I was yet again honoured to co-present the ITIJ Awards. The Awards evening was truly memorable and the winners indisputably deserving. Congratulations to each of them, and to the finalists in each category.

The lively atmosphere of the wider conference, the insightful speaker presentations, and the debates that lasted long after sessions had finished, along with, of course, the finale dinner and Awards ceremony, made this ITIC Global one of the best yet. It was certainly the largest conference to date, which is testament to its growing value to those in the global travel and health insurance industry; and we've captured the best of the event in the enclosed *ITIC Global Review* – our annual round-up of the conference's panel sessions, social functions and ITIJ Awards. Enjoy!

Another notable event for *ITIJ* this year has to be our involvement in bringing closer attention to the issue of EHIC refusal in Spain. Our work with the national media in the UK and our liaison with the EC and European insurers has helped push change in this area and, judging by the information coming out of the ITIC session on this topic (see *ITIC Global Review*, p 24), insurers in Europe are seeing matters return to normal. It's nice to end the year with some good news!

We hope you have had a great year and we look forward to bringing you news and analysis of the issues that matter to you most throughout 2014 and beyond. Happy holidays!

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Winter warning

As the northern hemisphere's winter sports season gets going, UK travel insurance specialist Columbus Direct (winner of the ITIJ Intermediary of the Year Award 2013) has shown that skiers could face huge bills for rescue operations in Europe. Research by the insurer has found that the current average cost of being airlifted from a mountain and taken to hospital stands at £2,500 – a cost that won't be covered by the European Health Insurance Card. Columbus Direct also found that when it came to the different types of costs associated with winter sports claims, air ambulance was by far the most expensive bill to pay, with costs of around £10,000 from Europe and £40,000 from the US or Canada. Furthermore, the research found that half of Britons do not wear or carry any safety gear while skiing or snowboarding, and that just 20 per cent would wear a helmet if their insurer insisted on it as part of their coverage.

Meanwhile, Alpha Travel Insurance, another UK provider, has found that over 50 per cent of people taking their own equipment with them on their skiing or snowboarding holiday won't buy either a specialist policy or an extension to their travel policy to cover such kit during the holiday. Brand manager Chantelle Dadd said: "Our customers enjoy seeking out the best slopes and the challenging track runs. To get the most from their holiday experience, they are travelling with their own equipment, but are forgetting that cover for their skis, boots and bindings is necessary. The company is also concerned about the safety of skiers and snowboarders, with research showing that a high percentage of people choose not to wear a helmet." Dadd continued: "Last year, 13 per cent of all our ski claims were for cruciate ligament damage at an average cost of £270 per claim. Elbows, wrists and hands are all sensitive areas, so wearing protective gear or straps, especially for small children and beginners, will help mitigate any serious injury. To avoid ski thumb, the trick is to let go of the poles as soon as you feel yourself falling – it's the handles that cause the injury."

Sickness biggest worry for travellers

A national survey carried out by Galaxy Research has found that falling ill was the biggest concern for 61 per cent of Australian travellers. The next biggest worry for travellers was theft of belongings, followed by getting a bad deal when exchanging currency or goods, while terrorism was a fear for 43 per cent of travellers. Forty-two per cent of travellers were afraid of not being able to speak the local language, and 36 per cent were afraid of using dirty toilets.

In response to the survey, Dr Deb Mills, spokeswoman for the Travel Medical Alliance, said that most Australians travel unprepared for emergencies, failing to take with them a medical kit for common problems. She added: "They should get professional advice about the health risks of a destination, not just ask their friends

who have been to [the destination] before. Hepatitis A is a concern pretty much everywhere – you can catch it off doorknobs and surfaces and be sick for 10 weeks and it's completely preventable with one shot."

Ombudsman releases case studies

The latest issue of *Ombudsman News* from the UK Financial Ombudsman Service (FOS) has given insurers some interesting food for thought, offering up several examples of cases the FOS has become involved in of late, which demonstrate the main issues that customers have with their travel insurers. The FOS stated: "The complaints we see reflect the sheer variety of trips that people make – and the experiences they have while preparing to travel or while they are away. This variety means that travel insurance is one of the most complex products that we deal with. It could also explain why the travel insurance pages in our online technical resource are some of the most popular pages on our website – because people are looking for information about so many different situations."

The FOS has identified some recurring themes in its dealings with clients dissatisfied with their insurance, firstly saying that a 'significant proportion' of complaints stem from customers who bought cover online. "Often," said the FOS, "we find that problems are caused by the details of the cover not being made clear to consumers before they took out the policy. However, in some cases, we find that consumers bought their insurance without reading through the information about the policy." Other themes identified with complaints are some insurers applying their terms and conditions in what the FOS described as 'an overly rigid and simplistic way'. Pre-existing medical conditions continue to cause problems for both insurers and consumers, with the FOS pointing out: "We often see complaints from consumers who hadn't realised that their insurer expected to know not only about their own health – but about the health of their close relatives too."

The case studies that followed the report showed the variety of problems experienced by travel insurance consumers – from a customer who didn't understand the difference between an annual, multi-trip policy and a long-stay policy; to a consumer who complained that the insurer rejected their claim for the holiday they cancelled after the death of a close relative; and the ever-controversial problem of 'unattended' property being stolen.

And so as Christmas approaches, *ITIJ* has been made aware of some typical festive season claims:

Case 1

Rudolph the Red Nose Reindeer was admitted to hospital on Christmas Day, suffering exhaustion, dehydration and an inflated ego. Was he fit to travel (and fly) and is he covered under his travel or health policy?

Claims handler's notes:

Apparently let loose by Santa Claus Sleigh Rental SA, and in charge of steering a flying sleigh. Well firstly, the red nose would suggest a pre-existing condition of some sort ... it's reported as being very shiny ... you might even say it glowed. Sounds like he'd had a few to drink ... and he's apparently got no previous experience with sleighs ... did he have winter sports cover and is this a dangerous sport?

Think we should deny on the basis of an undeclared pre-existing nose condition, which caused the problems.

Case 2

Mr J Bells and party – Severe frostbite, broken bones, lost items of clothing etc

Claims handler's notes:

Apparently group was travelling in a one-horse open sleigh with bells jingling all the way. Pure stupidity to leave the top off the sleigh in sub-zero temperatures, no surprises with the frostbite, especially as there seems to have been a lot of cavorting in the sleigh.

Fair claim on the medical side for the frostbite, not sure we can prove the cavorting caused the subsequent crash. Claim accepted.

And so it's a merry Christmas and Happy and Prosperous New Year from all of us at ITIJ ... and remember, beware cavorting on a sleigh ride ...

Ian Cameron
Editor-in-Chief
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Stupidity not covered

The Australian Department of Foreign Affairs and Trade (DFAT) has issued some typically 'to the point' advice to thrill-seeking travellers after a video showing a group of friends tasering each other while on holiday went viral on the Internet, prompting the warning that 'stupidity isn't covered by travel insurance'. Three young Australians posted the video of the group making a human chain while one jolted his arm using a taser, causing the shock to transfer to the rest of the group. The statement issued by DFAT read: "Australian travellers should consider the health and other risks of allowing themselves to be exposed to dangerous activities. Australians should be aware that standard travel insurance policies generally exclude 'dangerous' activities. Hence it is possible that if injuries were caused by engaging in dangerous activities such as deliberate exposure to electric shocks, a travel insurer may refuse to pay any claim."

Hungarian market report released

The Hungarian personal accident and health insurance market has been analysed by Timetric, which found that the travel insurance industry in the country is experiencing strong growth, driven by an increase in tourism in the country and recovery in the business environment. The report further predicts consistent future growth in tourism, which will stimulate increased revenues for travel insurers operating in the country. Elsewhere, the report offers detailed analysis of the key sub-segments of Hungary's personal accident and health insurance business, along with market forecasts through to 2017.

Indian insurers seek premium increase

General insurers in India have reportedly approached the Insurance Regulatory and Development Authority (IRDA) in the hope of being granted the ability to charge higher premiums for travel insurance products, after a fall in the value of the rupee has adversely affected the cost of claims received. An official of one insurer was quoted by a local news agency as saying: "As the rupee has depreciated by around 20 per cent against the dollar since April, claim cost has increased for insurers as most of the claims settled are in dollars." As the cost of claims has risen by over 10 per cent, insurers are seeking an equivalent rise in premiums.

Costly cruising

Cruise customers in the UK have been warned about the potential for expensive medical bills should they become ill while on a cruise, thanks to Which?,

a consumer organisation. According to a survey of 1,368 Which? members, around one in five had visited the ship's doctor while cruising, and of these people, the average medical bill came to £233, although 12 came to over £500, and one reported a charge of £6,500. The research also found that three in 10 of those people who saw a cruise ship doctor were responsible for paying the entire bill themselves, as they were unable to claim the cost of treatment back from their insurer. One example given of this type of case was a customer who had forgotten their blood pressure medication and had to get new pills from the onboard medic, but not before undergoing a consultation and ECG at significant cost – and the insurance company did not cover clients for forgetting their medication. One in five Which? members were able to claim back part of the cost of their treatment, minus the excess; while four in 10 said they claimed back the entire cost of treatment, minus the excess.

Which? said of the findings: "It's vital that [customers] are aware of the costs [they] face if [they] need treatment, or have to replace medication [they've] forgotten, so that [they] can make sure [they] have adequate medical cover in [their] travel insurance."

NHS surcharge criticised

A government proposal to charge migrants and foreign students coming to the UK for more than six months a £200 surcharge has been called 'the best travel insurance on the planet' by Professor Meirion Thomas, a cancer specialist working for the National Health Service (NHS). Professor Thomas has warned that the move, instead of deterring health tourists, would actually encourage them to come to the UK to access the healthcare services on offer, saying: "If you sell to the visitor what is essentially a travel insurance of £200, the health tourists will go, 'Wow, that's even easier than it was before with all the loopholes; we had to jump a few fences before'." Professor Thomas also suggested that the government's figure of £2 billion in terms of what health tourists cost the NHS was inaccurate.

A spokesman for the UK Department of Health said: "The surcharge proposed is very competitive with the level charged by other countries and strikes a careful balance between making a fair contribution and maintaining the UK as an attractive place to visit, study and do business."

Tourist tax under fire

Tourist authorities in Thailand are continuing to mull the idea of introducing a tourist tax on visitors to the country, partly in an effort to help pay medical bills incurred by uninsured travellers, but also partly to attract 'quality tourists'. Pradit Sintavanarong, Thailand's Public Health Minister, said: "Now is the time for us to have quality tourists. It's not as if inbound tour operators won't organise tours for foreign tourists to come to the country because of the entry fees."

The issue remains unsettled, though, with Joanna Cooke, UK spokesperson for the Tourism Authority of Thailand, stating: "The Ministry of Health and Ministry of Tourism and Sport are considering and discussing several options for how best to settle this [issue]."

Cooke continued: "Unpaid medical bills, left by visitors staying in Thailand without correct travel insurance, are putting a strain on Thai hospitals. The Thai government currently absorbs this cost at circa 200 million baht (£4 million) a year."

Travel agents and tour operators that send tourists to Thailand are worried about the potential effects that the tourist tax could have, with Derek Moore of the UK's Association of Independent Tour Operators saying: "If introduced as early as January, this would not only penalise would-be tourists, but it would be hard for tour operators, which spend money promoting Thailand – only to find that they have to absorb the £10 [tax] rather than pass it on [to the customer] because of the short lead-in time." He added: "This would be a double whammy for operators. Imposing such a tax is cavalier, and shows a lack of understanding in tourism." Within Thailand, there are mixed feelings, with many hospitals in favour of the plan; but tour operators have their doubts. Samphan Panphat, an adviser to the Thai Hotels Association, was reported in the *Bangkok Post* as saying that he disagreed with the tax and that it would hurt the country's tourism industry. Sitdiwat Cheevarattanaporn, chairman of the Association of Thai Travel Agents, said: "The plan will affect the tourism industry, both in the short run and the long run, because tourists will feel bad about Thailand and they may feel they are being cheated."

Current reports about the planned entry fee suggest that foreigners who arrive at airports would be charged 500 baht, while those who enter via a land border would be charged 30 baht per day of their stay.

Elsewhere, the governor of the holiday island of Bali is also said to be considering the introduction of insurance cover for international tourists that will alleviate pressure on the island's medical infrastructure. Made Mangu Pastika, governor of Bali, said that a fee would be charged to tourists entering the country, which would then go towards helping those 'involved in accidents, [who] fall sick or die while in Bali'. "By insuring foreign visitors," he added, "the benefits can be used to look after such tourists."

NEWSWIRE

Members of Parliament in Azerbaijan *recently adopted amendments to the Law on Insurance Activity, meaning that travel insurance now falls under the guidance of the law. Other types of insurance now included in the law's remit are title insurance and mortgage insurance.*

Lauren Stovell, business development *manager at UK travel insurance comparison site MedicalTravelCompared, has reminded diabetics that they must declare their condition to their insurer. Some policyholders, she said, conceal such information from an insurer due to the fear of not being able to afford the ensuing cost of the premium needed to cover the person and their condition.*

The US-based Review Authority has *declared its 10 best travel insurance companies for the month of November, with the top five places going to, in order: Travel Guard, TravelSafe Insurance, Travel Insured International, Travelex Insurance Services International and STA Travel. Review Authority comprises independent consultants researching and analysing the travel insurance market to compare the performance of different companies.*

Happy birthday to Europ Assistance Group *(EA), which celebrated 50 years in the assistance industry this year. EA reported operating income of €56 million for the financial year 2012, up 65 per cent on 2011. The travel and automotive businesses, the Group's longest standing activities, still represent 26 per cent and 48 per cent, respectively, of EA's global revenue.*

Security tightened in Tunisia

Two failed suicide bombing attempts at tourist areas in Tunisia have prompted the government to tighten up its security in and around Sousse. A journalist with Agence France Presse reported that tanks were being deployed around hotels, and police and army patrols were stepping up checks on main roads. Tourists in the nearby resort of El Kantaoui appeared to take the threat in their stride, with most being determined to finish their holiday.

Tunisia is generally popular with French tourists, but the risk of terrorism has affected numbers in recent times, according to Jean Pierre Mas, head of French tour operator Selectour Afat, who said that political instability is 'not favourable to the redeployment of tourism in Tunisia'.

Seven Corners tops Squaremouth tables

US travel insurance comparison website Squaremouth, which features 22 providers, has announced its top selling insurers for October this year, showing that Seven Corners came top in both the 'total number of policies sold' and 'total amount of premiums sold' categories:

Top selling providers by number of policies sold

Seven Corners Inc.	1,012 policies sold
CSA Travel Protection	433
Travel Insured International	413
RoamRight	340
Travelex Insurance Services	300

Top selling providers by premiums

Seven Corners Inc.	$177,321
Travel Insured International	$146,386
CSA Travel Protection	$115,310
Travelex Insurance Services	$71,009
RoamRight	$64,564

US market analysis in

continued from p.1

agents to advise them on all of their important travel purchases. The increase in travel insurance sales is a reflection of the great job travel agents have done in educating consumers about the importance of protecting their travel investment."

While travel agents remain vital to the travel insurance industry, the UStiA report also served to underline the importance of online distribution, as online travel agencies and airline sales now account for 25 per cent of sales across the board. Internet aggregators, direct-to-consumer vehicles, and insurance brokers account for a further 12 per cent of sales. In total, the report found that there were 29 million people covered by travel insurance in 2012, with 21 million policies sold by UStiA members.

Mike Carney, UStiA president-elect, spoke to *ITIJ* about the findings: "Survey results were as expected, reflecting steady growth in travel insurance sales. In fact, the survey's findings indicate that we are seeing increased numbers of Americans travelling with protection. Efforts to adopt uniform regulations for sellers of travel across the US can only enhance travel industry sales into the future. And, with the growth in technology there are now more avenues for the sale of travel insurance than ever before, which should also help drive sales in the future."

AirEvac International suffers fatal crash off Florida

Wreckage from the crash was recovered by a USCG surface vessel USCG

Shortly after 10:00 p.m. on 19 November, a Learjet 35 operated by AirEvac International crashed into the Atlantic Ocean around three miles off the coast of Fort Lauderdale, Florida, US. Agencies including US Coast Guard (USCG) Station Fort Lauderdale, USCG Air Station Miami, and local police and fire departments launched a search and rescue mission to locate the wreckage and any possible survivors. Taking part in the mission was an MH-65 Dolphin helicopter crew from Air Station Miami.

The Mexican Ministry of Communications and Transport confirmed that the four people onboard the aircraft, tail number XA-USD, were Fernando Senties Nieto, Mariana González Isunza and pilots José Hiram Galván de la O and Josué Buendía Moreno. The plane had departed from Fort Lauderdale International Airport and was en route to Cozumel in Mexico, said the Ministry. According to the *Miami Herald*, the crew and medical staff had delivered a patient to Broward County, but shortly into the return flight, the airport control tower was advised that a mechanical problem had occurred and the pilots would attempt to return to the airport to land.

Wreckage from the aircraft was recovered by a USCG boat from a debris field around two miles northeast of Fort Lauderdale International Airport. Two bodies were also found.

