



## Canstar rates Aussie policies

Research house Canstar has released its *2014 Star Ratings Report* into travel insurance, wherein, by way of 12,387 quotes, it researched and rated 209 domestic and international travel insurance products from 65 providers to find out which policies offer the best value to consumers

The report started by saying: "The good news is that, on average, the cost to insure your trip around Australia is minimal – certainly nothing in comparison to the cost of your overall holiday. And the best news of all is that it doesn't matter where you're going – Canberra or Cape York, Alice Springs or Adelaide, the price will be the same." The report goes on to warn travellers that they need to be aware of exclusions within policies, urging them to disclose any adventurous activities they are planning to undertake while on holiday, and to read the terms and conditions of a policy carefully. It warned: "Things such as skiing, scuba diving, bungee jumping and rock climbing may not be covered. Also, don't fall into the trap of thinking that travel insurance is a substitute for health insurance [as] there is no medical cover within most domestic travel insurance policies." Looking at which providers offer the best value domestic travel insurance policies, Canstar chose Insure and Go and Virgin Australia. Moving on to international travel insurance, once more travellers were warned about some of the more common exclusions within policies, which include: countries that have a 'do not travel' government advisory attached to them; any injury or loss caused by reckless behaviour while under the influence of drink or drugs; pre-existing medical conditions that are undisclosed, or even undiagnosed, but for which the traveller has experienced symptoms; high-value items; the 24-hour notification period of an event that would

## Technology protection not high enough

An investigation into the level of protection offered by some travel insurance policies when it comes to the policyholder's electronic gadgets has found that many are still lacking when it comes to appropriate coverage

Research by the *Daily Mail* newspaper has looked in detail at UK travel insurance policies, finding that the 'vast majority' have a single item limit on them that falls well below the price of a new mobile phone. Interestingly, the majority of travel insurers respond to such criticism by saying that people often have such cover through their home insurance policy, but the *Mail's* investigation also looked at the small print of home insurance policies and found that in most cases, adding cover for items taken outside the home incurs a charge, as it is an optional extra. This means that a lot of consumers are left in a black hole of no cover, with home insurers suggesting items such as iPhones should be covered by a travel insurer, and the travel insurer passing the buck back to the home

insurance company. The other option for consumers, which is buying specialist gadget or phone cover, has in the past been criticised for overly restrictive policy wording and non-payment of valid claims. Martyn James, spokesman for the Financial Ombudsman Service, commented: "There is a clear gap between the cover offered by insurers and the type of items that are now routinely taken on holiday with us or [that we] have around the home." Part of the problem, he said, is that insurance policies have not been updated to reflect the cost of replacement items. Kevin Pratt, head of insurance for comparison website MoneySuperMarket, noted: "For some people, stand-alone gadget insurance or mobile phone insurance is the best option, especially if they don't have a

home contents policy they can use. But the excess on these policies can be high, typically around £100 for iPhones, so again consumers need to weigh up the annual cost of cover and the excess levels before buying a policy or making a claim. This protection is sometimes included in packaged bank accounts, but be mindful of the cover levels in case it isn't high enough to meet your needs." Andrew Woolgar, policy adviser on travel insurance at the Association of British Insurers (ABI), said: "Although we are not aware of any widespread issues concerning item cover limits, we would expect our members underwriting travel insurance to regularly

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## With our settlements ...there are no surprises

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# Editorial comment

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Barely an issue of *ITIJ* goes by when we aren't reporting on the results of the latest survey or poll highlighting a lack of travel insurance purchasing amongst some demographic or other. What I'd like to see more of, though, are reports into the purchasing habits of those who are buying travel insurance. From these surveys, we could learn what motivated their purchase, how they made their purchase, and what influenced their choice of policy. By better harnessing such industry-wide insights, insurers could tap into key factors that drive travel insurance purchasing and better tailor their marketing, products and services to align to consumer needs. Thinking about 'what the consumer wants' was a popular conference session at ITIC in Bristol earlier this year, and it's a topic we return to in the next issue of *ITIJ* with our 'How to be a better travel insurer'

feature. Don't miss it!  
In this issue, though, we analyse how the concept of Treating Customers Fairly relates uniquely to the travel insurance industry, and we zone in on geographical underwriting – in an attempt to make policies more simple, are insurers actually creating customer confusion when the definitions of 'geographic zones' vary between insurers and between policies? We are also pleased to include, this month, our *2014 Cost Containment Review*, which focuses on some of the most important issues affecting this sector of the industry: wellness programmes, measuring the efficacy of your cost containment partner, and Russia are all areas that come under scrutiny this issue. We hope you enjoy it!  
I'm off now to rehearse for the ITIJ Awards, which take place on 13 November

at ITIC Global in Venice. You can follow all the build up to the event online via our social media feeds (@ITIJonline @ITIConline #ITIJ Awards) and, for the first time, you can watch our pre-Awards show – and indeed the Awards ceremony itself – online on the night via the *ITIJ* website ([www.itij.com](http://www.itij.com)). We're excited to launch a new Award category this year – the Health Insurer/Underwriter of the Year Award – for the IPMI industry. It joins a suite of Awards that provide all sectors of the global travel and health insurance industry with recognition of their contribution to the marketplace, and rewards those companies that have been chosen by their peers as deserving of special recognition for their efforts over the past 12 months. Good luck to each of the finalists! I'll look forward to seeing you in Venice.

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High visitor numbers for 2014

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Last year, 79 million people flew in or out of the U.S. on non-U.S. based air carriers.

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## Vietnam bureaucracy stops robbery reports

A conference held in Ho Chi Minh City to address the issue of tourist safety has concluded that visitors are being targeted by increasingly clever thieves, and are not being helped by poor service from police

Captain Nguyen Van Loi of the municipal police department explained that one of the methods used by local criminals is to check into a hotel used by tourists using false ID papers, and then break into neighbouring rooms once the tourists have gone out sightseeing. The most sought-after tourists, Van Loi added, are those who stay in five-star hotels. A member of staff from the Nikko Hotel, who attended the conference, said that 15 burglaries occurred in the hotel in 2012, most of which took place when the tourists were out sightseeing in the city, while in 2013 there were 26 cases of burglary in the hotel. So far this year, nine burglaries have been reported by guests.

Tour organisers were also present at the conference, and reported that street snatching had actually become their biggest concern for tourist safety over the past year. Phan Xuan Anh, general director of Viet Excursions, said that there is no central and safe place where bus tours can safely drop their passengers off after they have enjoyed a tour, and that 'the longer they have to walk [to their hotel], the higher the risk that they'll be robbed'.

Reporting crimes can also be difficult, according to conference delegates. The



Nikko Hotel spokesperson said that in one case, a tourist staying in the hotel was robbed at night, and tried to file a police report immediately afterwards, but was told to return the following morning. He did so, and was told to wait until that afternoon, but as he had a flight to catch, he was unable to wait for the police to get to his case and thus the robbery was never reported. Captain Loi did say that crime reporting protocols in Vietnam had become more complex, but perhaps gave a clue as to why: "We've heard cases where the authorities refused to take a report because they believed the alleged victim hoped to defraud a travel insurance company." So, if the police are working to stop travel insurance fraud, so much the better, although such an approach may well make the lives of genuine claimants more difficult.



**26** cases of burglary at the Nikko Hotel in 2013

## Finaccord predicts increasing calls for assistance products

More retail outlets are selling insurance and assistance products to consumers around the world, indicating that awareness of assistance services could be rising, and demand is increasing

New data published by research company Finaccord about the global market for insurance and assistance sold by retailers finds that across over 6,000 major retail brands surveyed worldwide, at least one insurance or assistance product is distributed by 281 (4.4 per cent) of the retailers researched. These 281 brands are themselves drawn from 153 separate retailing groups and represent an increase on the figures from equivalent research published in 2010, when 232 retailers were found to be promoting insurance or assistance products. Motor insurance and household insurance are the policy types most commonly promoted, with a respective 170 and 167 retail brands found to offer these, both equivalent to 2.6 per cent of the total number investigated. These are followed by life insurance (2.5 per cent), accident insurance (2.4 per cent), health insurance (two per cent), travel insurance (1.5 per cent), pet insurance (1.1 per cent) and other kinds of insurance (0.9 per cent). Meanwhile, 50

### Regional breakdown

When segmented by region, South Africa is shown to have had the highest activity rate for retailer insurance and assistance products at 10.8 per cent of retail brands researched, followed by Latin America at 8.4 per cent. When analysed by country (across 60 covered worldwide), activity rates are highest in the Latin American quartet of Chile, Peru, Mexico and Colombia at a respective 20.3 per cent, 17 per cent, 15.7 per cent and 11.1 per cent of major retailers investigated. As might be expected, the global supply structure for selling insurance and assistance policies through retailers is extremely



fragmented with no dominant insurer or group of insurers evident. However, the research identifies AXA as having an especially high degree of involvement in this arena. In alphabetical order, and while not a definitive list, retailers working with subsidiaries of AXA at the time of the research included Bodega Aurrerá in Mexico, Carrefour in Belgium, France and Indonesia, Coppel in Mexico, Eroski in Spain, John Lewis, Marks & Spencer, Tesco and Sainsbury's in the UK, Lojas Riachuelo in Brazil, and Walmart in Mexico.

Edward Wilford, consultant at Finaccord, commented on the findings: "Going forwards, the number of major retail brands worldwide selling insurance or assistance products, and their influence as distributors in their respective insurance markets, is likely to increase. Insurance providers are

the global supply structure for selling insurance and assistance policies through retailers is extremely fragmented with no dominant insurer or group of insurers evident

eager to improve their distribution efficiency by harnessing the potential of alternative channels. Retailers are looking to insurance and other financial services as a means of enhancing revenue growth and profit margins. Finally, customers in many countries are showing an increasing willingness to buy insurance from distributors, such as online and high-street retailers, other than those to which they were previously accustomed."

## Hurricane hits Mexican coast

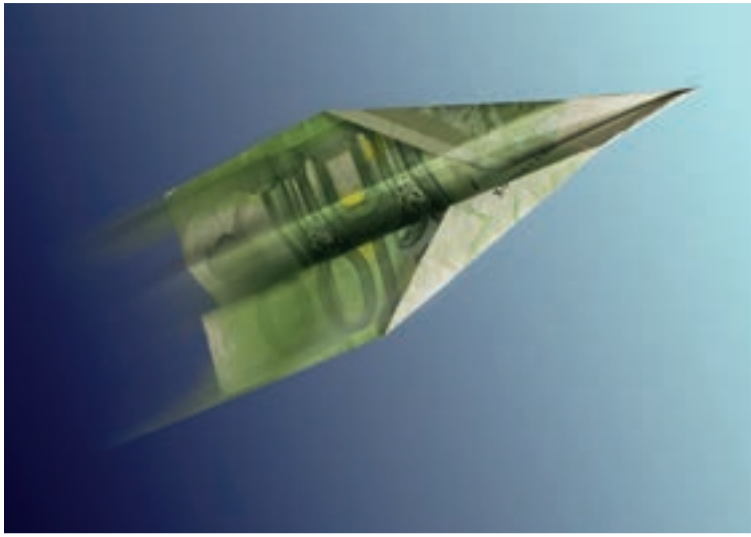
Hurricane Odile flooded streets and damaged hotels along Mexico's Los Cabos coastline, tearing down trees and power lines as it made landfall. Wooden houses were destroyed by the force of the wind, and the storm did not spare the top end hotels either, breaking windows, flooding rooms and sending palm trees into swimming pools. Tifani Brown, a US tourist caught

up in the storm, said: "I'm disappointed about my vacation, but above all my heart aches for the people from here who lost everything." Around 30,000 foreign tourists spent the night in hotel conference rooms, which had been turned into shelters. Operations at local airports were also suspended, causing problems for tourists who wished to leave.

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## Compensation boost for passengers

The European Union law that sets compensation levels of passengers whose flights have been delayed has recently been adjusted to close a loophole that was allowing airlines to swerve payments to passengers. The original law states that travellers within the European Union are able to claim compensation of up to €600 if their flight arrives at least three hours late, and it is decided that the airline was at fault for the delay. Until now, some airlines have argued that their aircraft 'arrived' at

an airport the moment the wheels touched down, as opposed to when passengers disembarked. However, as anyone who travels on aircraft knows, there is quite often a delay between the plane landing and being able to get off the aircraft, and it is this gap that was allowing airlines to circumvent paying compensation.

In September, judges at the European Court of Justice (ECJ) closed the loophole by ruling that a flight's arrival time should be recorded as the time at which the aircraft door is opened. The ruling was made after a German budget airline landed two hours and

58 minutes later than intended, but did not park and open its doors until several minutes had passed. Claims for compensation from its passengers were then rejected, prompting them to take their cases to the ECJ. Adeline Noorderhaven, spokesperson for EUclaim, an organisation that provides advice to airline passengers, commented on the ruling: "The decision will have an immense effect on airlines. These additional minutes will make a dramatic difference to journey time and could see airlines having to pay out hefty compensation to passengers for delayed flights."



## Technology protection not high enough

CONTINUED FROM PAGE 1

review their policy terms, in response to feedback from both customers and distributors, to ensure they meet customer needs. Over recent years we have seen many insurers make changes to travel delay and disruption cover, definitions of close relatives and moral hazard in response to market developments and claims experience." He added: "It is important that distributors ensure customers are fully aware of the cover limits in place when buying travel insurance. We would generally advise consumers to insure their gadgets and valuable items both at home and abroad, either alongside their home contents insurance, or via a standalone mobile phone or gadget policy. In addition, many added value bank accounts already include both travel and gadget cover."



## Canstar rates Aussie policies

CONTINUED FROM PAGE 1

prompt a claim; and loss of unattended items. Canstar also pointed out the hazardous pursuit exclusion, noting that while some policies cover some activities, others will cover them for an additional premium, and others will simply exclude them. For example, 88 policies covered watersports, nine offered cover for an additional premium and 44 policies did not include the cover. For riding a motorbike, scooter or jet ski, 130 policies offered cover, nine listed these as added extras, and 80 policies did not cover such activities. Canstar commented: "Be sure to read the fine print on your policy. Some policies may cover motorcycle accidents but only if the person operating the motorcycle is appropriately licensed in Australia." Insure and Go was once again at the top of the list when it came to offering 'outstanding value' to consumers for international travel insurance, followed by Southern Cross and then Travel Insurance Direct.

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## Police crackdown in Thailand

In a move that could herald the beginning of the end for high numbers of travel insurance claims in Thailand, police in the country are cleaning up the beach resorts, aiming to make them safer for tourists, with fewer touts ready to scam the unwary tourist, whether it is bag snatchers or con artists. The deputy commander of the Chonburi Provincial Police, Colonel Suppatee Boonkrong, said: "I want to completely change the image of Pattaya from being sin city to a friendly town that everyone can enjoy. Safety is our number one concern and that is what we are trying to bring back to the town." He added that levels of theft had already started to fall

the tourist police have launched an app, known as Tourist Buddy, which offers users safety tips and travel information. Tourists who download the app also gain access to an emergency call centre, and the authorities will be able to trace calls to see where they originate. According to Major General Roy Inkapairoj, head of the tourist police and creator of the app, in order to provide efficient safety services to tourists, an innovative security solution was needed. He said that the app would also come in handy for tourists by giving them up-to-date information about events and festivals to keep them safe and promote local culture. Meanwhile, the Thai government's Thailand



since the introduction of police patrols, with up to 30 bag snatchers being arrested every night.

In a further sign that police in Thailand are taking the country's image as a tourist destination seriously, a tourist was arrested in Pattaya in September for falsely reporting to authorities that he was robbed by three teenagers. Jaysukh Sudra originally filed a police report claiming that he had been robbed at knife-point, with the thieves taking his watch, mobile phone, camera and 20,000 baht. However, when police viewed CCTV footage of the place where the reported incident had taken place, and spoke to eyewitnesses, it was found that in fact Sudra was not in the area when the alleged robbery took place. Upon investigation of his hotel room, the 'stolen' items were recovered. Sudra then confessed that he had filed the false report in an attempt to claim the items back from his insurance company. He was subsequently charged with falsely reporting a crime to the police, which in Thailand carries a maximum penalty of six months in jail.

In further evidence of Thai authorities trying to make it safer for tourists in the country,

Travel Scheme insurance policy received 219 applications from 44 nationalities in the first month that it was on the market, with a total premium income of 493,100 baht. The highest number of applications were made between 24 July and 21 August, with 72 Italians buying the insurance, along with 18 Australians and 16 Canadians. Governor of the Tourism Authority of Thailand Thawatchai Arunyik commented on the level of sales: "We are very encouraged by this result. It shows that the project is off to a good start. We anticipate that additional marketing and word-of-mouth publicity will help it become more widely known and help visitors travel to Thailand with complete peace of mind." The assistance element of the policy is offered by Allianz Global Assistance.

