Homeward bound

New research from UK-based travel insurance specialist Columbus Direct reveals millions of Britons have cut their holiday short due to an unforeseen event in the last 12 months.

A quarter (25 per cent) of travellers surveyed by Columbus Direct had to head home from their trips early because of illness or accidents either sustained by themselves or a travelling companion. In light of geopolitical events across the globe in the last 12 months, one in six (16 per cent) Brits that had to catch an earlier flight were forced to do so as a result of security and safety threats at their holiday destination. Included in this number are people who have received official warnings from government bodies, such as the UK Foreign & Commonwealth Office (FCO), to leave their holiday resort as a result of a plausible terror threat or in the event of an attack taking place.

Of the top 10 countries most visited by UK holidaymakers, four countries are ‘very likely’ to experience terror threats, according to the FCO. France, the US, Turkey and Germany all have high terror level alerts and, as extremely popular destinations for British tourists, could mean even more Brits abroad may need to be flown home early over the coming years, leading to increased travel and accommodation costs.

Being light of pocket can also have an effect on holidaymakers’ travel plans, with one in 10 citing either running out of money or theft as the reason they headed home early. It’s not only holidaymakers that go bust, however, as one in 13 of those that had to leave a holiday early did so as a result of their holiday company becoming bankrupt in the middle of a trip.

Although people may use vacations as a chance to escape real life, 22 per cent have had to leave a holiday due to issues back home, with nine per cent needing to get back to work earlier than expected, and 13 per cent rushing back for a family emergency.

Alison Wild, head of travel insurance at Call to action

The International SOS Foundation, supported by the Ministry of Manpower Singapore, is calling for world leaders to add their e-signature to the ‘Singapore declaration’, in support of the principles of prevention with regard to work-related travel safety, health and security.

This follows the official signing ceremony, which took place on the opening day of the XXI World Congress in Singapore on 3 September, already attracting over 1000 signatories. The International SOS Foundation is now seeking further participation from all leaders and professionals, who have a responsibility for the duty of care of their mobile workforce. The declaration will demonstrate commitment and leadership across all industry sectors, from the public and private sector and NGOs, to institutions of higher learning and others.

Jukka Takala, president of the International Commission on Occupational Health, commented: “Taking care of employees is vital, and the mobile workforce should be as well protected during travel or on assignment as they are when working domestically. Increasingly, a robust duty of care programme can be a legal imperative, protect business continuity and corporate reputation, as well as attract and retain talent. These are key foundations of all businesses. Organisations of all sizes must make a commitment to put in place appropriate plans and prevention measures. The Singapore declaration is providing the focus and public platform for organisations leading the way.”

Laurent Fourier, executive director of the International SOS Foundation, commented: “The mobile workforce is growing dramatically and becoming increasingly diverse, creating a perusal threat to their safety and health. Taking care of employees is vital, and the mobile workforce should be as well protected during travel or on assignment as they are when working domestically. Increasingly, a robust duty of care programme can be a legal imperative, protect business continuity and corporate reputation, as well as attract and retain talent. These are key foundations of all businesses. Organisations of all sizes must make a commitment to put in place appropriate plans and prevention measures. The Singapore declaration is providing the focus and public platform for organisations leading the way.”

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"We can’t solve problems by using the same kind of thinking that created them."

Albert Einstein
innovation
CHANGES EVERYTHING
NEW FRONTIER GROUP
RELENTLESS PURSUIT OF MASTERY
With the insurtech revolution being arguably one of the most exciting things to happen in the global insurance industry ... like, ever ... this month’s feature on start-ups in the travel insurance arena makes for interesting reading. Getting the latest on how insurers are investing hundreds of millions of dollars in innovation teams that are disrupting how insurers have traditionally approached the design of travel insurance products, as well as how these products are accessed and administered, is a riveting read – even for non-geeks. And an essential read. Because the changes these start-ups are making will have to be embraced by every insurer eventually, if they want to stay in the game. Today’s emerging insurance purchaser requires instant access to cover via their smartphone; they want to be able to digitally manage their entire insurance experience; and they want interactive insurance products that are driven by technological advancements. Creativity and technology are combining to make these demands a reality, revolutionising the customer journey. Exciting times! Read all about it on p.44.

Elsewhere in this issue, we have op-ed pieces from Traveller Assist (p. 10), Cover-More Group (p. 14) and Pacific Prime (p. 22) on the challenges of bringing assistance services in house, how best to support older travellers, and the rising cost of PMI premiums in Asia; we are provided with confirmation by SureSave about the enduring importance of travel agents for travel safety and insurance advice (p. 12); and we have a good chat with Dominic Vernhes of Anubis Group Holding about his career and the challenges of providing funeral repatriation services in the context of today’s assistance marketplace (p. 50). All this, and so much more! I hope you enjoy this issue!
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Homeward bound

Columbus Direct said: “From an insurance perspective, travellers should make sure to check whether they are covered for the extra costs that may be associated with leaving a holiday early. If you have accident and injury cover while abroad, will it also cover the expense of an earlier flight home, or the refund of accommodation? This is easy to check through your insurance provider and it is better to be safe than sorry and to be prepared for the unexpected.”

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<thead>
<tr>
<th>Destination</th>
<th>Country</th>
<th>FCO terror level</th>
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<tbody>
<tr>
<td>1</td>
<td>Spain</td>
<td>Likely</td>
</tr>
<tr>
<td>2</td>
<td>France</td>
<td>Very likely</td>
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<tr>
<td>3</td>
<td>Italy</td>
<td>General</td>
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<tr>
<td>4</td>
<td>USA</td>
<td>Very likely</td>
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<tr>
<td>5</td>
<td>Greece</td>
<td>General</td>
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<td>6</td>
<td>Portugal</td>
<td>Underlying</td>
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<td>7</td>
<td>Netherlands</td>
<td>General</td>
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<td>8</td>
<td>Turkey</td>
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<tr>
<td>9</td>
<td>Irish Republic</td>
<td>Underlying</td>
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<tr>
<td>10</td>
<td>Germany</td>
<td>Very likely</td>
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Medical costs still top cancellation

AllClear, a UK-based specialist medical travel insurance provider, has compiled data on the most common claims and their costs, finding that the most common claims relate to medical expenses – which typically cost twice that of cancellation.

AllClear’s latest data revealed one claim that ran to an eye-watering £215,000, another at £120,000 and a further high claim of £98,000. When compared to £10,000 as the highest claim for cancellation and just £6,000 for curtailment, the stark reality is that costs can be on a level of the average UK mortgage if a holidaymaker has a medical emergency abroad. Baggage claims are the third most common type of claim, costing on average £192, with the highest recent claim amounting to £1,380. “Disputed claims cause consumers significant stress,” says Garry Nelson of AllClear Travel. “And particularly when the claim relates to a medical expenses claim, it is often an extremely traumatic time. For medical expenses claims, it is essential to declare all pre-existing conditions to insurers. Not everyone will realise that stable conditions such as high blood pressure or asthma need to be declared, or indeed that it is also essential to declare certain previous conditions where the person has made a full recovery.”

With the high frequency and cost of cancellation claims, the insurer’s advice to consumers is to purchase travel insurance as soon as a holiday is booked, so cover is in place in case cancellation is required.

Columbus Direct said: “From an insurance perspective, travellers should make sure to check whether they are covered for the extra costs that may be associated with leaving a holiday early; if you have accident and injury cover while abroad, will it also cover the expense of an earlier flight home, or the refund of accommodation? This is easy to check through your insurance provider and it is better to be safe than sorry and to be prepared for the unexpected.”

<table>
<thead>
<tr>
<th>Number</th>
<th>Reason</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>1</td>
<td>Illness or accidents</td>
<td>25 per cent</td>
</tr>
<tr>
<td>2</td>
<td>Unsafe/official warnings to leave the country</td>
<td>16 per cent</td>
</tr>
<tr>
<td>3</td>
<td>Family emergencies</td>
<td>14 per cent</td>
</tr>
<tr>
<td>4</td>
<td>Weather conditions/natural disasters</td>
<td>13 per cent</td>
</tr>
<tr>
<td>5</td>
<td>Running out of money</td>
<td>10 per cent</td>
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Tune Ins combats drop in sales

The decision by the Malaysian Aviation Commission to implement an 'opt-in' policy for sales of travel insurance by airlines has hit the earnings of Tune Ins, one of the country's most high-profile travel insurance providers. Take-up in travel insurance has fallen as a result of the regulatory change; added to which the company has also seen a high number of claims in recent months, according to local newspaper The Star. Travel insurance currently accounts for around 70 per cent of the group's net earnings.

Razman Hafidz Abu Zarim, CEO of Tune Protect, Tune Ins' parent, said that the company's travel insurance business will see a recovery soon, as it has made moves to combat the drop in sales it has recently suffered. One such effort is a deal made with AirAsia that will see the airline and insurer team up to bundle travel insurance into the airline's packages under its Value Pack, Premium Flex and Premium Flatbed deals. Razman said that the AirAsia tie-up is vital to the company's ongoing performance, and that such agreements are also key to driving growth in the future: "Our travel insurance business stemming from the AirAsia tie-up continues to account for a sizeable contribution to our bottom line, but we will continue to expand our strategic partnership with other airlines to increase diversity and we are hopeful that we can announce a new partnership [soon]."

In related news, Malaysia's Transport Minister has said that if there is a request from airlines, the Transport Ministry may carry out a feasibility study as to whether the Ministry can make it compulsory for Malaysians travelling overseas to buy travel medical insurance from their airline. While airlines in Malaysia must provide insurance in the event of an aviation accident resulting in injury or death, Transport Minister Datuk Seri Liow Tiong Lai said that it is up to the individual traveller to buy additional travel medical cover. He added: "If we want to include travel insurance in air fares, we need to study the cost that needs to be borne by Malaysians when they travel overseas, as well as other aspects."

Workers feeling the stress

The Health Insurance Group has warned that stress in the workplace is forcing many of us to turn to employee assistance programmes (EAP), with new data from Health Assured revealing increased EAP usage figures from a sample of nine million UK employees. People employed within the media (17 per cent utilisation), NHS (11 per cent), retail (11 per cent) and public sectors (10 per cent) accessed EAP services over the past year, indicating higher levels of stress when compared to other professions. "It is reassuring that many forward-thinking employers are tackling stress responsibly through providing and promoting wellbeing solutions that provide access to trained counsellors and mental health support and advice. The links between poor mental health and poor physical health are well established, so by providing such support these employers are helping to support the overall health of their employees," commented Brett Hill, managing director for The Health Insurance Group. "Employers should be praised for their investments in resilience training and wellness at work initiatives, but more can still be done."
Call to action

greater potential risks while opening opportunity. In parallel, businesses are increasingly growing through expansion in established and new locations, from densely populated cities to remote territories. International and regional laws in duty of care need to be adhered to and the mobile workforce needs to be protected wherever they are. Not only is it a duty of care to individuals, but it can also improve business resiliency and continuity through a workforce that is well.” Fourier continued: “It is very encouraging to see so many business leaders from around the world taking an interest in, and (being) willing to commit to, the principles of prevention. By providing e-signatures for the declaration, we hope that all organisations, wherever they are, pledge their commitment and push forward the duty of care agenda.”

Diary date – ATII event

The Association of Travel Insurance Intermediaries (ATII) has announced that it will be hosting its annual Cocktail Party on Thursday 12 October. This very popular annual event, which commences at 12.30pm, welcomes the entire travel insurance industry and provides excellent networking opportunities in the beautiful and historic surroundings of the RAC Club, Pall Mall, London. The ITIJ team will be attending and sponsoring the event, and are looking forward to meeting our readers there! The ATII is a not-for-profit association. Proceeds from this event will support the Children’s Adventure Farm Trust (CAFT), the association’s chosen charity. Last year’s event provided sufficient funds for CAFT to give over 100 young children, whose normal day-to-day life is as carers, or struggling with poverty, or living with illness and disability, a memorable and enjoyable day out at the farm with Father Christmas, his reindeer and elves, a traditional Christmas lunch, and gifts to open on Christmas Day.