Alberto Carson of Air Evac International said to *ITIJ*: "We regret to inform [you] that the search for remaining crew members is officially concluded. We are obviously devastated. But now the focus will be on determining the cause of the engine failure and subsequent crash. We are working with our Mexico operator AERO JL and the NTSB [National Transportation Safety Board] through DGAC in providing all records for the aircraft. Both bird strike and fuel contamination have been mentioned, as well as media speculation that has no credibility. We are committed to determining [the] cause [of the accident] and will be in touch with any updates. We will continue operations through our US and Costa Rica operators."

SCTI gives fraud caution

Craig Morrison, CEO of New Zealand's Southern Cross Travel Insurance (SCTI), has warned potential fraudsters about the implications of inflating, or even making up, travel insurance claims. "We regularly see the type of insurance crime where we find out that a genuine claim has been inflated. Submitting false information during the application or claims process is a serious breach of contract and people tend to get very upset when they discover that their whole policy then becomes void – even the un-inflated parts of the claim won't be paid." Once a claimant has been identified as fraudulent, they could also have their name added to the fraud database and could be given a criminal record. The Insurance Council of New Zealand has said that fraud costs the industry as a whole between $150 million and $450 million each year, with travel insurance being particularly vulnerable to fraudulent claims and believed to be subject to the highest level of fraud – estimated to be around 20 per cent.

Morrison commented: "There are some who think that insurance companies can afford the loss; that's why you get people who wouldn't normally lie throwing in an extra pair of sunglasses, or adding some money into the stolen wallet." SCTI has trained its claims handlers to identify potentially fraudulent claims, he added, so 'the only customers that have to be concerned are those who are lying'.

Morrison then gave some examples of the fraudulent claims received by the company, one of which was a claim for a suitcase and its contents that was supposed to have been lost by an airline. The insured claimed for a huge number of items, many of which were high value and therefore should not have been in hold luggage. A claims assessor from SCTI was curious about the claim, so undertook an exercise to see if it was feasible that so many items would fit into one suitcase. They didn't, and when this information was put to the customer, they withdrew their claim.

In related news, SCTI has topped a survey of Australia's best value international travel insurance products by research house CANSTAR. The insurer was one of two brands that received an award for 'outstanding value' in a survey of 174 international comprehensive travel insurance policies. Morrison commented on the victory: "These awards provide independent reassurance at a glance that our policy offers quality cover for an excellent price."

Myanmar boosts travel insurance for visitors

The government of Myanmar has announced plans to overhaul the travel insurance it offers to visitors, significantly increasing the amount of compensation that visitors would be entitled to should they suffer an illness or injury while in the country. According to industry experts, most visitors to Myanmar buy insurance in their home country for use while on holiday, and in the event of an emergency would likely be flown from Myanmar to a destination with better medical facilities. However, the hope is that by increasing the compensation to which visitors are entitled from 2.5 million kyats (€1,908) to 10 million kyats (€7,634), more visitors would be encouraged to buy the local insurance.

REVA completes acquisition

REVA Air Ambulance, Inc. in Florida, US, has completed the acquisition of American Care Air Ambulance, a fixed-wing air ambulance provider with operations in San Diego, California and Spokane, Washington. As a result of the purchase, REVA now operates a fleet of more than 10 aircraft at five bases, with continued growth expected in the coming year. Milan Floribus, founder of American Care, will join the REVA team.

Stuart Hayman, CEO of REVA, commented: "We are excited to have Milan and the American Care team join the REVA family and to expand REVA's presence in a key region. This combination will allow us to better serve our existing clients and we look forward to working with new clients through our partnership with American Care." Floribus added: "REVA was the right partner for us given their extraordinary professionalism, dedication to patient safety and impressive global alliances and capabilities."

MSIG introduces travel alerts

Singapore-based general insurance company MSIG has announced a new travel alert system, through which the company's customers will receive SMS messages alerting them to security-related information or concerns throughout their journey. Warnings for potential delays, natural disasters and political unrest will be included in the system, covering such eventualities as extreme rain, public transportation delays, riots, war and terrorism. Health-related information such as outbreaks of bird flu or other diseases will also be included. "We conducted a pilot test earlier this year and the positive feedback from our policyholders has led us to the launch," said Paul Faulkner, CEO of MSIG Singapore. "This innovation will enable us to provide even better service and is part of our continuous efforts to stay responsive to our customers' needs." As of October, customers with TravellerShield insurance plans from POSB Bank and financial services group DBS were provided with the alert service, and MSIG plans to roll it out to intermediaries and direct customers in the next few months.

Confused adds AllSafe

UK-based comparison website Confused.com has added AllSafe Insurance, a brand operating under travel insurance broker Intermediated Services Ltd, to its online listings. The site will now show three variations of the cover on offer from AllSafe, each with an individual pricing model; and it has been announced that further sites are to start rolling out the insurer's products soon – it is already visible via Cheap.co.uk and Traveladder.co.uk. "The AllSafe insurance brand [has been] added to one of the web's leading comparison sites," a spokesman said about the Confused.com listing. "It's now a case of ensuring we continue to meet the pricing fit for customers that we feel is suitable for the level of cover offered."

Healix and DOA collaborate

Healix Risk Rating (Healix) and David Oliver Associates (DOA) have introduced a new white label 'One Stop Travel Insurance' facility targeted at the broker market, through which broker networks can sell travel insurance to their clients. The fully white-labelled system allows pre-existing conditions to be underwritten as part of the online sales process – enabled by the Travel Black Box medical risk assessment software provided by Healix – and was officially launched in October. "DOA is among the first of our clients to incorporate the newly released v2.5 of the Travel Black Box into their systems," commented Lara Suttie-Sims, client services manager at Healix. "This latest version wraps up a range of enhancements incorporated as a result of valuable feedback from our clients. For example, version 2.5 is now available via an API, which gives our clients the ability to custom build the screening user interface and create their own design."

KANETIX updates travel app

Canada-based online insurance marketplace KANETIX has announced the release of new updates for its travel insurance app. Freely available for iPhone, iPad and iPod devices, the reloaded Travel App features a simple, navigable menu, the option to obtain quotes for single or multi-trip policies, Google Places – through which users can find restaurants, ATMs, hospitals and hotels near to their location – and a detailed purchase summary, so travellers can view the small print for their policies. The app also features an alarm system, reminding consumers to buy insurance before going away.

DAS renews Towergate contract

DAS, a supplier of legal expenses products to the insurance market, has extended its contract with chartered insurance intermediary Towergate Insurance for a further five years. The extended contract secures the emergency assistance and legal expenses business placed by DAS Group, including Towergate Broking, Towergate Underwriting, CCV and Broker Network divisions, with room for DAS to expand into new areas. Michael Rea, CEO of retail at Towergate Insurance, commented: "We are impressed with the excellent service being delivered to customers from all areas of DAS, which is why we are delighted to extend our partnership with them. We look forward to a continued successful working relationship together." Paul Asplin, CEO of DAS UK, added: "Legislation constantly changes and this year we have seen some significant developments … which have made legal expenses insurance even more relevant and essential. We are delighted to have entered into this new partnership with Towergate, which ensures that their many customers have the legal protection that they need."

Squaremouth includes APRIL products

US-based insurance comparison site Squaremouth has announced the introduction of products from APRIL Travel Protection to its list of providers. APRIL provides insurance and assistance programmes throughout North America and Squaremouth will be adding five of its travel insurance policies to its product list, increasing the total number of policies available through the site to 114. Among the various services offered by APRIL are: concierge and assistance services; a 'Stress Less' benefits approach through which emergencies are immediately paid for; and one-touch support, whereby consumers can access services through Skype, email, live chat, text or phone. "We believe that to successfully provide travellers with [a] superior experience, we need to offer comprehensive and hassle-free travel insurance and assistance that doesn't stop with insuring the things we don't want to happen," said APRIL's CEO Philip Maniech.

New plans from Allianz

Allianz Global Assistance has announced the launch of a new portfolio of core Allianz Travel Insurance retail plans that it sells through travel agents. Allianz's Classic Plan will now work as a collection of plans with various new coverage options, and it is also introducing a budget Essential Plan for those travellers that do not need post-departure benefits such as baggage protection. The revamped core line up will include Essential, Basic, Classic (base plan), Classic (with optional Required to Work enhancement), Classic with Trip+ and Classic with Cancel Anytime plans.

AXA and iJET enhance partnership

Global specialist assistance provider AXA Assistance (AXA) and operational risk management solutions provider iJET International, Inc. (iJET) have announced an enhanced partnership agreement, under which combined medical response and security teams will operate from various service centres in the UK and other regions around the world. Security and operational risk experts from iJET will be co-located with AXA personnel, with AXA's headquarters in Redhill, Surrey, UK being one of three initial combined centres. The two companies originally partnered in 2011, in a move that was intended to leverage the two companies' respective skills to provide fully integrated services to business customers.

"Business travel risk management is an important issue for organisations all over the world," said Tim Edwards, AXA Assistance UK's business development manager. "Combining our expertise directly on-site in the UK and other key centres around the globe will allow us to provide clients with a comprehensive global solution to assist their employees and ensure minimum disruption to their business operations."

ASSIST CARD offers app

ASSIST CARD, a South American provider of travel assistance and insurance services, has released a new mobile phone app. Called *Welcome to Colombia*, the app provides 24/7 access to the company's services, including medical assistance, concierge services and live chat, based around the company's slogan: 'Anytime, Anywhere, Any Reason'. It has been developed in partnership with Colombia's Ministry of Commerce, and is intended to help travellers enjoy the myriad delights of the country while remaining safe, and in constant reach of help. Available on Android, with iOS and Blackberry platforms to be rolled out imminently, the app is seen as the first step in a series of strategic deployments that will start in Latin America and expand around the world.

Experience launches Travelex programme

Full-service digital affiliate marketing agency Experience Advertising, Inc. has launched an affiliate programme for travel insurer Travelex Insurance Services on the Commission Junction affiliate network. Online publishers and affiliate marketing personnel will now have the option to refer web visitors to Travelex's online presence via tracking links and banner ads running via Commission Junction. Highlights of the programme include: referral fees for travel insurance purchases; custom-designed, creative advertising; a 45-day cookie window; and a responsive affiliate team.

AllClear re-introduces website

UK-based independent specialist company AllClear Travel Insurance recently re-launched its comparison website, AllClear Options, which is specifically tailored towards travellers with pre-existing medical conditions. The redesigned site offers an 'improved customer journey', with a streamlined three-step quotation process (and five-step purchase process), a new traveller's summary feature so that customers can be reminded of their answers as they progress through the site, frequently asked questions and an optimised predictive text function to help customers more easily navigate drop-down menus, such as those used to identify particular medical conditions.

"We set up the original comparison website when there was nothing like it for people with medical conditions," comments Mike Rutherford, chairman of the company, "and the need for a trusted comparison site is as strong today as it was then. Many people come to us and say they feel let down by traditional insurers who are tightening their risk criteria, but we take the same approach we've always taken – we believe that everyone has the right to travel with the peace of mind that they are insured. We are pleased to have helped as many people as we have over the years, and to have gained their trust and loyalty."

New Zealand industry adjusts to post-earthquake position

The latest *Insurance Update* from global professional services firms KPMG has found that New Zealand's insurance industry is adjusting well to the 'new normal' of the post-Christchurch earthquakes environment, with a number of positive indicators marked. Jamie Munro, who works in KPMG's Financial Services division, says that the year to 30 June 2013 was a 'transitional' time for the local general insurance industry, but that 'insurers have been making good inroads into the recovery process'. "They now have an increased understanding of the factors impacting settlements," he continues, "as well as clarity from court cases coming through." In the year leading up to 30 June, businesses performed well across the

insurance industry, with a four-per-cent rise in gross written premiums observed, reaching a total of NZ$4.64 billion across all business sectors. KPMG's report does suggest, however, that due to several years of rising premiums, insurers will need to design products that are more flexible and adaptable to the needs of their customers, especially with regards to affordability. "We are already seeing insurers introduce more flexibility in excesses on property cover," said Munro, "in an effort to make insurance more affordable to customers." On the subject of changes in the underwriting of property risks, he commented: "We've seen most of the industry moving from the traditional open-ended replacement cover to fixed-sum insurance policies. This move was expected, as global reinsurers were unwilling to take on un-quantified cover. It has pushed the onus back on the insured to understanding the value of their property – and what is and isn't included – when deciding on the sum insured value."

China to remain biggest Asian market for Munich Re

Munich-based reinsurer Munich Re has said that it believes China will remain its biggest Asian growth market in the near future, partly because it considers countries such as India to be too unpredictable. The company reported gross written premiums of €4.7 billion in Asia in 2012, and management board member Ludger Arnoldussen said that Greater China represented a more than 50-per-cent share of this. "While China is by far the biggest market," he said, "the margins are also lower than in other regions due to regulated prices in some lines of business and fierce competition. Our biggest customers in China are still growing their business by more than 15 per cent a year, driven by motor insurance as the boom in car sales continues. We want to expand our market position in Asia, but it has to be done on a profitable basis."

Munich Re expects that insurance premiums in the

Asia Pacific region will double by 2020, with China likely to see the highest increases in the world. "At the moment, our reinsurance premiums from India are about €30 million, while we have roughly €1 billion in China," added Arnoldussen. "Regulation in India is still too spontaneous and some protectionist tendencies still exist."

Elsewhere, a new report from Timetric has said that China's personal accident and health insurance market will become the eighth-largest in the world by next year, with a projected value of more than US$24 billion. This will be driven, according to Timetric's report, by an ageing population, rising disposable income, an increased awareness of the importance of insurance and by the fact that the government established a universal healthcare system back in 2009. Personal accident and health premiums in China have grown at an annual rate of 14 per cent over the last five years. "Even when covered by public programmes, many patients still incur out-of-pocket costs, especially in second and third-tier cities," commented Joel Dudley, an economist at Timetric. "Such cases represent an opportunity for private health insurers."

Moody's offers Germany warning

Moody's Investors Service has published a new Special Comment suggesting that Germany's life insurance industry stands out among global life markets due to its heavy exposure to low interest rates, which, if interest rates remain at their current level, will ultimately lead to losses. Although the Special Comment – *German Life Insurance Industry Faces Losses If Rates Stay Low* – considers that this outcome is a 'tail-risk' scenario, Moody's still believes it important enough to factor into its assessment of the financial strength of German life insurers; and it added that the Zinszusatzreserve, the additional interest rate reserve recorded by German life insurers since 2011, accelerates recognition of losses in company accounts. "We estimate that the industry will have to book around €6 billion of additional interest rate reserves at year-end 2013, after around €5 billion in 2012," commented Benjamin Serra, a vice-president senior analyst at Moody's and author of the report. "Moreover, under a scenario in which interest rates remained at their current level for the next decade, we estimate that the incremental reserve requirement would grow to between €40 billion and €90 billion by the end of 2023, requiring the industry to utilise much of its current level of unrealised asset gains to preserve regulatory solvency." The primary drivers of German life insurers' vulnerability to prevailing low rates, according to Moody's, are: high historic guarantees offered to policyholders, resulting in a very high level of average guarantee on in-force European business; and a high duration gap between assets and liabilities (the highest in the main European Union insurance markets). The ratings agency adds, however, that not all German insurers face the same level of risk, citing differentiators such as the average duration of assets versus liabilities, the weight of deferred profit participation reserves and capital in the balance sheet, and the level of risk and expense margins that can offset pressures on investment margins.

Long-term thinking lacking

The new *2013 Insurance Report* from Switzerland-based reinsurer Swiss Re has found that consumers are abandoning long-term thinking in terms of their financial situations, and that they are losing faith in the insurance industry due to negative experiences with companies. Because of this, consumers are waiting too late to save for retirement and are not placing a high enough priority on the kind of financial products that will bring benefits when they are older. Two-thirds of those questioned as part of the survey did see the value of insurance, but because they find financial services uninteresting, this attitude has a 'knock-on influence' on their children. Ninety-two per cent of respondents believe that employers should play an important role in wider benefit provision, but three-quarters of employers in the UK provide no cover for life, income protection or critical illness, and those that do are more likely to be older, well-established companies with hundreds of employees. "It's telling that most consumers see benefit provision so positively," said Ron Wheatcroft, co-author of the report and a technical manager for Swiss Re. "The insurance industry already does much good work providing protection cover through employers. Now is the time to build on this."