Despite the efforts of police to improve the image of Thailand as a safe tourist destination, the bodies of two British tourists were found naked with serious head injuries on a beach on Koh Tao on 15 September. The small island in the Gulf of Thailand is very popular with tourists, who enjoy its scuba diving and snorkelling. Hat Sai Ri, where the bodies of the tourists were found, is one of the largest resorts on the island.

## Duplicate cover warning

A lot of travellers get free travel insurance with their bank accounts (usually if they are under 70 and have no pre-existing medical conditions), and in a lot of instances they will just be looking for a second policy to enhance their coverage against any medical expenses and pre-existing conditions not covered under their bank's policy. However, Beth Macer of UK insurance comparison website PayingTooMuch said: "On the surface there's no problem with having two policies in place, as long as if a claim is made, it is only made on one policy. However, it is usually written into most insurers' terms

and conditions that if more than one policy exists, then the company paying the claim can approach the second insurer for a contribution towards the claim." She warned: "One thing to be aware of, though, if taking a second 'medical only' policy, is that if you had to cancel or curtail your trip due to a pre-existing medical condition then your bank's policy, which may include cancellation cover, would not pay out as it does not cover claims relating to pre-existing conditions, and your medical only policy, which does include pre-existing conditions, will not pay out as it does not include cancellation cover."



## Editorial Blog

So, what delights have we got for you this month?

Well, the predictions by Finaccord for the continued growth of assistance products worldwide (*page 4*) makes for interesting reading. We here at *ITIJ* have been ranting away (surely not!) about this for years, and it's nice to have some statistical verification that the market has increased in size, and will continue to grow in the future. For our part, we still maintain that there are plenty of emerging markets yet to join the fold, and the growth of travel and health insurance products will continue for a number of years yet.

And I couldn't sign off my rant without a reference to that old chestnut, the annual balcony

jumping competitions that are held in party resorts throughout the Med (*see page 9*). I have to say I'm shocked to report that according to Thomas Buchsein, medical director at FAI, there appears to have been a drop off in the number of competitors for this discipline. Participants are instead preferring to go for the (perceived) slightly less dangerous 'diving into shallow water' event... When I was a lad, it was only acceptable to jump from the 10th floor balcony...etc, etc, etc.

They'll be asking for safety helmets next!

What's the world come to, eh?

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## World travellers uninsured

**New research shows that some tourists are knowingly taking a risk by going away without travel insurance**

The poll, commissioned by Nationwide Building Society, shows that around a quarter of respondents who take out travel insurance (24 per cent) wouldn't do so if they were going on a round-the-world trip of up to six months – putting themselves at risk of financial difficulties resulting from a range of possible issues, including injury and sickness, lost and stolen luggage and valuables, and natural disasters such as floods, earthquakes or civil unrest. And while Brits visiting European Union countries without insurance can eventually cover most medical bills in Europe using their European Health Insurance Card, they would not be covered for additional expenses such as the cost of a delayed return home, additional accommodation or the cost of flying family members out to them. Equally, they are not covered for theft, lost property or missed flights and cancellations. Despite this, more than two-in-10 respondents (22 per

cent) wouldn't take out travel insurance for a one or two-week holiday in Europe, while a fifth of those surveyed (19 per cent) said they would forego travel insurance if they travelled for one to two weeks outside of Europe.

However, the Nationwide research shows that some will risk not taking out travel insurance no matter where they go in the world. Statistics show that:

- a quarter (24 per cent) wouldn't take out travel insurance for a global holiday of up to six months;
- more than four-in-10 (41 per cent) wouldn't insure themselves for a European weekend getaway;
- well over a third (38 per cent) would not seek cover for a long weekend outside of Europe, and;
- a third are unaware travel insurance can cover you in the UK for delays and cancellations.

Should a holiday need to be cancelled due to illness, fewer people would claim on their travel insurance than negotiating a refund, at 38 per cent compared to more than four in 10 (41 per cent). Around one-in-10 people (nine per cent) would write the holiday off as a loss.



**22%**  
wouldn't take out insurance for a European trip





## Costs under examination

New research from online shopping voucher organisation Voucher Cloud has found that more than a third of Britons head off on holiday underinsured, despite the fact that the average cost of treatment received abroad is £747. In a survey, Voucher Cloud found that treating broken bones and suffering sickness are the two most common holiday complaints, followed by infections, alcohol-related conditions or accidents, and dehydration. Over 1,700 adults who have been on holiday in the past year were asked about their travel insurance purchasing habits, which showed an alarming lack of cover and awareness.

According to the survey, 34 per cent of respondents said they had travelled abroad without insurance, and of this group, 37 per cent had needed medical treatment while overseas. This group was then asked to provide more information on the treatment they required; 67 per cent had broken a limb, 56 per cent had suffered a sickness bug, drinking-related condition or accidents had happened to 28 per cent of people, and 21 per cent had experienced dehydration. Meanwhile, UK-based comparison website Travel Supermarket has performed similar

a motorbike accident tops the list of most expensive injury claims, at an average cost of £7,000 for the ensuing medical treatment


research into the cost of medical treatment abroad, finding a much higher average on medical bills paid either by insurers or by travellers themselves. According to the findings, a motorbike accident tops the list of most expensive injury claims, at an average cost of £7,000 for the ensuing medical treatment. The second and third most-expensive holiday mishaps are a bicycle accident, costing an average of £6,262, and tripping on the stairs, costing £2,422. It was also found that the average cost of treating injuries incurred when falling over in a bathroom was over £2,000, and slipping by the pool could cost £1,547. The Travel Supermarket Holiday Injury Index calculated and compared healthcare costs for common injury claims in six popular tourist destinations – Spain, Greece, Turkey, Egypt, Thailand and North America. Analysis of the figures showed that medical treatment necessary after falling off a bike in the US or Canada costs as much as 18 times more than the same accident would in Greece, while being treated for an animal bite is three times more expensive in Spain than in Turkey.

## Regulation results in risk for travellers

From 1 July this year, the system under which Australian travellers had their holiday investments protected changed, and now concerns have been raised by the national Consumers Association about travel agency collapses, and the subsequent effect on travellers. Previously, the Travel Compensation Fund (TCF) protected the money of consumers who had paid in advance for travel through agents, but with the demise of the high street travel agent and rise of the independent holidaymaker, the TCF has been abolished. According to the Australian Federation of Travel Agents, consumers will


benefit from deregulation, with the travel industry saving \$25 million a year. The Australian Consumers Association, though, is concerned that the lack of protection will mean that if a travel agency were to fail financially, then the number of travellers either on holiday or with booked holidays would be a lot harder to trace. Choice, the campaigning agency of the Consumers Association, pointed out that travel insurance might not be the safety net that some travellers believed, as not all of the policies available on the market include supplier failure as a covered risk area.







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## NEWS IN BRIEF

A recent episode of **AM Best TV** saw **AIG's** James Scott discuss developments in business travel insurance, where he said that the following concerns need to be emphasised to employers and risk managers: risk assessment, risk mitigation, training, communication, monitoring and tracking. Also under discussion in the same episode was an update on state-related insurance legislation in the US, the pace of development of which is running ahead of 2013.

Thirty-three people were killed and 41 injured when two tourist buses collided head on in **Egypt**, around 50 kilometres from Sharm el Sheikh. Four tourists – a Ukrainian, a Yemeni and two Saudis – were injured in the accident. Road safety is an ongoing issue in Egypt, with official figures showing that traffic accidents killed around 13,000 last year.

Following an increase in the number of enquiries from customers, comparison website **PayingTooMuch** has issued some advice to consumers in the UK about the importance of cancellation cover in travel insurance. Beth Macer, spokesperson for the website, urged travellers to consider a worst case scenario, because 'all of us are capable of doing something as silly as tripping over or slipping off a curb'.

**Maritime New Zealand** has brought several charges lately against operators of water sports where there have been serious accidents involving tourists. The latest prosecution occurred in May, when Explore NZ and the boat's captain were prosecuted after an Australia tourist was injured by a propeller while on a dolphin swimming trip to the Bay of Islands.

**Squaremouth**, the US travel insurance comparison website, has announced its top providers for August. Tin Leg took the top spot for the month, with 1,457 policies sold, followed by CSA Travel Protection, Travel Insured International, RoamRight, and Seven Corners. Tin Leg's premiums brought in over \$431,000, while CSA's reached over \$157,000; Travel Insured International's total was \$110,000, RoamRight's \$69,000 and Seven Corners' premium income totalled \$53,000.

Eight tourists were killed and 24 were injured in a bus crash in **Bolivia** recently. The bus was returning from a visit to the country's famed Salar de Uyuni salt flats when it overturned on the way to La Paz. Governmental assistance was provided to the families of the deceased tourists and the surviving passengers. Police Captain Gonazlo Carrasco said that two Australians, two Swiss, two Italians and a Peruvian were among those fatally injured in the accident.

## Insurance pre-selection criticised

Although outlawed by the South African Consumer Protection Act, a travel website in the country has allegedly fallen foul of the rule that sites cannot pre-select buying options for customers. The legislation states: "A supplier must not ... induce a person to accept any goods or services or to modify such an agreement on the basis that the modification will automatically come into existence unless the consumer declines such offer." However, a consumer in South Africa has reported Mango Airlines to Consumer Watch, after the site added travel insurance to the flight that he booked. While in the booking process, Osman Mollagee noticed that the option to buy travel insurance was already pre-selected, so he 'unchecked' the box and continued through the payment process. Just as he was about to enter his payment details, though, he realised he had made a mistake in the spelling of one of the passenger's names. "So all I did was correct that 'name' field on the website, which is a completely different field from the 'extras' field," he explained. "I did not click 'back' or anything like that, on the web page, but unbeknown to me, the website actually just automatically went back to the default 'yes' option on the travel insurance, and I only picked this up after I had already paid." Mango Airlines spokesperson Hein Kaiser commented: "We have tested the system and during the normal booking process, the insurance option is not ticked, it is completely opt-in and thus guests are

not automatically charged for insurance. However, when traveller details are edited later by the user, it seems that the system defaulted to acceptance of insurance. We have addressed this immediately and it has been resolved." *ITJ* went through the Mango Airlines booking site on 5 September and found that the travel insurance policy, at a cost of R25, was in fact added automatically, with the words: "This option is PRE-SELECTED for all guests who travel with Mango Airlines. If you DON'T want to purchase Mango travel insurance you can remove it by selecting 'No'." Elsewhere, Michael O'Leary, boss of Irish low-cost airline Ryanair, has said that the airline will replace its current travel insurance menu on its website 'by the end of the year', according to a report from a UK consumer organisation. Which? Travel visited the firm's headquarters in order to put members' complaints directly to the airline's boss, one of which was the fact that they are required to use a drop-down menu of countries on Ryanair's website to avoid buying travel insurance when booking a flight. Some people said they felt 'tricked' into buying insurance using the current online booking system, and that the option not to take out any insurance was 'hidden'. The booking process as it stands shows the user an alphabetised list of countries of residence that pops up under the heading 'travel insurance', and if a customer doesn't want insurance, they must select 'don't insure me', which is found in the list between Denmark and Finland. According to an interview with O'Leary,



there are plans to replace the current system with clearer 'don't insure me' or 'insure me' buttons. He disagreed, though, that the 'don't insure me' option in place at the moment was 'hidden', adding that 98 per

a travel website in the country has allegedly fallen foul of the rule that sites cannot pre-select buying options

cent of Ryanair passengers manage to find a way to not insure their trip. However, he did later say: "There's no doubt that we were at a certain point trying to encourage people to take out travel insurance. I think they should. But whether they take it out on a per trip or annualised basis is up to them."

## The rise of online aggregators

Online aggregators that collect and compare insurance products instantly continue to gain dominance not just in the ripe European markets but across the world, according to a new report from Timetric, which states that the losers in the battle for customers are the large insurance companies, who increasingly have to compete directly with smaller and previously unknown insurers purely on price. The market for online insurance aggregators,



which allows consumers to immediately access a range of quotes from multiple providers, has seen phenomenal growth in its first decade in the UK. According to the insight report from Timetric, 60 per cent of new motor insurance policies and 50 per cent of personal insurance lines are purchased via online aggregators. This

growth rate is also present in European markets, such as Germany, France, Sweden, Spain, Italy, Ireland and the Netherlands. This means there is room for substantial growth in the rest of the world, specifically the Americas and Asia-Pacific regions, where the market is yet to take off. The online aggregator market has established footholds in key markets such as the US, Canada, Australia, Hong Kong, Singapore and India, which suggests rapid growth in the underdeveloped online insurance industry is imminent.

The biggest losers in the success of online aggregators are large insurance companies, who suddenly find their market share is at risk. Companies with well-known brand names now have to compete directly with smaller and often previously unknown insurers purely on price, which has markedly increased their competition. Brand dilution and falling rates of customer retention, market share and profitability are the key challenges facing leading insurers. Smaller insurers, however, have benefited greatly from the increased price-based competition and ability to access a wide customer base without having to pay large amounts for marketing and advertising.

According to Ben Carey-Evans, an insurance analyst at Timetric: "The question for insurers is whether to take on the online aggregators or embrace them. They can join them and take advantage of the large quantity of potential customers, or they can improve their innovation, branding, customer relations and technological strategies to compete with them."

Over 50 per cent of the world's population is expected to have Internet access and own a smart phone by 2018. Online aggregators will go from strength to strength as more people are online and awareness of online payments increases. The main attractions for consumers are ease of use, access to the best deals and one-stop shopping. One of the key challenges facing online aggregators is that it is an easy target for fraudulent insurance activity, which is a major concern for the insurers, concluded the report. "The main issue is the ease [with] which customers can manipulate the market via online quote generation," commented Carey-Evans, "posting fake prices below the bottom quoted price to drive all of the other prices down."



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## Cover focus in Oz Balcony accidents continue

An editorial in the *Herald Sun* newspaper recently shone a spotlight on the importance of customers reading the small print contained within their travel insurance (and other types of insurance) policies. While the article itself was somewhat critical of the industry, the examples given of ways in which insurers had declined claims showed very clearly that even if people were to read their policies, they wouldn't necessarily think the cover on offer is fair. Denise Boyd, policy director for the Consumer Action Law Centre, said that it was hard for consumers to challenge insurers on their claims decisions because they are exempt from Australian consumer law that controls unfair contract terms. She said: "The industry is a protected species that hides all sorts of exclusions in contracts that are difficult to find, read and understand."

Just some of the examples given of where it was perhaps unreasonable of the insurer to decline a claim included the baggage claims of a couple who were in the Philippines when an earthquake struck there last year. They fled the area as soon as they could, leaving their belongings behind. David Reece, one of the tourists, commented about the insurer: "They said I needed receipts or photographs. I was also told I should have made a police report, yet police were killed or pulling bodies from the rubble and trying to keep public order." In another case, a honeymooner's claim for a stolen wallet was denied, despite the fact that the culprit was caught on CCTV and apprehended with the person's empty bag on them – but the insurer decided that the bag, which she had kept under her seat, was 'unsupervised'.

Rob Whelan, executive director of the Insurance Council of Australia, tried his best to temper the argument by pointing out that insurance companies pay out \$111 million in insurance claims. There was also the suggestion that declined claims reporting by the companies themselves had improved, leading to a rise in figures.



## Cancellation cover in China

An expat blog has examined what exactly travel insurance in China covers, pointing out that in July, a disproportionate number of flights were cancelled in and around Shanghai as the airspace was allegedly being used by the military. The expat blogger said that even in a country with the world's worst air travel reliability record, large scale flight cancellations caused havoc, and she investigated whether or not her travel insurance policy would pay out for missed flights. Upon speaking to a customer service representative for a travel insurer, the blogger discovered that any benefits were strictly limited. The policy under observation would provide cover for every five hours the customer was delayed, with a maximum payout of ¥1800 – around £180. This would be insufficient, the blogger pointed out, to cover the cost of a new flight.

Despite the best efforts of the local police, the UK Foreign and Commonwealth Office and travel companies, it seems that some tourists just want to take more risks than others. The news that another British holidaymaker had been critically injured following a jump from a balcony in Ibiza came, sadly, as no surprise. The 32-year-old male broke multiple bones, including a fractured pelvis and thigh, and was taken to the Hospital de Can Misses near the resort of San Antonio.