Gap year travellers urged to get insurance

UK-based assistance provider CEGA has launched a new campaign advising UK gap year travellers to take out travel insurance. The campaign was launched after the Association of British Travel Agents (ABTA) found that gap year bookings have risen by more than 30 per cent in 2017, but at the same time the number of travellers aged between 18 and 24 travelling without insurance has risen by 10 per cent, bringing the total number up to two in five. CEGA has said that it aims to educate young travellers ‘not just about the importance of travel insurance, but also about the need to take out the right policy to cover specific destinations, trip lengths and risky sports’. The insurer has pointed out to young travellers that they need to assess the possible risks of intended destinations before setting off, including whether the water is clean enough to drink, how to avoid mosquito bites and checking the reliability of the medical system in the country they’re travelling to. “It’s important to keep giving young travellers the message that travel insurance isn’t a luxury; it’s an essential safety net,” said CEGA’s chief medical officer Dr Lynn Gordon. “We’re telling them that insurers won’t just cover their costs in an emergency, they will also manage their medical care and give them professional support when they may be thousands of miles from home. We’re also saying that it’s important to take responsibility for their gap year travels by finding out the risks and learning how to avoid them.”
Knowing is half the battle

US-based travel insurance comparison site Squaremouth has detailed three of the most common reasons travel insurance claims are denied, and offered information to customers on how they can give themselves the best chance of getting their claim approved:

• You were inconvenienced, not interrupted. Some travellers think their insurance will pay out because their trip didn’t go as smoothly as they planned. However, in order for a traveller to be covered by their travel insurance, their trip must be cancelled, cut short, or delayed by a circumstance listed in their policy. If the reason is listed, they can be refunded for out-of-pocket trip payments, as well as additional expenses incurred.
Claim tip: Don’t assume you’re automatically covered if anything goes wrong. If you have specific concerns, make sure they are covered by your policy. If you are worried about something that your policy does not cover, you may be able to cancel the policy for a full or partial refund.
• You bought the policy without knowing you were ineligible. Travel insurance only covers unforeseen events. However, many travellers think they can buy travel insurance after they become sick. If a traveller is already sick when they buy their policy, any claim related to that same illness will not be covered.
Claim tip: Some policies have the pre-existing condition option, which can refund a traveller if their trip is impacted by an existing sickness or injury. To get this coverage, you must usually buy a policy within 14-30 days of making your first trip payment. However, even with this coverage, you must be medically able to travel when you buy a policy.
• You forget to keep your receipts.
In order to be refunded, travellers typically need to provide proof of the expenses they incurred. Receipts are required to authenticate a claim, whether it’s for a cancellation, delay, or medical emergency.
“We ask for receipts to prove the traveller made the payments they say they made, and to verify what happened,” explained Squaremouth’s claims director Brandi Morse. “Keeping your original receipts can speed up the process and improve your chances of getting your claim approved.”

Philippine police see tourist fraud increase

The Aklan Provincial Office Police force in the Philippines has started to closely scrutinise requests for police reports from international tourists, after it noticed a high number of foreigners filing and requesting police reports. In the run-up to Christmas this year, the local police say that they expect to see the number of requests increase even more, as tourists take long holidays during the break. While many nationalities will request and file police reports while on holiday, the Aklan Provincial Police force has said that travel insurance claims are particularly high among Chinese and South Korean visitors.

Senior inspector Jose Mark Anthony Gasulga, chief of the Boracay Philippine National Police, commented: “What we are doing right now is that when a foreign tourist files a police complaint, the complainant should first convince our police investigator that he has been a victim of a robbery or snatching. If not, like his phone may have been lost, we still issue a police report, but we indicate that it’s not for insurance purposes.” Between January and March 2017, the Boracay police recorded 311 cases of theft from a tourist, but according to senior police officer Nida Gregas, many of these were thought to be fraudulent.

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The cost-benefit ratio

Jonathan Bancroft, head of security at Traveller Assist, explains why he thinks cost-cutting efforts by travel insurers are having the opposite effect and are in fact increasing their costs.

Over the past 18 months, I have attended a total of eight travel insurance and assistance conferences around the world. One common theme that keeps arising is that travel insurance companies are trying to move towards an in-house assistance model. Trying to understand the thought process and decision-making behind this, I have made a point of asking the simple question: ‘why?’.

If the answer was ‘so that insurers can gain more control over their cases’, I would understand it, but more often than not the answer has been ‘to reduce costs’. I understand it, but more often than not the margins are generally too thin to sustain and are trying to do too much, too quickly.

Not only is this having a negative spiral for companies who choose to try and control individual case costs, while having the capability to predict and control individual case costs, but of ways to improve the assistance industry, ultimately I do believe that travel insurers should have an in-house assistance capability. This should be for the right reasons, and done in the right way, without compromising the quality of care a patient receives. Insurers can gain more control over their own cases while having the capability to predict and control individual case costs, without compromising quality of care. Two key factors to consider are:

People. First and foremost, your people are your first and last line of defence. Hiring the right staff with the right qualifications, experience and language capabilities to answer your calls and emails can mean the difference between success and failure.

Network. Rather than trying to be all things to all people, insurers who have a total of eight travel insurance and assistance companies – including routes, elevations and weather patterns – to understanding local laws and cultures; even the dates of public holidays, political rallies and scheduled strikes become key factors to consider, especially during the crucial time of a medical repatriation.

In Latin America alone, the quality and cost of healthcare differs substantially from hospital to hospital, city to city and country to country. Knowing where, when and why to transfer a patient can save tens of thousands of dollars, and literally mean the difference between life and death. Efforts by insurers to reduce costs in this way have been counter-productive, ultimately increasing expenses and losing loyal customers.

The solution

As an advocate not just of the traveller, but of ways to improve the assistance industry, ultimately I do believe that travel insurers should have an in-house assistance capability. This should be for the right reasons, and done in the right way, without compromising the quality of care a patient receives. Insurers can gain more control over their own cases while having the capability to predict and control individual case costs, without compromising quality of care.

The cost benefit ratio

The employee ‘misdiagnosed’ a rash, fever and nausea, assuming the traveller that she had heat stroke and advising her to try and sleep. The traveller had in fact contracted a flesh-eating disease and was rushed to hospital the following day with septic shock. She required three life-saving surgeries.

This case cost the travel insurer £60,000 in medical bills and assistance fees, and an undisclosed amount in damages paid to the traveller.

In a second case against an Australian insurer, evidence was presented in a deposition that an employee had referred a traveller to a hospital in Mexico. When the employee was asked why he chose that particular hospital, he said that he had Googled ‘hospitals in Los Cabos’. ‘Like I was taught to do’. Unfortunately, this particular hospital has been blacklisted for corruption and poor hygiene, and when it came time for the medical bill to be paid, the hospital did not recognise the insurance company and would not accept their guarantee of payment. Instead, they held the traveller for four days, each day withholding the maximum amount allowed on each of his three bank cards. This case was settled out of court by the travel insurance company for an undisclosed amount. While I accept that these are extreme cases and recognise that in both instances the employees of the travel insurers were trying to help, I fear that this trend may be a ‘cost-cutting’ downward spiral for companies who choose to try and become worldwide specialists.

The realisation

It’s impossible for an insurance company, no matter where they are based – be it the UK, Australia or New Zealand – to become specialists in the different regions around the world without investing a substantial amount of money and time. Medical networks take years to build – it’s one of the assets that defines an effective assistance company. But providing assistance is so much more than that.

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Network. Rather than trying to be all things to all people, insurers who have global assistance capabilities in-house have created agreements with assistance companies who are specialists in their regions. This strategy is not only cost-effective, but also means that insurers get to retain control of their own cases and be the first point of contact for the customer, which is what they appreciate. Network directors should conduct thorough due diligence of assistance providers to ensure that they can actually do what they say they can do. The decision of who an insurance company partners with should not come down to who the cheapest provider is. Contracts should be signed on merit, with companies who have 24/7 capabilities, can provide immediate referrals to established medical networks, and have the ability to contain costs and issue immediate guarantees of payment.
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Agents crucial to insurance uptake

A survey by Australian travel insurer SureSave has found that three-quarters of Australians view travel agents as a trusted source of travel and safety advice – an increase on the 57 per cent that thought the same in 2012. The latest survey also showed that this year, 40 per cent of Australians booked their last leisure trip with a travel agent, whether that was in-store, over the phone or via email. “Travel agents are still turning to agents for their travel booking and insurance needs, but not because they view agents as the default booking option,” Ross McDonald, SureSave’s general manager for distribution, commented. “They’re coming back to agents time and time again as they genuinely seek and value the level of knowledge and expertise that agents offer.”

In 2017, 53 per cent of respondents purchased travel insurance ‘at the same time as booking their holiday,’ in comparison to only 37 per cent in 2012. “We can attribute increased purchases at the time of booking to the efforts of agents to educate their customers,” McDonald said. “If the respondents who booked travel plans through an agent, 86 per cent revealed that their agent had explained the benefits of purchasing travel insurance at the same time as booking their travel plans. In terms of ensuring that travellers are informed and well-prepared in advance of their holiday, the role of the agent is crucial and is becoming more important each year. We’re passionate about ensuring that agents are well-equipped with the right information and tools so their customers are able to choose the travel insurance policy that’s right for them.”

Risk factors

Global multinational risk management, insurance brokerage and advisory company Willis Towers Watson and global analysis and advisory firm Oxford Analytica recently conducted interviews with executives at a cross-sector group of leading global firms with a strong track record in political risk management, to discover how leading companies are responding to recent tumultuous political events.

The findings showed that many had been blindsided by recent political events. “Political risk in the US and Europe has been a big surprise and, in many ways, we were not prepared for it,” said one executive. Nearly nine in 10 of the panelists reported that geopolitical risks had risen over the past five years, and six in 10 reported having experienced a financial loss from political risk. The resulting report also found that the most frequently mentioned geopolitical threat was US sanctions against Russia – a regional concern elevated to a global priority based on the possible implications for the US-Russia relationship. Meanwhile, in a dramatic sign of the changing times, the US was named most frequently as the country or region where political risk is rising the most, ahead of the Middle East, Latin America, Venezuela, Sub-Saharan Africa and Russia. The standout between Saudi Arabia, other Gulf states and Qatar, which one panelist from the energy sector termed an ‘Arab Cold War,’ was frequently named as a possible source of near-term political losses. Elsewhere, the inclusion of cyberattacks – not a traditional type of political risk – was identified as a key risk, highlighting the increasing trend for cyberattacks to have political origins.

But perhaps the most profound change to the risk landscape was what might be termed the ‘end of the globalisation consensus’. As one panelist put it, “there is major uncertainty among the major industrial territories and how they will interact with each other.” International allegiances are shifting rapidly and global trade agreements are increasingly under threat. Associated risks include protectionism and unfavourable regulatory changes.

The report found that companies are taking active steps to mitigate political risk as they understand it, and that investors are increasingly holding management accountable for losses experienced due to political risk exposure. Importantly, growing investor pressure to account for political risk exposure is likely to mean that companies will increasingly be compelled to benchmark such capabilities against their peers.

Additionally, it was found that global companies are responding by developing new risk mitigation strategies. For instance, one company has created a central risk forum that addresses macro and interconnected threats. Another noted that the risk management function was no longer simply a source of intelligence and advice but now played an active role in devising solutions and reporting to the board of directors. Another panelist noted that the executive board had now been made directly responsible for political risk. Technology is an increasingly important element of these companies’ risk mitigation strategies, with another common theme being a growing pressure, both from internal and external stakeholders, for companies to find robust ways to quantify political risk.