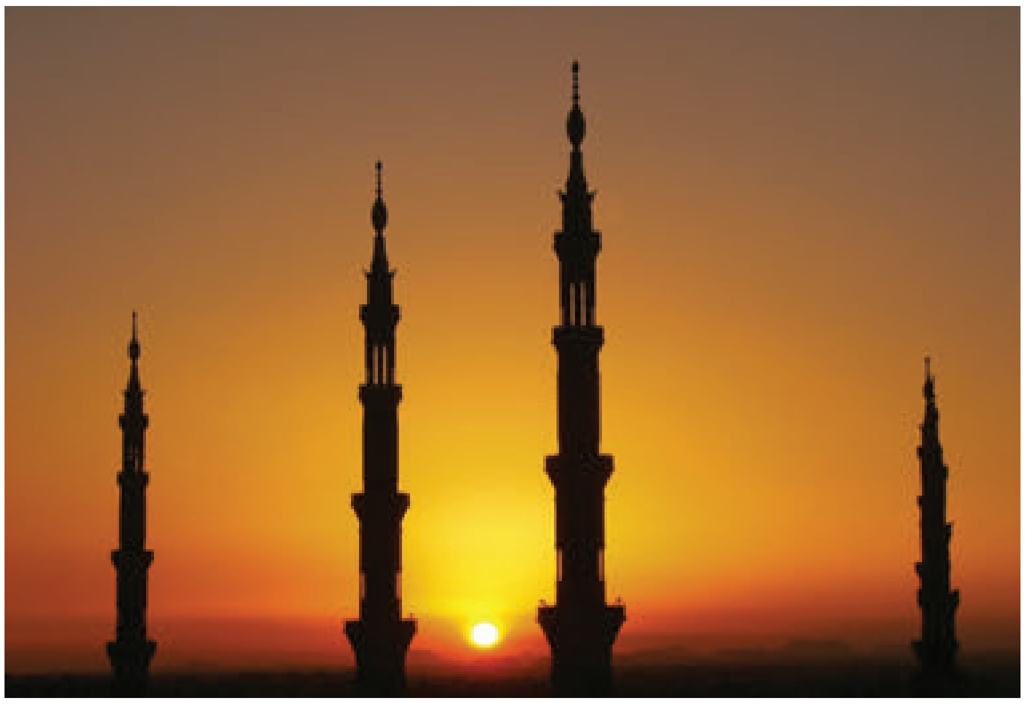
MAPFRE releases positive figures

The Spain-based MAPFRE Group recently released its nine-month figures for 2013, showing a net income of €683.9 million, a 4.3-per-cent rise compared with the same period last year. This growth has largely been driven by the company's expansion through numerous overseas territories – overseas business expansion now comprises 70 per cent of MAPFRE's total revenues. Consolidated income reached €19.47 million, a 0.3-per-cent year-on-year rise, with premiums reaching €16.56 million – despite the euro's appreciation against the company's main trading currencies, primarily the US dollar and Brazilian real. On a constant currency basis, it is thought that year-on-year premiums and profits would have grown by 5.8 per cent and 9.4 per cent respectively. The Group's combined ratio is 95.3 per cent, driven by an improved expense ratio, and coupled with a drop in claims in Latin America and in MAPFRE's Global Businesses Division.

S&P analyses Saudi market

Ratings agency Standard & Poor's (S&P) has released a new report in which it assesses the insurance sector in Saudi Arabia, finding that the high degree of market concentration among the country's top insurers risks a larger market share concentration, and could thus force smaller insurance players to merge together to ensure their continued survival. According to the report, in 2012, Saudi Arabia's 10 largest companies wrote a 76-per-cent share of the country's US$5.5 billion of primary insurance premiums, with 56 per cent written by the top three companies. To date, Saudi Arabia has 34 licensed insurers.

The ratings agency predicts that the state of the market will be affected by the enforcement of actuarial pricing regulations, which were introduced earlier in 2013 by the Saudi Arabian Monetary Agency, and while the bigger companies and certain mid-market peers may be able to adjust to the new pricing regime, smaller insurers are at risk of pricing themselves entirely out of the market if they apply actual tariffs, unless they can find a method of lowering their cost base. "The size and efficiency of a small number of large Saudi insurers will remain a competitive advantage that should see them steadily increase both their earnings and market share," said S&P. "However, this will leave the smaller, loss-making insurance companies under an increasing obligation to consider their diminishing list of strategic options. As a result, there may be a greater impetus for consolidation among smaller, loss-making players. For some of these entities, merging, ideally with a stronger peer, must be a serious consideration, something that the authorities are said to be keen to promote. Further changes could include aggressive cost reductions to help justify lower, actuarially based pricing, and maybe a concession or two from the regulators to help the sector as a whole."



Leap in Indonesian insureds in 2013

Figures from the Association of Indonesian Life Insurance Companies (AAJI) have shown that the number of insured Indonesian citizens increased by 54.5 per cent in the first half of 2013 compared with the first half of 2012, reaching 87.2 million, a rise largely attributed to a growing middle class segment in the country. The AAJI compiled the figures from data taken from 45 different life insurance companies, which also show that in the first half of this year, the various insurance companies collected a total of IDR71.83 trillion – or US$6.23 billion – in revenue. This includes both premium and non-premium income, and is 22.8-per-cent higher than the same period in 2012.

Germany suffers hailstorm losses

A series of severe hailstorms have represented one of Germany's major loss-making events for the third quarter of 2013, according to initial estimates. Luckily, despite the highly destructive nature of the hailstorms, the insured losses are likely to be manageable when measured against underwriters' equity buffers. For Allianz Group and Munich Re, for example, losses account for less than one per cent of their respective total equities (as of 30 June), while German insurer Wüstenrot & Württembergische's was around 1.6 per cent, still relatively low. German insurance industry losses for the second quarter of this year, largely due to extensive flooding, are estimated to be between €4 billion and €5.8 billion.

Southern Cross offers sex-based advice

New Zealand-based health insurer Southern Cross has said that, due to the distinct health complaints that can potentially be suffered by the different sexes, men and women must ensure they have adequate protection for the medical claims that they are more likely to make. The insurer has released details of the top five surgical claims for men and women in each age group – from the age of 20 to 70 and over – along with figures showing the different requirements that different sexes have when claiming. One example given by the insurer is that men in their 20s and 30s tend to claim more for hernia repairs, while women in those age groups are more likely to claim for surgery for ovarian cysts, endometriosis and the freeing of abdominal adhesions.

Southern Cross Health Society's chief executive Peter Tynan commented on the claims, saying that they highlight the need for people to choose their coverage carefully: "Men, in particular those in their 20s and 30s, think they're invincible, but I think information like this goes to show that no one's immune from developing conditions that require surgical treatment."

Insurance will benefit Philippines

A spokesman for a Philippines-based company, Blue Cross Insurance, recently said that despite the fact that the country is prone to earthquakes, floods, typhoons and volcanic eruptions, its citizens have very little awareness of the benefits of insurance cover. Speaking ahead of the arrival of devastating Typhoon Haiyan, John Casey, president and CEO of the insurer, said that 'the Philippines is one of the most disaster prone countries in the world'. "The penetration rate for insurance in the Philippines is still very low, along with many other ASEAN countries like Indonesia and Vietnam," he stated, "depending on the degree of economic development." Casey has been involved in the Filipino insurance market for three decades, and describes the industry as a 'developing and evolving' market. "The majority of our clients are from the middle and upper classes because they are the ones who are most aware of the value and need for insurance, and they are our natural clients for medical and travel insurance. There are a lot of Filipinos who are moving up that socio-economic scale who are overseas Filipino workers, and they have to have some insurance, so I think there's a growing level of awareness now. Microinsurance is strongly supported by the Insurance Commission and is a growing part of the insurance industry. While cover is simplified and modest, it is priced accordingly for people who have very little to spend on insurance. [Insurance companies] have to convince people to buy insurance, and it's not a product that is fundamentally demand driven." He added that travel insurance is a fast-growing sector in the Philippines.

Insurers must embrace technology

Panellists at a plenary session of the Pacific Insurance Conference, held in Hong Kong at the end of October, said that in order for life insurers to ensure their future survival, they must embrace new technologies. Whether that be through innovative marketing strategies or product distribution, the savvy and creative use of technology is seen as absolutely key to ongoing success. Key trends were identified, such as analytics, big data and social media, along with mobile platforms and other consumer touchpoints, and the state of the industry was discussed, including the global move towards automating new businesses, the primary driver of which is the need to increase sales in the face of competition. Automation, said Munich Re Automation Solutions CEO Ross Mayne, is a key enabler for such an objective. Disintermediation, governance and shifting demographics – e.g. ageing populations – were also identified as areas that cannot be ignored, and Gary Comerford, chief marketing officer for RGA, said that medical research is also changing the way in which insurers write risk, and named risk factor evolution as an inevitable – and game-changing – consequence.

First sukuk planned for UK market

At the recent World Islamic Economic Forum in London, the UK government announced plans to float the first sovereign sukuk – the Islamic equivalent of bonds – outside the Islamic world. It is part of a series of major initiatives to make the city of London a major centre for Islamic financial dealings, and UK prime minister David Cameron said: "The Treasury is working on the practicalities of issuing a bond-like sukuk worth around £200 million and we very much welcome the involvement of the industry in developing this initiative, which we hope to launch as early as next year." The plans are partly in response to increasing demand for new methods of approaching Islamic-compliant business activities due to the fast growth of the sector, and the London Stock Exchange Group has announced the creation of new indices, which, according to Cameron, 'not only identify companies that meet traditional Islamic investment principles, but also use some of the most advanced techniques on the planet to screen financial ratios and enable investors to identify opportunities with lower volatility – for example, by ensuring that debt and cash fall within strict limits as a proportion of a company's total assets'. "In plain language," he added, "this means the creation of a new way of identifying Islamic finance opportunities."

Europe 'a reinsurance buyer's market'

Willis Re, the reinsurance arm of global risk advisory firm Willis Group Holdings plc, has suggested that Europe is 'a reinsurance buyer's market' because of increased capacity, competition and changing market dynamics. These conditions, along with changing buying patterns for reinsurance, are inspiring reinsurers to offer increased flexibility and tailored solutions to their Europe-based clients, and Willis Re International's CEO Tony Melia comments: "With large parts of Europe so far experiencing another year of exceptionally low natural peril loss activity, reinsurers are facing significant rating pressure on catastrophe programmes in loss-free territories on the back of the excellent 2012 and 2013 results. Absent of a major loss event, we expect risk adjusted reductions of five per cent to 10 per cent for straightforward loss-free property catastrophe business with the reductions on individual programmes being influenced by programme history and perceived profitability." He went on to say that 'even loss affected programmes will benefit from the current soft market conditions and will receive more modest adjustments than during previous pricing cycles'. "Above all though," he adds, "the current market environment enables cedants to consider buying the reinsurance that they want, in addition to what they need. Cedants should take advantage of reinsurers' flexibility and their willingness to provide company-wide solutions to protect against earnings volatility alongside capital protections. These, together with the use of reinsurance structures to consolidate risk appetites, are the underlying drivers of changing reinsurance strategies in the industry."

Impact Forecasting introduces riot modelling for insurers

Impact Forecasting, the catastrophe modelling arm of reinsurance intermediary Aon Benfield, has launched a new tool designed to interpret and model the financial impact of riots, based on an analysis of the threats posed by unrest in Indonesia. As Indonesia's economic position grows – it has the fourth-largest population in the world, as well as a rapidly expanding insurance market – understanding its complex political dynamics has become more pressing for businesses said Impact Forecasting, and the firm's modelling tool is intended to help insurers and reinsurers understand the key risks, using data from the UN and the World Bank. It analyses over 600 unique events, including ethnic rioting in Kalimantan and anti-presidential rioting in 1998, locates central hotspots, identifies particular catalysts and takes into account motives driven by elections, separatism and governance, among other factors. "Riot modelling provides important information for insurers seeking to develop their capacity in emerging markets but are unsure of the stability of the country," said Mark Lynch, Impact Forecasting's terrorism, riot and political risk catastrophe model developer, "and, as a result, their insured assets. We have developed a map for each riot in Indonesia detailing the severity of potential property, life, and accident and health losses for each event. Modellers then overlay insurers' exposures over each map to calculate the losses." For more information about political risk and how insurers can manage it effectively, please see the *ITIC Global Review*, released with this issue of *ITIJ*.

Malaysian premiums up

Gross general insurance premiums in Malaysia rose by 5.7 per cent between January and June 2013, compared with the same period in 2012, reaching MYR8.33 billion (US$2.65 billion), according to the General Insurance Association of Malaysia. Motor insurance made up the largest proportion of the total (with 44.4 per cent), followed by fire (17.6 per cent) and marine, aviation and transit (10.8 per cent). "We expect the industry to continue growing steadily, based on increasing affluence among middle-income earners, fairly strong domestic consumption, innovative products and services introduced by insurers and new methods of engaging with consumers by leveraging on technological advancements," commented Chua Seck Guan, chairman of the country's General Insurance Association. He suggested that industry players continue to direct their efforts towards modelling risks for expanding economies, diversifying their distribution channels and developing new products tailored to the growing consumer market.

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Swiss Re has invested US$425 million in FWD *Group, the insurance arm of Hong-Kong-based Pacific Century Group. The agreement will consist of an initial investment comprising a 12.3-per-cent stake in FWD, and a commitment to additional investments to fund increased expansion across Asia. The Swiss-based reinsurer's head of health solutions and reinsurance client markets for Asia, Marianne Gilchrist, has said that insurance could be perceived as a 'hedging' tool against medical inflation in Singapore, due to the fact that stakeholders operating in the country's healthcare ecosystem are trying to find ways to reduce the healthcare protection gap in silos. According to the latest Risk Perception Survey from Swiss Re, nearly 50 per cent of Singaporeans are concerned about increasing healthcare costs.*

The Monetary Authority of Singapore (MAS) *has said that actuaries have a great deal to contribute to global regulatory reforms for the insurance industry. It suggests that their roles could involve the design of risk-based capital frameworks, and MAS' assistant managing director Lee Boon Ngiap, speaking at the recent 17th East Asian Actuarial Conference, said that the actuarial community could develop macro-prudential surveillance techniques and tools in order to benefit the insurance sector.*

A new report from global accounting and *consultancy firm Ernst&Young – 'Insurance in a digital world: the time is now' – has found that insurance companies in the Asia-Pacific region are less likely than their counterparts in other regions to use social media and related tools to their full potential. Fifty-six per cent of insurers in the Asia-Pacific region use online and social media monitoring, compared to 75 per cent globally, although oddly, Asia-Pacific-based insurers are more likely to interact digitally with customers at financial stages (e.g. transactions and payments). Eighty-three per cent of Asia-Pacific insurers will provide online quotes for insurance compared with 72 per cent globally, said the report.*

Japan's Life Insurance Association has *discussed plans to make use of the National Police Agency database in order to help its members avoid possible business dealings with gangsters. The group includes 43 member companies, and is planning the move in step with the banking industry, as part of efforts to isolate and shut out criminal organisations such as the yakuza.*

As of the end of October, according to the *Insurance Council of Australia (ICA), claims arising from devastating bushfires in New South Wales (NSW) had reached A$145 million, with the expectation that the figure will continue to grow. "We expect this will rise quite sharply over coming days and weeks," said Campbell Fuller, a spokesman for the ICA, while NSW's Rural Fire Services Commissioner Shane Fitzimmons said that the blazes would be 'remembered as some of the most damaging, destructive and devastating fires in NSW history'.*

European insurers are benefiting from the *more stable economic environment in the region, according to a new report from AM Best, although they are continuing to adjust their product offerings and to adapt purchasing of reinsurance as a response to the low-yield environment, as part of their continuing focus on risk management. The report, 'European Insurers Experience Improved Environment, but Challenges Remain', finds that insurers have taken 'significant steps' over 2013 to improve their capital positions, through de-risking investment portfolios, refining asset-liability matching strategies and re-engineering products.*

Aussies urged to check vaccinations

In recent weeks, the New South Wales (NSW) Health Authority in Australia has warned citizens travelling to Indonesia, and more specifically Bali, to ensure they are up to date with all their vaccinations after 27 Aussies returned from holiday in the region with measles. Young school leavers off on holiday were given the warning as they are considered to be most at risk of contracting the disease while away from home. Thus far, health authorities have registered 27 cases of measles in NSW this year, with 20 of those cases having been acquired overseas, and one quarter having been acquired in Bali.

Malaria vaccine trialled

British pharmaceutical company GlaxoSmithKline is seeking approval for the world's first anti-malaria vaccination. GSK scientists have reportedly spent nearly three decades developing the vaccine and now hope it will be widely available by 2016. While most anti-malaria medication is highly effective, scientists say a vaccine is the only way to truly eradicate the disease.

In a trial conducted in Africa, the vaccine – known as 'RTS,S' – almost halved the number of malaria cases in young children and reduced the number of cases in infants by approximately 25 per cent. It was Africa's largest clinical trial yet, involving almost 15,500 children across seven countries.

"A malaria vaccine has the potential to save hundreds of thousands of lives in the developing world," said Chetan Chavda of UK-based travel health website Clinidirect. "Anti-malaria tablets, mosquito nets and strong insect repellents containing DEET are all effective methods to protect against malaria, but a widely available vaccine could impact people's lives enormously." The trial's findings were presented at a medical meeting in Durban, South Africa and indicated that 18 months after being vaccinated, children aged five to 17 months had a 46-per-cent reduction in the risk of malaria.

The news that a vaccine could be on the market within a few years will be welcomed by health professionals around the world, especially given the recent news that the US is suffering the highest number of malaria cases in the past 40 years. The conclusion of a recent report by the US Centers for Disease Control and Prevention (CDC) found that there were 1,925 malaria cases reported in the US in 2011, with five fatalities. Almost all of these cases were acquired overseas, said the CDC, with most of them originating in Africa, although a significant number of people who acquired the illness had travelled to India.

H5N1 continues in Cambodia

The Ministry of Health (MoH) of the Kingdom of Cambodia, along with the World Health Organization, has advised members of the public that one new human case of avian influenza has been confirmed for the H5N1 virus. This is the 24th case this year and the 45th person to become infected with the H5N1 virus in Cambodia. The case, from Kampot province, was in a critical condition at the time of writing. Of the 45 confirmed cases, 34 were children under 14, and 27 of the 45 were female. In addition, only 12 cases out of the 24 cases this year survived.