Also in San Antonio, a 25-year-old British man died en route to hospital after surviving a jump from the first floor of his hotel. It is

believed that Luke Rhoden survived the fall, and then had an altercation with Spanish Guardia Civil officers before he was put in an ambulance and taken to hospital.

ITIJ spoke to Thomas Buchsein, medical director for Germany-based air ambulance operator FAL rent-a-jet, and although he said the company has not noticed a spike in missions for patients who have jumped from balconies, it has witnessed a number of injuries sustained from jumping into shallow waters, mostly hotel pools, resulting in cervical spine injuries and subsequent tetraplegia. The safety campaigns run by

the authorities are nice, said Buchsein, but they are not a quick fix, and 'they seem wasted when alcohol, drugs or reckless stupidity are involved'. He also reported a substantial rise in the number of air ambulance missions undertaken in the months of June, July and August this year when compared with 2013, noting an increase in holidaymakers suffering leisure accidents.





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## Travelfund signs with ROCK

Travelfund, a UK-based company providing alternative payment solutions for travel brands under the moniker Fly Now, Pay Later, announced in September that it had signed an agreement with ROCK Insurance, under which the latter company will provide Travelfund with supplier failure insurance. Customers of Fly Now, Pay Later will now be entitled to the suite of products offered by ROCK, guaranteeing them a refund, replacement or even repatriation in the event that a carrier or supplier fails. This move, according to Travelfund, puts customers 'on solid ground, both before and during travel, filling any gaps in consumer protection that may not have been covered by ATOL or ABTA'. ROCK also recently signed a long-term agreement with the Midcounties Co-operative, a UK-based independent travel agency.

"Today's agreement is fantastic news for Travelfund, our partners and customers," said Travelfund CEO Jasper Dykes. "The industry experience and knowhow of ROCK mean our customers will have the very best protection available, ensuring they can book and fly secure in the knowledge that they will never have to pay for a service they don't receive." ROCK's managing director Antony Martin, meanwhile, said: "We are delighted

to be partnering [with] such an innovative company ... and look forward to working closely together."



Customers of Fly Now, Pay Later will now be entitled to the suite of products offered by ROCK, guaranteeing them a refund, replacement or even repatriation in the event that a carrier or supplier fails

## Arthur J. Gallagher purchases Trip Mate

US-based insurance brokerage Arthur J. Gallagher & Co. (Arthur J. Gallagher) recently purchased Kansas City-based travel insurance agency Trip Mate Inc. for an undisclosed sum. Established in 1989, Trip Mate will continue to be led by its founder and CEO Brad Finkle, who will now report to Arthur J. Gallagher's head of North American affinity operations, Kevin Garvin. "Trip Mate gives us a great entry point into the travel insurance marketplace and expands

our specialty products and services capabilities into this growing industry," said J. Patrick Gallagher Jr, CEO of the brokerage. "Their strong brand and outstanding reputation in the travel market make them a perfect complement for our US affinity operations."



## Special tourist package from Allied Insurance

Allied Insurance, a US-based insurance provider, has introduced a special insurance package for tourists visiting the Maldives. The Inbound Travel Insurance Plan, officially introduced by the company's CEO Ahmed Ameen at a ceremony in August, is the result of a seven-month technical testing programme, covers personal accidents, medical emergencies, hospitalisation, passport loss and personal liability, and is 'completely new to the Maldives'. "We have been introducing many different policies and expanding our business," said Ameen. "The insurance policy we introduced today was [launched] with the help of experts from the tourism industry. While millions of tourists come to visit Maldives, there are some risks for which cover is not provided. We want resort owners and tour operators to address these areas." Allied's health insurance manager Ahmed Sabig added: "The policy won't be sold by us. It will be sold by parties like tour operators and travel agencies."

## Travel Insured named preferred provider

KHM Travel Group, which supports over 3,000 independent travel agents across the US and Canada, recently named Travel Insured International, a privately held US-based travel protection company, as one of its preferred travel insurance providers. Under the new partnership, clients will have the option to take out insurance coverage from Travel Insured via a KHM-hosted online reservation process. The two companies will also be jointly hosting webinars, through which they hope to keep agents up to date on the ever-expanding range of products on offer, as well as giving tips on selling strategies.



## IAG adds AirLink Ambulance as Preferred Provider

**AirLink Ambulance, a Mexico-based full service air ambulance company, was recently added to International Assistance Group's (IAG) network, with IAG accrediting the company as its Preferred Provider in Mexico**

AirLink provides air ambulance evacuations 'within or from Mexico, or any other Central and South American country, and the Caribbean – including Cuba', according to an IAG press release, which goes on to say that 'under its direct operation, AirLink Ambulance controls all of the human and material resources and protocols required to provide the highest quality air ambulance service, and has completed over 2,000 air ambulance flights'.

"IAG is proud to complement its worldwide map of Air Ambulance Preferred Providers with AirLink Ambulance in Mexico," said Cécile Hermetz, IAG's general manager. "AirLink has been used for many years by IAG; the new partnership will undoubtedly

tighten up our relationship and enhance our knowledge of the challenges faced by air ambulances within that region." AirLink also offers neonatal and paediatric air ambulance services, and provides a full

"it is sometimes hard to trust medical reports or comments of treating doctors"

complement of trained air medical staff. "Most of the patients transported in or from Latin America need intensive care," said Dr Blanca Garcia, the company's director of medical operations. "Especially in Mexico and Latin America, it is sometimes hard to trust medical reports or comments of treating doctors, since experience tells that the conditions of patients are always quite different from the initial statements when the air ambulance crew arrives. This is also one of the reasons why we always send a doctor on our missions."

## New InsuranceWith site goes live

An updated website for InsuranceWith launched in the UK at the end of August, specialising in 'competitive medical travel insurance for people with pre-existing medical conditions', according to a statement. The company was conceived and launched as a response to the difficulty suffered – and expense incurred – by people who have suffered an illness or injury and need to find coverage for that illness while on holiday. "With InsuranceWith, I wanted to provide a realistically priced travel policy for people with previous medical conditions and one that offered them full cover," said the site's founder Fiona Macrae, an insurance professional who was diagnosed with breast cancer in 2005 and subsequently found, after her treatment, that it was very difficult for her to get an affordable travel insurance

policy. "Once you've been ill you don't want to compromise," she added. "Our aim is to allow people the chance to relax and enjoy their much-needed holiday." The company offers coverage for various conditions, from asthma to blood pressure, and 'believes that all travellers should be treated fairly with premiums that are based on actual risk, and not on a pre-conceived idea of the medical condition'. It uses a medical screening facility so that appropriate coverage can be provided without necessarily needing to charge an additional premium. The site was built by web developers Radweb, one of whose designers said: "I was quite shocked at just how hard it is for people with previous medical conditions to get insurance and at a fair price. So this was a project we're really passionate about."

## AXA Cooperative launches travel insurance

**AXA Cooperative – the brand under which GCC-based AXA Gulf operates in the Kingdom of Saudi Arabia (KSA) – announced in early September that it would be launching online travel insurance solutions in KSA for the first time**

The AXA Travel Smart policy, among others – including Travel Schengen – will now be available at 'the click of a button', offering protection against medical emergencies, personal liability, accidents, trip cancellation and various other potential issues for individuals and families. The website from which it can be purchased also allows customers the option of planning holidays, and each solution comes with 24-hour travel assistance.

"The launch of the online travel insurance in Saudi Arabia comes within our mandate to offer easy access to world-class insurance solutions to our customers," commented

Gary Lewin, AXA Cooperative Insurance CEO. "[Our policies] are tailored for different needs and contingencies, providing complete peace of mind for the travellers, thus protecting them against all eventualities. AXA is investing to continuously improve

"The launch of the online travel insurance in Saudi Arabia comes within our mandate to offer easy access to world-class insurance solutions to our customers"

the infrastructure, thus making sure we are available at any point convenient to our customers, be it in a shopping mall or online [in] the comfort of their home."

## P&C industry analysis shows global underwriting profit

**Aon Benfield, the global reinsurance intermediary and capital advisor of Aon plc, recently released its annual *Insurance Risk Study*, which provides a comprehensive review of insurers' growth, risk and profitability, as well as highlighting emerging risks and opportunities in the global insurance industry**

The ninth edition of the study, entitled *Growth, profitability, and opportunity*, reveals that the property and casualty (P&C) industry achieved a global underwriting profit last year, helped by relatively light catastrophe losses in comparison with 2011 and 2012. Combined ratios varied significantly by country, and the study reveals many profitable areas of growth in the global insurance market. For the global P&C business, the average insurer combined ratio for 2013 across the top 50 global markets was 99.1 per cent, with 21 markets achieving a combined ratio below 95 per cent, and 10 markets achieving a combined ratio below 90 per cent.

The study highlights that global insurance and reinsurance premium reached a record US\$4.9 trillion in 2013 – a 0.9-per-cent increase over 2012 – driven primarily by growth in the P&C and health insurance segments. Global insurance and reinsurance capital reached a record \$4 trillion.

For many insurers, big data is the presumed answer to the question of how to grow profitability in an environment with record

“The potential pay-off to innovation is higher today than it has been for many years”

capital levels. The study discusses big data and its potential transformative effects on the insurance industry, and also discusses other emerging trends including: the effects of technology on motor insurance, new capital demands in the US health insurance market, rising frequency of cyber attacks, and advanced modelling capabilities for China crop insurance.

### Expert's view

Stephen Mildenhall, global CEO of analytics for Aon, commented on the report's findings: “There are many bright spots within today's rapidly evolving insurance marketplace. The overall global combined ratio under 100 per cent, and the variation in results by country, clearly show there are many desirable areas for profitable growth in the market today. In addition, the continued flow of cheaper alternative capital into the industry provides a competitive cost-advantage to early adopters. The potential pay-off to innovation is higher today than it has been for many years.”

The 2014 *Insurance Risk Study* includes a country opportunity index, which ranks the desirability of the top 50 markets based on a mix of profitability, growth potential, and

political environment. Saudi Arabia leads the index with a combined ratio of 91.5 per cent and strong projected growth of 8.1 percent, followed by the Ecuadorean and Singaporean markets. Hong Kong, China, and Australia were all new entrants to the top quartile of the index this year.

As a conclusion to the report, Aon Benfield Analytics forecast that global P&C insurance premiums will increase by 18 per cent over the next five years to reach \$1.6 trillion by 2018, driven by strong growth in China.



**\$1.6 trillion**  
– predicted P&C income by 2018

## Lloyd's establishes Beijing branch

George Osborne, UK chancellor of the exchequer, together with the Chinese vice-premier Ma Kai, announced in September that the Chinese Government has awarded Lloyd's China a licence to establish a branch office in Beijing, which will enhance local access to international specialist reinsurance expertise. Lloyd's was granted a reinsurance company licence in China in 2007, with that licence being extended for direct business in Shanghai only in 2010. As part of Lloyd's Vision 2025, Lloyd's has made a commitment to expand further into the world's fastest growing economies

like China.

John Nelson, chairman of Lloyd's, said: “We are very pleased to note the announcement by the Chinese government regarding the award to Lloyd's China of a licence to establish a branch office in Beijing. We will now be working closely with the Chinese regulators as the process progresses.” He continued: “China is an important market for Lloyd's, with huge growth potential. Lloyd's underwriters in China are providing a range of innovative insurance products including specialist marine cargo, renewable-energy technology and agriculture lines.”



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## Outlook for IT investment remains weak

**According to a new report from industry analyst Celent, against a backdrop of fragility in the UK and European economies, and with continued low interest rates applying pressure to core businesses, the outlook for investment in IT among UK insurers 'remains weak'**

The report looks at the key business themes driving investment in IT spending in 2014 and 2015, including a more in-depth look at the priorities of digital transformation, legacy and ecosystem transformation, and innovation. Despite the gloomy findings relating to the weak investment environment, Celent also stated that, when compared to recent years, renewed optimism is resulting in increased activity regarding growth through distribution and new propositions. "For some insurers," said Celent, "IT budgets are even increasing in real terms, albeit by small amounts and often linked to the funding of a larger change initiative." For the rest of this year and into next year, IT investment is predicted to be targeted towards four areas: distribution; transforming core business operations; information security; and data analytics. "As with many other mature markets around the world, UK insurers are under pressure to perform given the highly competitive nature of the market and the persistent financial pressure resulting from a low interest rate environment," commented Jamie Macgregor,

senior vice-president of Celent's insurance group, and author of the report. "In times like these, aligning investment behind initiatives that will deliver improvements in core business performance, such as underwriting, operational efficiency and distribution capability, are likely to continue to dominate." Celent predicts that in the coming 12 months, insurers will invest cautiously, aiming to balance old demands for efficiency with new demands for growth that is driven by digital ambitions.

### APAC trends

Elsewhere, Celent has for the first time analysed insurance software sales deal activity in the Asia Pacific (APAC) region. A close look at overall 2012 and 2013 deals shows that core processing was the most common deal category, while distribution and infrastructure/financial each made up a small percentage of deals. Celent's analysis found: "Core processing deals made up 90 per cent of property/casualty deals during the analysed period. The majority of sales were to smaller insurers looking for comprehensive functionality from end-to-end suites and other core processing solutions. Based on the information provided by vendors in the overall Asia Pacific insurance software market, insurers are updating their core processing solutions to improve more than 15 functions." Wnli Yuan, senior analyst with Celent's Asian Financial Services Group and co-author of the report, commented on the findings: "Insurers

are feeling market pressures as a result of customers' expectations and a competitive environment. Core systems replacements [are] necessary to pursue the business



"In times like these, aligning investment behind initiatives that will deliver improvements in core business performance... are likely to continue to dominate"

opportunities. Hence, core systems deal data has outpaced other IT investments in terms of both volume and size." Karen Monks, also a co-author of the report, added: "Asia Pacific is a growing market for insurance software vendors. [Vendors] who can offer strong core processing products with a wide breadth of functionality are gaining the most traction in the market."



### NEWS IN BRIEF

**Suncorp and Insurance Australia Group**, two of the largest companies in the Australian insurance sector, are said to be pushing for the privatisation of state-run workers' compensation and compulsory third party insurance regimes. Private companies presently take about \$5 billion of the \$15-billion market, and insurers are asking for greater involvement in a series of submissions made to the Federal Government.

**Nigeria's National Insurance Commission** has called on the Independent Corrupt Practices Commission to assist in stopping the rising incidence of corruption and **fraud** in the country's insurance market. Fola Daniel, commissioner for insurance, requested the assistance in fighting fraud, noting when he did so that the Commission has the responsibility of regulating the industry but does not have any powers of enforcement to either arrest or punish perpetrators.

Local **reinsurance** companies in the **Asia Pacific** region have significant market shares, giving them better established and more defensible competitive positions than their small regional reinsurer equivalents in Central and Eastern Europe, the Middle East and Africa, according to a report from Standard & Poor's Ratings Services.

In an effort to improve the solvency ratios of insurance companies, the **Chinese Insurance Regulatory Commission** is working with the industry to establish a framework under which insurers can sell **catastrophe-linked bonds**.

New research commissioned by the **Association of Superannuation Funds of Australia** has found that insurance provided to people through their superannuation reduces the annual cost to the government of social security by around A\$403 million. Such savings are the result of a decrease in costs related to government spending on income payments to families who have lost a breadwinner, or individuals who have become disabled.

**Algerian** insurance companies have reported that goods and passenger vehicle accidents are involved in more **traffic accidents** than any other type of vehicle, despite the fact that such vehicles account for less than 10 per cent of the total number of vehicles on the road in the country. Insurers taking on such risks reported losses of US\$1.25 billion in 2013.

CEO of **AIG Malaysia** Antony Lee has announced that the company is all ready to venture into the country's **retakaful** market, having recently obtained regulatory approval to establish a company providing retakaful to the local market.

The government of **Bangladesh** has adopted an ambitious plan to bring all of its citizens under **national health insurance** coverage by 2032, with the aim of 'providing quality healthcare for all without financial hardship to any'.