Paul Davidson, chairman and CEO of Willis Towers Watson Financial Solutions Division, commented on the report: “Today’s politically unstable business environment is causing many of our clients to reassess their risk mitigation strategies. Today’s report highlights the current concerns facing today’s businesses and the increasing importance of the risk culture of an organisation in navigating through geopolitical and emerging risk. It is essential that businesses fully understand the importance of risk management and mitigation strategies at board level.”

Simon Cotta, deputy director at Oxford Analytica, said: “Political risk has always existed but, particularly in Europe and the US, political change has historically been relatively predictable and transparent. This certainty has evaporated, resulting in a new and more difficult-to-navigate global business environment. Companies have been caught off guard and, given the financial impact, investors are increasingly concerned about financial loss due to political risk. Leading corporations are responding and beginning the process of strengthening the capabilities of relevant internal risk management functions.”
Employee assistance programmes (EAPs) are an important driver of workplace wellness strategies – but employers and providers need to rethink how they message and communicate them, according to MetLife Employee Benefits. The company warns that focusing too much on the counselling aspects of EAPs creates a perception amongst employees that these are their main or only feature. This, in turn, can prevent employees from engaging at the outset as, unless they feel they need counselling support at that time, they may not look again at the other features in future.

A different approach, focusing on the positive aspects of physical, financial and mental wellness, positions the services differently in the mind of employees, which in turn can help improve usage and therefore drive better return on investment, according to MetLife’s research.

Jo Elphick, head of marketing at MetLife UK, said: “EAPs are becoming a standard offering in UK companies but more can be done to maximise their value. We’ve seen that employees are really starting to value their benefits so we should seize the opportunity to review and enhance communications around this important benefit.”

MetLife’s data shows that the impact of giving employees tools like EAPs can be significant when it comes to benefits for the employer: for every one-per-cent rise in employees feeling in control of their finances, for example, their engagement at work rises by 19 per cent. Feeling cared for by their employer is also a key driver of engagement amongst employees: every one-per-cent rise in feeling their employer cares for them delivers a nine-per-cent increase in engagement – and this is even higher, at 12 per cent, where employees feel they have a supportive manager.

The impact of the Internet, budgetary pressures and the rapid growth in communication systems have all combined to reduce the duration of many expat assignments. Historically, the typical assignment lasted between three and five years, but now the picture is very different. According to Expatfocus, one of the largest expat community websites, driven by budgets and new approaches to doing business abroad, assignments now tend to be less than a year long and some are as short as three months. As a result, the international health insurance industry has had to adapt the policies it sells to companies sending expatriates abroad, as cheaper and more focused cover becomes the norm.

Joe Thomas, business development director of APRIL International UK, a private international medical insurance provider with clients in 120 countries, said: “We noticed the growing importance of the short-term expatriate placement alongside the traditional longer-term expat market and launched our short-term product two years ago to meet this requirement. Today, the product is one of our most successful insurance solutions with new business numbers growing month on month.”

This kind of health insurance is designed for multiple short trips or longer stays away for any period of up to a year, with an additional six-month extension available. The cost of such cover is far lower than traditional long-term expat international health insurance policies, as it is designed to focus on the core essentials, whilst at the same time giving access to the best local private healthcare. Another innovation recently launched by APRIL is a bolt-on for pre-existing conditions – customers purchasing cover for periods of three months or more will be covered for emergency hospital care, if this is needed in the treatment of two pre-existing conditions.

Focus on the positive

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The rise of the older traveller

Meredith Staib, CEO of global medical assistance for Cover-More Group, and Dr Steve Rashford, chief medical officer of Cover-More Group, explain how we as an industry can adapt and support older travellers to keep travelling.

The demographic of the traveller is changing, with an increasingly aged population venturing away from home. The global average life expectancy for men and women increased by five years between the years 2000 and 2015, and it’s this trend that flows through into the habits of the traveller, with more people travelling as they age. Older age is a fantastic time to travel – many people have more time to travel compared to when they were working or raising families, and international travel is much more accessible than it was 20 years ago. Given these facts, it’s incumbent upon the industry to support elderly travellers by offering products and services that meet their needs. However, as older people suffer from more existing medical conditions (EMCs) and tend to present more complicated cases when they do need assistance, we have to ensure the services offered to them are comprehensive, mitigate the risk for the insurer and assistance provider, and cover costs without unduly affecting the pricing and services offered to other travellers. For example, cancellation costs for an 80-year-old travelling on a three-week journey and international travel is much more accessible than it was 20 years ago.

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For example, cancellation costs for an 80-year-old travelling on a three-week cruise each year has increased six-fold over the past decade. Cruising holidays understandably appeal to older travellers and we’re able to pass this insight onto our insurance division to help them develop policies and services that meet the needs of older travellers. This information also helps the actuarial and claims teams to accurately price and build policies, protecting the insurer from escalating claim costs and our other customers from increasing premiums. It’s also our responsibility to monitor demographical changes such as life expectancy, survival rates of key medical conditions, and advancements in treatment. This will ensure the industry’s services and policies are relevant. In addition, Cover-More contributes to medical advisory committees, sharing our experience and supporting industry changes so we can stay relevant to older travellers. Increasingly, it’s also our role to educate our customers. As many people are travelling with EMCs, or may not have travelled extensively when they were younger, there is considerable scope to educate older people about what they can do before they travel and while they are overseas. All destinations worldwide are experiencing growth with older travellers, but the region experiencing the most growth – from a company with their largest customer base in Australia and New Zealand – is Oceania.

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WHEN A DEATH OCCURS ANYWHERE IN THE WORLD YOU MAY NEED ASSISTANCE

Anubis has made funeral assistance one of its core vocations since it was set up in 1995. It is an International Group dedicated to this sensitive area of activity with centres in Europe, Africa, Asia, America and French West Indies.

AGH ANUBIS GROUP HOLDING
Operations : aia@anubisgroup.org | Development and Quality : dq@anubisgroup.org | www.anubisgroup.org
**Aspire Lifestyles Expands into Turkey**

Aspire Lifestyles, the world’s leading global B2B benefit solutions and concierge services provider, is pleased to announce the latest expansion for the organization in Istanbul, the heart of Turkey. The new service delivery centre is a joint venture with marm Assistance, a leading Turkish concierge and assistance services provider partnering with financial institutions, insurance, luxury retail and automotive brands.

**Martin Conneen, CEO, Aspire Lifestyles**

“With 30 years of experience providing Concierge services and benefit solutions, Aspire Lifestyles has proven itself to be a leading provider with the global infrastructure and local capabilities to support increasing demands of affluent consumers in Turkey. We are expanding our digital platforms and products to meet with the needs of today’s sophisticated consumer.” Aspire Lifestyles product offerings today include omni channel concierge services, fully customised with benefit solutions such as end-to-end travel services, dining and experiential privileges, travel, medical and security services supported by its parent company, International SOS.

**Mustafa Atac, Chairman of the Board**

“We are ecstatic to launch Aspire Lifestyles Istanbul, in partnership with International SOS. This collaboration represents our strong commitment to provide clients with better service and experiences. With Aspire Lifestyles’ profound and accomplished experience in global concierge services combined with marm’s extensive and diverse local knowledge, we are confident that Aspire Lifestyles Istanbul is positioned to deliver the best concierge services and benefit solutions to the ‘Turkish market’.”

**NILGUN YENICE, Head of Aspire Lifestyles, Turkey**

“Our market has dynamic growth potential and leading organizations are looking for a strong global partner like Aspire Lifestyles that can design world-class benefit programs to increase customer loyalty. We are not only able to customise loyalty programs to suit different business needs, but will also be able to leverage our global partner network of over 750 travel and lifestyle partners.”

**The Istanbul delivery centre will be the 26th centre of Aspire Lifestyles, which also has 13 centres in Asia, 8 in the Americas and one in Russia.**

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**marm**

**Growing Stronger**

The training from the best global service providers, marm successfully blended the local knowhow with the international expertise of her partners. A reason to be proud of the ones who had participated and contributed to the growth of marm and assistance services in Turkey, by being a school for many for over 30 years.

marm’s vision of adding valuable members to the team continues. The new ones trying harder to keep up with the excellent performance of their predecessors. Here are some of the newest members adding fresh power to the marm team:

**Hamid Inan, COO**

Hamid Inan started his professional career in 1997 and held various management positions at DNB, Turkey, and E&am EUROPE & America Holding Sabanci Telekom s call center and CRM divisions. In 2006, he was named as the Division Head of Customer Service at Vodafone Turkey. Mr. Inan, who holds an MBA degree from EBS Business School, joined marm in July 2017 following this 6-year tenure at Anadolu Call Center as COO.

**Volkan Sarpkaya, IT Director**

Volkan Sarpkaya served as the IT Director at CPG Ericsson, Starbucks Turkey and most recently Integral Financial Securities. He holds a B.Eng. degree in Electronics & Electronics, a B.A. degree in Business Policy & Strategic Management and an MBA degree. Following his experience in construction, telekom, financial services and retail sectors, Mr. Sarpkaya joined marm in July 2017.

**Marjan Basmenji, Medical Officer**

Marjan Basmenji trained as a General Practitioner and served various M.D. positions in Iran and Turkey. She held various posts in Turkey as Tourism Health Coordinator, International Operations Manager and Medical Advisor. Ms. Basmenji, who is fluent in Turkish, Persian and English, joined marm’s Medical Department in July 2017.

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**OP-ED: Turbulent Times for Tourism in Turkey**

Turkey had shown an explosive growth in the Tourism and Leisure Industry since the mid-eighties. Thirty years is a short period for any industry to develop at such a rapid tempo. However, the innovative character and hard-working nature of the Turkish people made it possible.

Tourism development in Turkey helped many to discover the cradle of civilizations of the East and West in Turkey, the footprints and the path of Christianity, the birthplace and capital of many Empires and finally the birth of young Republic of Turkey where we, the Turks, became ever closer to the West. I believe that there are many other, even better paradises in the World than Turkey when it comes to sun, sand and the sea; however, Turkey is second to none when it comes to the rich inheritance of history and culture. Every day, there are new explorations, most exciting discoveries, as far back as the 11th century B.C. The excavations carried out already revealed many breath-taking findings. These will continue as such that Turkey will always have something new, different and more exciting than ever discoveries. Just like a rainbow having different colors and meaning, these new civilizations are also different and contribute to the harmonious nature of Turkey.

Our World had seen two devastating wars during the last Century. Many thought that this was more than a lesson to prevent any other wars, which only brings grief and destruction to mankind. True and responsible statesmen, such as Ataturk, Churchill and Eisenhower all have spoken decisively against war, outlining the evil destruction of it. Yet, all these statesmen were victorious leaders in war, meaning, they had spoken about their experiences and wanted the politicians to follow to remember and benefit from this. Don’t we miss them?

Tourism in Turkey has suffered much during the last three years. Regrettably and so unfair to the Turks, who had given their hearts and dedicated hard work to the leisure industry. Many lost their work, hopes and future as a result of this decline. Terrorism, hurricanes and political turmoil have been the three major threats to tourism and Turkey did suffer from two of these factors. The near future also looks bleak; however, nature flows in a positive direction and we all believe that the glorious days of “travel to Turkey” will be back soon. So many people in Europe have many friends in Turkey and vice versa. Now that the summer season is over, I hope you all had a great vacation and who knows? Maybe see you in Turkey soon?

Kindly yours,

Berna Atac Oktan
Member of the Board
marm assistance
marm is proud to be the choice for medical assistance, roadside management and health tourism in Turkey and the region for over 30 years.