The 24th case, a 10-year-old boy from Sdok Thlok village, To Tung commune, Dang Tong district in Kampot province, was confirmed positive for H5N1 human avian influenza on 7 November 2013 by Institute Pasteur du Cambodge. The boy developed a fever on 28 October, and on 29 October his parents sought treatment at a local private practitioner in the village, but his condition worsened. The boy was admitted to Kantha Bopha Hospital, Phnom Penh, on 7 November 2013 with fever, cough, sore throat, a distended abdomen and dyspnoea. Laboratory samples were taken on 7 November 2013 and Tamiflu administered the same day.

Investigations in Sdok Thlok village by the Ministry of Health's Rapid Response Teams (RRT) and the Ministry of Agriculture, Forestry and Fishery's Animal Health Task Force revealed that about a month before the 10-year-old's illness emerged, about 30 chickens had died suddenly in his village. The boy helped carry dead chickens for his brother who was preparing a meal from them. The Ministry of Health's RRTs and the Ministry of Agriculture, Forestry and Fishery's Animal Health Task Force are working together closely in Sdok Thlok village to investigate and implement control measures. The RRTs are trying to identify the case's close contacts, any epidemiological linkage among the 24 cases and initiate preventive treatment as required. The Animal Health Task Force is investigating cases of poultry deaths in the village.

H.E. Dr Mam Bunheng, Minister of Health in Cambodia, warned: "Avian influenza H5N1 remains a serious threat to the health of all Cambodians and more so for children, who seem to be most vulnerable and are at high risk. I urge parents and guardians to keep children away from sick or dead poultry and prevent them from playing with chickens and ducks. Parents and guardians must also make sure children thoroughly wash their hands with soap and water before eating and after any contact with poultry. Hands may carry the virus that cannot be seen by the naked eye. Soap cleans the virus on hands. If children have fast or difficult breathing, their parents should seek medical attention at the nearest health facility and attending physicians must be made aware of any exposure to sick or dead poultry."

Central America welcomes malaria drop

The Pan American Health Organization has reported that since the year 2000, there has been a 58-per-cent drop in the number of recorded malaria cases in Central America, with notable successes in reduction in El Salvador, Paraguay, Ecuador and Suriname. Jose Ruales, a representative of the Organization, told delegates at a malaria awareness day that according to projections, El Salvador, Costa Rica and Belize have achieved near eradication of malaria more quickly than neighbouring countries. Last year, Costa Rica suffered just eight cases of malaria, while El Salvador had 21, and Belize had 37. Elsewhere, Panama reported 844 cases, Nicaragua 1,235 cases and Honduras 6,430. Despite such progress in Central America, Ruales warned that there are still around 219 million people globally who suffer from malaria infection.

MERS-CoV appears in Spain

On 6 November 2013, the Ministry of Health in Spain reported a probable case of Middle East Respiratory Syndrome Coronavirus (MERS-CoV) infection in a 61-year-old female resident of Spain recently returned from Saudi Arabia. The patient flew from Jeddah to Madrid on 1 November 2013 and was hospitalised with pneumonia on arrival. She visited Medina and Mecca in Saudi Arabia between 2 October and 1 November for the Hajj and had no known contact with animals. Close contacts are being identified, including family members, healthcare workers, passengers and airline crew members. No residents from other EU/EEA countries were seated within two rows of the patient.

The UK National Travel Health Network and Clinic said of the news: "Spain is now the fifth European country to report an imported MERS-CoV case, in addition to France, Germany, Italy and the UK. All of the imported infections occurred in people who had recently travelled to Saudi Arabia or other Middle Eastern countries. The risk for further spread in the EU/EEA countries is considered extremely low, although such cases are expected to be reported, and in particular, among pilgrims returning from the Hajj."

As of November 2013, the total number of cases of Middle East respiratory syndrome coronavirus (MERS-CoV) reported globally was 151, including 64 deaths.

The Saudi Arabian Health Ministry said in November that a camel that had been owned by a person diagnosed with the virus had tested positive for MERS-CoV, although authorities were unwilling to say that there is any proof that camels are responsible for passing the disease on to the human population. Tests were ongoing at the time of print, although the health ministry did say that if the strain of virus carried by the camel turns out to be the same as the one found in its owner, 'this would be a first scientific discovery worldwide, and a door to identify the source of the virus'.

Relative risks

Travelvax Australia has warned that people going overseas to visit friends and family are increasing the risk of picking up an infection while they are abroad because they 'often reside in rural areas, stay for longer periods, [and] are in close contact with family members of all ages'. The warning came after a family from New Zealand (NZ) visited relatives in Samoa, where their toddler picked up Hepatitis A, and upon return to NZ, spread the disease around the community, infecting 28 people. Dr Alistair Humphrey, Canterbury district medical officer, said that a mass vaccination campaign of children under the age of four had begun, as without an intervention from authorities, the outbreak could worsen: "We decided we had to get ahead of this because with the prospect of summer holidays, kids will be going all over the country. We don't want to see ourselves chasing this across NZ or possibly even the world. Without a mass vaccination it is possible the current epidemic could grumble on for several years."

Travelvax Australia's statement on the subject showed that the problem was wider than just one outbreak: "The [above] outbreak is a graphic example of how an infection picked up overseas by an unimmunised traveller can have a profound effect on a community. It also highlights the increased risk of infection facing travellers like the young family visiting relatives in Samoa." Dr Ed Bajrovic, medical director of the company, added: "VFRs [travellers who visit friends and relatives] mistakenly think that their cultural heritage somehow protects them from the local diseases that can pose a risk for other travellers. That's wrong. Even VFR travellers born in the country quickly lose any immunity to food, water and insect-borne diseases soon after they leave." He added: "Unfortunately, VFRs also tend to dismiss the potential of infection during their stay. They tend not to get vaccinated or take malaria prevention medication."

Hepatitis A is common in many of the world's top holiday destinations, and with Australians known as avid travellers, it is no great surprise to learn that 151 Aussies have been infected with the virus in 2013, with almost every case originating overseas or being linked to international travel.

Nigerian outbreak causes concern

The State Government of Lagos, Nigeria, has reported 13 confirmed cases of cholera in the state, with three fatalities. Investigations by health authorities identified the source as contamination of a local well and some food sources, including salads. During September and October, there were 17 laboratory-confirmed cases of cholera and 437 suspected cases, including 27 deaths, reported across the country, representing a 12-per-cent increase on 2012 figures.

The UK's National Travel Health Network and Centre said that health professionals 'should be alert to the possibility of cholera in those who have recently returned from an area currently experiencing cholera outbreaks'.

Taiwan reports imported rubella

The Taiwanese Centers for Disease Control (CDC) recently reported the fifth case of imported German measles (rubella) this year, which it says was brought into the country by a Malaysian tourist who entered the country at the end of October. The tourist visited several popular sites across the nation, prompting the health authority to warn other people at those sites to be vigilant for signs of infection. The infected tourist is under quarantine, and thus far 211 people who had been in direct contact with him are being monitored for signs of the disease. The CDC also warned that German measles has been found in Japan, China, Malaysia, the Philippines and Cambodia this year, adding that cross-border transmission can 'easily take place via tourism'.

Shortage of YF jab

In August, global pharmaceutical company Sanofi Pasteur experienced an unforeseen delay in the manufacture of its Yellow Fever (YF) vaccine Stamaril, and has warned that this delay has caused a shortage of the vaccine, a situation that is likely to continue into early next year. Most travel health physicians recommend that travellers get a YF vaccine before travelling to winter sun destinations such as Cape Verde and Gambia, while some countries will not let travellers cross their borders without proof of vaccination being provided.

Dr Richard Dawood, a physician at the Fleet Street Clinic in London, commented on the situation in the UK: "We are getting lots of people coming in who have been unable to obtain the YF jab at a number of places and are getting quite nervous about it. At the moment we still have supplies but I fear we too may run out. I would advise anyone planning to go away to affected countries over Christmas to try to get the jab now. It is only going to get more difficult."

The National Travel Health Network and Centre in the UK has issued advice for travel health professionals about how they should approach the situation if they have no vaccines in stock, and has also published information that shows where there are still vaccines remaining. Regarding the question of how they should treat a traveller who had previously received the vaccine more than 10 years ago, and is going to a risk area where there is no requirement for an international vaccination certification, the Network said: "In the light of a recent World Health Organization statement that one dose of YF vaccine gives life-long protection … avoiding re-vaccination during a time of vaccine shortage may be an option for both the traveller and the health professional to consider. However, any decision outside national guidelines would be the responsibility of the vaccinator."

Thailand suffers dengue epidemic

Health experts in Thailand have said that the country is suffering its worst dengue epidemic in 20 years, with figures showing a record number of infections and 126 fatalities. Despite this, the Ministry of Public Health was reported to be relatively upbeat about the situation, with deputy director general Sophon Mekthon saying: "We are experiencing the highest number of cases in over 20 years, but the fatalities are not alarming compared to previous years, which shows our medical response is improving."

Authorities have registered over 140,000 cases of dengue fever up to November this year, with the highest areas of concentration being Bangkok and in the northern province of Chiang Mai. In an effort to control the spread of the disease, the Ministry of Public Health has implemented a nationwide campaign of fumigation, as well as efforts to increase public awareness of the problem and solutions to it. Sophon explained: "There is a misconception that dengue is a jungle disease, but actually it is more prevalent in heavily populated areas. Rapid urbanisation in Thailand and a change in weather patterns have contributed to an alarming spike in cases."

- Mumbai, 2006, bombing
- Lebanon, 2006, war
- Honduras, 2009, political
- Haiti, 2010, natural disaster
- Egypt, 2011 – 2013, political
- Libya, 2011, political
- Syria, 2013, political
- Yemen, 2013, political

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New tourism law for Saudi Arabia

Saudi Arabia's Council of Ministers recently approved a new tourism law, granting further power to the Saudi Commission for Tourism and Antiquities (SCTA) in terms of managing public tourism spots, and maintaining affordable rates and high-quality services for visitors. Under the new law, the SCTA will control which tourist areas are identified as public, and those deemed to be public tourist areas will be entirely state-controlled and funded – private parties will not be allowed to own them. The SCTA will also monitor prices, activities and services, as well as having the power to monitor and inspect tourist accommodation and receive complaints from customers. The decision to ratify the law was taken by Saudi Arabia's cabinet after review of a Shoura Council resolution, and based on recommendations from the Standing Committee of the Supreme Economic Council.

International seat volumes will outpace domestic

A new report from aviation intelligence company OAG has found that, as of November, the global market for international airline seats will increase 'significantly', outpacing domestic seat capacity. The company's *FACTS (Frequency and Capacity Trend Statistics)* report for the month notes a global net increase of 10.8 million international seats compared with November last year, a 5.5-per-cent increase, reflecting the 11.8 million new seats added across 48 separate markets. Only 16 markets will observe lower volumes in the coming weeks, and the Asia-Pacific region will show the largest increase, with China and Thailand both adding one million international seats over the course of November, although the United Arab Emirates will be the leading nation, with 1.2 million extra international seats being added, according to the report.

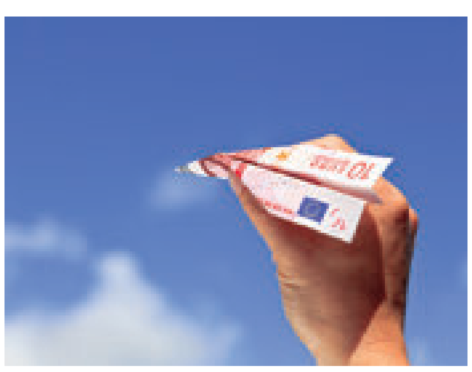
In terms of domestic seats, this market will see a net increase of only 8.1 million (a 4.2-per-cent year-on-year rise), an increase that will be offset by certain regions losing 1.9 million seats. Western Europe will show a particularly marked decline, with three-quarters of European markets seeing their domestic seat capacity fall by an average of 13 per cent. The greatest reduction will be seen in Spain.

John Grant, OAG's executive vice-president, commented on the figures: "The Asia-Pacific region continues a well-established pattern in driving growth in both domestic and international seat capacity. In contrast, the picture in Europe is more mixed: Spain, Italy, France and the UK – four of the five largest markets – will see domestic seat volumes decline, although each will also see an increase in international seats. This situation appears to reflect continued economic challenges in Europe and the importance of exports for economic recovery."

Cyprus, Italy and Greece warned over airspace

The European Commission (EC) has warned Cyprus, Italy and Greece that they need to deal with the issue of airspace congestion by clarifying what measures will be taken in order to establish Functional Airspace Blocks (FABs), which are a requirement of the 2004 Single European Sky (SES) legislation. FABs are supposed to replace the current system of 27 national air traffic blocks with a larger, regionalised network, in service of more efficient, less-costly procedures with an accompanying reduction in emissions. It is estimated that the current fragmented approach to European airspace control costs airlines and their customers nearly €5 billion annually, as well as adding 42 kilometres to average flight distances – this in turn leads to aircraft burning more fuel and generating more emissions, and increases the risk of delays. The US, for example, boasts the same amount of airspace – and more air traffic – but deals with it at half the cost of the European method.

"This legal action should send a strong political message about our determination to push through the reforms to Europe's air traffic control that are so badly needed," commented Siim Kallas, vice-president of the EC. "Our airlines and their passengers have had to endure more than 10 years of reduced services and missed deadlines on the route to a Single European Sky."



China and Russia are industry's 'driving forces'

In news that should come as little surprise to our readers, trend surveys carried out by tourism consultancy IPK International have found that, as travel 'continues to grow into a true global mega-trend', China and Russia are leading the charge as primary driving forces, with both markets registering double-digit growth increases this year. Overall, 2013 has seen the tourism sector grow by four per cent, with established international markets such as Germany, the UK and the US registering moderate growth compared with emerging economies such as Brazil, which reported high growth. "Already today," said IPK's president Rolf Freitag, "one-third of the human race is travelling."

In terms of business travel, the first eight months of this year saw the segment occupied by Meetings Incentives Conferencing and Exhibitions (MICE) register strong growth of six per cent, while conventional business travel registered a decline of 10 per cent. In terms of holiday travel, city breaks, round trips and traditional beach holidays registered growth of eight per cent, five per cent and five per cent respectively.

Despite these positive figures, IPK still struck a note of caution when presenting its findings. Tourism may have been seen to weather the storms of recession and economic turmoil, but the world's financial system remains fragile, with national economies still at risk of bankruptcy, and old economies may struggle to maintain growth compared with flourishing new economies, said the organisation. The outlook, however, remains generally positive.

Cruising growing more popular

Recent search data from UK digital marketing agency Greenlight has noted a 66-per-cent rise in online searches for cruises between May and August this year, with a total of 2.5 million Google searches for cruises being made by British consumers in the latter month, compared with 1.5 million in May. The agency's report, *Cruise Sector Report – Issue 2* also found that the largest increase in searches was for cruises on the River Thames in the UK (a 71-per-cent rise from May), compared with cruises for the Caribbean, the Mediterranean and the Nile, although the Caribbean was still the most popular specific destination. The most visible site for destination-specific queries was Iglucruise.com, whose organic listings gave it a 45-per-cent share of visibility. It was also the most visible site in terms of natural searches.

Cape Town cements popularity

Best in Travel, the annual guide to top tourism destinations, experiences and trends from travel publisher Lonely Planet, has named Cape Town as the third most desirable city in its rundown of top cities to visit, with Paris and Trinidad taking the top two spots. Cape Town has also taken first place in the list of Top 10 Cities in Africa and the Middle East, and eleventh place in the Top 25 Cities in the World at the Condé Nast Traveler Readers' Choice Awards. The World Travel Awards has also honoured the city, naming it Africa's Leading Destination and Leading Meetings and Conference Destination. Describing the World Design Capital 2014, Lonely Planet writes: "Expect sculpture-lined green spaces, sustainable projects that are more than just a pretty face, and further regeneration of former industrial districts."

Political unrest undermining Bangladesh

Tourism authorities in Bangladesh are worried that political unrest in the country is undermining its position as a desirable destniation, and causing foreign visitors to rethink their plans. "We … want to invest more to attract foreign tourists in the country," said Khabir Uddin, president of the Tourism Resort Industries Association of Bangladesh, "but the current political situation is frustrating us." A number of countries that act as prominent source markets for incoming tourism have flagged Bangladesh and encouraged their citizens not to visit, and as a result several tour operators have suffered losses. There has also been a noticeable downturn in domestic tourism.

Thai tourism leaders promote safety

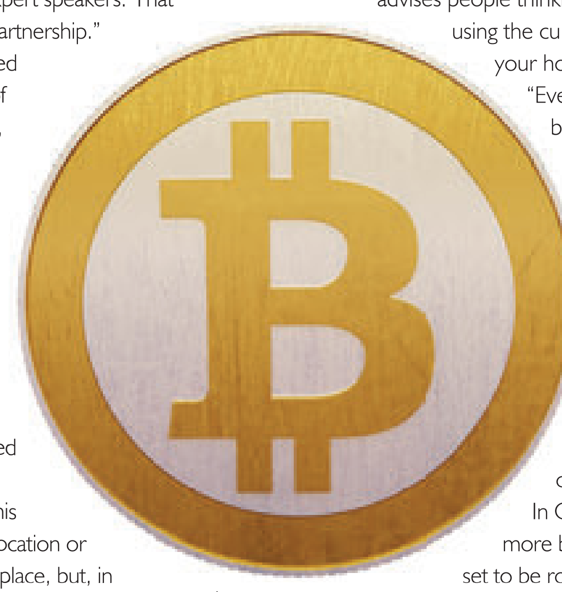
Leaders in Thailand's tourism industry have spoken of the need for better safety and security measures to tackle a number of issues that are threatening to damage the country's image as a vibrant and desirable destination for foreign visitors. A number of workshops were held in October, with the findings presented at a conference in Bangkok in November – a joint effort between Skal International and the Pacific Asia Travel Association Thailand Chapter. The speakers considered methods with which to tackle a prevalent culture of 'scams', to better inform visitors before they arrive, to raise awareness of the need for effective and robust crisis and risk management practices, and to improve co-operation between Thailand's private and public sectors.