## Bancassurance in Africa evaluation

**Banks in 10 countries in sub-Saharan Africa – namely Angola, Côte d'Ivoire, Ghana, Kenya, Mozambique, Nigeria, South Africa, Tanzania, Uganda and Zambia – are generally well-positioned to grow as an insurance distribution channel from the rapid increase in the value of these countries' insurance markets, according to Finaccord**

Banks have not only significantly increased the size of their branch networks and number of deposit accounts in recent years, but also increasingly appreciate the value of bancassurance as a future revenue generator. These are the key findings from a report published by Finaccord titled *Bancassurance in Sub-Saharan Africa: Current State and Future Perspectives to 2020*. Based on a comprehensive and detailed analysis of the prospects for bancassurance in 10 countries, Finaccord's research established that across the top 10 banks by number of retail banking customers in each of the 10 countries investigated (i.e. a survey of 100 banks in total), 89 already sell insurance in one form or another and 41 promote policies that can be bought on a stand-alone basis (as opposed to cover bundled with mortgages or loans). While the South African bancassurance market is by far the most sophisticated and mature in the region, other countries such as Côte d'Ivoire, Kenya and Mozambique are beginning to follow suit. "Macro-economic growth and the development of banking and insurance sectors across much of sub-Saharan Africa has been very impressive in recent years,"

comments Tobias Schneider, a consultant at Finaccord. "For example, across the 10 countries researched, the number of deposit accounts at banks rose more than four-fold from around 29.7 million in 2005 to 133.2 million in 2013. Moreover, regulatory authorities in the region have begun to acknowledge the potential value of bancassurance for the further development and diversification of the financial services industry. As a result, banks are already a growing distribution channel for selling insurance and are set to become even more prominent in future."

Credit life (creditor) insurance policies bundled with mortgages and personal loans are the most commonly distributed products, with 89.5 per cent and 85.6 per cent of eligible banks (i.e. those offering mortgages and/or personal loans) also promoting related credit life insurance. Other insurance products that are commonly bundled with lending products are household insurance (usually configured as basic property insurance) and personal motor insurance (cross-sold with car loans). Insurance products that are offered most commonly on a stand-alone basis are funeral expenses and risk life insurance available from a respective 22 per cent and 20 per cent of banking entities researched.

A key factor driving the development of bancassurance in the region is the presence of international and regional banking and insurance groups (of 10 originating in South Africa) that have begun to leverage their experience in this field in sub-Saharan Africa. Although not an exhaustive list, these include groups such as BancABC, Bank of Africa Group, Barclays, Ecobank, Standard Bank Group, Standard Chartered and Zenith Bank,

among banks; and AIG, Hollard, Jubilee Insurance, Kenyan Alliance, MMI Holdings, Old Mutual and Sanlam, among insurers. "Given that bancassurance is successful in a number of countries around the world including South Africa, it is not surprising that many banks in sub-Saharan Africa are seeking to grow the revenues that they generate from insurance," concludes Tobias Schneider. "It is therefore crucial for interested banks and insurers to understand the structure and regulatory environment of the sub-Saharan markets in order not to miss out on the great potential of bancassurance in the region."



**89 African banks sell insurance to their customers**



## Bermudan market registers premium increase

Axco Insurance Information Services Ltd (Axco) recently released its new Bermuda country report covering the international insurance market, which reveals that after four years of falling premium income, 2012 was the first year to show increased premiums written by international reinsurers registered in Bermuda. 2012 saw an increase in gross premiums to US\$120.49 billion, compared to US\$107.60 billion in 2011. A slow global economic recovery, a low interest environment and the assumption that reinsurance does not correlate with

other forms of investment has led to a dramatic increase in the issuance of insurance-linked securities (ILS). Fifty-one special purpose insurers were set up in 2013 compared to 27 in 2012. Out of the US\$21 billion ILS issuance worldwide, US\$9.2 billion was introduced into Bermuda-based entities.

The current market situation has also led to significant expectation of another wave of mergers and acquisitions.

Tim Yeates, business development director at Axco, commented on the report:

“Although excellent news for the region, the overall growth in premium income is mainly due to the formation of new sidecars and CAT bonds which reached pre-crisis levels in 2012 and masks the continuing soft market in almost all classes.” He added, however, that “the ongoing sluggish global economic recovery, as well as a low interest environment, has done nothing to dampen the speculation that another wave of mergers and acquisitions is on the way for small to medium sized [businesses] – a true sign of an increasingly challenging marketplace’.

## Insurance swap

Taiwan’s Financial Supervisory Committee (FSC) announced recently that holders of non-investment life insurance policies are allowed to convert their policies into other types of insurance cover, such as health insurance, long-term care insurance and annuities. According to *Asia Insurance Review*, the new move by the Committee is the result of intense lobbying by the Life Insurance Association in the People’s Republic of China.

The FSC, in announcing the move, said that life insurance companies should ‘give their customers a comprehensive assessment before they make up their minds about a conversion’, and that such assessment meetings should be recorded as evidence that they were properly carried out. The insurers are not allowed to solicit business from customers, and they are also obliged to offer a ‘cooling off’ period of three years, which would allow any customer not happy with the change to revert to their original policy. Life insurers, for their part, have voiced concerns that the plan allows policyholders, rather than beneficiaries, to pocket the returns provided by the policies. Market analysis has estimated there to be at least four million life insurance policies currently in action in Taiwan, with an estimated value of NT1 trillion (US\$3.5 billion), all of which are eligible for conversion into a different policy type.

## Softening market for terrorism reinsurance

A report by Guy Carpenter has found that the terrorism reinsurance market is softening due to increased capacity and an absence (thusfar) of major terror-related losses. Renewal rates in July were noted to have declined across almost all regions and lines of business, according to the company. The findings from Guy Carpenter follow a recent spike in terrorist activity, which has had the effect of softening the market in areas that are perceived to be at a low risk. Guy Carpenter’s report stated: “Although localised terrorism and political violence activity has impacted certain facultative programmes and affected pricing and capacity at the local level, adequate terrorism capacity continues to be available in the reinsurance treaty marketplace for certain countries and territories.” It went on to say: “Although the relative uncertainty associated with terrorism risk and the inherent challenges of terrorism catastrophe modelling has limited the extent of capacity being redeployed to the terrorism peril, some insurance companies that provide terrorism cover have benefited from falling reinsurance prices, depending on where and what they write.”

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## Fitch predicts merger growth

A Fitch Ratings report into merger and acquisition (M&A) activity in the reinsurance industry has found that it is likely to see increased movement in the area, as more stressful market conditions limit organic

traditional reinsurers in direct competition with the alternative providers.

"Many of these companies," continued the report, "have seen their franchise value diminished in recent years as they

"Fitch views a certain amount of consolidation as a 'modest positive' for the reinsurance industry"

are becoming marginalised in the face of increased capital market competition and could thus be viewed as prime acquisition targets."

Fitch views a certain amount of consolidation as a 'modest positive' for the reinsurance industry, because a reduction in the number of reinsurance companies and their associated underwriting capacity would reduce undeployed capital and, therefore, is likely to ease competitive pressures in the sector.

Considering the impediments to M&A activity in the reinsurance industry, the ratings agency noted that in recent years there have been a lack of sellers, which it says is a reflection of stressful market conditions, softening reinsurance pricing and a broadening of policy terms and conditions, which in turn have resulted in a general deterioration in the sector's profitability profile.



growth potential. Furthermore, the increased availability of alternative reinsurance could add to an M&A trend by providing further sources of capital to the market while potentially reducing growth opportunities for

## Natural disaster cost falls

Reinsurance group Swiss Re has estimated that natural disasters caused total economic losses of US\$41 billion in the first six months of the year, which is lower than has been seen in the past. The company's figures, which combine insurance and uninsured losses, fell from the \$59 billion that it reached in the first six months of 2013. Furthermore, at \$41 billion, the amount is only half of the average first-half loss that has been seen over the previous 10 years.

The costliest disaster for the insurance sector was the series of thunderstorms and hail that hit the US in May, which caused \$3.2 billion worth of damage, of which \$2.6 billion was insured. Severe storms in France, Germany and Belgium were the next most costly events, where losses reached \$2.5 billion in insured losses.



### NEWS IN BRIEF

The **British Insurance Brokers' Association** has launched a guide for UK Members of Parliament with constituents who approach their local representative with requests for **help sourcing insurance**. The guide has been developed with the feedback of Parliamentarians, and is designed to help MPs with constituency casework relating to insurance, particularly those who find it difficult to find insurance that meets their needs.

**Vietnam's** insurance market has reported a 12.6-per-cent **increase in earned premiums** for the first half of this year when compared to last year, with premiums reaching VN\$24.13 trillion (US\$1.13 billion). Pham Dinh Trong, deputy director of the Insurance Supervisory Authority, said that the country's macroeconomic situation had an adverse effect on the industry, but despite challenges, insurance companies reported positive results.

**Brokerslink**, one of the world's largest independent insurance broker networks managing premium volumes in excess of US\$15 billion, has continued its **African regional expansion** with the opening of a new operation in Abidjan, the primary economic centre of Ivory Coast, by member **Filhet-Allard Group**. Henry Allard, a board director of Filhet-Allard Group, said: "This is a major step in our strategy to expand in the French-speaking parts of Africa where we have been involved in marine business for decades. Having a local company will strengthen our capabilities in marine and allow us to develop P&C and employee benefits businesses as well as to support the Brokerslink members."

In related news, Standard & Poor's Ratings Service has released a new report in which it states that developing a market for disaster resilience products will help reinsurers emphasise their relevance to their clients, both new and existing. The report offers a view of how reinsurance companies could heighten their relevance in the global economy by playing a role in helping governments to cope with the financial impacts of disasters.

## Perils analysed by Aon

**Impact Forecasting, the catastrophe model development centre of excellence at Aon Benfield, has released the latest edition of its monthly Global Catastrophe Recap report, which reviews the natural disaster perils that occurred worldwide during August 2014**

said: "Despite the upcoming historical peaks of the Atlantic and Pacific tropical cyclone seasons, earthquakes were the primary focus during the month of August; especially following the magnitude-6.0 event in Northern California's Bay Area. Residential earthquake insurance penetration rates have gradually

The report reveals that the strongest earthquake to strike the US San Francisco Bay Area in 25 years was recorded on the morning of 24 August, injuring at least 258 people and causing widespread damage to property, infrastructure, and wineries. Total economic losses from the event were expected to breach US\$2.0 billion, with insured losses likely to be in the hundreds of millions of dollars (USD) due to the low residential earthquake insurance penetration in Napa County and the locality. Napa County has a residential earthquake insurance penetration rate of 5.3 per cent compared to the average of around 10 per cent seen in surrounding counties. Steve Bowen, associate director and meteorologist within Aon Benfield's Impact Forecasting team,

Total economic losses from the event were expected to breach US\$2.0 billion

lowered in California during the past two decades from 33 percent in 1996 to roughly 10 per cent today, and the August 24 Napa County event serves as a reminder of the unpredictability and costly impacts of the peril. The Napa event proves the need of consistently analysing the risks associated with US earthquakes through such avenues as catastrophe modelling."

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## JLT expands operations

Jardine Lloyd Thompson Group plc (JLT), one of the world's largest providers of insurance, reinsurance and employee benefits related advice, brokerage and associated services, has announced the significant expansion of its US specialty capabilities and the merger of JLT Specialty Ltd and Lloyd & Partners Ltd to drive a new phase of growth, following its successful acquisition of Towers Watson Re last year. Over recent years, JLT has firmly established a successful specialty led strategy and distinctive client proposition that has driven growth and positioned it as one of

the world's pre-eminent brokers in those specialty areas. This announcement signals a significant expansion of the Group's US activities into its specialty areas including energy, construction, financial lines, credit, political and security and aerospace. The bringing together of JLT Specialty and Lloyd & Partners will create a single specialty business of scale and distinctive capability, in line with the firm's strategy of focusing on its areas of specialisation. Commenting on these announcements, Dominic Burke, JLT Group CEO, said:

"The expansion of JLT's US specialty capability builds on the success we have had over recent years and is the next natural step in our evolution. Under Michael Rice's dynamic leadership, we are committed to building the pre-eminent specialty team in the US and anticipate a very positive response from experienced professionals interested in joining us. The US is a market in which we see a significant opportunity and demand for JLT's distinctive offering, and to which we are firmly committed following our successful acquisition of

"The expansion of JLT's US specialty capability builds on the success we have had over recent years and is the next natural step in our evolution"

Towers Watson Re last year." Elsewhere, JLT has announced the establishment of JLT Turkey. The new venture, to be based in Istanbul, will be headed up by Servet Gurkan, who commented: "The establishment of JLT Turkey will provide clients with a distinctive and compelling alternative. I am delighted to be joining JLT, with its strong Client First culture and emphasis on expertise and entrepreneurialism."



## Chinese health market to receive boost

The news that China Pacific Insurance's joint health insurance venture with the Allianz Group will begin operations in the first half of next year has been welcomed by the industry. The new company, CPIC Allianz Health Insurance, aims to tap into the growing demand for health insurance products among the Chinese population, boosted by a US\$162-million investment from China Pacific. Allianz will be a minority partner in the venture, although Gao Guofu, chairman of China Pacific, said his firm wants to benefit from Allianz's years of experience in administering health insurance products, while Allianz will benefit from the tie-up with China's third largest insurance firm, which has an extensive network and governmental support. Meanwhile, the Xinhua News Agency in China has announced that the country's state council has unveiled plans to boost the development of the insurance industry, raising premium income so that it accounts for up to five per cent of gross domestic product by 2020. As part of its development, the government wants the industry to play a more significant role in the country's nascent social security network. Under the plans mooted by the state council, Chinese citizens could be required to pay around ¥3,500 (US\$565) each in premiums annually. Xinhua reported: "Commercial insurance will become the primary undertaker of individual and household programmes and an important supplier of corporate pensions and health insurance." The introduction of policies covering catastrophic events should also help the insurance industry to play a 'bigger role in the prevention and relief of disasters and accidents', continued the Agency.

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# Aussies warned over hepatitis and medications

**Medical experts in Australia are warning travellers to be aware of the risk of contracting hepatitis B and C when travelling in the Asia-Pacific region**

Helen Tyrell, the CEO of Hepatitis Australia, has warned that experts are anticipating a rise in the number of cases over the coming years, based on analysis of the lifestyles of holidaymakers, their choices of destination and their holidaying habits. Hepatitis C is 10-times more prevalent in some countries in the Asia-Pacific region – including Bali, Vietnam, Thailand and the Philippines – than it is in Australia, and although there is currently a vaccine for hepatitis B there is none for C, which is referred to as ‘the silent killer’, due to the fact that many who contract it do not display symptoms for years, sometimes decades, before it begins to attack their liver, resulting in very serious health issues. The risk of cancer is also increased in sufferers.

“What we want all Australians to know before they head off on their overseas holiday is that any activity in which the skin is pierced can lead to infection with hepatitis,” said Tyrell, “and yes, that can include pedicures, tattoos and piercings, and even getting dental work done abroad.” Even a microscopic amount of blood has the potential to transmit the disease if it comes into contact with an open wound.

A lack of public knowledge about the disease in Australia has been blamed for health authorities’ pessimistic outlook, and Tyrell has welcomed the recent decision to add simeprevir, which is used to treat genotype

1 chronic hepatitis C, to the country’s Pharmaceutical Benefits Scheme. “The use of simeprevir as an addition to pegylated interferon and ribavirin to treat people with genotype 1 hepatitis C is an important step forward in the evolution of hepatitis C treatment,” she said, while also criticising the Pharmaceutical Benefit Advisory Committee’s decision to decline an application to subsidise antiviral medication sofosbuvir. “It’s a sad day when access to game-changing therapy is denied. This is a bad outcome for people living with hepatitis C.”



### Medication advice

Australian travellers have also been offered advice on what to do about any medications they make take when heading overseas, in an article by Travelvax, the contents of which are easily applicable to travellers of other nationalities. “What if you want to take them overseas?” asks the article. “How likely is it that you’d be stopped and your medication or

device confiscated? What if you were refused entry – or worse, detained on suspicion of attempting to import drugs that – at least in that country – are banned? These scenarios are not as rare or far-fetched as

“Hepatitis C is 10 times more prevalent in some countries in the Asia-Pacific region ... than it is in Australia”



you might think, particularly in non-English speaking countries that take a hard line on drug smuggling.”

While for most travellers who take well-recognised, prescribed medications a signed letter from a GP is enough, some may need to use restricted drugs such as psychotropic or narcotic medications, and this could prove a problem – for example, the United Arab

Emirates bans drugs containing codeine. Doctors of travel medicine should be able to offer pre-travel country-specific advice, although this may be a problem for regular GPs; and in Australia, for example, there are three government bodies that provide useful information for tourists. Often, however, information on restrictions that different countries impose can only be found via that country’s local embassy or consulate, and ‘more often than not’, according to Travelvax, ‘travellers are likely to be sorely disappointed with the quality of the advice embassies or consulates provide’. The organisation cites a recent study published in the *Travel Medicine and Infectious Disease* journal, the findings of which painted a pretty negative picture of the quality of information provided by many consulates.