The shortest distance to assistance.
VitalityHealth teams up with Nuffield

UK health insurer VitalityHealth and hospital group Nuffield Health have announced the launch of a joint venture to provide large employers with a health and engagement solution for their entire workforce. The offering will take a holistic approach to employee health, providing a range of tools to help employers understand their employees’ physical and mental wellbeing needs and motivations, to improve productivity and boost the business bottom line.

The solution is underpinned by research from Britain’s Healthiest Workplace, one of the largest employee health and wellbeing surveys in the UK. The study demonstrates a clear link between employees’ lifestyle and clinical health, their mental wellbeing, and their levels of lost productivity – through both absenteeism and presenteeism – while at work. It has shown that the average UK employee loses the equivalent of 2.75 days of productive time per each year, with a gulf in productivity between the healthiest and least healthy employees of over 30 days per year. Steve Gray, CEO at Nuffield Health, said: “There is a clear link between poor health – both physical and emotional – and productivity. With our extensive experience in supporting employers, and our extensive network of healthcare experts, Nuffield Health has the expertise that will help employers get the personalised interventions they need on their individual journeys to better health. This innovative venture will help benefit both employers and employees.”

Hood signs contract with Allianz

Hood Group, the affinity insurance specialist, continues to expand its travel insurance portfolio by signing a new contract with Allianz Worldwide Partners and its underwriting arm in the UK, for insurance provider Legal & General.

The deal was secured based on Allianz Worldwide Partners’ competitive long-term pricing strategy combined with its status as a global player in the travel market, according to Hood Group.

Bruce Reid, commercial director at Hood Group, commented on the deal: “We have developed a new travel insurance proposition for Legal & General customers, so we’re delighted to have Allianz Worldwide Partners on board. As an A-rated carrier, their underwriting arm AWP P&C SA offers tremendous financial stability, but more importantly they have proved themselves to be able to adapt to changing market conditions. We’re pleased that this new partnership will continue to build upon and strengthen our relationship with them.”

Lee Taylor, chief sales officer for North & CEE for Allianz Worldwide Partners, added: “As a well-respected brand in the financial retail sector, Legal & General is a great addition to our travel portfolio. We look forward to working closely with them and Hood Group to maximise the potential that the brand has across multiple distribution channels, as well as harnessing the Legal & General reputation as a strong and reliable brand. Hood has also announced a new partnership with personal lines insurer esure, through which the two companies will launch a new travel insurance product across the latter company’s esure and Shell’s Wheels brands. The appointment of Hood Group comes following a competitive tender process, says esure. The new product will give customers a range of additional cover options, enabling them to build a policy that suits their needs, according to esure. The company’s chief underwriting officer Jon Wilkins said: “Hood Group is committed to innovation, meaning the travel insurance proposition it delivers will continue to evolve and be relevant to our customers.”

Paul Finkins, business development director of Hood Group, is proud that his company was chosen to partner with esure Group, adding that he believes their drive to be at the forefront of using technology and data to enrich the solutions that they deliver, as well as our ability to provide sustainable and profitable growth through our digital marketing skills, is really striking a chord.

Izzy wizzy, let’s get fizzy

AXA has developed a ‘100-per-cent automated, 100-per-cent secure’ blockchain platform for parametric insurance against delayed flights

Called ‘fizzy’, and described by AXA as ‘a fresh new genus in insurance’, the platform offers policyholders direct, automatic compensation in the event their flight has been delayed for more than two hours. Using blockchain technology, the process begins when the customer first buys their flight delay insurance via fizzy – the purchase is recorded in AXA’s Ethereum blockchain, which the insurer says is tamper-proof, and then connected to global air traffic databases. As soon as a delay of the requisite length has been observed by the system, compensation is automatically and instantly sent to the customer. While fizzy is still in its test phase, applying only to direct flights between the US and Paris Charles de Gaulle – in whichever direction – it is hoped that over the next few months it will be expanded internationally, and that partnerships will be formed with airlines, travel agents and airports.

“The smart contract is the party that decides whether or not we should indemnify the policyholder and triggers a payment request to our system,” AXA’s Jean-Baptiste Mounier told CoinDesk. “The use of a smart contract to trigger claims will add trust in the insurer/policyholder relationship.”

Human-cyborg relations

National Trades Union Congress (NTUC) Income, a blue-collar insurance agency based in Singapore, has announced the launch of Singapore’s first ‘unguided conversational travel insurance chatbot’, via Facebook Messenger. “The chatbot, which adopts the persona ‘Jiffy Jane’, is online at all times to answer customers’ travel insurance-related queries and help them to purchase the plans they need in a jiffy.”

A joint enterprise in collaboration with start-up Zumata – one of nine chosen for Income’s insurtech accelerator programme – the idea is to streamline the travel insurance research and buying process, according to Peter Tay, chief operating officer of Income: “Customers, especially the millennials, are used to accessing a range of services and products on their mobile devices. As such, it is natural that more customers expect insurance products to also be available online, customised to their needs in a very short span of time.”

According to Tay, in Singapore, seven out of 10 people are ‘active’ users of social media via smartphones, double the global average: “As such, Jiffy Jane complements consumers’ increasingly mobile-first lifestyle.”

Unlike similar bots, Jiffy Jane makes use of artificial intelligence to interact with users in a more conversational style, based on their responses.

“The popularity of chatbots has been on the rise especially after Facebook launched chatbots in Messenger,” added Tay. “We aim to tap into the synergies between Income and startups like Zumata so that the customers’ experience with insurance is made simpler, more accessible and, most importantly, relevant to all.”

AGM launches

Assistance Group MENASA (AGM), a new travel and medical assistance and medical tourism company with its headquarters in Dubai, became fully operational on 18 September, having first registered in June this year and undergone extensive staff training in the meantime. Comprising a network of over 3,000 providers, including hospitals and pharmacies, across 12 countries in the Middle East and North Africa, AGM says that it is ‘built on the Scandinavian and European principles’, which it believes ‘will make a big difference to the way assistance is provided in the MENA region’.
Travel risk under control

Swedish company GWS Production AB (GWS) and insurer Chubb Group have signed a global contract for the development and launch of travel risk management services. The agreement is initially for a three-year period and has a minimum order value of US$660,000 during this time. According to GWS, the solution already has many global clients and will now be made available to Chubb’s corporate customers. Andreas Rodman, CEO of GWS, said: “We are very excited that yet again one of the largest insurance companies in the world selected us as their supplier. This is a significant milestone for GWS as we are moving deeper into the insurance market, fulfilling our long-term goal to be the leading travel risk technology provider for the insurance industry.”

On Call to deliver text alert service

Travel risk management company On Call International has announced a partnership with KeynectUp, an ‘app-less’ mobile information delivery system, to provide a new, text-based information alert that will provide essential emergency contact details to travellers no matter where they are. This app-less mobile sharing service will send travellers a customised link with any information they may need if they require emergency assistance while abroad. Sent from On Call International’s 24/7 Global Response Centre, the link, when clicked, will properly format and store the details straight onto a traveller’s phone.

“As part of our mission of helping travellers in their time of need, every day, we’re thrilled to offer this exciting innovation to our clients,” said Thomas Davidson, president of On Call. “This technology will put On Call’s clients in a stronger position to display their commitment to duty of care by giving their travellers a simple, straightforward method of storing and retrieving potentially life-saving information.” On Call also said that KeynectUp’s system was “refreshing” in its simplicity. “People assume that apps are the perfect solution for communicating with students,” added Douglas Chryssiti, founder of KeynectUp. “However, we’ve found that ‘Gen Z’ is selective about what they download to their smartphones. Many have chosen not to engage with mobile apps offered by their institutions; we’ve seen collegiate app deployment rates as low as seven per cent. Therefore, we find it is essential to embrace a simpler, more effective mechanism to improve student safety.”

UPS Capital launches cyber cover

UPS subsidiary UPS Capital has launched a new cyber liability insurance product catering specifically to small and mid-sized businesses. It includes coverage options for security breach response, income/digital asset restoration and cyber extortion, as well as third-party elements such as fines, litigation and investigation costs. “As companies become increasingly digital, there are more opportunities for attacks,” said UPS Capital’s president Mark Robinson. “And nearly two-thirds of cyber attacks are perpetrated on small and medium-sized businesses, putting them at the forefront of the activity.” UPS Capital’s product also includes first-party liability coverage, in contrast to many policies that only offer coverage for third-party liability. As many as 90 per cent of cyber claims relate to third-party liability. A recent study by Hiscox found that, over the past 12 months, 68 per cent of small businesses and 72 per cent of large businesses have fallen victim to cyber attack. Data breaches can cost from the high thousands to the millions.

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Paul Martin, head of travel underwriting at Ageas, offered his opinions on what the biggest challenges are for the UK travel insurance industry going forward.

What is your experience in the travel insurance industry, and what do you enjoy most about your current role?

Where I begin! I have worked in the travel insurance industry for almost 20 years, having previously worked in healthcare insurance. The most enjoyable aspect of my role is the variety of areas I am involved in. Although my core responsibility is underwriting, it is the broader commercial aspects that create variety – with involvement in partnership account management, contract negotiations and product development.

What are your current key objectives?

Getting the most accurate price for our customers continues to be a key objective. Travel insurance pricing has traditionally been fairly simple, based on broad pricing bands, but now we are focusing on a more granular rating approach. This provides customers with a much more accurate price that reflects the actual risk presented. To support this, we are also focused on ensuring we have full and accurate data, to enable detailed MI to be produced and support our understanding of performance at granular level. We also remain focused on ensuring that the customer is central to everything we do both in terms of product design and customer journey.

As an industry, we need to focus on core protection for the customer, what form any future reciprocal arrangements may take and how this may impact medical costs in the future. Recent restrictions on the ability to take certain electronic items within the cabin also highlight how traditional cover may need to evolve to ensure we offer the right protection for our customers.

How do you see travel insurance products and services developing in the coming years?

Travel insurance is a complex product due to the variety of different covers provided, with customers often not understanding what they are or are not covered for. As an industry, we need to focus on core protection for the customer, making it easier for people to understand what cover suits their needs and the value of the protection provided.

View from the top

Paul Martin, head of travel underwriting at Ageas, offered his opinions on what the biggest challenges are for the UK travel insurance industry going forward.

Industry Insights

What are your main distribution channels for travel insurance?

We sell travel insurance via brokers, partner brands and our own direct brands Back Me Up and RIAS.

Do you have any affinity deals/white-labelling agreements in place?

Yes – Age UK, Tesco Bank and John Lewis.

Who are your assistance partners?

We have our own in-house medical assistance service called Assistance International, also based in our Eastleigh headquarters, enabling us to provide a full underwriting, claims and medical assistance solution to clients.

Do you underwrite your travel policies in-house?

All of our travel insurance policies are underwritten in-house.

Do you manage your own claims, or do you work with a claims management company?

All of our claims are managed in house using our own award-winning claims service, also located in our HQ.

Regulation is increasingly focusing on customer value, so we need to be able to demonstrate this more effectively – both through customer education and product design. Customers do (and should) expect high standards of service irrespective of price, so this must remain central to any customer proposition.
COMPANY PROFILE

Key Facts

Location of HQ: Eastleigh, Hampshire

Number of countries in which the company has offices: UK only

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Embrace insurtech, says Aon

Insurtech can be an enabler for the insurance market, not a disruptor, claims Aon’s Global Insurance Market Opportunity (GIMO) report. The annual report from the risk, retirement and health solutions provider found that the fast-growing insurtech sector could be more beneficial than previously thought due to ‘open architecture innovation’.