Bert van Walbeek, chairman of the Pacific Asia Travel Association Thailand Chapter, said: "We will invite the Ministry of Tourism and Sports to accept the findings of the conference in the form of a written declaration. Our challenge will then be to implement the recommendations of our two expert speakers. That requires real commitment and partnership."

The conference was administrated by the Joint Foreign Chambers of Commerce (JFCCT) in Thailand, whose chairman, Stanley Kang, offered these thoughts: "It is in all of Thailand's interests that tourists are well taken care of whilst holidaying in this wonderful land. Tourism is a massive source of income for Thailand and its people. With modern communication tools, every small bad story is highlighted many times around the world within minutes of it occurring. This news not only affects the single location or operator where the event takes place, but, in effect, brands Thailand and all its people and tourism operators as a whole. We cannot, and should not, stop these stories from spreading, but we should take great care [to ensure] that these actual events are very few and far between. The JFCCT fully supports the outcome of the conference and will work with our member chambers to assist in the implementation of the recommendations."

Bitcoin seen as increasingly viable

Virtual currency bitcoin, previously regarded as a niche concern for users of websites like the Silk Road, is proving more viable than many might have expected. The first ATM for the currency, which is exchanged anonymously online, recently opened in Vancouver, Canada, utilising a palm-scan security system to exchange the crypto-currency for hard cash, while news outlets have also reported on a couple, Austin Craig and Beccy Bingham, who managed to travel around the world using nothing but bitcoin. The couple's 100-day trip took them across America, Europe and Asia, and although they said that they encountered both 'feast and famine' – in Stockholm, for example, they could not find anywhere that accepted bitcoin, and had to wait a day to have breakfast at their hotel – it seems that the currency was accepted in even the most unlikely of places, such as at a market stall in India, where a seller with a smartphone agreed to undertake a transaction using bitcoin. An area in Berlin, Kreuzberg, contains the highest density of bitcoin-accepting businesses in the world, and Craig advises people thinking of travelling using the currency to 'do your homework'. "Everywhere we've been there's been some kind of bitcoin community. The success comes from reaching out to these communities. And they've been reaching out to us too."



In Canada, four more bitcoin ATMs are set to be rolled out in short order. The currency exists with no centralised regulatory authority, and carries no risk of credit card fraud, making it attractive for the travel industry and other businesses for whom fraud is a huge problem. "We're really not replacing anything," says Mitchell Demeter, founder of Bitcoiniacs, "this is just another currency that will work among all the other currencies. This is the currency of the Internet."

'Con'tortionist scams rise in Spain

The Times newspaper has reported on a scam that is on the rise in Spain. Less well-known than common cons in other countries – such as street entertainers offering supposedly impossible-to-lose bets, or Thai tuk-tuk drivers' suggestions to visit local gem shops – these new 'Trojan horse' scams involve thieves hiding in luggage and stealing possessions as they are transported between popular tourist areas.

The newspaper reports that con artists – specifically contortionists, making it something of a niche strategy – will hide in suitcases, which are then placed in bus cargo holds by an accomplice. As the bus travels to its next destination, the contortionists emerge from their hiding places and steal valuables from other peoples' cases, before re-packing themselves, along with their ill-gotten gains. Once the bus reaches its destination, the luggage, along with its crafty occupant, is taken away to count the spoils.

Such scams were first reported back in 2011, although until an employee of a bus company witnessed a man apparently talking to his suitcase they were dismissed as ridiculous. Mossos d'Escuadra, a spokesperson for the regional police in Catalan, was quoted by *The Times* as saying: "The Trojan horse version is rare but happens… we advise tourists to leave all valuables at their hotel and be vigilant."

Million-dollar fine for United Airlines

US-based United Airlines was recently required to pay over $1 million in fines – the largest fine levied against an airline in three years – after passengers on 13 different planes were stranded on the tarmac at O'Hare International Airport in Chicago. The incident occurred on 13 July 2012, when severe thunderstorms had disrupted air and ground traffic at the airport, and the various passegers were stranded for over three hours. The US Department of Transportation stated that United Airlines exceeded the limit of a delay of three hours by as much as one hour and 17 minutes, and neglected to contact other airlines or the airport's personnel for aid. "It is unacceptable for passengers to be stranded in planes on the tarmac for hours on end," said Anthony Foxx, US Transportation Secretary. "We will continue to require airlines to adopt workable plans to protect passengers from lengthy tarmac delays and carry out these plans when necessary."

ABTA analyses holiday habits

The Association of British Travel Agents has analysed the online booking habits of UK holidaymakers in its 2013 ABTA *Consumer Trends Survey,* which shows that 49 per cent of British travellers booked a holiday abroad online over the last year, fractionally up from the 48 per cent who booked online the year before. Ninety-six per cent of those who booked a holiday online used either a PC or a laptop, while 20 per cent used a mobile phone or tablet – and tablet bookings grew among the over-65s age group, with seven per cent of this demographic using the device in 2013 compared with less than one per cent in 2012. "The important lesson for travel businesses is that they need to understand their customers' needs," said Victoria Bacon, ABTA's head of communications, "and build an integrated sales and marketing strategy to ensure they meet these needs, whatever stage of the researching and booking process customers may be at."

In terms of the holidays being booked, city breaks increased in popularity, with 41 per cent of people booking them – the same as booked beach holidays. Those aged between 25 and 34 were most enthusiastic about city breaks, while 16 to 24-year-olds were more keen on beach holidays – this latter, younger generation generally took the most holidays per person, and also displayed the most variety in terms of the kinds of trips they booked, with sporting holidays, winter sports holidays and music-related trips also registering popularity. "The range of options and activities on offer for consumers grows year by year," commented Bacon. "It's encouraging that so many consumers are also looking at other types of holiday for 2014, including cruise, coach, train and activity holidays. This offers great opportunities for travel agents and operators … [to] provide tailored and differentiated products that might be more difficult and time consuming for consumers to research and book independently."

Other findings from the survey showed that younger travellers were more likely to book via a high street travel agent than older generations, that 44 to 64-year-olds enjoyed the experience of using a tour operator, and that general holiday booking and direct booking websites continue to perform strongly.

Indonesian arrivals up

The Central Bureau of Statistics in Indonesia has released figures showing that tourist arrivals to the country rose by 12.7 per cent in September compared with the previous month, with overall arrivals for the period January-September up 8.8 per cent year-on-year, reaching 6.41 million visitors. This represents 75 per cent of Indonesia's total target for tourist arrivals in 2013. Singapore was the source market with the largest share of the figure – 15.11 per cent – followed by Malaysia with 13.86 per cent, Australia with 9.85 per cent, and Japan with 5.78 per cent. The majority of arrivals were recorded on the island of Bali, followed by Jakarta, with Jakarta's Soekarno-Hatta airport handling 14.83 million passengers, followed by Juanda Airport in Surabaya, with 5.35 million passengers.

GeoBlue starts new services

GeoBlue, a US provider of international health insurance for expatriates, has introduced a global employee assistance programme (EAP) and wellness coaching for its group members. These services are offered in partnership with Workplace Options, a global employee effectiveness company. GeoBlue is the trade name for the international health insurance programmes of Worldwide Insurance Services, an independent licensee of the Blue Cross Blue Shield Association.

"GeoBlue selected Workplace Options based on the company's global reach, resources and track record for top-notch service," said Rob Howard, director of group product sales for GeoBlue. "Our new global EAP and wellness coaching fully round out GeoBlue's outstanding wellness and counselling services for international assignees and their families."

Workplace Options' global EAP services are offered outside of the US and include confidential counselling and support in more than 200 countries and territories worldwide. All calls are live-answered 24-hours a day by mental health professionals qualified to provide support for work, personal and family challenges. Furthermore, the company collaborates with Mayo Clinic to deliver enhanced wellness coaching services, covering areas such as weight loss, tobacco cessation and stress management. GeoBlue also offers online wellness services such as health assessments; as well as news, trends and advice on exercise, diet and stress reduction programming, provided by the Mayo Clinic.

"We are very pleased to be offering our services through GeoBlue," said Dean Debnam, CEO of Workplace Options. "As a global company committed to increasing employee effectiveness worldwide, this relationship will allow us the opportunity to improve the lives of thousands of expats and their families."

Call for cancer cover clarity

With the survivability of cancer improving all the time, international healthcare insurance providers should be more transparent with their policyholders when it comes to explaining exactly which treatments are and are not covered by their policy, said Paul Weigall, group sales and marketing director of IPMI provider InterGlobal. He explained: "Looking at international medical insurance plans across the board, we have been shocked to find out just how hard it is to work out what cancer treatments are covered and which are excluded by some providers. Our existing plans are already very clear on cancer care, but we believe we can still make improvements in clarity and cover. In fact, I think the time has come for the health insurance industry as a whole to become more transparent on explaining the cancer cover provided. What planholders really need to know is that they will be able to receive top-quality cancer treatment anywhere in the world – knowing that their insurer is committed to picking up the bill in full – with no ifs and buts."

Aetna extends global reach

Aetna, the global diversified healthcare solutions company, has been selected by Zurich-based Swiss Life, a life and pension insurer, to offer international healthcare benefits and services for expatriates out of Singapore to its roster of multinational customers, effective immediately. Aetna's expatriate healthcare plans replace Swiss Life Singapore's in-house expatriate healthcare benefit plans. The deal builds on an agreement ratified in July this year, which named Aetna as the US partner for the Swiss Life Network, a global association of 60 insurance companies and business partners operating in 70 countries. Swiss Life offers comprehensive international and local employee benefit packages to multinational companies through the Swiss Life Network.

"We are pleased to expand our role in the Swiss Life Network to provide its customers in Singapore with high-quality expatriate employee benefits solutions and services tailored to meet their specific needs," said Derek Goldberg, Aetna International's general manager in Southeast Asia. "With our on-the-ground presence in Singapore and our strong global reach, we can provide the personalised, comprehensive service that multinational companies require to ensure their mobile employees have access to quality medical treatment so they can maintain good health."

Margrit Schmid, CEO of Swiss Life Network, said: "We are pleased to work with Aetna to offer our customers high-quality expat employee benefits in Singapore in addition to the US. As a leader in healthcare solutions in America and for the expatriate market, Aetna is known for its strength in care management, wellness and technology, and its commitment to empowering people to live healthier lives. Our expanded relationship will allow us to enhance our ability to provide multinational companies with the very best in employee benefit packages."

Elsewhere in the world, Aetna is partnering with governments and corporations in the Middle East, according to Dr Saif AlJaibeji, vice-president of government relations for the firm in the Middle East and North Africa. The company was recently appointed as one of two sub-contractors for Qatar's National Health Insurance Company, and is currently in discussions with health regulators in Dubai, Kuwait and Saudi Arabia about business potential in those countries.

Meanwhile, in related news, Aetna has named Tim Cocchi as country manager for its business in Hong Kong, where he will be responsible for sales and account management for the company's growing business in Hong Kong and Macau, as well as providing general management guidance. Larry Hartshorn, Aetna International's interim general manager for Greater China, commented on the appointment: "We're pleased that Tim will be leading our dynamic team in Hong Kong, which is an important growth area for Aetna. With his deep industry knowledge and years of experience in countries around the world, Tim will help us further expand our role as a major provider of individual and group healthcare benefits plans for expatriates and local nationals."

Expacare introduces Choices

UK-based IPMI provider Expacare has launched a new fully medically underwritten health plan to the market – Choices Individual – offering clients core module cover, the ability to add on further levels of benefits, and lifestyle reward benefits. Additional levels of benefits include cancer treatment and chronic care, outpatient treatment, and wellness benefits. Furthermore, Expacare has introduced a new option that allows clients to reduce their premium in return for living a healthier lifestyle – so by not smoking, drinking a minimal quantity of alcohol and taking regular exercise, members can receive a 25-per-cent discount off the cost of their premium.

Research from the provider has found that access to good quality healthcare is the top concern for people working abroad, but found that one in 10 admit to having little knowledge of how overseas health systems operate. Beverly Cook, managing director of the company, said: "Our research reveals a lack of understanding among some overseas workers about how health systems work abroad. As well as doing the necessary research before they leave the UK, those working overseas can ensure they are prepared by having comprehensive health insurance in place to pay for any medical treatment, should they need it." Other findings from the company showed that 26 per cent of business travellers would return to the UK and give up their overseas employment if they were to become ill while working abroad, 14 per cent of employees thought a travel insurance policy would provide sufficient health insurance for overseas work placements, and 34 per cent were unsure what cover they needed before moving abroad to work.

Aetna buys InterGlobal

US health insurance company Aetna has announced that it has agreed to acquire UK-based IPMI provider InterGlobal from a group led by its majority shareholder Alchemy Partners. The terms of the transaction were not disclosed, although the company said it expects to finance the acquisition from available resources. The transaction is expected to close during the first half of 2014 and be neutral to Aetna's financial results in 2014.

"The addition of InterGlobal to Aetna's international business will expand our footprint in fast-growing geographies, increase our membership and enhance our international penetration with individual, small and mid-sized business customers," said Mark T. Bertolini, Aetna's chairman, CEO and president. "This acquisition will increase our presence in the marketplace for IPMI where growth is being driven by dynamics such as the continued globalisation of companies of all sizes, the growing population of high-net-worth individuals in emerging economies and reform efforts by governments around the world to increase access to healthcare."

Stephen Hartigan, CEO of InterGlobal, said: "Aetna's position in the US as a leading diversified healthcare benefits company is impressive. Their commitment to international development in the health insurance sector is shared by InterGlobal. We are looking forward to becoming part of the Aetna family."

Richard di Benedetto, president of Aetna International, added: "InterGlobal is well-established in the high-growth private medical insurance regions of the Middle East, Asia and Africa through a distribution model that incorporates local strategic partners and its own licenses. These strategic arrangements will allow us to offer our healthcare solutions locally to customers in about a dozen additional countries in those regions. InterGlobal also shares our commitment to customer focus and service excellence."

Now Health offers direct billing

Hong Kong-based medical insurance provider Now Health International has announced a new outpatient direct billing service for maternity benefits on group client plans. This service will help to ensure that clients will not have to pay any out-of-pocket expenses, particularly if they have chosen a nil excess or direct billing option, according to the company.

Now Health offers the following options for group plans: WorldCare Essential, WorldCare Advance, WorldCare Excel and WorldCare Apex. The new direct billing service for medical history disregarded (MHD) group clients will be available for the Advance, Excel and Apex plans.

Risk management focus

During the recent Global Risk conference in London, the issue of risk management was top of the agenda, with industry experts concluding that as international organisations increase their operations in emerging foreign markets, they become significantly more exposed to multiple new risks. Accordingly, organisations must rethink their insurance coverage, ensuring that their foreign-based personnel and all their valuable assets are adequately protected against the potential for losses – some of which may be catastrophic. More importantly, seeking the advice of specialised international insurance experts is absolutely essential to secure well-rounded protection for such risks abroad.

Smita Malik, assistant vice-president of programmes and special risks at Clements Worldwide, and a lead panellist at the event, advised against a common pitfall in risk management strategies for emerging markets: a disproportionate emphasis on special risk insurance, such as kidnap and ransom or emergency evacuation. As a result, more frequent but often overlooked risks, such as road accidents or property damage, typically get less attention from international risk managers than they should, causing large unexpected losses that harm companies' bottom lines.

Malik explained: "The focus needs to be on the broader spectrum of risk: from major, less common exposures to minor, more frequent losses. Likewise, training on how to stay safe at all times must be communicated to employees and needs to include the smallest possibility of risk. Pre- and post-event planning will ensure procedures are in place for every eventuality."

Enhanced benefits for AWC clients

Pacific Prime clients with Allianz Worldwide Care (AWC) are to receive improved benefits, with the insurer enhancing the international health insurance options available for both individual and group clients.

Of the standard Core plans, 'palliative care and long-term care' has been split into two distinct benefits, with cover for both having been extended, and the rehabilitation treatment benefit will now cover rehabilitation treatment within 14 days of discharge after the acute medical and surgical treatments cease. A separate benefit has also been added for prescribed physiotherapy. On the Gold level plan for outpatients, benefits have been added for dietician fees and prescribed drugs, and additional tests are now covered. Changes have also been made to premium zones – geographical locations determining premium costs in certain countries.

Bupa buys clinic network

International health insurance provider Bupa has announced that it has bought Quality HealthCare Medical Services from Fortis Healthcare for US$255 million. The network of private clinics is the largest in Hong Kong, with 102 clinics owned and operated by Quality HealthCare, along with 530 affiliated centres. Following the purchase, Bupa will be the leading funder and provider of healthcare services in terms of depth and breadth of service in Hong Kong.

Stuart Fletcher, CEO, said: "Quality HealthCare is a successful, well-managed business that has a great future with Bupa. We both share a strong

and common vision of providing high-quality and affordable healthcare to people in Hong Kong."