The solution, insofar as there is one, is to plan ahead as much as possible. Travellers are advised to begin their research early, maybe months in advance if possible, and to utilise resources such as the International Narcotic Control Board and websites such as Smartraveller.

“Ultimately,” said Dr Moses Mutie, head of the research team that carried out the study, “I think at least part of the answer is an official, internationally recognised certificate – just like the one for yellow fever, which is a mandatory requirement for some destinations in Africa and South America. An official certificate that is stamped and signed by an authorised medical professional or pharmacist should be enough to allow a traveller to carry legitimate prescription medicine or a device they might need [such as an oxygen bottle or neurostimulators] into a country.”

**\$1.12 million – loss following cancellation of Thai trip to South Africa**

## Ebola ripples continue to spread

The ongoing Ebola outbreak in West Africa is, somewhat predictably, acting as a deterrent to tourists who might have been planning trips this year. Over 2,000 people have died in the outbreak of the haemorrhagic disease, which hit Guinea, Liberia and Sierra Leone hard, and has also spread into Nigeria, Senegal and the Democratic Republic of Congo. Tourists are understandably afraid to travel anywhere near these affected areas, but many are also opting to avoid Africa entirely just in case, according to some African and Asian tour operators. The majority of trip cancellations have come from Asia, although US, Brazilian and European travellers have also either delayed or cancelled their ventures.

“We’ve seen a huge amount of cancellations from Asia and [for] the groups that do travel, the numbers have dropped,” commented Hannes Boshoff, managing director of ERM

Tours in Johannesburg. “A lot of consumers just see Africa. They see it as one country ... I try and tell people that Europe and America are closer to the Ebola outbreak than South Africa.” Travel agents have suggested that many Asian travellers who lived through recent epidemics such as SARS and H1N1 flu are loathe to risk walking into another outbreak. “We have dealt with a lot of guests who have literally been begged by their families to cancel their trip,” commented Kim Nixon, managing director of Asia To Africa Safaris, which is based in Singapore. “The Asian market dealt a lot with H1N1 as well as SARS so there is a great fear of these virulent diseases no matter how easily they are spread.”

South Africa saw almost 10 million visitors last year, with tourism offering a more than 10-per-cent contribution to GDP. Boshoff cited one group booking of 1,500 Thais, worth 12 million rand (\$1.12 million), that was cancelled, and Thompsons Africa said that a group of US travellers had recently withdrawn a booking for a luxury holiday, which will cost the firm 500,000 rand. “This sort of thing has momentum,” said Craig Drysdale, of Thompsons, “and it could get worse as we go into the next days and weeks.”



## Suspected EV-D68 outbreak in US

A recent surge in the number of children being admitted to hospital with respiratory infections in Chicago and other Midwestern cities in the US has led to speculation that enterovirus D68 (EV-D68) might be responsible. One of a variety of non-polio enteroviruses, EV-D68 is comparatively rare so has not been extensively studied. It causes various respiratory complications, and can be spread via nasal mucus, saliva and other respiratory secretions. There is no specific treatment or vaccine for preventing EV-D68 infections, due to the lack of understanding around the virus, but generally it is unlikely to be fatal. Travellers heading to areas where EV-D68 may be an issue are advised to wash hands often, avoid touching their or others’ faces with unwashed hands, avoid people who are sick and to frequently disinfect surfaces that are likely to be touched a lot, as the virus can be left behind on surfaces when infected persons touch, cough or sneeze on them.

“We’re in a stage where it’s difficult to say just how big this is, how long it will go on for, and how widespread it will be,” commented Dr Anne Schuchat of the Centers for Disease Control and Prevention. Health workers, she said, are still trying to understand the exact nature of the outbreak.

## First Japanese dengue cases in 70 years

Japan has suffered its first outbreak of dengue fever since 1945, the source of which has been traced to the popular Yoyogi Park, one of Tokyo’s largest open spaces. As of 5 September, there had been 47 confirmed cases of the mosquito-borne disease, and



health authorities have drained the park’s ornamental ponds and sprayed it throughout with insecticide to remove the insects and any potential breeding grounds. While dengue is not fatal in most

cases, complications – including muscle pain, severe migraines and vomiting – can potentially lead to death. It is suspected that mosquitoes picked up the disease, which cannot be transmitted directly from one human being to another, from infected tourists. The risk to travellers heading to Tokyo is considered to be very low, although mosquito bite avoidance measures and appropriate travel insurance are advised as precautions.

Elsewhere, France has also seen a case of locally acquired dengue fever in Toulon - an isolated case - and once again the risk to tourists is considered to be low.



**1945 – year of the last dengue outbreak in Japan**

## Cholera reported in Ghana

The National Travel Health Network and Centre (NaTHNaC) in the UK has recently reported on an outbreak of cholera in Ghana – at the time of writing, over 6,000 cases of the disease had been reported in the Ashanti, Central, Eastern, Greater Accra (in which the capital city, Accra, lies) and Western regions of the country. As of the end of August, 47 deaths had been reported, 45 of which occurred in Greater Accra.

The acute diarrhoeal disease is transmitted via contaminated food or water, but according to NaTHNaC, most visitors to Ghana are at a low risk of acquiring cholera – nonetheless, food and water hygiene precautions should be taken, and the vaccine, although not essential, might be a prudent step to take for those heading to high-risk areas.



## Chikungunya spreads to Samoa

While the outbreak of chikungunya virus in the Caribbean continues, the virus has also appeared for the first time in American Samoa in recent months, with local transmission resulting in mosquitoes carrying the disease and spreading it to citizens. Around 700 cases had been reported as of the beginning of September, and the first case in Manua was also recently confirmed. Health experts are urging infected persons

not to travel to Manua so that the virus can be nipped in the bud before it has a chance to spread further. Other travellers heading to infected Caribbean countries (full lists of which can be found via the World Health Organization or the Centers for Disease Control and Prevention), Samoa or Manua, meanwhile, are advised to practise scrupulous mosquito bite avoidance measures.

## Half of multinationals unprepared for pandemic

**According to a recent spot survey undertaken by ECA International, a provider of data, technology and consultancy services to global organisations, 50 per cent of companies currently have no policy in place to deal with a potential pandemic**

The ongoing Ebola crisis has raised the on-off issue of international companies' role in crisis planning – after a decade in which various possible pandemics raised their heads around the world – and ECA intended to find out the exact level of multinationals' preparedness. The results are not particularly encouraging.

“That half of the companies we surveyed have no policy in place is rather surprising,” commented Andrew Shaw, ECA International's managing director. “With cross-border travel increasing the potential for transmission around the world, multinational organisations have a responsibility to be prepared for such events and every good business continuity plan should have measures in place to deal with this kind of risk.”

Of the companies that did have a policy in place, the two most common were ‘the provision of a safe working environment’ (83 per cent) and a business continuity plan to be implemented in the event that

it was no longer safe for employees to travel to work (78 per cent). Three-quarters of those with a policy in place said that all expatriate staff, along with their families, would be returned to their home country in the event of a pandemic, but a very small percentage (four per cent) would increase hardship allowances or provide a new exceptional allowance (five per cent).

“In a pandemic situation there will be issues specific to expatriates,” said Shaw. “Global mobility teams need to ensure that these are also addressed within any crisis policy so that everyone is prepared and responsibility clear. Considerations include how to deal with the expatriate's family, knowing who to contact and how to reach people far from HQ as well as defining how much more care, if any, is reasonable to give to expatriates than to locally employed staff.”

Seventy-four per cent of companies with staff in West Africa were apparently ‘monitoring the situation’ but not implementing any extraordinary procedures, although 20 per cent were restricting passage in and out of the region, and 23 per cent were restricting movement within the region.

Three-quarters of those with a policy in place said that all expatriate staff, along with their families, would be returned to their home country in the event of a pandemic



**2 million Muslims embark on the Hajj annually**



## Hajj advice offered

The annual pilgrimage undertaken by Muslim pilgrims to Mecca, in the Kingdom of Saudi Arabia, will take place at the beginning of October this year, and advice has been offered to pilgrims by various health authorities in the hope that any health-related panics can be avoided. The Hajj, as the pilgrimage is known, is one of the largest gatherings of its kind in the world, with around two million Muslims gathering annually, and there is an attendant health risk. The Saudi Arabian Ministry of Health has recommended that pregnant women, elderly people, children and people suffering from

chronic health issues such as heart disease and respiratory problems postpone their trip this year, for their own safety. Vaccinations for meningococcal meningitis are also compulsory, with pilgrims being told they need to carry proof of vaccination on them in order to enter Saudi Arabia. Visitors from countries where wild polio virus is endemic must also provide proof of polio vaccination, as must pilgrims arriving from regions with a high risk of yellow fever. Other recommended (but not necessarily compulsory) vaccinations are hepatitis B, rabies, and seasonal influenza.



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## PruHealth and PruProtect release results

Discovery, an international financial services company listed in South Africa, recently released the annual results for PruHealth and PruProtect With Vitality, in which it holds majority shares. The results are for the year ending June 2014, and show 'normalised profit from operations of R4,976 million', according to the company. This represents a 23-per-cent increase compared with the previous year. UK businesses performed particularly well during this period, earning over £39.2 million in pre-tax operating profit – an increase of 10.4 per cent. Discovery's combined UK health insurance business now covers 753,000 customers, an increase

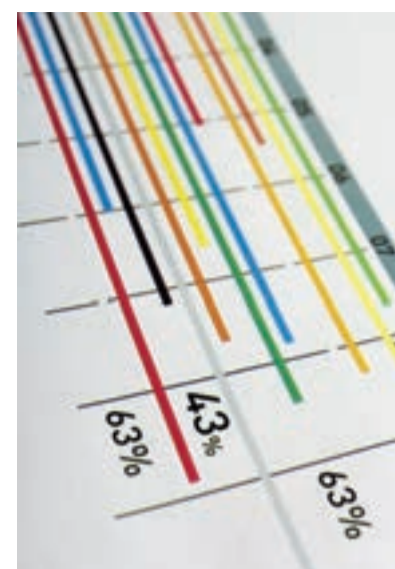
of 6.5 per cent compared with the previous year's results, and new business sales were up by 9.4 per cent, reaching £107.8 million. Overall premiums and revenue, meanwhile, were up by 14 per cent to £480.5 million, and the combined pre-tax operating profit of PruHealth and PruProtect represented an overall profit contribution of 12.6 per cent for the parent company, an increase of 11.6 per cent.

"Repeating Discovery's unique and successful business model here in the UK is the key to our positive results in a challenging marketplace," commented Neville Koopowitz, CEO of PruHealth. "Over

the last two years we have invested heavily in systems to support better business efficiency, sales and portfolio management and claims management. Vitality is the core mechanism that underpins all our products and it is paying dividends. It provides value for everyone, including considerable cost savings to members through significant discounts on a wide range of health and wellbeing-related products and services. It also delivers good loss and lapse ratios for our insurance products."

PruHealth and PruProtect also listed a few of the measures that have been taken over the last year to increase levels of take-up

and engagement. These included: the continued development and strengthening of the Vitality proposition and its network of aligned partners; encouraging customer engagement; driving investment in the Vitality brand via high-profile sponsorship deals and events; and making sure that 'customer journeys' are carefully tailored to each individual.



## New product from nib

nib, a New Zealand-based provider of private health insurance, has announced the launch of a new product aimed at providing Kiwis with international health coverage. The product, nib global health, has been designed to offer comprehensive health and medical cover to Kiwis in 'most countries around the world', and has been launched as a response to the growing trend of New Zealanders spending extended periods either working or travelling overseas, as nib's CEO Rob Hennin explained: "There are more than 800,000 New Zealand citizens living or working abroad,

with more than 45,000 Kiwis going overseas for an extended period each year [according to Statistics New Zealand]. Our research has shown that a lot of these people rely on travel insurance, or in some cases don't have any insurance for medical and health expenses when outside of New Zealand. However, for extended stays, travel insurance is simply not a comprehensive form of insurance to cover health and medical costs, which in some cases can result in significant out-of-pocket health costs and even worse, people not being able to access the level and type of cover they may urgently need. nib global health provides peace of mind for customers, knowing they will be able to access and afford the healthcare and treatment they need before travelling, living or working overseas."

Hennin went on to say that 'organisations with employees about to head offshore can now make sure their employees' healthcare costs are covered if anything goes wrong'. "Organisations sending employees overseas can obtain comprehensive health cover before they leave without a prior medical examination." He also praised New Zealand's

own healthcare system, saying that many Kiwis likely take its 'affordability, access and quality of care' for granted, and that nib global health hopes to make up for what some might see as lesser facilities in other countries. The new plan will be offered in partnership with AXA PPP International.



## AXA PPP expands to Africa

AXA PPP International, part of AXA PPP healthcare, has introduced a new healthcare plan for individuals and small and medium enterprises (SMEs) based in Kenya and/or Tanzania, to be distributed by J W Seagon and Co Ltd, a Nairobi-based insurance brokerage. The Pan Africa Plan will cover its members' treatment and care in facilities across Africa, as well as India and Pakistan, and offers five levels of cover, the top-of-the-range Platform iteration of which includes routine dental care, Chinese herbal medicine and palliative care for all diagnoses. Each level also includes emergency evacuation or repatriation as standard, and as part of their membership, Pan Africa Plan policyholders can access various services from AXA PPP International, including translator assistance over the telephone, regional information on healthcare facilities, culture and geopolitical situations, up-to-date security intelligence and expert support for those with serious conditions. "Africa is buoyant," said Kevin Melton, speaking on behalf of AXA PPP International. "With its entrepreneurial spirit and fast-growing economies, it's of no surprise that there's a healthy opportunity for tailored and targeted healthcare cover. We

are, therefore, delighted to be working with J W Seagon and Co Ltd to introduce the Pan Africa Plan to the East African market." The AXA Group has also announced a new underwriting partnership with A+ International Healthcare, under which A+ Hong Kong individual policies will now be underwritten by AXA General Insurance Hong Kong Limited, A+ Hong Kong group policies will be underwritten by AXA China Region Insurance Company Limited, and policies for the rest of the world will be underwritten by AXA France Vie. And in other African news, independent insurance broker network Brokerslink is continuing its African regional expansion strategy with the opening of a new operation by Filhet-Allard Group in Abidjan, the Ivory Coast's primary economic centre. Henry Allard, one of Filhet-Allard Group's board directors, commented: "This is a major step in our strategy to expand in the French speaking parts of Africa where we have been involved in marine business for decades. Having a local company will strengthen our capabilities in marine and allow us to develop the P&C and employee benefits businesses, as well as to support the Brokerslink members."

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## Kidd joins Cigna in US

Global health service company Cigna Corporation has announced that Chekesha Kidd has taken on the role of vice-president of its voluntary benefits organisation. In her new role, Chekesha will 'lead the development of Cigna's enterprise voluntary strategy and benefit offerings that meet the varying needs of employers and individuals', and 'collaborate with leaders across the company to build on Cigna's personalised voluntary benefits solutions and service'. Chekesha comes to the company from Aetna, where she served as president of student health and spearheaded a product portfolio redesign and growth strategy. She has also held a number of other leadership positions in healthcare and financial services companies, and is currently on the board of the Metropolitan Jewish Health System in the US.

"Voluntary products have already begun to shape the future of employer-offered benefits packages," said Mark Marsters, senior vice-president of group operations at Cigna. "For individuals and employers alike, voluntary benefits offer greater choice and more control over costs. Chekesha's experience and leadership will help us to further grow our market position for both employers and individuals, while building on our customer experience focus."



## More options from Aon

Aon Hewitt, the global talent, retirement and health solutions arm of Aon plc, announced recently that it would be expanding the range of coverage options offered under its Aon Activate Health exchange brand, with changes taking effect in 2015. Employers participating in the scheme will be able to offer their employees various elective benefit plans, including critical illness, accident, hospital indemnity, life and long-term disability, cover that will then be available as of 1 January next year.

"More and more employers are looking beyond just medical and dental [policies] to offer an array of elective benefits that support employees' overall 'wellbeing', including their physical, financial, emotional and social health," said Aon Exchange Solutions' CEO Cary Grace. "[This scheme] enables employers to offer the elective benefits most relevant to their employee population in a retail shopping environment, where they can easily compare their elective benefit options and select the plans that are right for them and their families."