According to Aon, established organisations can play an important role in this, ‘by collaborating in a framework which has both standards that enable scalable solutions for clients and the flexibility that encourages entrepreneurial innovation’. The GIMO report also found that insurtech could become increasingly important in the cyber risk, casualty catastrophe risk and pathogen risk areas of insurance. Collaborations between insurtech companies and technology and analytics providers could make these sectors far more insurable, says Aon, and open up opportunities for insurers and reinsurers to provide enhanced products to their customers.

Paul Mang, Aon’s global CEO of analytics, said: ‘We know that the insurance sector is facing challenges in the current macroeconomic environment; so we should expect leading organisations in the industry to drive change. We are already using technology to make us more efficient as a sector, and to expand into emerging risk markets. However, the true transformation will happen as we re-imagine risk management altogether. In this new environment, collaborations, or what we call open architecture innovation, will be key to creating not new growth.’

There are a number of reasons why insurers around the world should consider using technology to make claims more efficient and less costly. Examples include new medical tourism locations, such as Singapore and Thailand, while also bringing home to countries with still-developing healthcare systems. In fact, ranking individual countries globally, Hong Kong and China had premium prices in premium insurtech on a par to make claims more efficient and less costly.

Inflation in Asia

In our International Private Medical Insurance (IPMI) Inflation 2017 report, we looked at the premiums of eight global insurance plans from seven major insurers and compared them in 10 key expatriate locations worldwide. Overall, premiums around the world had an inflation rate of 9.2 per cent, which was the same as the increase for the previous year – however, the Asia region posted a 9.3-per-cent increase in premium prices for the same period.

Asia is an interesting market, insurance-wise. The region hosts some of the world’s most popular medical tourism locations, such as Singapore and Thailand, while also being home to countries with still-developing healthcare systems. In fact, ranking individual countries globally, Hong Kong and China had premium prices rise at a rate much higher than the global average: 12.1 per cent and 10.06 per cent, respectively. Singapore, another highly developed and expensive healthcare location, had the third highest inflation in the region, with 11.2 per cent.

On the other hand, insurance inflation in Indonesia, Thailand and the Philippines hovered around the global average, which is an indicator that insurers treat these locations differently. While the more developed nations saw significant jumps in the prices consumers pay for international private medical insurance, these three countries all saw their inflation rates decrease to around seven per cent for the year.

The movement of expatriates is also something to consider. Global economic uncertainty is making things more difficult in some areas, such as Indonesia and its sluggish export markets, while making others, like Singapore, more attractive because of their stability and quality of life. In fact, the report makes note of how the Middle East has experienced an exodus of sorts as oil prices look shaky. Finally, investment in the private sector remains an important government focus for more developed Asian nations. Singapore has been courting private facilities to ease demands on the public sector, Hong Kong residents themselves are demanding better private care as public hospital waip times become intolerable, and China’s government looks to support its universal health coverage initiative with the facilities and staff required around the country. Local high-net-worth individuals are also having a significant impact on Asian countries, as salaries increase and people look to spend some of that extra disposable income on healthcare coverage. China in particular is a prime example, with many of its numerous wealthy individuals looking to insure their health, fipng the country to be the largest market of high-net-worth individuals in the world.

Where to from here?

Asia remains an amazing destination not only to experience on holiday or working, but also as an insurance market. The region has a lot going on within between its expat populations, emerging local high-net-worth individuals, both developing and advanced healthcare systems, dynamic economies, technological advances and investment in new infrastructure. As many of Pacific Prime’s members work in and around Asia, we’ll be keeping a close eye on current and future trends in the international insurance market.

Insurers launch drones as part of Harvey analysis

In the wake of Hurricane Harvey, insurers in the US deployed fleets of drones to help assess the damage caused by the storm.

ABC News, a US press outlet, has profiled several companies deploying such technologies. According to ABC, insurers installed the use of drones after Hurricane Matthew in October 2016, but since then many companies have increased the number of drones in their fleet, and the number of certified pilots. Eased Federal Aviation Administration (FAA) rules have also allowed more drones to take flight.

Travellers Insurance is one of the companies that has taken advantage of these new technologies, and according to ABC, the insurer currently has 65 certified drone pilots in the Houston area. One recently trained pilot, claims specialist Laura Shell, said: ‘It’s going to allow me to get a look into areas that aren’t easily accessible and onto roofs and do it quickly.’

Since the hurricane, the FAA has allowed 43 operators, including news outlets, to operate drones to assist in assessing the damage. Another insurer that has mobilised its drone fleet to Abasto, although it has bolstered its efforts with extra drones from a third-party operator. Company spokesperson Justin Hendron told ABC that it is also using fixed-wing aircraft, equipped with artificial intelligence technology, in order to assess damage done to property.

‘This is the widest-scale use of drones that we’ve ever been a part of,’ he said.

Insurers hope that the use of this technology will speed up the claims process, meaning that those in need of a payout will receive it sooner.

It’s going to allow [us] to get a look into areas that aren’t easily accessible and onto roofs and do it quickly.”

Stephen Ho, global marketing director for health insurance intermediary Pacific Prime, describes a few of the factors impacting the price of international private medical insurance premiums in Asia and around the world.

Insurance Matters

International insurance can be expensive, and it’s not often that you’ll see the premiums you pay reduce from year to year. As an insurance broker, we’re constantly comparing and negotiating the best insurance deals we can for our clients, and often explaining why a previous year’s increase was justifiable. While the more developed nations hovered around the global average, which is 9.2 per cent, the Middle East saw signifi cant jumps in the prices consumers pay for international private medical insurance, with 11.2 per cent, 9.9 per cent and 12.06 per cent, respectively. Singapore, as a highly developed and expensive healthcare system, saw premium prices rise at a rate much higher than the global average: 12.1 per cent and 10.06 per cent, respectively.

Singapore has been co-opting private facilities to ease demands on the public sector, Hong Kong residents themselves are demanding better private care as public hospital waiting times become intolerable, and China’s government looks to support its universal health coverage initiative with the facilities and staff required around the country. Local high-net-worth individuals are also having a significant impact on Asian countries, as salaries increase and people look to spend some of that extra disposable income on healthcare coverage. China in particular is a prime example, with many of its numerous wealthy individuals looking to insure their health, fipng the country to be the largest market of high-net-worth individuals in the world.

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What’s driving insurance inflation in Asia specifically?

It’s our thinking that insurers may often group the ‘low-cost’ Asian markets similarly, and apply a similar premium change across the countries. The fact that Indonesia, Thailand and the Philippines have all followed each other in terms of the rate of their inflation and the lower figures from the previous year supports this idea. Meanwhile, Hong Kong and Singapore have strong expat insurance markets, while China continues to grow in importance. The movement of expatriates is also something to consider. Global economic uncertainty is making things more difficult in some areas, such as Indonesia and its sluggish export markets, while making others, like Singapore, more attractive because of their stability and quality of life. In fact, the report makes note of how the Middle East has experienced an exodus of sorts as oil prices look shaky.

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Claims firms target tourists

Unscrupulous claims firms are reportedly targeting people once they return from holiday – either by cold-calling or on social media – encouraging them to submit fake or exaggerated compensation claims for holiday sickness.

Members of the public have been ‘bombarded’, according to the Association of British Travel Agents (ABTA), with requests to submit false sickness claims through advertising, cold-calling and targeted messaging on social media. However, with holiday companies fighting back against the deluge of claims they have received, and with a number of UK holidaymakers facing prosecution or being ordered to pay costs, people are beginning to realise this is a crime that is likely to push up holiday prices for everyone in the long run.

Some claims firms will suggest to holidaymakers that they are ‘entitled’ to compensation and that the government, or their travel company, has set a pot of money aside to pay out sickness claims. There is no such pot and it is illegal to make a fraudulent claim, warns ABTA.

“Holidaymakers need to understand that making a fraudulent claim will have consequences,” said Mark Tanzer, ABTA chief executive. “People tempted to fabricate holiday sickness to fabricate or embellish symptoms of gastric illness to get compensation’, and that further evidence showed the firm had used deceptive sales scripts – exaggerating expected pay-outs to entice consumers’.

This conduct has led to the firm’s licence being cancelled, which means that it can no longer offer regulated claims management services to new or existing clients.

Kevin Rousse, head of the claims management regulator, says: “We will take firm action against claims businesses which engage in serious misconduct. Seeking to encourage fake claims will not be tolerated.”

Strongest start in seven years for worldwide tourism

The United Nations World Tourism Organisation (UNWTO) has revealed that the first half of 2017 has been the strongest for tourism in seven years. In its World Tourism Barometer report, the UNWTO said that destinations worldwide received 598.6 million tourists in the first six months of this year – a figure which represents a six-per-cent increase on the previous year.

The Middle East was one of the best performing regions, seeing a nine-per-cent increase in visitors compared to 2016, while Europe and Africa also saw an eight-per-cent increase.

“The first half of 2017 showed healthy growth in an increasingly dynamic and resilient tourism market, including a strong recovery in some of the destinations impacted by security challenges last year,” said UNWTO secretary-general Taleb Rifai.

Areas like Turkey, Egypt and Tunisia are seeing significant growth, meaning that southern and Mediterranean Europe saw a 12-per-cent increase in travellers, while north Africa saw a huge 16-per-cent increase.

The report also found that Canada, China, France, the Republic of Korea, Spain, the UK and the US continued to report solid growth in outbound expenditure, helping to drive the increases in tourism elsewhere.

Tourists warned about Mt Agung eruption

Tourists in and heading to Bali have been warned about the possible eruption of Mount Agung. The potential eruption led to Indonesian officials doubting the size of the no-go zone around the volcano, and two alerts were issued in the space of a week. Indonesia’s National Disaster Mitigation Agency advised residents and tourists to stay six kilometres from the crater and up to 7.5 kilometres away to the north, southeast and south-southwest of the mountain.

More than 1,100 people were killed in the volcano’s last eruption in 1963. Since then, Bali – and the volcano itself – has become a popular tourist destination. Australian travel insurance company Travel Insurance Direct said that tourists should listen to local authorities. Phil Sylvester from Travel Insurance Direct said that tourists should learn from last year’s eruption on Mount Rinjani, on the island of Lombok. Around 1,000 people were on that mountain when it erupted, despite warnings from authorities.

“The thing is [Mount Agung] hasn’t erupted yet, it is making a fraudulent claim will have consequences,” said Sylvester. “There is no ash cloud. This is not in insurance terms ‘an event’ — not yet anyway. So yes, you can buy travel insurance today and be covered if it goes off tomorrow, or next week.”

Tens of thousands of residents have been evacuated from the environs of the volcano.

Sprechen sie American?

With Germany’s famous Oktoberfest celebrations beginning soon, many Americans may be looking to travel to Munich, Germany, the home of Oktoberfest. However, according to personal finance website WalletHub, an Oktoberfest trip would, on average, cost a US traveller around $5,000. Luckily, WalletHub has created a list of the top 20 Oktoberfest cities in the US that travellers may want to go to instead to drink their bodyweight in German beer.

Wallthub said that it compared 102 US cities against 23 metrics, which combined would make a good Oktoberfest. These metrics included the share of German population, number of beer gardens per capita and average price, among others.

According to Wallthub, the top three cities that travellers should head to for the best Oktoberfest on US soil are Cincinnati, New York and Portland. Oktoberfest fans would do well to avoid San Bernardino, Anchorage and North Las Vegas, however, which made up the bottom three of the list of 100 cities.

Pipe down!

Thousands of travellers flying out of New Zealand’s Auckland Airport were left stranded after a digger accidentally burst the airport’s fuel supply pipeline on 18 September.

The airport says that the pipeline is its only source of fuel for its airplanes, and as a result, following the incident, it could only operate at around 30 per cent of its usual capacity. At least 27 flights were canceled in the immediate aftermath, with Air New Zealand saying that 2,000 of its passengers were affected.