Paul Li, CEO of Quality HealthCare, added: "Joining Bupa is an exciting step in [our] growth and evolution. By combining our experience of delivering care to millions of people in Hong Kong with Bupa's international expertise in healthcare, we will continue to grow our business and provide access to high-quality healthcare to our family of customers in Hong Kong."

Elsewhere, Bupa Arabia has announced the signing of a five-year agreement with Jeddah's recently opened Al-Mashfa Hospital, under which the health insurer's 'elite' members will have the exclusive right to be treated at the new hospital. The agreement was signed by Bupa Arabia's CEO Tal Nazer, and the hospital's CEO Dr Adel Makhdoom, and means that all other insurance companies will be excluded from sending their patients to Al-Mashfa. "This agreement establishes a strategic partnership that is unprecedented in the health insurance industry in the Kingdom," commented Tal Nazer, "whereby Bupa will provide a new level of health insurance services for the elite of our members who choose treatment at this prestigious medical establishment."

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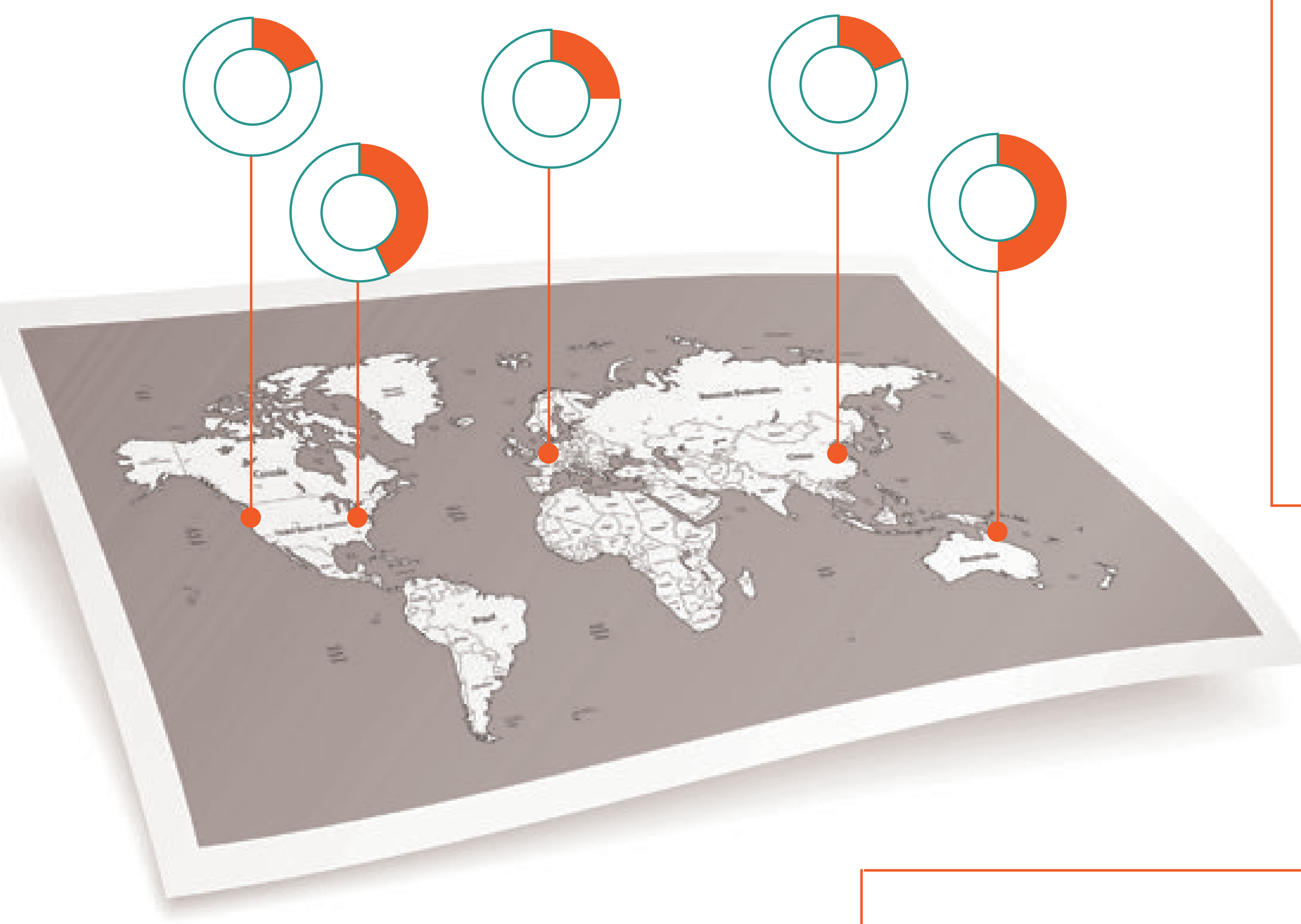
CRUNCHING THE NUMBERS

Travel insurers and medical assistance companies that fail to seize the opportunities offered by the unfolding big data revolution risk being left behind. Robin Gauldie examines what the industry needs to do to take advantage of the information on offer

Used properly, big data can be a very powerful tool for travel and health insurers and for medical assistance providers. But are these sectors sufficiently aware of its potential? How can vast masses of relevant data be gathered, analysed and deployed? And, of course, what do we mean by 'big data'?

Tackling big data can sound overwhelming ... but ... it doesn't have to involve a multi-year project that soaks up capital resources and management time



Poised for action

According to Thomas H. Davenport, visiting professor at Harvard Business School and author of a study commissioned by Amadeus, a provider of advanced technology solutions, the global travel industry stands at a 'big data crossroads', with new technologies and techniques offering the potential to translate increasing volumes of data into higher profits and more efficient operations. "It is impossible to overstate the transformative potential of big data, both in terms of improving the travel experience and how the wider industry itself operates," said Hervé Couturier, Amadeus's head of research and development. "It is perhaps the single biggest opportunity in a generation for travel businesses: to embrace the changing structure of data in order to maximise it."

Big data offers airlines and other travel providers an opportunity to improve the passenger experience; but it can be used in a similar way by travel insurers. Big data can be a very effective marketing tool, and one which is arguably underused. A survey commissioned by Neolane, a 'conversational marketing technology provider', found that 60 per cent of those surveyed either did not have, or did not know whether their company has a specific strategy for handling its data challenges, and many marketers are ill-equipped to handle the influx of growing data.

But this is more than a marketing tool. Big data also offers travel and health insurers new opportunities to contain costs and improve outcomes.

Some sectors of the travel industry seem to be ready to embrace big data as a marketing tool; but the travel insurance industry, much like other elements of the insurance trade, has some catching up to do. In a survey of members of the UK Chartered Insurance Institute (CII), carried out by the CII and Ordnance Survey this year, underwriters admitted that they don't expect to see any investment in big data in the next two years – although nine out of 10 think that access to real-time claims data would help price risk more accurately. Health insurance was cited by 60 per cent as one of the business lines where big data can transform pricing accuracy. But many insurers believe they are ill-equipped to capture its potential: 95 per cent of those surveyed said many underwriting departments lack the necessary tools, and 81 per cent agreed that many underwriting departments lack the specialist skills.

Ant Gould, director of faculties at the CII, says the report provides food for thought for underwriting teams preparing for advances in analytics and real-time pricing, helping them to identify the necessary skill sets that will be critical in enabling underwriters to survive and thrive. Tackling big data can sound overwhelming, the CII admits. But, says Gould, it doesn't have to involve a multi-year project that soaks up capital resources and management time. Many high performance analytic methods – including predictive modelling and data clustering – can be implemented in months rather than years. These can give underwriters the power to highlight easy deliverables.

Power to transform

"Data is more powerful when it's linked with other datasets, allowing underwriters to not only validate existing data, but also identify previously unseen patterns and risks," says Sarah Adams, financial services sector manager at Ordnance Survey. Big data has the potential to transform underwriting by improving risk analysis and pricing accuracy, she says, and there is a clear need for insurers to correlate premiums to risks more effectively. An ability to assess risk in 'granular detail' will contribute to better correlation of pricing to risk, Adams believes, warning that insurers who fail to address concerns highlighted in the CII study risk finding themselves on the losing side of a 'big data revolution'.

Loss adjusters' ability to feed underwriters data from the site of the claim as it unfolds could prove valuable for insurers looking to make underwriting and pricing decisions in real time. Tellingly, 84 per cent of loss adjusters agreed that insurance companies currently underutilise the information gathered by loss adjusters, and 87 per cent believe that breakthroughs in predictive analytics mean that insurers will demand more detailed and frequently updated data.

Proponents of big data say that location intelligence that is third-party assured, fixed and verified, can ground disparate streams of data to allow underwriters to make sense of the 'data rush'. Technological aids such as telematics, M2M devices, GPS-enabled devices and social media postings, are already being deployed by insurers, and customers are proving willing to share information in return for rewards. Pitching this offer correctly could deliver a key competitive edge in risk visibility and pricing accuracy.

In the wider world, technological advances are enabling individuals to take greater interest in accumulating and storing health data such as vaccinations and medication information, allergies, wellness check-up reports, X-rays on CD or retinal photographs.

Technology in the health insurance space is being used in a number of innovative ways, says Ian Gallifant of Zaptag Health Cloud, an online personal health record storage company. He elaborated: "The release of new tracking devices has been coupled with huge growth in health applications, all of which serve to aggregate data from personal devices."

Health accounts developed from such data – including bespoke mobile apps such as personal health records, vaccination and medication reminders and emergency contact apps – can improve customer treatment outcomes and assist in cost containment. Tools for managing the treatment and claims processes can include services such as 'choose and book', telemedicine plugins together with claim submission, and 'doctor finder' tools that can be linked to authorised health networks and preferred providers. "Tools like these will be extremely valuable in cost containment," Gallifant says. "The devices and applications are producing an incredible amount of data, which the user can manage and share. With the increase in device and application usage, together with the unlimited supply of online health information, we are seeing the rise of 'active patients' – individuals who are taking an interest in their health and wellbeing."

Gallifant predicts that applications that will allow patients to create their own health accounts and connect in real time with their health providers are driving a healthcare revolution. The Zaptag Healthcloud enables individuals to principally connect to their health partners by sending 'health partner requests', similar to social and business networks, then once connected to their network, they can share records in routine and emergency situations. The platform offers both doctor and insurer a browser-based portal to enable easy exchange of records. "We are seeing developments and growth in the personal health accounts environment that we saw in banking 10 years ago," Gallifant says.

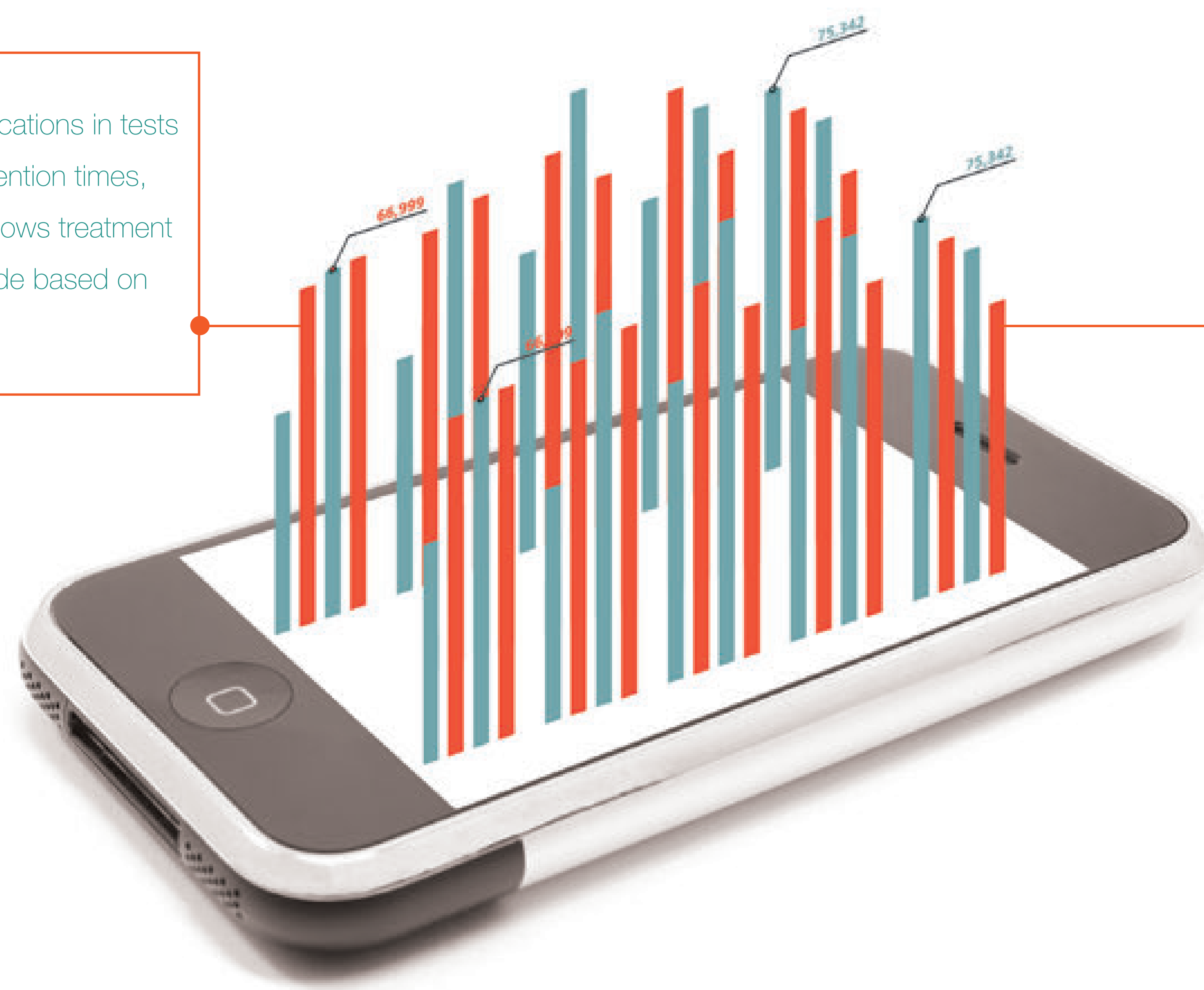
From the patient's point of view, having personal health data at the point of care delivers faster diagnosis, better informed consultations, and, potentially, reductions in potential medical errors. From the payer's perspective, more and better data reduces duplications in tests and procedures, improves intervention times, promotes continuity of care, and allows treatment authorisation decisions to be made based on shared health data – all of which helps to keep costs down. Meanwhile, personal health records stored on facilities such as the cloud open up the potential for remote consultation through telemedicine and treatment authorisation.

"The flow of data is critical to a successful health record platform, with information flowing both ways between the user and health provider," Gallifant says. This enables data to come into the health account and then to be shared within the individual's provider network. Typically, users can push up data such as known medical conditions, allergies and medications, together with scans and X-rays. "For other partners such as insurers, we are starting to see processing data being shared down to the user. This can include doctor finder results, authorisation documents, claims procedures and telemedicine notes."

Philip Brun, president of cross-border solutions at UnitedHealth International, says that the company has successfully used big data for several years to help physicians and patients: "At UnitedHealth Group, we believe that technology is essential to »

"With the increase in device and application usage, together with the unlimited supply of online health information, we are seeing the rise of 'active patients' – individuals who are taking an interest in their health and wellbeing."

> more and better data reduces duplications in tests and procedures, improves intervention times, promotes continuity of care, and allows treatment authorisation decisions to be made based on shared health data



manage and accelerate the incredibly large flow of data, transactions, and funding necessary to operate health systems smoothly, and to provide actionable intelligence to promote evidence-based care and wise stewardship of scarce healthcare resources. Careful analysis and application of data helps clinicians deliver more effective, higher quality care and improve patient health outcomes."

A case in point

Otto Karud, director of transport network at SOS International – a speaker at the recent ITIC Global conference in Vienna – says his company is increasingly using data and digital integration to help decide treatment timelines and action even in complex cases. "Working with partners, we can use such data to reduce hospitalisation time and reduce the cost of repatriation, as well as arranging combined missions," Karud said. "In high-cost cases, there is usually complexity and the relevant information has until now been completed when patient is safely home. Case managers previously dealt with making sure the best solution had been achieved, but by combining their knowledge with information gathered about previous cases, their knowledge is better and they can make better and earlier decisions."

More comprehensive, readily available data can help travel insurers and medical assistance companies to optimise transport and treatment decisions, he says. "Traditionally, we have had different people working on a case. Now, improved case handling leads to a shorter stay in hospital and so lower costs. In a specific case, we can look at alternative transport options and how treatment and costs are affected in each scenario – we can, for example, see if a combined commercial/air ambulance mission is a better option." Efficient use of new technology, he notes, has resulted in more efficient case handling, with the use of smart secure forms to make sure exchange of patient details between providers, assistance company and air ambulance crew is clear and transparent. "This is minimising failure, and has been extended to contain more patient information, which is especially useful in complex cases," Karud added.