## Aetna appoints European sales manager

International private medical insurance provider Aetna International has bolstered its European broker team by hiring a new European sales manager, Beatriz Biosca. A true citizen of Europe, having been born in Spain and grown up in Luxembourg and Brussels – she is also fluent in Spanish, English, French and Italian – Beatriz trained as a clinical physiologist before working in a variety of international claims, analysis and European account management roles with

Globality Health and Mercer Health. "We were keen to add to our European team and Beatriz was the perfect combination of knowledge and experience," commented Nic Brown, global head of distribution at Aetna. "Beatriz will be building on Aetna's existing relationships with brokers in Europe and developing new partnerships throughout the region."



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favourable cost structures'. Latin American airlines will see the most significant price increases, with an average of 3.5 per cent. According to the research, hotel suppliers will benefit from a strong negotiating position in 2015: "This improved outlook could lead to greater pressure on negotiated rates for travel managers and buyers, and, globally, prices are expected to rise by as much as 2.6 per cent." Latin America was once more highlighted as leading the price increases for hotels. Joseph Bates, vice-president of research for the GBTA, commented: "Risks to the forecast include the escalating Ukrainian crisis, declining European inflation, burgeoning debt in China and oil price shocks, which could all potentially have a negative influence on travel demand and pricing ... so travel managers are advised to consider contingencies for these risks in their planning."

"Risks to the forecast include the escalating Ukrainian crisis, declining European inflation, burgeoning debt in China and oil price shocks, which could all potentially have a negative influence on travel demand and pricing ... so travel managers are advised to consider contingencies for these risks in their planning."

company found that the share of firms expecting a positive outlook on business travel has risen by five per cent to 17 per cent of respondents. Regions such as South America and Eastern Europe are the most optimistic, while other regions, such as Asia Pacific and South Africa, seem to have a more negative view of the future. Of the respondents predicting positive moves over the coming year, 83 per cent said there will be more business trips, 45 per cent expect business trips to last longer, and more than a third anticipate the relaxation of travel guidelines in their own organisation. In a sign that airlines are also relishing the prospect of more business travellers, low-cost airlines are moving to attract business travellers. easyJet's success in attracting these customers has prompted rival airline Ryanair to target the same travellers, recently unveiling Ryanair Business Plus, which offers a tailored suite of travel benefits. Ticket flexibility, fast-track at security, priority boarding and premium seats are all on offer to budget business travellers. Kenny Jacobs, chief marketing officer for Ryanair, commented on the move: "Businesses are becoming smarter with their travel and over 25 per cent of our customers already travel on business. We now offer even more business routes, connecting Europe's major cities with additional flights and improved schedules, ensuring great savings for businesses of all sizes."

**Optimism abounds**  
Supporting the positive predictions above is research from travel management firm AirPlus International, whose latest study asked 1,500 travel managers for their views on how the current economic situation will affect business travel rates. The

## Business spending on the up

**According to Carlson Wagonlit Travel and the Global Business Travel Association (GBTA), global spending on business travel will increase by up to 6.9 per cent this year, and 8.6 per cent the following year**

Research by the two travel organisations found that in 2013, global business travel spending reached \$1.1 trillion (£569 billion), with the growth credited to emerging markets

such as China, India and Brazil. Russia, however, was highlighted as the country that will see the highest growth in business travel spend at just over 13 per cent year-on-year. At the opposite end of the spectrum is the US, which is expected to register a decline in growth rate compared to 2013. In the latest report from Carlson Wagonlit and the GBTA, it is predicted that airfares will rise gradually over the next 12 months by around 2.2 per cent, which, continued the report, is due to 'rising demand and

## International boost brings UK benefits

The UK's Office of National Statistics (ONS) has released figures that show the number of visits to the UK by overseas residents in June 2014 rose by 10 per cent compared to the same month last year. In the 12 months to June 2014, the number of visits to the UK was eight-per-cent higher than a year earlier, and related earnings also rose by seven per cent. Visitors from Europe increased by nine per cent, business trips grew by five per cent, holiday visits grew by 11 per cent, and visits to friends and relatives increased by eight per cent.

Meanwhile, the ONS also looked at outgoing visitor statistics, finding that the estimated number of visits abroad by UK residents in June was 5.81 million, which is a fall of three per cent when compared to the same period in 2013. During April 2014 to June 2014, the number of UK residents' visits abroad increased by one per cent compared to last year, and they spent 23 per cent less on these holidays. In the 12 months to June 2014, the number of visits abroad by UK residents was five per cent more when compared with a



year earlier, and expenditure on these visits fell by three per cent. Visits to North America rose by six per cent, Europe by four per cent, and other countries by five per cent. Visits to friends or relatives rose by nine per cent, holiday visits rose by four per cent and business visits rose by two per cent.

## Demand for air travel increases

The International Air Transport Association (IATA) recently announced global passenger traffic results for July, showing demand growth of 5.3 per cent (measured in revenue passenger kilometres or RPKs) over the previous July. Capacity expanded exactly in tandem with demand (5.3 per cent), resulting in a global load factor of 82.3 per cent, unchanged from last year. "July was another strong month of growth for air travel. People are connecting by air in ever greater numbers. That's true across all regions. Despite the various economic challenges, the outlook for passenger travel remains broadly positive. The overall sluggishness at the beginning of the year appears to be behind us with growth in China and other emerging economies offsetting recent deterioration in the Eurozone," said Tony Tyler, IATA's director general and CEO. "Airlines reported growth in July, which is a positive story for the global economy. Robust economic conditions support the expansion of travel. In turn, connectivity stimulates economic growth and creates jobs. It's a tried and tested virtuous

circle. And the expectation is for continued solid growth over the remainder of 2014," said Tyler.

"We cannot ignore, however, the risks that could de-rail this trajectory. The Ebola outbreak in West Africa, weakness in the Eurozone, hostilities in Eastern Ukraine and

**Airlines are on track to record a profit of some US\$18 billion this year**

instability in the Middle East loom large. Airlines are on track to record a profit of some US\$18 billion this year. But that is a net profit margin of just 2.4 per cent, which does not provide much of a buffer. So it is critical that governments shore-up connectivity with business-friendly policies based on reasonable taxation, cost-efficient infrastructure and smart regulation."

## Firm failures prompt CAA involvement

The Civil Aviation Authority (CAA) has stepped in to protect consumers, following the collapse of two UK-based travel companies. GBCE Ltd, trading as Student Adventures, and Lorenz Voyager Travel Ltd both ceased trading recently and the CAA has taken action to ensure the companies' consumers are not left stranded abroad or out of pocket. GBCE held an ATOL until 31 March of this year and consumers who received an ATOL certificate when booking are protected for any money they paid directly to the company. The CAA said:

"We understand there are approximately 100 consumers currently abroad, but these people will have scheduled airline tickets so will be able to travel home as planned. We are looking into the impact on forward bookings and will publish advice for consumers who are yet to travel shortly." However, people due to travel with the company who have an ATOL certificate can rest assured that their ATOL protection remains valid and they will not lose money they paid directly to the failed company. The CAA is in contact with charities that

had bookings with the company. The CAA monitors companies after their ATOL has lapsed or been removed to check they are not taking bookings for travel that should legally be protected by ATOL. The CAA's current understanding is that this particular company has not taken any bookings since its ATOL expired on 31 March this year. Lorenz Voyager Travel Ltd (ATOL number 4846 and trading as Green Island City Breaks, Green Island Holidays and Lorenz Voyager) was based in London and

mainly operated package and flight-only trips to Turkey and northern Cyprus. According to the CAA, there are currently approximately 150 ATOL-protected passengers abroad and the CAA is working to make sure those people can continue their trip and return home as planned. The company had around 500 forward bookings, covering approximately 1,000 people.



## Kenyan figures tumble

Figures released by the Kenya National Bureau of Statistics show that arrivals at Kenyatta Airport were down 12 per cent year-on-year for the first six months of 2014, following a trend that has been seen for the previous two years. Mombasa fared the worst with regards to falling tourist figures, with arrivals down by over 20 per cent. Industry experts say this was an inevitable effect of the international travel advisories from government urging their citizens to avoid travel to certain parts of the country, which meant that charter holiday operations in these areas stopped abruptly. The murder of two tourists in Mombasa's Old Town did not help the situation. A local industry expert and contributor to eTN Global Travel Industry News was clear about what needs to happen in order to see the figures reversed: "We need to



address the security challenges, more tourist police patrolling in tourism hotspots, more incentives for foreign tour operators and their charter airlines to come back, open skies for scheduled flights to Mombasa, remove VAT on tourism services, and, to be honest, shake up the political and public sector tourism players."

## Tourism boosts Spain's coffers

The Spanish Ministry of Industry, Energy and Tourism announced official figures recently that showed foreign tourist spending had increased by seven per cent in the first seven months of this year compared to 2013, reaching €34.497 billion (US\$45.5 billion). The average daily spend per tourist was calculated to be €109, an increase of 0.4 per cent year-on-year, while the average total holiday spend by tourists reached €950, which remained static. British tourists were noted as spending the most amount of money in Spain, followed by those from

Germany, the Nordic countries and France. When it comes to where in Spain these travellers are spending their hard-earned holiday money, most went to the north-eastern region of Catalonia, where over €8 billion was spent by tourists in the first seven months of the year. The Canary Islands also benefited from high levels of tourist spending, where visitors spent over €7 billion. The Ministry of Industry, Energy and Tourism further reported that in July alone, foreign visitors spent €8.15 billion, 4.5 per cent more than they spent in July 2013.

## Spending on pilgrimage travel strong in Turkey

The Turkish Association of Travel Agents (TURSAB) has said that citizens are expected to spend up to \$1.1 billion on pilgrimages to the holy city of Mecca in 2014. So far, statistics show that more than 61,000 Turkish nationals have travelled to Mecca to perform the Hajj, a ritual that is compulsory for all Muslims who are physically and financially able to do so. TURSAB said that an additional 400,000 Turkish Muslims have made the journey to Mecca to perform Umrah – a non-mandatory pilgrimage that can be undertaken at any time of year, as opposed to Hajj, which must be

performed on specific dates. The TURSAB report shows that the average Hajj traveller spends around €4,000 while on their pilgrimage, and the travel costs themselves can vary widely, with some ranging from €2,780 to as high as €17,000. Umrah travellers spent less while they were away, with an average of around €1,500. The majority of travellers were women, noted TURSAB, accounting for 53 per cent of Hajj travellers and 62 per cent of Umrah travellers.



## Vietnam's popularity grows

In a sign that the British public is travelling to the country more than ever, Post Office Travel Money has reported that the dong is one of its fastest-growing currencies, with sales of the currency growing by 33 per cent over the course of this summer compared to last year. The FIFA World Cup in Brazil also had an effect on currency purchasing habits, increasing by 215 per cent year-on-year. The popularity of Vietnam as a tourist destination for British travellers was confirmed by tour operators, with Hayes and Jarvis spokesperson Verity Rice said: "Hoi An, Hanoi, [and] Ho Chi Minh City are all proving a popular choice, with a 12-per-cent increase in bookings compared to this time last year." The Post Office also recorded a 26-per-cent year-on-year rise in sales of the Hungarian forint, indicating that there might be an increase in the number of people taking an

autumn break in Hungary. Other countries where sales of the local currency increased this summer included Trinidad and Tobago, Jamaica, Croatia, and the US. Andrew Brown of the Post Office commented: "In a tough year for the travel industry, it may be no coincidence that destinations which made the biggest currency sales gains during the summer have also seen a surge in the sterling's value. This suggests holidaymakers are becoming increasingly canny and doing their homework to see where exchange rates are favourable and living costs are low as well as looking for keenly priced packages before booking." He added: "Looking ahead, sterling's continuing strength suggests that European short breaks could be popular this autumn – particularly to cities like Budapest with a reputation for value."



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Networking is what ITIC is all about – from the social events such as the Welcome Function on day one, the ITIC Finale Dinner and ITIJ Awards ceremony, through to the professional exchange of ideas and opinions during the conference sessions. The opportunities to discuss, debate and deliberate with industry peers and colleagues are myriad.



## New Delegates Welcome Reception

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An exclusive opportunity for first time ITIC attendees to meet the ITIC Committee members, as well as the ITIJ team, and gain insights into how to get the most out of the conference. The event, which is held just before the official ITIC Welcome Reception, offers new delegates the chance to network in a more intimate environment, face-to-face with the organisers of the conference and editorial team behind ITIJ, along with the ITIC advisory committee and well-known industry veterans.

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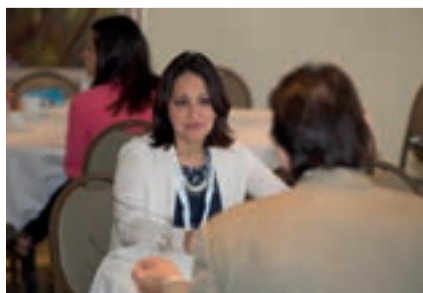
Held at Venezia Terminal Passeggeri, the focal point for all arriving and departing cruisers who visit Venice each year, the ITIC Welcome Reception, sponsored by One Call Medical Transports, will be a glittering affair. Known as the only place to be on the first night of ITIC Global, the Welcome Reception gives delegates an opportunity to catch up with old friends and network with new ones.



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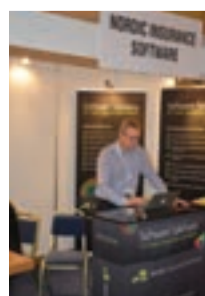
## Networking brunch

Feeling conferenced out? Why not have a lie-in, and not worry about missing breakfast? Instead, you can join us for brunch, and the opportunity for a more relaxed approach to networking to start your day on Thursday 13 November.

## Get connected

Virtual networking is the way in which many professionals have to do business nowadays, and the ITIC App, sponsored by One Call Medical Transports, has been carefully designed exclusively for ITIC to ensure that you get the most out of your time at the conference. With the ability to link with fellow delegates, set up meetings and schedule your time during ITIC Venice, the ITIC App should always be by your side.

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For one night only, the great and the good of the global travel and health insurance communities gather to celebrate excellence in the industry. With new categories added this year, the ITIJ Industry Awards present the perfect opportunity to complete your week at ITIC Global, with a fantastic evening of great food and wine, complemented by an exciting Awards show where the best of the best are rewarded for their efforts over the past year.

With more votes than ever before being submitted, the fight for the finalist positions in each category has been a tough one this year. The companies that have made it through to become finalists should be congratulated on their efforts.



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# 2014 FINALISTS

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## Travel Insurer/Underwriter of the Year

Allianz Global Assistance



Manulife Financial Travel Insurance



RSA Travel Insurance



## Health Insurer/Underwriter of the Year

Aetna International



BUPA UK



UnitedHealth Group



## Assistance Company of the Year

Ageas Assistance International



marmassistance



Active Care Management



## Air Ambulance Company of the Year

AMREF Flying Doctors



CEGA Air Ambulance



REVA



## Intermediary of the Year

Healix Insurance Services



CanAm Insurance



Columbus Direct



Explorer Insurance Services



## Legal Services Provider of the Year

BL Claims Solutions



International Recoveries LCC



Penningtons Manches LLP



## Cost Containment/Claims Management Company of the Year

GMMI Inc.



Olympus



Global Excel Management



## Medical Provider of the Year

Commercial Medical Escorts



Baptist Health International



Broward Health International



## ITIJ Marketing Campaign of the Year

ADAC



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RSA Travel Insurance



# FAIR & EQUAL?

On the face of it, the concept of Treating Customers Fairly (TCF) looks like a no-brainer. But is it as simple as it sounds? **Robin Gauldie** investigates



**S**urely customers in any segment of the economy should be able to expect that those supplying them with financial services – from mortgages to mobile phone contracts to travel insurance – should treat them fairly as a matter of course?

It seems not. The egregious failures of the financial services sector, culminating in the crash of 2008, have led to 'TCF' – note those capitals – being elevated to the level of a core concept. But is that concept any more than a public relations stunt aimed at persuading consumers that the financial industry has mended its ways? Can TCF be a useful tool for travel insurance providers – and is it already being properly used?

#### A tougher stance

In the UK, treating customers fairly became a hotter issue than ever before last year, when the Financial Conduct Authority (FCA) assumed responsibility for regulating Britain's financial services sector (including insurance). The FCA replaced the Financial Services Authority, which had been tainted by its failure to contain the financial crisis.