Airlines locked to other airports to refuel in order to keep long-haul flights going, but a combination of safety concerns and bad weather meant that the airport’s supply was cut off for a week.
Allianz totals hurricane claims

Allianz Travel Insurance has revealed that it has received more than 3,200 claims relating to Hurricane Irma and that as of 11 September, its call centre had received 1,200 related calls. Hurricane Harvey seemed to have less impact on travellers, with only 2,400 making claims in relation to the storm, while there were only a “handful” of claims relating to Hurricane Jose.

In response to the increase in storm-related claims, Allianz created a page on its website to specifically assist and advise travellers on hurricane-related claims, and advised customers to use its TravelSmart app to file claims, said Daniel Durazo, director of communications at Allianz Global Assistance USA: “We want to remind travellers to read their travel insurance policy so they understand all of the services and benefits that are available to them and to take their travel insurance card with them when they travel so they have quick access to their policy number and our toll-free assistance line.”

UNWTO General Assembly discusses ‘smart tourism’

The UN World Tourism Organization’s (UNWTO) General Assembly recently held its 22nd session, in Chengdu, China. Discussions covered the length and breadth of the many issues currently facing the tourism industry, including areas such as ‘smart’ tourism. The prominence of this concept was fitting, as 2017 is the International Year of Sustainable Tourism for Development and it is widely hoped that applying the ‘smart’ prefix that has already attached itself to phones, cars and so on will enable the tourism and travel sector to make even greater strides in its journey towards full sustainability, from eco-friendly booking channels and transport to sustainable destinations.

“Smart tourism is not a trend,” said Taleb Rifai, the secretary-general of the UNWTO. “The International Year of Sustainable Tourism for Development 2017 and the General Assembly together comprise the perfect framework within which to conduct such an event and to join synergies around this theme, as it addresses major challenges and opportunities [for] the tourism sector in the coming years.”

Top of the agenda were such topics as big data, the sharing economy, energy and waste management, urban mobility and destination marketing, with the secretary-general, the chairperson of Pacific travel trade association PATA and the chairman of the China National Tourism Administration among the figures offering their insights. Additionally, the conference saw the signing ceremony for the new International Smart Tourism Center, and several panels covering ways that new technology can enhance the performance of the tourism sector.

Italy enjoying la dolce vita

Italy’s monuments and museums have enjoyed a busy 2017, with over 23 million visitors in the first six months of the year, a 7.3-per-cent increase on the previous year. The Colosseum was the most visited attraction, with over seven million tourists exploring the Roman landmark. According to Rome’s tourism office, the city welcomed nearly 30 million visitors between January and June, who spent €36 million on entrance fees to the city’s attractions.

The Campania area of Italy enjoyed the second-highest number of tourists, with the region boasting the city of Napoli, the ancient ruins of Pompeii, the Island of Capri and volcanic island Ischia. Tuscany came in third place, with around 3.5 million visitors.

The combination of good weather and perceived safety of Italy – especially after recent attacks in the UK, Spain, France and Germany – has been a positive for Italy’s tourist economy so far this year.
APAC travellers – a heavyweight category

For a number of years now, the trajectory of the Asia Pacific (APAC) region as a market for global tourism has been obvious, with many of the countries in the region home to a developing middle class who are keen to travel. And service providers have taken notice, targeting tourists from these countries in the hopes that they will bolster receipts.

Jackson Pak, vice-president and general counsel of Amadeus Asia Pacific, spoke on this subject at the recent Pacific Asia Travel Association (PATA) Forum. For example, he said that while only 10 per cent of Chinese nationals have passports, China is nonetheless a huge market for global tourism has been obvious, with many of the countries in the region home to a developing middle class who are keen to travel. And service providers have taken notice, targeting tourists from these countries in the hopes that they will bolster receipts.

Jackson Pak, vice-president and general counsel of Amadeus Asia Pacific, spoke on this subject at the recent Pacific Asia Travel Association (PATA) Forum. For example, he said that while only 10 per cent of Chinese nationals have passports and yet they are already the largest contingent, then at the end of the day, the potential is just huge.”

Pak also presented a research paper, Journey of Me. Insights: What Asia Pacific Travelers Want. Among his findings were that 64 per cent of travellers from the APAC region are open to sharing their personal information with travel companies in order to receive personalised, relevant services, and that these travellers wish to feel happy, informed, safe and secure. Based on their willingness to share personal data, tourism providers can hopefully meet the challenge of providing tailored services to meet the increasingly high expectations of the modern traveller. Using data to enable a high degree of personalisation is, according to many, a vital element of ensnaring the elusive ‘millennial’.

“Once that profile is made,” said Pak, “then we can target offers across the spectrum, whether [that’s an] airline or hotel or tour operator. They will know what this person wants and hope to delight them and exceed their expectations. That is the challenge, and with technology it’s getting closer.”

Travel predictions from Advito

Global travel consultancy Advito recently released its 2018 Industry Forecast, in which it predicts that the next year will see a ‘modest’ rise in global hotel rates, as well as an increase in air travel. It suggests that airlines will generally not see any particular affects from this, apart from in markets that see the highest demand. This review also warns that there is a growing, as yet unexplored issue with regards to a lack of hotel availability at preferred rates, along with ongoing problems related to traveller security. In many ways, global corporations travel in 2018 will be remarkably similar to 2017,” commented Bob Brindley, Advito’s vice-president and principal. "Demand continues to grow slowly but steadily for the air and hotel sectors. Because hotel demand is outpacing capacity, prices will rise about two to four per cent, depending on the market. The relatively low price of oil means that airlines can add capacity in step with demand, while keeping prices in check. Generally, the market favours buyers as price increases in dominant markets will be offset by lower fares in competitive markets, producing balance in the overall picture.”

App makes Oz easier for Chinese visitors

A new app has been created for Chinese tourists heading to south Australia. The app, called UWAI (meaning “travel abroad”), was created by the founders of JUWAI, another app which assists Chinese nationals seeking to buy property abroad.

Founders Simon Henry and Andrew Taylor say that the new app aims to make engaging with locals, doing business or even just ordering a meal easier for Chinese visitors to the region. The app is currently only available in south Australia, but Henry and Taylor plan to expand into other regions if the pilot proves successful.

According to JUWAI, Chinese tourism in south Australia has increased by 56 per cent over the last year, making it the fastest growing, highest spending inbound market for south Australia. The app currently features around 850 businesses that range from wineries to restaurants and tourism experiences. “South Australia is hitting above its weight in recognition in China, thanks to government and industry initiatives,” Henry said. "We are already working on future UWAI product releases, and currently exploring wearable technology solutions, and are in talks with a leading international robotics firm.”

New direct flights between the south Australian capital Adelade and Guangzhou on China Southern Airlines may be one of the reasons that tourism from China has increased so dramatically in the area. “Successful engagement with the Chinese market is crucial for the south Australia economy,” said Leon Bignell, south Australian minister for tourism. “They are an integral part of our AUD63 billion visitor economy, in addition to being one of our largest trading partners.”
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According to the World Health Organization (WHO), local transmission of chikungunya has been confirmed in south eastern France, with four cases diagnosed in the Provence-Alpes-Côte d’Azur region. In addition, there is one probable case, and eight suspected cases. The date of onset of symptoms of the first confirmed case was 2 August 2017, with all four confirmed and one probable case having onset of symptoms during the period 2 to 17 August 2017. All 13 patients (four confirmed, one probable and eight suspected) are aged between three to 77 years old, and they all are inhabitants of the same district of the commune of Cannet des Maures in Var department, as announced by the Regional Health Authority (ARS).

The WHO said: “These are not the first reported cases of chikungunya in France. Two autochthonous cases were recorded in the same area in 2010 and 11 cases in Montpellier in 2014. Nevertheless, chikungunya is an emerging disease in southern Europe, and an outbreak is considered unexpected. The vector Aedes albopictus is establishing itself in large part of the Mediterranean basin and beyond.”

Chikungunya confirmed in France

Antibiotic resistance: a global emergency

The World Health Organization (WHO) has warned that the growing resistance to antibiotics is becoming a ‘global emergency’.

A new report from WHO, Antibacterial agents in clinical development – an analysis of the antibacterial clinical development pipeline, including tuberculosis, found a lack of new antibiotic development to combat the growing threat of antimicrobial resistance. According to the report, most of the antibiotic drugs currently being readied for production are modifications of existing classes of antibiotics, and are only short-term solutions. As the number of drug-resistant diseases grows, the report found that there are very few treatment options being developed.

“Antimicrobial resistance is a global health emergency that will seriously jeopardise progress in modern medicine,” commented Dr Tedros Adhanom Ghebreyesus, director-general of WHO. “There is an urgent need for more investment in research and development for antibiotic-resistant infections including TB, otherwise we will be forced back to a time when people feared common infections and risked their lives from minor surgery.”

The WHO has identified 12 classes of priority pathogens – including tuberculosis, pneumonia and even urinary tract infections – that are becoming increasingly hard to treat. “Pharmaceutical companies and researchers must urgently focus on new antibiotics against certain types of extremely serious infections that can kill patients in a matter of days because we have no line of defence,” said Dr Suzanne Hill, director of the Department of Essential Medicines at WHO. The WHO has set up the Drugs for Neglected Diseases Initiative (DNDi) in order to try and tackle the issue. On 4 September, Germany, Luxembourg, the Netherlands, South Africa, Switzerland and the United Kingdom of Great Britain and Northern Ireland and the Wellcome Trust pledged more than €56 million to the cause.
New initiative aims to reduce heart attacks and strokes

Three major philanthropic organisations have backed a new five-year global health initiative which aims to vastly reduce preventable deaths from strokes and heart attacks in lower-income countries.

The $225-million initiative, Resolve, is led by former US Centers for Disease Control and Prevention director and former New York City Health Department commissioner Dr Tom Frieden, and jointly funded by Bloomberg Philanthropies, the Bill & Melinda Gates Foundation and the Chan Zuckerberg initiative. It was launched in September in New York, and its stated aim is to save 100 million lives by preventing strokes and heart attacks, facilitated by a team of global health experts from global health organisation Vital Strategies.

While there are multiple proven strategies that can be adopted to prevent stroke and heart attack deaths, progress has, in the words of Dr Frieden, been ‘painfully slow’, and he suggested that the lessons learned by health authorities during the most recent Ebola crisis could be adapted to fight these and other public health issues.

Resolve will have four main areas of focus: implementing and strengthening the procedures and processes required to effectively track diseases and investigate them as early as possible; offer support to networks of laboratories so that any new threats can be promptly identified; train and support epidemiologists to closely track outbreaks; and develop a number of rapid response teams who can quickly set up at the site of an outbreak and bring it under control.

“The world’s leading cause of death is largely preventable,” commented Michael Bloomberg, “and we can’t sit back while people suffer needlessly.” It is, he believes, ‘within our reach’ to save the target number of lives, which would be ‘an extraordinary achievement’.

Water warnings

US residents have been warned by the US Centers for Disease Control and Prevention (CDC) to postpone travel to areas affected by widespread flooding in Bangladesh, India and Nepal. Since the monsoon season began back in August, the floods have affected more than 40 million people, damaging crops and livestock, destroying more than 100,000 homes and causing more than 1,200 deaths. Water is still waist-deep in some areas and more rain is expected, with monsoon season typically lasting through September.

The CDC said that although the extent of destruction across the countries differs, all three countries are experiencing problems with sanitation, food supply, electricity, transportation, shelter, communications, security, and medical care. Those who must travel are advised to, among other precautions, be very careful when moving around near downed power lines, water-affected electrical outlets and interrupted gas lines, avoid stray or frightened animals, and wash out wounds and seek medical help immediately in the event that they are bitten or scratched by an animal.
HEALTH MATTERS

Hurricane causes Caribbean concerns

Following Hurricane Irma, the US Centers for Disease Control and Prevention (CDC) has advised US residents to postpone travel to severely affected areas due to health and safety risks.