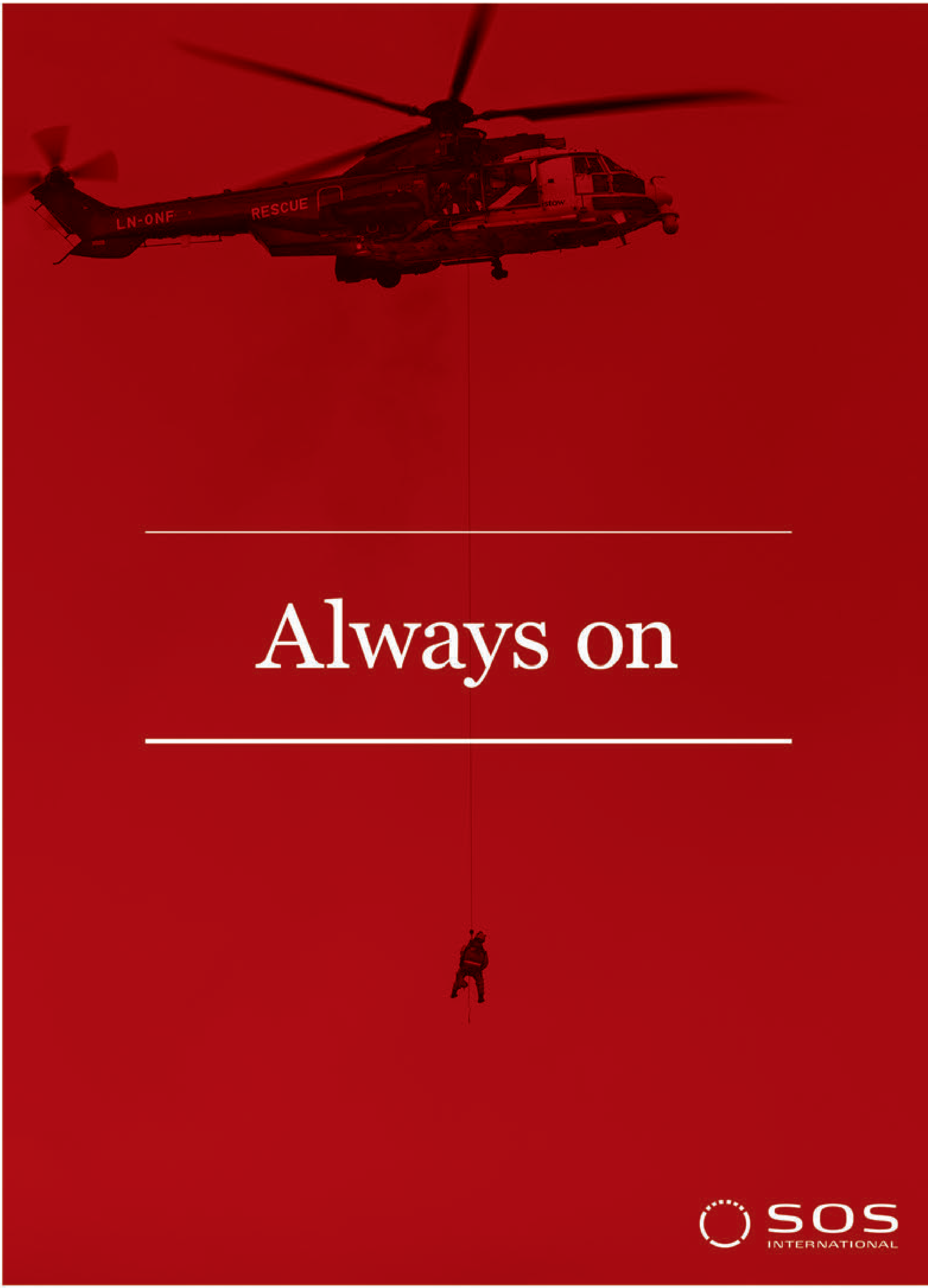
Different industries are likely to find different ways to use big data. For travel insurers and medical assistance companies, cost containment and better, swifter patient outcomes, along with the ability to make critical underwriting decisions in real time, are probably the most immediately attractive aspects. But with greater levels of customer expectation, emerging technologies and higher medical costs, Tony Boobier, IBM European analytics leader for insurance, sees a wide array of ways in which big data and analytics can benefit the sector. Boobier identifies 10 key potential data points for medical assistance and claims handling companies: supplier management, customer service, assistance, claims co-ordination and handling, re-pricing and medical audit, reporting, product configuration, payment and accounting, and fees.

"Other insurance organisations have similar data points," Boobier says. "There are generic issues about the adoption of big data and analytics. Most journeys start in the office of finance, and travel insurers and the assistance sector are unlikely to be exceptional in that regard." Boobier notes that the international nature of the travel insurance industry may add complexity to maintaining good data security, governance and data sharing.

"It's always sensible to put a data security and governance process in place at the outset of any big data project, to maintain confidentiality. Of course, different countries have different data legislation, but I don't think it's ultimately a showstopper to adopting an analytics agenda."

Boobier also believes that better use of data can help travel and medical insurers and assistance companies to differentiate more effectively among potential suppliers. "Travel insurers sometimes struggle to differentiate value between preferred networks and alternative, non-preferred networks," he says. "If insurers are using two or more suppliers, they are often challenged in benchmarking the cost of one service provider against another. To get greater control, they tend to break down the process and micro-manage by authorising at each stage. Whilst this gives more data, it reduces operational efficiency on the part of the suppliers. Greater control gives insurers more visibility into the activities and costs of individual suppliers and will allow better benchmarking and buying power. It's an interesting balance."

Managing the big data revolution may be less of a challenge than some members of the travel and medical insurance company fear. Early adopters are already reaping the benefits. Those who shy away may be ignoring a kit of very useful tools – tools which will sooner or later become essential to the travel insurance industry. ■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CHARTING A SMOOTH COURSE

Matthew S. Vuolo considers the challenges involved in navigating the complex world of offshore insurance, and offers some key tips to insurers considering the advantages and potential pitfalls that come with moving offshore

The offshore insurance industry, although not precisely defined, is typically commensurate with a small, low-tax jurisdiction with lax regulatory controls, specialising in providing non-resident companies with commercial insurance capabilities. Common offshore jurisdictions include Bermuda, the Cayman Islands, Guernsey, and the Isle of Man, among others. The perception of the offshore insurance industry varies tremendously. On one hand, a layman may have little understanding regarding the important role offshore companies play in the global insurance industry, and thus may view any use of offshore paper, (i.e. the insurance policy), with suspicion, wondering why the underwriter is working from an offshore environment. On the other hand, this view can be starkly juxtaposed against savvy corporations throughout the world that are knowledgeable and familiar with the critical role of offshore jurisdictions in the insurance industry. One critical area is expatriate benefits, which has made the use of offshore jurisdictions especially relevant for companies offering international private medical insurance (IPMI) policies.

Expat advantage

In the US, as in many other countries, insurers provide employers with global accident, health, life and disability coverage for employees on temporary assignment abroad (i.e. IPMI). Expatriate plans issued in the US typically limit eligibility to each employee on assignment outside the US and coverage continues only during the term of the assignment abroad. Expat coverage is normally provided for employers with a presence in the US marketplace by way of a group policy issued from a US jurisdiction.

Many insurers, however, wish to expand their global expatriate benefits business to include insurance policies issued outside of their home country in an offshore location – indeed, global employers in the US are increasingly seeking health plans that will cover certain non-US expatriate employees, who may not require or expect medical coverage that complies with US requirements, such as coverage providing unlimited benefit amounts, which are typically more expensive. Accordingly, an offshore product could be used primarily by global employers seeking benefits for expatriate employees who are neither residents in, nor nationals of, the US nor the country in which the employee is on a temporary assignment as an expatriate. The intended insureds are sometimes referred to as third-country nationals or TCNs. Furthermore, US-based insurers and employers must now meet evolving national healthcare reform criteria. This results in a limitation on competitive pricing as a result of placing non-US-based employees into a US-styled product, which has benefits that the employees are not accustomed to, and therefore do not use. As a result, many insurers offer coverage only to US-based employers. This approach restricts these insurers to a US view of the marketplace, putting them at a steep competitive disadvantage. According to an August 2011 Towers Watson survey, the overall expat insurance market is estimated to be more than 300-per-cent larger when incorporating the ability to write coverage for non-US-based employers. That ability comes by way of an offshore paper.

Offshore logistics

For those insurers wishing to provide such a product, the selection of an offshore domicile is one of the first decisions they must make – initially identifying the top tier countries through which a workable offshore solution can exist. Some domiciles offer more significant regulatory benefits than others. For instance, yesterday's ideal domicile may not provide the best solutions for today's insurance needs, as business and insurance regulations are routinely examined and adjusted internationally on a reasonably regular basis. As such, insurers must pay close attention to each potential domicile, evaluating and re-evaluating the location's regulatory environment, effect on operational costs, available logistics and support, political environment and reputation.

Next, the insurer needs to explore how to form an offshore company, a process that can be lengthy and arduous. This is performed by evaluating local requirements such as making an application to incorporate, organising the company, registering the company in accordance with local and/or foreign requirements, and establishing a physical presence, if required. The process is seemingly consistent across jurisdictions and, in large part, includes submission of the following:

(i) Type of business being written, limits, attachment points and retention;
(ii) Class of registration;
(iii) Ownership structure;
(iv) Financial projections with substantiation of loss assumptions;
(v) Proposed level of capitalisation and any contributed surplus; and
(vi) Reinsurance plan (if any).

Additional areas of research include filing requirements for products and policy forms, rules governing compensation to producers and producer rules generally, and rules governing third party administrators. Insurers must also research requirements for situs, permitted product design, claims handling, premium collection and fronting options with existing local offshore companies, among other things.

The Cayman Islands, for example, has a business-friendly environment with quality insurance providers. An insurance company based in the Cayman Islands would not be subject to Solvency II requirements (or its US equivalent) and would likely be subject to less burdensome regulatory requirements than a company formed elsewhere. Other advantages to establishing an operation on the Cayman Islands include ease and speed of incorporation, geographic location (for US companies), a well-developed Companies Law based on English law, but with greater flexibility and less red tape than the equivalent UK legislation, no direct taxation, an absence of exchange controls, a sophisticated professional infrastructure and stable political regime.

Risks and considerations

Despite such attractive elements as described above, it is vital that insurers keep in mind the risks inherent in using offshore contracts to provide insurance coverage for people located in jurisdictions other than the jurisdiction where the group insurance policy is issued (for example, if the policyholder is based in Singapore, but the policy was issued by a US insurer via its offshore office in Cayman). In some cases, courts and regulators outside the jurisdiction where an

insured person is situated may declare that local law is applicable on an extraterritorial basis – that is, a court or regulator may determine that local law shall apply to local coverage even though the group insurance policy was issued outside the jurisdiction. For example, a regulator in the UK may apply UK law mandating certain benefits for an insured located in the UK, even though that insured is covered under a policy issued in the Cayman Islands. Indeed, the risk that a regulator may seek to apply a law on an extraterritorial basis is greater if the policy situs is in an offshore jurisdiction where there is minimal regulation.

In addition, as with any group insurance product where the policyholders move from jurisdiction to jurisdiction, there exists the potential for litigation being brought in a foreign country where an insured is located or seeks to use their benefits. The insurer's argument that the local jurisdiction is not the proper forum for litigation becomes weaker when the risk is covered under a policy issued by an offshore insurance company. Furthermore, the place of litigation can influence the determination of which jurisdiction's law governs the dispute, thereby increasing the likelihood of extraterritorial application of laws. In other words, an employer whose group policy is issued in one jurisdiction, which may be business-friendly, risks being hauled into court in a foreign jurisdiction where the insured is located, and which may be far less business-friendly – particularly to a foreign entity.

Finally, providing coverage using a policy issued by an offshore company may result in a benefit programme that is not subject to US ERISA (Employee Retirement Income Security Act of 1974) laws, or EU equivalent laws. Depending on the circumstances, however, and despite being an offshore benefit programme, an offshore policy may nonetheless be subject to ERISA. For example, if the employee is on US payroll, or if the claims are handled in the US, the plan may be subject to ERISA. This can result in uncertainty for both the insurer and the employer, as well as the possible loss of protection for a US insurer of an ERISA plan (notably limits on extra-contractual damages). Thus, as insurers develop policies and procedures with respect to use of offshore paper, they should be cognizant of ERISA and EU requirements, including notifying customers if appropriate (although not providing legal advice to the customer in this regard, as doing so may subject them to increased litigation risk.)

Extraterritorial application of laws relies on a choice of law analysis. Choice of law (and the related area of conflict of laws) is highly complex and is an area where outcomes are notoriously uncertain. Such analysis involves interplay of laws from numerous jurisdictions. While there are several international conventions, notably the Rome Convention, which attempt to put greater uniformity around the choice of law principles, there remain wide variations in insurance law of different countries globally.

Traditionally, the place of contracting or execution of the contract was said to govern the choice of law. However, modern law also looks at the following factors:

- Residence, domicile, nationality, principal place of business or place of incorporation of the parties;
- The respective governmental interests of any states involved;
- The protection of expectations;
- The ease of determining and applying the chosen law;
- The place of the negotiation of the contract;
- The place of performance of the terms and conditions of the contract; and
- The location of the subject matter of the contract (i.e. where the event (accident, for example) occurred)

In addition, consumer and employee rights with respect to choice of law have been acknowledged, at least by countries recognising the Rome Convention and other similar regualtions. That is, while the parties to a contract (i.e. the policyholder, insurer, and so forth) in many cases are free to choose the governing law jurisdiction for a contract, often this choice cannot deprive the consumer or an employee of many of the protections available under the law of the country in which the consumer or employee maintains their habitual residence. The Rome Convention provides that: "In considering whether to give effect to these mandatory rules, regard shall be had to their nature and purpose and to the consequences of their application or non-application."

In view of the above principles, there is greater risk of extraterritorial application of local laws in an offshore group insurance arrangement as opposed to insurance issued in a jurisdiction to which the employer and the insurer have substantially greater ties and are regulated more closely. Offshore jurisdictions are prone to be viewed by regulators as business-friendly jurisdictions with limited, if any, regulation. This may result in uncertainty as to the proper application of insurance requirements and outcomes in disputes.

Recommendations

While the risks associated with extraterritorial jurisdiction are, and will likely remain, substantial, the risks may be managed so long as coverage provided through the offshore policy is done at the customer's request, with robust disclosure, and in accordance with written policies and procedures. Although not required under the law of many offshore jurisdictions, insurers seeking to establish an offshore presence should have an insurance manager appointed to oversee the day-to-day administration of the company's insurance programme. The insurance management of an offshore insurer can be complex. Accordingly, the principal representative must be satisfied that he or she has all the necessary resources to fulfill applicable duties under the laws of the offshore jurisdiction. Apart from the day-to-day management of the insurance business, it will also be necessary for the corporate administration of the company to be conducted to ensure overall compliance with general business laws, and make sure that the required filings are being made.

Conclusion

Notwithstanding the contradictory perceptions of offshore jurisdictions, it is clear they are key elements in the global insurance industry. Offshore jurisdictions have been able to offer a sound regulatory environment with sufficient controls. The relative simplicity of regulations in offshore jurisdictions allows for creative business solutions for global customers seeking alternatives to a US-centric plan, where the absence of enabling laws or the strictures of collateral regulation reduces scope for innovation.

At a glance, insurers may wish to establish offshore operations in order to better serve their customers, giving them more options at competitive prices – all the while generating revenue for the firm. In doing so, though, insurers must be mindful of the perils of a complex, compliance-driven international framework where one size definitely cannot fit all. ■

Matthew S Vuolo, partner with Nelson Levine de Luca & Hamilton, a firm devoted to insurance law, handles institutional insurance issues related to corporate litigation, corporate compliance, corporate business practices and insurance regulation. He practices from the New York office of Nelson Levine de Luca & Hamilton.

GET CONNECTED

ITIJ spoke to Jim Grace, CEO of online aggregator InsureMyTrip, about starting a web-based venture in the post 9/11 travel climate, and why the industry needs to be more responsive to market demands

Where were you born, where were you educated and where do you live now?
I was born and raised in New York and attended high school at Philips Exeter Academy in New Hampshire. I graduated more than a few years before fellow alumni Mark Zuckerberg, who also created a website you may be familiar with. I continued my education at Lafayette College, finishing my course with a degree in engineering. Though I had enough course credits to earn a minor in Computer Science, there was no such programme at the time. Currently you can find me in Rhode Island, though I have recently started a farm in Vermont that I enjoy with my family.

How did you first become involved in the travel insurance industry, and how did you progress to your current role?
It's interesting how life plays out. I came out of Lafayette and started working for the Grumman Corporation, focusing on computer software and applications used in the engineering of aircraft and other very high-tech military equipment. I worked on one of the early Cray Supercomputers, which at the time was blazingly fast, yet today it's not as powerful as Apple's iPad! I then transferred to the research department, where I was involved in connecting Grumman to the early Internet, DARPANET. In the late 1980s, the US government scaled back defence spending and I could see the writing on the wall – that I needed a new career. That's when my father encouraged me to join his trade – insurance.
I was determined to use all of the skills I had spent so much time developing by applying them to the insurance industry. The real question was how? Then it all fell together in 1995, when the first airline tickets were sold on the Internet – everyone needs travel insurance. My dad claims that the focus on travel insurance was his idea, which makes for interesting debates during family gatherings! Regardless, the need was there, and a new market space was developing on the Internet. So I launched my first website, Insure America, selling travel insurance from one company. There was only one problem – a company with the same name already existed! They were nice enough to send me a firmly worded cease and desist letting me know of their existence, and suggesting I rethink my company. I complied, and launched an online branch of my father's insurance agency selling travel insurance. Everyone thought I was absolutely crazy. Who is going to buy insurance on the Internet? Sales started slowly, but then began to funnel through the site on a more active basis.