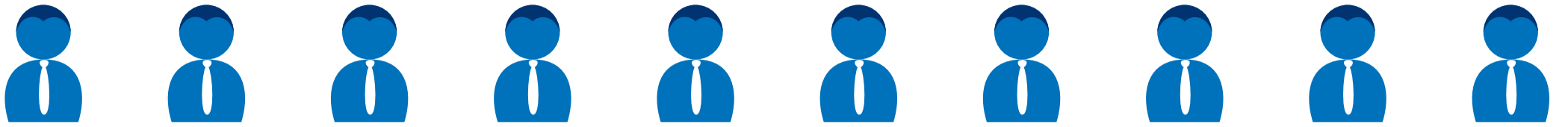
As early as 2006, the Financial Services Authority identified six 'TCF outcomes' for which it expected service providers to aim. Customers, it said, should be confident that they were dealing with firms where TCF was 'central to the corporate culture'. Products and services should be 'designed to meet the needs of identified consumer groups

and target accordingly'. Consumers should be provided with clear information and kept appropriately informed before and after the point of sale. Advice, when provided, should take account of the consumer's circumstances, products should perform as firms lead them to expect, and customers

should not face 'unreasonable post-sale barriers' to changing products, switching providers, or making a claim. Fine sentiments, but some would argue that the FSA proved to be a bit toothless. The FCA has been tasked with taking a much tougher line, and seems to be doing so. As a result, financial services firms must now prove that they are complying with the FCA's TCF guidelines, which include making it clear to clients that they may be receiving only 'guidance', not full advice. That may seem like hair-splitting, but for providers of financial services it is a crucial point – and it may prove to be equally important for travel insurers. "This is an area in which we have been very active," says FCA representative David Cross. In May, the FCA published a review

**“The FCA has been tasked with taking a much tougher line, and seems to be doing so”**

# FEATURE



into how claims are handled in the travel and home insurance markets, focusing on claims management in retail travel insurance and in household buildings and contents insurance. Working with insurance firms and with members of the Chartered Insurance Institute, it found 64 per cent of policyholders were either 'satisfied' or 'very satisfied' with

assistance activities of travel insurers and the need for the right insurance in relation to medical conditions. The authority says it expects insurers to 'reflect on the detailed findings in this report and consider how they can respond within their own businesses and, where appropriate, collectively as a sector'. The FCA has also brought forward new rules

although he claims that the FCA is taking 'a much more proactive approach'. "However, there have been a number of fines in the general insurance market and we have [had] undertakings from firms to change terms to ensure that they comply with our 'clear, fair and not misleading' rule." Among insurance suppliers that have

cancelling unsuitable policies, according to FCA director of enforcement and financial crime, Tracey McDermott.

### Complex process

Tony Gilpin, managing director of British company Towergate Underwriting Travel Solutions, which insures more than 800,000 travellers annually, says TCF can and is being implemented effectively within the travel insurance sector.

"The vast majority of brokers and travel companies who offer travel insurance do it in a compliant fashion and TCF is implemented in a satisfactory manner," says Gilpin, who also sits on the Association of Travel Insurance Intermediaries. However, not all companies selling travel insurance are as



"TCF can and is being implemented effectively within the travel insurance sector"



compliant, he warns.

"I remain seriously concerned that those industries which offer travel insurance as a by-product such as banks and credit card companies do not offer [it] in an FCA-compliant manner and therefore TCF is not adhered to."

Gilpin says TCF is 'a great tool' for managing final outcomes, but points out that 'treating customers fairly' is not the same as 'treating customers equally'. "They are very different statements. Travel insurance is sold to a very diverse client base, ranging from senior citizens on £80 coach trips to students doing bungee jumps in New Zealand. It is therefore impossible to treat customers equally as they have such very different needs and requirements, so TCF is absolutely the most appropriate solution."

But it is a solution that has yet to be fully adopted globally, Gilpin adds. "If regulation existed worldwide one would hope TCF would be a globally recognised term, but I fear only certain EU countries and the UK use and adhere to the term."

According to David Tryon, director of client >>

their experience of claims management by insurers. However, the FCA identified several key areas where it said insurers could further increase consumer satisfaction. Among these, the FCA said, were emergency

on packaged bank accounts, which often include travel insurance, Cross says. How serious is the authority about enforcing its rules on TFC? "I'm not aware of any recent fines for travel insurers," Cross says,

fallen foul of the authority's tougher line is Stonebridge International Insurance, recently fined a whopping £8,373,600 for failing to provide clients with 'fair and balanced' information and for hindering clients from





“treating customers fairly is a rather different thing from treating them equally”

management and business process solutions at DST Systems, a US-based global provider of technology-based service solutions to companies in the financial services and healthcare industries, TCF ‘has become ingrained in Britain’s financial services psyche over the past year’. But, Tryon says, firms don’t just need to be compliant, they also must be seen to be compliant. “While most firms are adhering to the rules,” he says, “they may not be effectively demonstrating the process and could still fall foul of a more pro-active regulator. Most firms, if asked, would confirm that they are treating their customers fairly, yet they would find this difficult to prove to the regulator due to a lack of detail about client conversations, a failure to prove that key messages have been relayed, and an ability to show that a client has understood and agreed to the products, services or advice they have signed up to.” Tryon is talking primarily about quite complex financial products, but the financial services sector’s experience since the demise of the FSA and the advent of a tougher regulatory regime arguably has lessons for travel insurance companies as they too seek to embed TCF in their business models. “The issues with more complex financial products also apply to some of the simpler products like travel insurance,” Tryon says. “Being able to actually evidence with audit trails and system records that the company has followed the process is more difficult than just showing a regulator a process flow diagram and telling them that it is followed on every occasion. The other factor is the need

to be able to enforce the use of a process via a guidance/control system for the staff which tells/shows them what they have to do at every stage of the process, confirms that they have actually done it, and which can pro-actively alert a supervisor when the process is circumvented.”

#### Going global

As Tryon points out, TCF is not just a British phenomenon – the trend is growing around the world, if slowly. In the US, as in the UK, the 2008 financial crisis prompted reform of a regulatory regime that had proved itself unfit for purpose, with the creation of the Consumer Financial Protection Bureau, which has replaced an array of regulators previously charged with overseeing financial protection for US consumers. Similarly, the Australian Securities and Investments Commission (ASIC) has laid out new regulations that aim to prevent mis-selling of complex financial products, and South Africa’s Financial Services Board (FSB) has created a Consumer Education Department tasked with giving purchasers of financial services access to better information about such products. Customer service strategist Jeff Mowatt, author of *Becoming a Service Icon in 90 Minutes a Month*, warns that travel insurance providers, like other businesses, need to steer clear of confusing treating customers fairly with treating them equally. “Treating customers fairly and equally is a mistake,” he

says. “It’s unprofitable. It belittles customers and employees. And it’s unethical. Certainly, we should treat people fairly – but not equally. This has nothing to do with a customer’s value as a person. It has to do with bending so-called ‘rules’ to give exceptional customers

the kind of unique service they deserve.”

Few people would quibble with policies such as offering preferential parking and restroom facilities to customers with disabilities, he points out. “Yet that’s a blatant example of treating customers fairly but not equally. I don’t know of anyone who objects to organisations giving better parking spots to the disabled. Yet, every day

we hear employees using inane statements like, ‘if I did that for you, I’d have to do it for everyone.’” The challenge for business owners and managers is providing the kind of training and authority that front-line employees need, so that they will make more appropriate on-the-spot decisions for customers. Customers rarely go out of their way to talk about good service, Mowatt says, but frequently share information about a business when the service is bad.

#### The debate continues

Speaking at a recent ITIC in Bristol, Scott Roberts, UK and Ireland travel underwriter for ACE European Group, debated the

topic of TCF with Caroline Mitchell, lead insurance ombudsman at the UK Financial Ombudsman Service, and FOS senior insurance ombudsman Sean Hamilton. As a regulatory requirement, he pointed out, TCF is focused on companies making fair and consistent decisions – but in some cases the FOS may make judgements on cases that appear to run counter to the need to make such decisions consistently. But the FOS representatives pointed out that the ombudsman must treat each case on its own merits, and that when all details are taken into account it is rare for any two cases to be truly alike – a stance that seems to underline Jeff Mowatt’s argument that treating customers fairly is a rather different thing from treating them equally.

TCF may really be nothing new. Responsible travel insurers have long been well aware of the need to make sure that customers understand what kind of cover they are buying, and are fairly treated if and when it comes to making a claim. But what seems to be a tougher regulatory regime in the UK and elsewhere means they may need to work even harder to make sure that happens. And regulation aside, treating people fairly – even if it means bending the insurer’s own rules when necessary – is simply good customer relations. It pays off in the long run, Jeff Mowatt pithily concludes: “Bottom line – employees needn’t worry about possible negative ramifications of taking extra care of good customers. What they should be far more concerned about is the negative impact of treating all customers the same.” ■





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# Here, there, and everywhere

Lee Coppack looks at how different travel insurers define geographic zones with risk ratings, and asks if changing the zones from one insurer to the next does a disservice to the customer



Geographical rating zones for most multi-trip travel insurance policies have a kind of boilerplate quality, but in June this year the German headquarters of Europäische Reiseversicherung (ERV) decided to make a change. After a detailed claims analysis, it simplified its policy based on medical costs. Gone is the distinction for the US and Canada. ERV now has two zones: Europe and worldwide. Florian Fehr, ERV's country head of product management and travel underwriting, explains that most travel insurance policies are sold over the counter in Germany. "We need to make sure that the travel agent is able to advise the customer in a clear and comprehensible way. In the course of the project, we made a thorough analysis of average medical costs. The outcome was that it is almost impossible to come to a clear geographical split. In some regions,

there are high-cost and low-cost countries. This is why we have decided to work with a well-established geographical split rather than individual groups." Despite changing political tensions, natural catastrophes and outbreaks of disease, the various geographical zones selected and determined by different travel and health insurers tend to change little – unlike specific marine and aviation war risk insurance, where underwriters can exclude new high-risk areas at short notice and charge additional premiums. "Travel insurers rarely change the zone definitions," confirms a spokesman for the Association of British Insurers. Indeed, insurers fear that frequent changes would risk confusing customers who are either buying through non-insurance intermediaries such as travel agents, or directly from an insurer's website. In the UK, 90 per cent of travel insurance is now sold online, according to Stephen Howard,

secretary of the UK's Association of Travel Insurance Intermediaries. As James Daley, managing director of Fairer Finance, told *ITJ*: "If insurers take a differing view on which countries to include within their European policies, then it's vital that they make it clear what's covered and what isn't at the time the customer takes out the policy. Customers can't be expected to read thousands of words of small print in detail every time they take out a travel policy, so it's up to insurers to highlight any obvious gaps in their cover." Senior Ombudsman for the UK's Financial Ombudsman Service Sean Hamilton told *ITJ*: "Inconsistency of travel insurance zones can, of course, lead to consumer confusion, particularly where there is a change from one year to the next. There can also be differences between insurance companies, which can add to the confusion. It is the responsibility of each insurer to make sure

that any terms, be they singular, collective or generic, are clear and unambiguous for consumers." Despite the risk of confusion, insurers the world over continue to try and standardise policies in terms of geographic zone risks. However, not all are in favour. Kate Huet, managing director of UK-based broker International Travel and Healthcare, would in fact go one step further: "I believe that the main anomalies occur in Europe or zone 2 and which neighbouring countries are included or excluded





the industry should move to not banding countries together into regions at all and instead ask specifically for the client to advise where exactly they are travelling to. [This is] pertinent also for multi-destination trips, to ensure the correct 'regions' have been identified. In the back office, their systems can then allocate the choices back to banded territories if that is how they want to work – but to ask a consumer to notice that Spain is not detailed in Europe 1 and is detailed in Europe 2 is for some asking too much.” When it comes to confusing customers, Huet pointed out: “I personally dislike ‘Countries west of the Ural Mountains’ as a phrase – just how many consumers know where they are? That’s so confusing. As is Morocco being included in Europe by some insurers – I could go on ... there are more.” Hamilton also mentioned the difficulty in defining Europe as problematic for insurers: “There may be confusion with ‘Europe’ as the countries that form part of the European Economic Area (EEA) are not all member states of the European Union (EU). And indeed this is a fluid situation with new members due to join the EEA or become member states in the near future. With regular news and press coverage over the expansion of Europe, coupled with variations between the EEA and EU, ‘Europe’ as a territory covered in a policy could well lack clarity. Where something in a policy is ambiguous we are likely to interpret it in the most favourable way to the consumer.” Insurers, you have been warned!

**Paramount criterion**

The world according to travel insurers divides up in fairly consistent ways, but with some variations. The zones that travel insurers in the UK and Europe mainly fall back on are: home country; Europe, which may include

the home country; worldwide excluding the US, Canada and the Caribbean; the US, Canada and the Caribbean; Australia and New Zealand; and Worldwide. For European insurers, the most usual breakdown is currently these five or six zones, with some underwriters opting for just two or three; all of Europe may be treated as one area, and some insurers do not have a separate zone for Australia and New Zealand. Chartis Australia, for example, offers worldwide cover excluding all of the Americas and Antarctica, and worldwide cover. Otherwise, the main anomalies occur in Europe or Europe Zone 2, regarding which neighbouring countries are included or excluded. For example, for some insurers Europe may include all Mediterranean rim countries or exclude some such as Algeria, Israel, Jordan, Lebanon and Libya. Turkey is another country that insurers have in different geographic zones. In the US, the picture varies a great deal. “Some insurers may rate destinations, but others do not. There are so many different types of policies available in the US that it is very difficult to generalise,” explained a spokesperson for the US Travel Insurance Association. Luke Hilty, chief travel underwriter for ACE Overseas General, says the company’s approach to rating by geographical zones for travel insurance is no different from its approach to rating by any other attribute. “We try to pool policyholders in homogenous groups according to the underlying risk.” He explains the risk assessment process considers three broad tiers:

- Frequency or attritional risks that occur with regularity. Because of their stable nature, frequency losses can usually be analysed and used to fine-tune the risk rate for a specific segment.

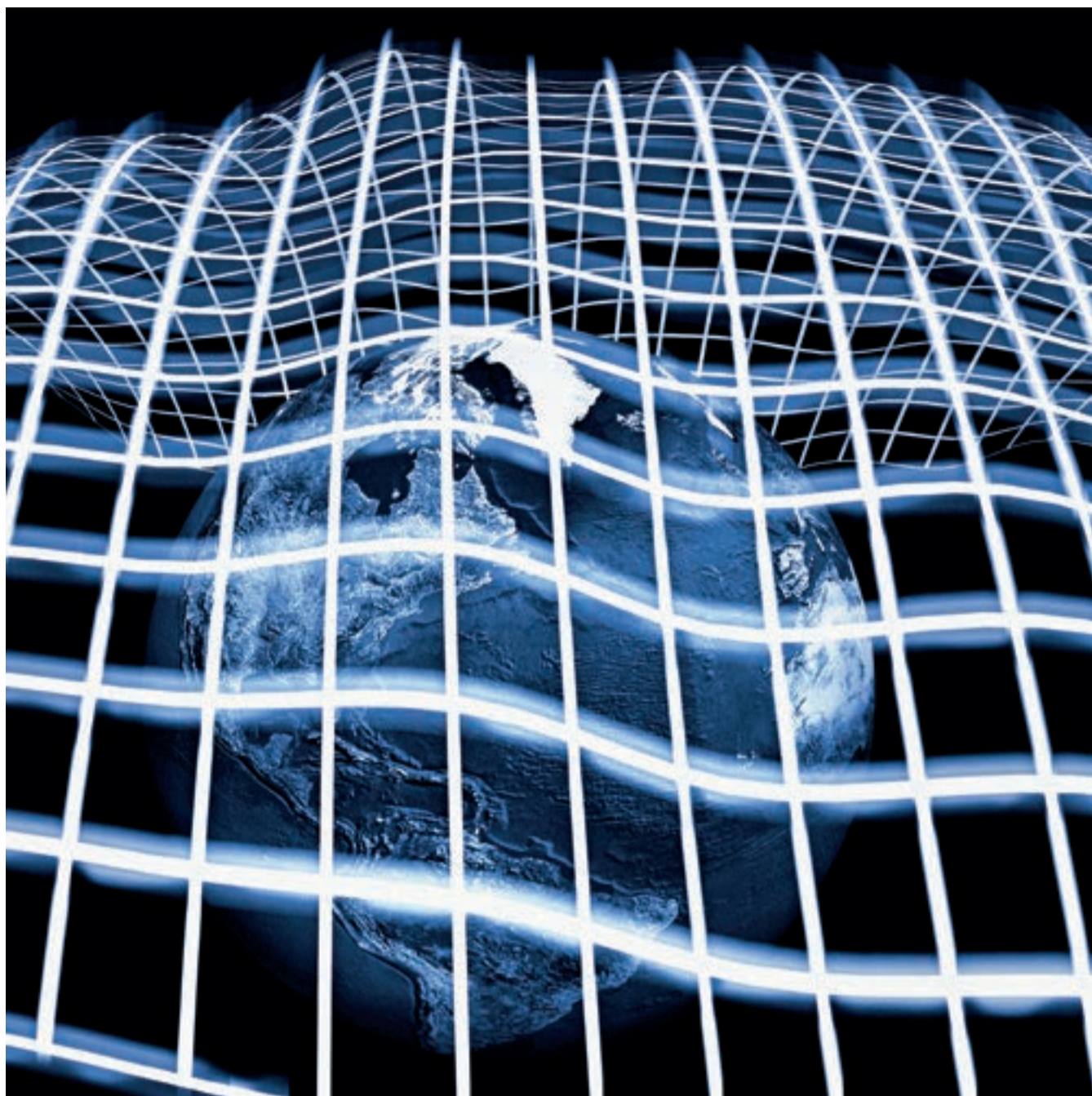
insurers fear that frequent changes would risk confusing customers