The hurricane began on 6 September and crossed the Caribbean, causing severe damage in numerous countries and territories, including Anguilla, Antigua and Barbuda, the Bahamas, the British Virgin Islands, Cuba, the Dominican Republic, Haiti, Puerto Rico, Saint Barthélemy, Saint Martin, Sint Maarten, the Turks and Caicos Islands, and the US Virgin Islands.

With significant damage from the hurricane having caused problems with sanitation, food supply, electricity, transportation, shelter, communications, security, and medical care, the CDC has warned that medical care may be limited or unavailable, and said that avoiding travel to these areas will help prevent straining already limited local resources. The CDC also said that those who must travel should adhere to precautions to prevent illness and injury, avoid bug bites and follow food and water safety guidelines.

The aftermath of Hurricane Katia and an 8.1 magnitude earthquake in Mexico has also prompted the CDC to advise travellers to postpone travel to the country. The earthquake struck the southwestern states of Oaxaca, Chiapas and Tabasco.

Gaining insights into gastroenteritis

The Health Research Council of New Zealand (HRC) is investing in a new programme to analyse the record water gastro outbreak in Havelock North, New Zealand.

The outbreak took place last August, infecting more than 5,000 people with the bacteria Campylobacter, and is the largest recognised outbreak of the bacteria to date in New Zealand. HRC is investing NZ$437,949 for the research programme, which it hopes will enable health officials, local authorities and communities at large to be better prepared.

“Thankfully public health crises like this are rare, but when we do have one it’s important that we take the opportunity to learn as much as we can from it so that it doesn’t happen again,” commented HRC chief executive Professor Kath McPherson.

The research comprises six separate studies, with each one covering a different aspect of the Campylobacter outbreak, including: a detailed assessment of the outbreak and the public health sector’s response to it; an investigation into the longer-term health impacts of the outbreak; and an exploration of non-traditional early warning detection tools that could have potentially helped public health professionals identify the outbreak sooner.

“Thanks to the HRC’s funding, we’ll be able to delve further into the detail to gain insights into the health impacts of a gastroenteritis outbreak of this scale, as well as evaluate the effectiveness of public health interventions and messaging,” said Hawke’s Bay District Health Board medical officer of health Dr Nicholas Jones, who is one of the researchers leading the programme.

Mitigating malaria

With malaria cases on the rise in the capital city of Praia in Cape Verde, Africa, additional advice for travellers to the city is recommended. The Ministry of Health for Cape Verde has reported an increase in locally acquired malaria cases, with a total of 164 locally acquired Plasmodium falciparum malaria cases reported in the local population as of 5 September.

Although there are currently no reports of malaria in tourists who have visited Cape Verde in 2017, those travelling to Praia who are at increased risk of malaria — for example, long-term travellers, or those at risk of severe complications from malaria such as pregnant women, infants and young children, the elderly and travellers who do not have a functioning spleen — are advised to consider taking anti-malarials and seek advice about which anti-malarial is suitable for them from their travel health advisor.
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The popularity of private charter yacht holidays and cruise holidays has never been higher. ITIJ looks at the evolving international health insurance products available to the crewmembers who work aboard such vessels.
With both cruise and private yacht holidays, it is not just the holidaymakers who need cover – the crewmembers will also need health insurance that will cover them for evacuation off the ship, as well as repatriation. Carl Carter, deputy managing director of Voyager Insurance Services, said that whether or not an employee is on a huge cruise ship or a small private yacht, “it is important that they have international health insurance, as they would usually be sailing between countries, and need the portability of cover that an IPMI plan offers”. Crew medical insurance is specially designed to protect marine captains and crew, while abiding by all maritime requirements, as Brent Judge of International Medical Group (IMI) explained: “Beyond protection and indemnity (P&I) insurance, a crew medical insurance plan will provide the appropriate cover employers need to protect their crew when injuries or illnesses occur both on and off the vessel. It also protects the employer from the cost of medical care for the crew.”

According to the International Labour Standards Department Maritime Labour Convention (MLC), “in connection with the health protection and medical care that shipowners are required to provide, in principle free of charge, to seafarers working on board their ships, Regulation 4.1 of the MLC, 2006 does not identify any particular treatment – other than ‘essential dental care’ – as this would be a matter for national laws or regulations”. “Flag States are required to ensure the application to seafarers of any general national provisions on occupational health protection and medical care relevant to their duties, as well as the application of special provisions specific to work on board ship; the health protection and medical care must be as comparable as possible to that which is generally available to workers onshore, including prompt access to necessary medicines, medical equipment and facilities for diagnosis and treatment and to medical information and expertise; it must include measures of a preventive character such as health promotion and health education programmes. Seafarers have the right to visit a qualified medical doctor or dentist without delay in ports of call, where practicable. A ratifying State is also required to give access to its facilities to seafarers in need of immediate medical care who are on board ships within its territory.”

Dr Lynn Gordon, of medical assistance provider CEGA, told ITIJ: “Most vessels involved in commercial activities (including private yachts that employ staff) are bound by the MLC of 2006, which became international law in 2013. This sets out seafarers’ rights to decent conditions of work, including the right to receive appropriate healthcare free of charge.” The stipulation above that ‘medical care must be as comparable to that which is generally available to workers onshore’, said Dr Gordon, can be problematic and lead to inconsistencies. “This inevitably leads to some variation in employer obligation, as the care available to a first-world employee in his or her own country will differ considerably from the care available to their third-world counterpart. Additionally, some countries will offer private care whilst others may give the option of state-funded facilities.”

Andrew Apps, head of global healthcare for UK-based IPMI broker Bellwood Prestbury, told ITIJ that while the implementation of the MLC has put into place a uniform level of labour standards and minimum protection for cruise and yacht company employees, it still has some way to go before being universally accepted in every country. “The responsibility for healthcare provision is squarely on the shoulders of the vessel owners, and in turn ensuring that amongst...”

**FEATURE**
Policies should at the very least provide access to emergency medical care.

Private charter employees

Carl Carter pointed out that there is a big difference between the types of international health insurance needed for yachts' employees and for those who work on private yacht charters: "While both have a need for inpatient coverage and to a degree outpatient coverage, a cruise ship employee's healthcare coverage would usually form part of an employee block arrangement of cover, so it may not be as close a fit to their specific requirements. However, they would often have the significant advantage that in most cases, they would have access to on board medical facilities." In the yacht crew world, cover tends to be bought either individually, or on a small group basis and arranged by the captain. The smaller group or individual nature of the policies bought by yacht crew means that the insurance tends to be closely matched to the needs of that employee or group, as the insured(s) can offer input into the kind of cover they need and want. Another difference between the insurance provided for yacht workers and those on cruise ships is the greater need for activity and water sports cover, as typically, when the crew isn't working, they will be more likely to enjoy adventurous activities that are readily available to them. "Often," said Carter, "this would involve dinghy racing, jet ski use or even more perilous activities beyond wind surfing, such as kite surfing. In both cases, the employer has a legal duty of care under the Maritime Act to provide basic healthcare coverage, and in some cases the international medical insurance policy may act in conjunction with the P&I club insurance." A P&I club is a mutual insurance association that provides risk pooling, information and representation for its members. Unlike a marine insurance company, which reports to its shareholders, a P&I club reports only to its members. Originally, P&I club members were typically shipowners, shipping operators or demise charterers, but more recently freight forwarders and warehouse operators have been able to join. Traditionally, said Andrew Apps, when it comes to health insurance, the industry has been the preserve of the P&I clubs. "At IMO, we have been catering to the marine industry for more than two decades, and have developed the institutional knowledge and experience necessary to serve the market. We understand the risks, challenges and needs -- and can deliver global solutions that exceed the service expectations of the crew." What works for one globally mobile employee will not work for another, and insurance for cruise and yacht companies is far removed from that required by most expatriates. What remains the same, though, is the duty of care placed on the employer. Making sure the insurance in place will support the client to manage their claim no matter where in the world the claim is being made is paramount. As Apps said: "It's a complex business, and not for the faint-hearted."
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A CLASS HEALTHCARE SERVICES
A plethora of start-up companies across the globe is disrupting the nice, quiet, steady progress of the insurance industry, offering niche products that aim to meet the needs of millennials in new and exciting ways. ITIJ takes a look at the latest offerings, asking how industry bodies can support further development and what is on the cards for insurers.
One name that has been popping up regularly of late in this arena is StartUpbootcamp Insurtech, a global insurance accelerator working alongside a portfolio of well-known insurance companies to, in its own words, ‘foster disruptive and collaborative insurance innovation’. So far, its carrier partners include Zurich, Admiral, Allianz, Munich Re and Swiss Re. When its partnership with Zurich was announced in March, the insurer’s head of business transformation said: “From what we have seen so far, this year’s selection of start-ups have some really innovative approaches to improving how the insurance industry works for customers [and] how to increase operational efficiency. For us, it’s great to work with start-ups that are solving industry problems with propositions and services our customers desire.”

Also popping up on our radar is CPPGroup plc (CPP), a provider of international assistance services that recently acquired Blink Innovation Limited, which describes itself as offering real-time resolution flight interruption insurance “in the background”. It aims to provide “a seamless experience for customers by solving their problem and enabling them to complete their journey at no additional cost with no claims process to negotiate”. Commenting on the purchase in March this year, Blink’s CEO Paul Prendergast said: “There is a great deal of technology crossover with CPP’s existing customers and products, and we are looking forward to working with the team to develop new insurance and assistance solutions.” In Cape Town, South Africa, Hepstar – which specialises in the distribution of travel insurance via third-party websites – was recently selected as a partner of start-up accelerator Plug and Play, based in Silicon Valley in the US. Hepstar’s chief operating officer Claudia Sinman said that her firm was “really excited about this opportunity,” stating: “Plug and Play provides a great opportunity to showcase our capabilities to some of the largest players in the travel sector.”

In the UK, meanwhile, insurance broker Hood Group has launched its own Innovation Lab, which it hopes will drive ancillary revenue for its travel partners.” April this year saw the launch of Coverchop, a specialised digital distributor of travel ancillary revenue for travel partners.”

It’s great to work with start-ups that are solving industry problems.

Driving innovation

In the UK, meanwhile, insurance broker Hood Group has launched its own Innovation Lab, which it hopes will drive the development of insurance products, services and solutions. Gavin Dobson, head of marketing at the company, explained the reasons behind the move: “Insurance in its current state isn’t truly serving today’s customers and certainly won’t work for the next generation. Right now, it’s simply a necessity people feel they have to have rather than want. We don’t see why insurance can’t become something that people willingly buy into as a service that helps them live their lives, helps stop things from going wrong or makes the annoying things in life go away.” The Innovation Lab, he continued, will identify, evaluate, design, prototype and launch new personal lines products and services. Another exciting innovation that caught our eye is SPKI, a London-based company founded by three friends who have created an insurance-focused chatbot with geolocation enabled. The SPKI app creates a WhatsApp-style chat on the user’s phone, asking questions to figure out what kind of insurance they need, as well as interfacing with other apps in order to ascertain what the user is doing. If a traveller is in a ski resort, for example, SPKI will inform the user whether or not their travel insurance covers extreme sports, and offer them the possibility of purchasing the necessary additional cover. Renault Millon, one of the three founders of SPKI, said in 2016: “Chatbots will become your helpers, saving you time when ordering food, clothes, buying products, even complex ones like insurance. Technology is everywhere and chatbots are an elegant way to make it accessible to everyone.”