What made you decide to set up InsureMyTrip?
Sales were heating up through the online branch of the agency, and I wondered what could be done to really transform how people purchased travel insurance. I studied consumer behaviour, finding a demand for multiple choices available through one location. I knew for this to work in the travel insurance space I would have to offer products in an unbiased, transparent way so that customers could see the differences in policies. I made sure coverage and benefits were clearly displayed, allowing customers to understand the value of paying $5 or even $500 dollars more for one policy versus another. I started from scratch, building a new framework and architecture for the site. I teamed up with more providers, and after considering hundreds of website names, I went with the one my wife came up with, InsureMyTrip. I launched the site on 1 June 2000 at 12:01 a.m. and six minutes and 45 seconds later, I had my first sale.

InsureMyTrip offers policies from many different providers; what is the selection process you go through before adding a provider to your offering?
We're not in the market to put providers into business; we look for leaders and product innovators. Our product team has a list of credentials that must be met, and one important rule is to steer clear of 'me too' policies. Our providers' products need to offer unique protection and value to the consumer, and not just mirror what other providers have already built and marketed. Innovation is important. Companies need to understand market trends and accommodate them – not wait and see how the space reacts. Our vibrant customer community actively reviews the products we sell, and if a plan falls below a four-star customer rating, we eliminate it from our offerings.

How have you seen the North American travel insurance industry change since your involvement in it began?
9/11 was a definitive moment in the US and truly changed the travel industry. Before then, products were practically stone-aged, flat with a handful of true benefits. InsureMyTrip had just come on the scene. We offered a platform that placed products side by side and shared our understanding of the industry. Now, providers have to offer more robust benefits to set themselves apart. Our unbiased approach and expert knowledge of travel insurance makes us a point of reference for the media, sorely needed in an age of 'spin doctors'. There are also changing risks that travellers face each day. Currently, travellers are concerned with political unrest and how that could affect their travel plans. We didn't see this level of awareness in 1995, and in our ever shrinking global world, I expect this to continue.

Do you think travel insurers respond quickly enough to demands from the marketplace?
Probably not. Before providers flood my inbox with emails, let me say it really isn't their fault. Providers push hard to respond, but consumers always demand results yesterday. Our customers talk to us, we talk and assimilate this feedback to providers, and they work hard to meet those needs. Once all the underwriting is complete and you're ready to come to market with a new product, there are numerous regulatory hurdles to overcome (remember in the US, we have 50 states all regulated independently, and they all have their own thoughts on what should and should not be included in travel insurance). The process slows product innovation; so watching market trends, forecasting changes, and reacting ahead of the curve is critical. Product development should never be stale. With constantly evolving travel risks, emerging trends and vocal customers, we keep on our toes. When all is said and done we need to be proactive, not reactive.

According to the US Travel Insurance Association, in 2012 Americans spent $1.9 billion on travel insurance, an increase of nearly 50 per cent from five years ago. In your opinion, what is the main driver behind the growth of the industry?
It really comes down to awareness. Consumers understand travel risks now better than ever. The media has played a key role in educating travellers, both in traditional formats and through social and online platforms. People read about disasters and mishaps from their newsfeeds. Pictures appear on social media, sometimes before traditional broadcasting is even on the scene. InsureMyTrip really strives to place products and solutions in front of the press to inform and educate travellers of these risks. Knowledge is key and can really make a difference as people are faced with the many new travel risks. We find that travellers want more information, and content is really important. Sure, we all like reading about the top 10 beaches for summer vacations, but let's talk about how many of those beaches fall within active hurricane areas. That change in consumer mentality, that heightened awareness, is driving growth.

> Companies need to understand market trends and accommodate them – not wait and see how the space reacts

What do you enjoy most about your current role?
The people at InsureMyTrip. We hire people that are not only the best at what they do, but they are great people who care about our customer. This is something I am really proud of. If we are not doing the best we can for our customers, we would not have customers! Our employees genuinely like coming to work and we've made an environment that allows them to work hard and be themselves. Their ideas and feedback allow us to hold discussions with providers and push innovation. I also enjoy speaking with the press and media, promoting travel insurance and discussing market trends.

What are you most proud of, personally and professionally?
Personally, I'm most proud of my family. Watching my daughters become intelligent, independent thinkers has been very rewarding. My oldest is on her way to high school at Exeter, my alma mater. My wife was instrumental in their upbringing, having home-schooled both girls for many years and teaching them how to be successful, influential young women. Professionally, I really enjoy being an entrepreneur and enabling InsureMyTrip to grow and help travellers. Our model does so well thanks to an unbeatable combination of industry knowledge, consumer marketing, licensed customer care representatives, and our focus on our website user experience.

If you were having a 'dream' dinner party, which famous people (alive or not) would you invite?
Benjamin Franklin is first and foremost. History has proven him to be one of the greatest innovators of the era and his statesmanship would make for wonderful dinner conversation. I'd love for Angus MacGyver to join us as well. I may be cheating here, since he is a fictional television character from the 1980s TV show *MacGyver*, but the man could figure any problem out with a piece of string and a pocket knife. That is a skill that most start-ups have to face, making things happen with limited resources, and I know I sure did in my early years. A guy named Brian Regan would be invited too. You may not know him, but he is a wonderfully funny American comic. He keeps it clean, which isn't common these days and he makes the simplest observations into something hilarious. I know, that's a pretty odd group, but you never know what will happen when you get a few great minds on some of today's complex issues! ■

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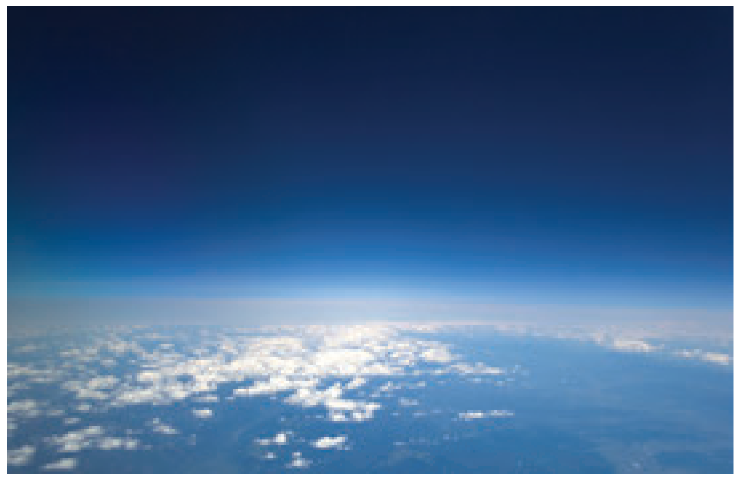

Adventures in space

US-based company World View Enterprises has announced a new venture that it hopes will be taking off in 2016 – giving tourists the opportunity to travel by helium balloon 20 miles up into the sky. With tickets costing around $75,000 per person, the flight is certainly not for the budget-conscious traveller! The company said that up to eight passengers would ride in what it terms 'a luxuriously appointed space-qualified capsule', which would be taken up into the air by the helium balloon and then detached, allowing it to float back to earth with the aid of a parachute.

Jane Paynter, president of World View Enterprises, offered some words of reassurance to the risk-averse amongst us: "There are balloons this size that have already flown up many, many times for decades. From a technical point of view, this is incredibly doable, low-risk." So for all you Nervous Nellies out there – what could possibly go wrong?!

Teddy travels

Japanese holiday company Unagi Travel is offering people the chance to send their stuffed toys on holiday to see some of Tokyo's best tourist attractions. The company charges between $20 and $55 per animal, and while touring the city, will take photos of the teddies and send them to the owners so they can see what their stuffed best friends are getting up to. Unagi Travel said that the service has been introduced in order to allow those who cannot travel – due to illness, disability or anxiety – to enjoy holidays vicariously through their toys. The company's Facebook page shows dozens of photos of teddies on beaches, at Buddhist temples and eating noodle soup.

Dark times for tourism

OK, OK, we know that Hallowe'en has passed, but we still like to hear about the weird and creepy stuff that tourists get up to around the world.

When it comes to dark tourism, what whets the appetite of some holidaymakers will never cease to amaze. Take, for example, the recent opening of the home of notorious Californian serial killer Dorothea Puente, which gives tourists a chance to see the exact spot where she buried her victims in the garden. Nice. And earlier this year, the Missouri State Penitentiary opened up its gas chamber to visitors.

And now, as if to validate these creepy tourist attractions, the University of Central Lancashire in the UK has founded an Institute for Dark Tourism, headed by one Dr Philip Stone. He says dark tourism can be any travel that is associated with death, disaster or the macabre, adding: "It's the commercialisation of death. Take the Flight 93 crash site. Soon after it happened, farmers were selling tours of the field. But now there's an established memorial. There's been a process of commercialisation from that initial demand to becoming a more formal destination."

The behaviour of people at these dark tourism sites is being scrutinised, though, after a journalist from New York started a Selfies at Serious Places Tumblr account, which features pictures including that of a teenaged tourist doing a thumbs up pose at the Holocaust Memorial in Berlin. Jason Feifer, the journalist in question, commented: "I think most people are going to these places with a purity of curiosity."

Special slogans

The recent announcement by the Jamaican Tourist Board that they are changing the country's marketing slogan to 'Jamaica – get all right' has prompted a look at some other countries' efforts to market themselves as a tourist destination in a snappy way. We particularly like the ones that play on innuendo, not shying away from the old maxim 'sex sells', no matter what you are selling. Top of the list was Fiji, with its 'Fiji me' slogan, accompanied, of course, by an image of a beautiful lady in a skimpy bikini. Latvia was another favourite, using the term 'Best enjoyed slowly', and Nepal choosing the slogan 'Once is not enough', as well as Israeli officials deciding that the best way to sell their nation to potential tourists was with the immortal line: 'Size doesn't matter'. A personal favourite was Indonesia's tagline: 'Admit it, you love it'. Slightly more disturbing (yes, that's right, more disturbing than the aforementioned efforts) are the efforts made by Panama ('It stays in you'), Colombia ('The only risk is wanting to stay'), and Morocco ('The country that travels with you').

Copycat landmarks

There are certain iconic landmarks in destinations around the world that can be quickly identified by almost anyone … or, at least, in theory. However, some of these iconic landmarks have had fake versions made of them. One example is the Tianducheng development in the Chinese city of Hangzhou, where a knock-off version of Paris, complete with stylised terraces and a replica of the Eiffel Tower, stands. Built in 2007, the area was designed to accommodate 10,000 people, but has been described as a 'ghost town' by local media. There are actually more than 30 duplicates of the Eiffel Tower around the world, with versions in Greece, Romania and Mexico.

Foamhenge, a life-size replica of Stonehenge, has been made out of Styrofoam by a sculptor in the US state of Virginia. Stonehenge is another one of the most famous landmarks in the world, sparking a wide range of copycat versions, made with anything from card to hay bales. Elsewhere in the US, there is a full-scale replica of the Greek Parthenon in Nashville, Tennessee; while back in China, they have built Thames Town, which features mock-Tudor architecture and quintessentially British shops.

Chinn joins AGA in the UK


Stephen Chinn

Allianz Global Assistance UK (AGA) has appointed Stephen Chinn as its proposition development manager to focus on identifying growth opportunities in new markets and products, reporting to Claire McKinnon, head of market management.

Stephen has over 15 years of strategic marketing expertise, working across international markets for companies including Bupa International, American Express and Aviva. Speaking on his appointment, Stephen said: "The scale of ambition coming from the Allianz Group is very exciting and represents a great opportunity to focus on my areas of passion and expertise – driving a growth and innovation agenda. We work with some of the most prestigious brands across the automotive, travel, insurance and banking sectors, and they have high service expectations and strive to create innovative new products and services to meet the changing needs of their customers."

International claims team boost

Business law firm DWF, based in London, has expanded its insurance team with the appointment of senior solicitor Xanthe Andrews, a specialist in international claims. Xanthe has joined the catastrophic injury team, where she will act for defendant insurers on a range of high-value cases in the UK and overseas. Joining from Irwin Mitchell, where she was a member of the international travel litigation team, Xanthe has a broad range of expertise, including a focus on multi-track cases with an international element, where she is experienced in dealing with issues of jurisdiction and applicable law.

Claire Bowler, head of the international claims team at DWF, said: "We recognised a need from both UK and overseas insurers for a dedicated international claims team that understood the enormous complexities surrounding international claims. Since the launch of the team, we have been working with clients to ensure they have a thorough understanding of legislative developments and the potential impact this can have on costs. Xanthe's experience, coupled with her language skills, will strengthen the team's already impressive foundations, and help us to continue to provide our clients with the high level of support they expect."

Avanti selects quality manager

UK-based Avanti Insurance Ltd, an over-50s travel cover specialist, has announced that Tracy Dennis has been promoted to quality manager with immediate effect. In the newly created role, Tracy's remit is to augment the existing customer service function with a focus on providing total quality across the Avanti Travel Insurance service. Managing a team of 36 people, Tracy will oversee the entire Avanti customer service process, from pre-sales to after-sales and claims. Tracy said: "This new role is an innovative one – most companies have a customer service manager, but this role goes one step further and focuses on quality as well as service."

Chapman joins PJH

UK-based travel insurance specialist PJ Hayman has announced the appointment of David Chapman as the company's new business development executive, focusing on expanding the network of brokers used by the insurer.


David Chapman

David joins PJ Hayman after a successful 40-year career as an underwriter for Lloyd's, where he ran brokerages and also held sales roles. His most recent employment was with Sagicor Underwriting.

Gledhill joins Staysure team

Specialist insurance provider Staysure has appointed Julie Gledhill as its new chief financial officer in the latest of a number of appointments the business is making as it continues to grow. Julie has already enjoyed a career that spans both general insurance as well as travel, most recently as finance director at Thomas Cook.

Other board-level appointments recently made at Staysure include Steve Ashton as chairman, Any Bord as deputy chief executive and Jonathan Cattle as chief technical officer.

Ryan Howsam, CEO and owner of Staysure, commented: "Julie's appointment demonstrates the strength of talent and expertise of Staysure's senior team. Working alongside Steve, Andy, Jonathan and the rest of senior management, Julie will play an integral part in helping Staysure achieve its ambitious growth plans."

EA Group invests in CFO

Europ Assistance USA and CSA Travel Protection, both of which are owned by Europ Assistance Group (EA), have jointly announced that Donald Vetal Jr is to become their new chief financial officer (CFO). In his role, Donald will deliver executive fiscal leadership for both companies, leading their financial and accounting activities around the development of relevant business information, accurate accounting systems and financial plans.


Donald Vetal Jr

Guillaume Deybach, CEO of both companies, said: "Donald's more than two decades of prowess in driving financial operations for organisations in the insurance, medical and travel services fields make him the perfect candidate to help strengthen EA's financial health moving forward. He's proven to be a vital member of successful organisations, and we are genuinely pleased and enthusiastic to have him on board."

Prior to his new role at EA, Donald most recently served as CFO and group vice-president of FrontierMEDEX Group. He was also president, and before that CFO of CPM Holdings, and held fiscal leadership roles at Ocwen Financial Corporation, LifeDesign and US Assist Incorporated.

Stones travel team bolstered

UK law firm Stones Solicitors LLP has promoted Ian Brown to partner in a move the company said 'reflects Ian's achievements'. Ian is a member of the firm's nationally recognised travel, tourism and insurance team, having joined Stones in 2007 as a trainee and qualified as a solicitor in 2009. Ian was one of the first to complete the firm's innovative Associate Development Program and he was subsequently made an associate in 2011.

Ian specialises in claimant and defendant personal injury matters occurring in the UK and abroad. These include tour operator claims, skiing accidents and road traffic accidents. He also deals with a number of insurance-related issues. He is one of the youngest lawyers to be identified as a person of note by this year's edition of the independent guide to the legal profession, *Chambers*.

Bronwen Courtenay-Stamp, Partner and head of the travel, tourism and insurance team at Stones, commented: "Ian stands testament to the success of our commitment to develop home grown talent and our congratulations go to him for this superb achievement. His impact on his team and on the business as a whole is phenomenal, and to be recognised by *Chambers* at this stage in his career is a real coup. We are looking forward to … working with Ian as an active and effective contributor to the development of the firm and to our offering in travel and insurance."

Meanwhile, the travel, tourism and insurance team at Stones Solicitors has undergone another expansion with the appointment of two new paralegals. Mandy Stroud comes to the firm with experience in private health insurance and as a personal injury claims handler at Direct Line Group. While with Direct Line, her caseload included: organising and prioritising new claims; liaising with third party insurers, third party solicitors and policyholders; negotiating liability and quantum for personal injury claims and special damages; and client liaison.

Caroline Hudson, the second addition to the team, has a background in personal injury law. She has specialised in road traffic accident claims, employment and public liability cases and criminal injury cases.

Bronwen Courtenay-Stamp commented: "We are seeing a marked increase in business, both direct from insurers and from referrers, and from particular areas of the market such as claims for road traffic accidents overseas involving the claimant's own vehicle. Mandy and Caroline bring to our team skills and expertise which will help us to continue to build on our successes."


Ian Brown


Mandy Stroud & Caroline Hudson

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