- Large losses that have much lower frequency. For example, we seem to have a moderately sized tsunami, earthquake or hurricane every two to three years. These are difficult to account for within any segmentation, so a global risk charge is normally spread across all portfolios that may have exposure.
  - Major or catastrophic risks that affect many geographical segments and even many lines of insurance. The September 11 terrorist attacks and Iceland’s 2010 volcano eruption are examples of events that impacted global portfolios for many insurers. This is where reinsurance plays a vital role.
- Hilty said: “The trick is to understand as much as possible about your portfolio so that little is left to chance.” The cost of healthcare at the destination is the paramount criterion for travel insurers in weighting their risks by territory, as ERV’s analysis indicates. The US is at the top of the list, which is why North America tends

to have a special zone of its own, explains Hilty. A study for the Commonwealth Fund published in 2012 on the cost of healthcare in the US found ‘prices for selected health services and products to be higher in the US – far higher, in some cases – than in the other study countries’. These other countries were all developed, industrialised countries. By contrast, the reciprocal healthcare arrangements of European Union countries reduce insurers’ exposures. Fehr of ERV added: “Medical costs are also influenced by neighbouring countries. To give an example: we have realised increased medical costs in Cuba. We register a case under the country where the event occurred, but the increase in medical cost was not based on increasing medical costs in Cuba, but by the fact that patients were moved to the US for further treatment, which has a dramatic effect on average claim cost.” A few insurers provide a more extensive list of destinations by country, perhaps segmenting out Alaska and Hawaii from mainland US, >>





and Canada and Mexico. The US-based company CSA Travel Protection, which has 17 zones, advises travellers who are going to multiple destinations to choose the one where they will be spending the most time. For single-trip policies, some companies offer customers a complete list of countries and the cost of the trip may be asked. This gives the insurer a better idea of where the traveller is going and what they are likely to do, so it is possible to be more precise in the rating than for annual or multi-trip policies. "The biggest challenge with the annual policy is that we may not know where they are going, what they are going to be doing, how long they will stay or even how many trips they will take in the year," says Hilty.

Kate Huet of International Travel and Healthcare was of the opinion that in general, people buying annual multi-trip policies have a good idea about where they are likely to be travelling to in the coming 12 months, and they could simply then advise which areas they would like to be covered for at inception or renewal of the policy. She added: "If the systems are capable of adding destinations, which they would have to be currently for the management of the policy, it won't necessarily impact on the premium for the client to advise if they didn't get the countries right at inception and their policy schedule will always detail the exact country they are visiting when they confirm their plans. This would also provide insurers the opportunity to ensure there have not been changes in health prior to travel and after issuance at the point the client updates their territory selection."

**Devil in the detail**

Clearly, a much more detailed risk assessment applies when insurers are

"I believe that the industry should move to not banding countries together into regions at all and instead ask specifically for the client to advise where exactly they are travelling to"

looking at cover for people who 'deliberately put themselves at risk of death, injury, illness or disability' because their work takes them away from the usual holiday or urban business destinations. However, Frances Nobes, global risk analyst at crisis assistance consultancy red24 said that the cost of healthcare can still be the most important issue when taking into account the local infrastructure – how accessible and good the country's medical facilities are. Other criteria for geographic rating risks include politics, civil unrest, kidnap risk and crime. "We use a weighted rating," she explains, "For example, a country might have a high political risk and instability but reasonable healthcare." Large countries can present quite different risk profiles, especially between urban and rural settings, says Nobes. There could be a significant crime or terrorism risk in a major population centre that is of little concern

outside the cities, but in the countryside the roads are poor quality and healthcare is limited.

These issues are important for people in certain industries like energy, construction and news media, but most people do not want to go to a high-risk area on holiday, so sudden flare ups tend to take care of themselves, says Hilty. In any case, the law of large numbers applies. "If we get one or two people caught up," says Fehr, "it is part of the portfolio." Package holiday organisers would normally reschedule or reroute the trip or refund the customer's money.

**Using exclusions**

Instead of responding to developing situations, retail travel policies will normally have a general war risk exclusion, which typically includes not just conflicts between two states, but also civil war and severe civil disturbance. In the US market, Hilty advises, most policies will include an exclusion for travelling against State Department advice, but it depends on the jurisdiction, and the guidance is often not categorical. A similar situation applies in the UK, says Stephen Howard, but the Association of Travel

Insurance Intermediaries is looking to discuss with the Foreign and Commonwealth Office how these advisories can be made clearer. Travel insurance companies in the US do have exclusions based on country; however, it differs depending on the company and country, said the spokesperson for the US Travel Insurance Association. "Some companies may not cover trip cancellation and interruption for countries where the US State Department has issued travel warnings. Other companies do not go by State Department warnings. Once again, the country coverage depends on the company."

**Pull together**

Expecting cohesion from the global travel health insurance industry is obviously an unrealistic proposition, given the differences in distribution preferences and underwriting criteria. It is worth noting, though, that expecting consumers to trawl through small print in order to discern tiny differences in exclusions between, for example, two different UK insurers, is often viewed dimly by the ombudsman. In countries where customers buy their cover through their travel agent, the insurer has the opportunity to rate the risk exactly as the holiday is booked, which surely would increase accuracy and therefore lower premiums. For those customers buying online who fill out all the different fields, would it really be so hard to add another field asking the customer which country they are travelling to? Especially for single-trip cover, this seems like a sensible option that wouldn't be too costly for the provider to implement.

As Kate Huet concluded, more exact ratings offer benefits for all parties: "It allows the insurer a better and more current view of their scheme's risk profiles; it brings brokers closer to the clients with more frequency of contact; it ensures the client is aware of their requirements to notify not just changes in health but also to ensure that their insurance schedules have their countries to be visited specifically named." Clients have to take some responsibility, she added, but as an industry, we have to educate them better. Hamilton of the Financial Ombudsman Service concluded: "It is not for the ombudsman to 'require' standardisation across the travel insurance industry, but consistency among insurers is likely to be more of a benefit than a hindrance to consumers. And any steps that enable consumers to better understand the extent of cover under an insurance policy will help them to choose the policy and extent of cover that is right for their circumstances and needs." ■



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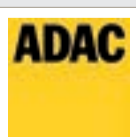
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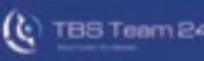




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# Grapevine



## Hit 'em where it hurts

In a move that could permanently damage East-West relations, UK Prime Minister David Cameron, US President Barack Obama and five other Western leaders have been banned from purchasing duty free goods at a Russian airport. Germany's Angela Merkel, Canada's Stephen Harper and France's Francois Holland, along with leaders from Australia and Japan, have been warned that they are not welcome, and 'will not be attended to' by staff in the shop. Several Ukrainian government authority figures are also on the list of people who are banned from the duty free shop at Vladivostok Airport, including Vitali Klitschko, current mayor of Kiev and former heavyweight boxer.

A freelance journalist first spotted the poster in the airport and posted a picture on Instagram, where it quickly went viral. Michael Idov explained that similar signs had been appearing in shop windows since economic sanctions were placed on Russia by the

West, but these tended to be homemade signs, rather than official ones. Idov said: "What took me aback in this case was both the placement – the international lounge of an international airport, in a city that has just hosted a great international music festival – and the sleekness of the design. I can't imagine this sign being installed without the approval of airport authorities. It truly boggles the mind. It seems like what started as a bad grassroots joke is quickly becoming a bad institutional one."



## Geese is the word

Travel insurers hear some tall tales from their policyholders about what happened to their phone, tablet, laptop, or even themselves, but if your insured tried to claim for injuries

inflicted by a goose, would you double check that claim for fraud? Me too. However, claims handlers should be on the lookout for a spike in claims from Gaowen Village in the Guizhou province in China, where territorial geese are terrifying plenty of tourists, even going so far as to attack them. Locals are somewhat less than sympathetic: "Anyone who lives here knows that geese are territorial, and we never let our children play there. We should put a sign up to warn tourists, but it's quite fun to watch."

The dangerous geese came to light after pictures surfaced on the Internet of Lu Chen, a domestic tourist, wading too close to the geese. He said: "I am sure they were trying to drown me! They were pecking my legs, my hands, anything they could get their bills on." Advice from experts was that if a goose starts to hiss, back off first, then consider turning tail and running for it!

## Security lapse

A tourist returning to Australia got a shock when her bag was damaged in transit, and in order to make up for the loss, she was given another suitcase that had been left unclaimed by another passenger. However, what she didn't know was that the same unclaimed suitcase had been used for a police training exercise a month earlier, and the police had put 230g of plastic explosives in the case! The female traveller quickly discovered that she was carrying something potentially very dangerous, and went straight to her local police station to hand the bag in. Officers in the station had to temporarily evacuate it just

in case it went off, but were reassured by the original officers who had used the bag that the explosives were not live. The Australian Federal Police apologised for their error in leaving the suitcase at the airport after they completed their training, and suggested that the canine instructor responsible would be 'the subject of a formal professional standards investigation'.



## Photoshop fakery fools family

A Dutch woman has proved that what you see on social media is not necessarily 100-per-cent truthful all the time – I know, shocking! Zilla van den Born decided to manipulate her family and friends by pretending to them that she was off on a five-week tour of Southeast Asia, when in fact she was at home in her bedroom. She even went so far as to make her bedroom look like a hotel room in Thailand so she could Skype her family, ordered Thai food to be delivered to her, and visited a Buddhist temple in her native Amsterdam, before posting pictures on Facebook. Photoshop was used to make it look like she was on a pristine beach in front of crystal clear waters, at Angkor Watt, and snorkelling amongst tropical fish – she had to go to her local swimming pool for that one. She said of her prank: "I did this to show that we filter and manipulate what we show on social media. Thereby we create an online ideal world which reality can no longer meet. My goal was to prove how common and easy it is to distort reality."

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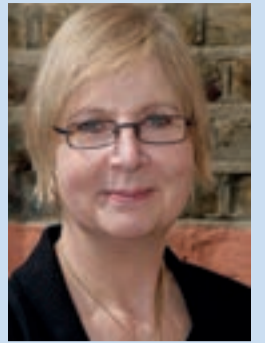
## Fritz joins BIBA board

The British Insurance Brokers' Association (BIBA) announced in September that it had appointed personal finance consumer advocate Teresa Fritz as an independent non-executive director (NED), and that she will be joining its board as 'the voice of the consumer, providing consumer insight into BIBA's strategic decisions'. Teresa has over three decades' experience in the personal finance

industry, having worked with various product providers and for consumer organisation Which?. She currently serves as a member of the Financial Services Consumer Panel, and as a consultant with the Money Advice Service. "Insurance brokers have a strong consumer focus," commented BIBA's chief executive Steve White. "In a post-financial crisis world, quite rightly the regulator and the government

increasingly expect all firms across the financial services spectrum to have the customer at the heart of their thinking. With this in mind, along with the emphasis on the consumer within our Manifesto and our discussions with decision makers, we believe that it will make us even stronger by having consumer needs embedded at board level." White added: "Our new advisory

board structure has ensured that the main board is fully representative of all sectors of membership, and with Teresa's appointment, now the consumer. I applaud our board's decision to appoint Teresa. We believe Teresa will bring a new dynamic to the organisation and members will benefit as a result. This is another piece of jigsaw to further strengthen BIBA."



Teresa Fritz

## Three appointments at BL Claims

UK-based BL Claims Solicitors, a law firm specialising in clinical negligence, personal injury and travel claims – and part of the Blake Morgan Group – announced a trio of new appointments at the end of August, following its recent re-launch. David Healy was announced as a partner and head of the personal injury team, joining from Salisbury-based Sampson Coward, while Deborah Lewis – also previously of Sampson Coward – and Martin Usher,



David Healy

previously of Berrymans Lace Mawer, were also announced as appointments. The three appointments are part of BL Claims Solicitors' growth strategy, which is building on its existing 50-person team, and Dr John White, the head of the firm, said: "We're delighted to make these key appointments to [our] growing team. David brings with him a wealth of expertise in high-value clinical negligence and personal injury claims. He, Deborah and Martin together have a wealth of experience and are already proving themselves to be valuable additions to the firm."

## Argo hires Ribeiro

On 1 September, Jose Ribeiro began his newly created role of head of international at Argo Group International Holdings, Ltd., a global underwriter of specialty insurance and reinsurance products. He is based in the company's London office, and joins from Generali, where he served as CEO of the company's Brazil-based operations. He has also served as director of international markets at Lloyd's of London, and as managing director of Willis Group in Latin America and the Caribbean. "We charted a strategy seven years ago to become an international specialty business,"

"His global experience, particularly with respect to the Lloyd's market, Brazil and Asia, will help ensure the profitable growth of our international operations"

said Mark E. Watson III, president and CEO of Argo Group. "Since that time, we've built a profitable Bermuda platform, acquired a Syndicate at Lloyd's that is delivering strong results, established a business in Brazil and expanded our local presence to Dubai, Continental Europe and Asia. Combined, these international businesses account for nearly 50 per cent of our gross written premium[s]. We've been looking for the right person to bring all of these businesses together, and I'm very excited to add Jose to our executive team. His global experience, particularly with respect to the Lloyd's market, Brazil and Asia, will help ensure the profitable growth of our international operations."



Robert Glück

## Glück moves to AXA

In September, AXA Assistance Germany announced that it had appointed Robert Glück as its new head of partner relationship management, effective as of the first of that month. In the role – created to strengthen AXA's partner network – Robert will be responsible 'for the strategic and conceptual development of the non-medical partner network', as well as acquiring and integrating new service providers in the non-medical field, reporting directly to company

CEO Paolo Hubaux. He will also serve as a member of the extended management board of AXA Assistance Germany GmbH. Robert joins AXA from ADAC, where he spent 16 years in various positions, including developing and maintaining the organisation's international assistance network and creating and structuring its third party clients market segment. "As a connoisseur of the assistance industry and [a] sales expert," commented Paolo Hubaux, "Robert Glück is the right man for the job. We are pleased that we were able to win him for our company."

## Di Caro to head up GEB operations

Corporate employee benefits service Generali Employee Benefits Network (GEB), part of global insurance provider Generali Group, has announced that, as of January 2015, Sergio Di Caro will be serving as its new head. The appointment, according to a company statement, 'is part of Generali's strategy to enhance GEB's leadership position in a segment with significant margins of further development, to represent and to expand its presence for Generali's future growth'. Currently, Sergio is in charge of Generali Asia's regional office, and has launched several of the company's insurance joint ventures in Asia over the years.

Mario Greco, CEO of the Generali Group, said: "We are close to completing in advance our three-year turnaround plan and are entering in a new phase for the Group, where we are able to seize opportunities for business growth and deliver profits and good returns. The employee benefits market is very important to the Group and we want to increase our market position particularly in the high growth areas." He added: "[Sergio's appointment] is one of a number of steps we will be taking to further invest in the development of our insurance operations in the region and to consolidate our position in key markets."



Sergio DiCaro

## Hancock assumes CEO role at AIG

On 1 September, Peter Hancock assumed his new role as president and CEO of US-based insurance multinational American International Group Inc. (AIG), joining the board of directors and succeeding Robert Benmosche, who is now serving as an advisor to the company following his recent retirement. Peter, whose entire career has been spent in financial services – including 20 years at J.P. Morgan, where he served as

chief financial officer and chief risk officer – joined AIG in 2010 and was subsequently named CEO of AIG Property Casualty in 2011, when the division was redistributed and organised into two distinct global groups, Commercial and Consumer. He also co-founded and served as president at advisory firm Integrated Finance Limited, and has worked at KeyCorp as vice-chairman, with responsibility for key national banking.

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