Last year also brought the launch of San Francisco-based Trov, which offers on-demand insurance for gadgets when a customer needs it, entirely via smartphone. Claims, according to the company, are “as easy as sending a few text messages”. The branding is certainly attention-grabbing: “Protect your awesomeness. Get your Trov.” The language of the millennial, without a doubt.

Embracing evolution

Trov is underwritten by AXA Insurance UK plc, showing once again how the old guard and new entrants are learning up, and that rather than being a case of “out with the old and in with the new” for the insurance industry, it’s more a case of taking the best of both worlds and combining them to offer customers relevant, compliant products in more modern ways.

The tie-ups between old-school firms like Swiss Re, Zurich and Munich Re and the new era of start-ups show that working together is the way forward. As Simon Hood of Hood Group explained, there’s a need to bring in new talent from outside the insurance industry, as well as encouraging existing staff to get involved. Inevitably, some ideas won’t work – “If some don’t fail, then I’ll question whether we’re pushing the boundaries hard enough”, said Hood. But it is only through fresh approaches to old problems that the insurance industry will keep pace with the development seen in other sectors of the world. As such, billions of dollars are now being ploughed into the insurtech startup arena each year. AXA alone has an international, dedicated insurtech and fintech investment fund of €230 million called AXA Strategic Ventures, which invests in startups all over the world. Meanwhile, its Innovation Labs in Shanghai and San Francisco “detect innovation” and “identify talented entrepreneurs, emerging trends and new customer needs”, Allianz and Axa have accelerator funds, too, explained Manjil Rana of InsurTech at the 2016 International Travel & Health Insurance Conference, stating that insurtech has become the biggest concept in the global insurance marketplace in the last few years. Telomedicine is another area where insurers are utilising technological breakthroughs to >>
reach their customers more effectively. It has been used for some time by health insurers, and now travel insurers are getting on the bandwagon. Greg Lawson, head of travel insurance and assistance for the UK’s Collinson Group, said that the ability to offer customers access to an English-speaking doctor wherever they are in the world is ‘a hugely attractive prospect for both holidaymakers and those on longer-term overseas assignments’. ‘From an insurer’s perspective, there is the possibility of cost savings of as much as 50 per cent for outpatient management, especially in North America. Columbus Direct will be trialling a telemedicine solution this summer, using the data and engagement to evolve a leisure travel and IPMI telemedicine proposition across Collinson.’

In the airline and online travel agent sectors, data science and optimisation software are helping to segment the products offered to prospective customers within the booking path, increasing conversion rates and driving upsales where appropriate. Lawson pointed out that insurers can and should take advantage of the wealth of information the booking process offers to meet customers’ needs. ‘Using customer and booking data, more relevant travel insurance products (as well as pricing) can be presented,’ he explained. ‘For example, if a single traveller is flying to Zurich mid-week overnight, it may be possible to conclude through analysing the client database, trends and inventory that they are likely to be a business passenger, and so present a suitable product, e.g. travel insurance plus business travel or gadget add-on.’

A recent report from Frost & Sullivan, which forecasts the progression of the global insurtech market, found that technologies such as artificial intelligence, machine learning and the Internet of Things have the potential applications.”

In its inaugural quarterly InsurTech Briefing, published in May, Willis Towers Watson Securities highlighted the potential for the $100-billion small business insurance market to experience transformative digital disruption. This new research analyses how the industry is incorporating emerging technologies into existing processes to target friction costs, as Rafal Wałkiewicz, CEO of Willis Towers Watson Securities, said: ‘As incumbents face pressure from entrepreneurial businesses targeting friction costs within the traditional insurance value chain and the continued influx of alternative capital into the (re) insurance sector, it is important for development of new services. Matt Cullen, the ABI’s head of strategy, noted that while start-up businesses are often at the heart of this, increasingly they are getting financial backing and operational support from long-established insurers who see the benefits of collaboration. Certainly, that opinion is backed up by recent announcements from the industry.

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(BIBA) recently formed an innovation working group, whose aim is to foster innovation in the industry. Group chair Vivek Banga said: “Insurtech is often associated with external disruptor threats and yet Accenture found it to be more collaborative than banking, with 70 per cent of global investment in this field looking to enhance existing propositions rather than directly compete with the insurance industry. But we can’t afford to stand still and have much to learn from working closely with the latest, innovative technology-fuelled start-ups.

“As brokers and the custodians of customer experience, it’s vital that we fully embrace insurtech’s potential, channel our creativity and stay at the forefront of developments. Establishing a cross-industry innovation working group is a great way to ensure we continue to communicate and collaborate to the benefit of our collective customers, and I’m delighted to be asked to chair such an important initiative.”

**Keeping up with the times**

The overwhelming feeling from the experts ITIJ spoke to for this article seems to be that insurers need to make their policies available to clients at the exact moment they need them, while making them easy to purchase and simple to claim on. Eos Venture Partners, an independent insurtech investor with offices in London, Guernsey and Philadelphia and affiliates in Palo Alto and Hong Kong, recently published an article that asked: ‘Why can’t insurance work in the same way as Amazon – easy, seamless, one-click, no hassle, managed through your mobile and regular updates?’ And it seems that insurers are listening, and responding well.

A new home insurance product from UK-based Awea is in its pilot phase at the moment, but its premise is that no questions need to be answered, because applications will be autofilled using social media information. The Eos article said: “Data availability and technology are enabling ‘blind rating’ of risks by insurance companies, providing guaranteed acceptance and prices to customers through direct or broker-assisted channels. Our view is that many relatively simple personal lines products will evolve over time to... interactive models.” Instead of the standard fixed term that policies offer now, they will instead adapt to a kind of “hop-on, hop-off” model, whereby a customer can activate the policy as they need it. For annual travel insurance customers, this could be a real money-saving game, as they only activate their policy when they are planning their trip abroad, and the value for their insurers is immense, as it solves the problem of companies not knowing where their annual policyholders are going and when, giving them a better ability to track them in the event of an emergency.

For insurers willing to take a deep breath and dive into this brave new world, the rewards could be well worth the risk – it is only by meeting customers’ needs in this way that travel insurers are going to stay relevant and grow their businesses. And customers are going to be ever more willing to utilise the latest technology – research from CenturyLink EMEA, an IT services company specialising in digital transformation, indicates that consumers are becoming more comfortable with taking advice from robots when it comes to insurance matters. In a survey of over 1,200 UK adults, conducted by Censuswide, it was revealed that one in four customers would either definitely or possibly trust an automated robotic service such as a chatbot to provide advice on a personal matter concerning insurance. Jay Hibbin, director of insurance and financial services at CenturyLink EMEA, commented: “It is interesting to see the growing trust that consumers have in robotic advice for insurance matters, particularly that almost a fifth (19 per cent) would trust automated advice just as much as they would [advice] from a human. Businesses must take note of the views of consumers and adapt their strategies to reflect this shift in the way buyers like to receive their services.” Insurers – you have been told!

**Coming next in our tech series, ITIJ takes a look at the steps travel insurers are taking towards developing apps that customers can use to make their lives easier.**
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"Over the course of many years, I have noticed that CEE is often a grey area when it comes to assistance services because of the variety of languages and cultures and the lack of knowledge about the local countries. With my 25 years of experience in several assistance companies, I have decided to create a unique group, providing services in 17 countries of the region. After analysing the market and its disruptive changes, I made the decision to come back to the roots of the business and offer best quality and solutions by working with the most professional local partners instead of arranging help from long distance. CEE Assistance is a one box solution, attractive to clients within and outside the CEE Region."

Ferdi Akdag, Managing Director of Customer Care Solutions
Handle with care

*ITIJ* spoke to Dominic Vernhes, CEO of Anubis Group Holding, about the intricacies of funeral assistance, the challenges of Brexit, and the changing face of the industry

How did you first get started in the travel assistance industry, and how did you come to be in your current role of president and CEO of Anubis Group Holding?

I have always wanted to help people, but by chance I began my career in the funeral industry, which in hindsight seems prophetic. Because in truth, the funeral industry is not merely about selling commercial services. The relationship with the relatives of a deceased person is a time of listening intensely to the family's life story. We discover their history and their difficulties, and actively participate in remembering their loved one.

I had the opportunity to meet some families who had suffered the loss of a loved one abroad. I could feel the immense void in the face of the distance that separated them from the event, their incomprehension, worry and anxiety to return home as soon as possible. I felt a desire to break through the borders, language, cultural barriers and legislative, logistical and financial complexities. It was like a mission, a response to a need.

This was how I came to create an international funeral assistance service, immediately integrating this new activity into the ethos of helping people, which is also that of the travel assistance industry. I wanted a unique and mythical identity for my company, and so I came across 'Anubis'.

In mythology, Anubis was a ‘psychopomp’, one of the gods that accompanied the dead to their ultimate destination: the kingdom of the dead. Anubis was a comforting god for the ancient Egyptians, for whom the afterlife in the realm of Osiris was more important than their earthly life.

In what ways have you noticed the global assistance industry change over the last decade? How have practices evolved, and how has the landscape itself changed?

In the past, few assistance companies have been concerned with the repatriation of bodies as a sensitive service, because this activity is not in the DNA of medical assistance. For the most part, assistance contracts have minimal clauses concerning the repatriation of bodies, and we tend to think that this is above all a matter for funeral directors.

It is often mistakenly believed that all that is needed to repatriate a body is to place it in a coffin, carry out the formalities, transport it to the airport, put it in an aircraft and then wait for the body to arrive home. Meanwhile, the family no longer receives much information. In this context, Anubis did not meet the expectation. Anubis created an expectation and now responds to it.

The number of companies in the assistance sector has increased dramatically, particularly in Asia, and for the most part they are now quite familiar with the basic services related to body repatriation. However, due to competition, they pay more attention to cost control than to the need for actual assistance. Unfortunately, the business has come to underestimate the assistance company’s degree of responsibility towards their customer (the consumer, who is in fact a whole family), and that of the service providers.

We have also seen that late payment and failure to pay the service provider have become major risks. This whole approach weakens a large number of service providers in this market financially.

The provision of funeral assistance is notoriously challenging, both in terms of practical logistics and the sensitivity of the subject. What aspects are the most difficult to navigate, in your experience? The need for flexibility. Requests for assistance are not always precise. They begin with a request for a quote for repatriation from a country or city to a specific location. But without precise information, an estimate can only be drawn up on the basis of generic services. The time period for accepting the estimate is also random – two hours, a day, a week. At this stage, we have had no contact with the family. By the time we receive the guarantee of payment, the family is already stressed due to delays in intervention and the lack of concrete information. We must set up logistics adapted to the reality, the context of the death, the location of the body, the morgue, the airline. Sometimes, when the family is present, it has already started formalities or advanced costs, and we must meet smoothly into this organisation to take over management and not add further frustration.

Brexit is going to create a number of challenges for assistance providers in Europe with UK clients – how are you preparing for potential increases in regulation and costs?

Yes, Brexit presents a number of challenges for the UK and Europe that we are set to face in the future. Anubis is setting up new teams of professionals to deal with this, with the opportunity to win back its markets. Anubis has the particularity of having its operational holding company based in London and subsidiaries in Europe, the West Indies, Canada and Asia. This configuration, along with the group’s know-how, enables us to adapt and deal with these complexities and those related to the regulations on a global scale.

Anubis has been nominated in the Ancillary Assistance Service Provider of the Year Category in this year’s *ITIJ* Awards. Congratulations! How do you and your company feel about this nomination?

We’re very proud, of course! Our first victory was to have been nominated, and our teams are at the heart of this recognition.

This is the second time since the creation of this category of ancillary services in 2016 that Anubis is nominated. It is not easy to approach the funeral sector in detail, and this nomination shows the path travelled in order to be recognised as a fully-fledged assistance service in these moments.

You have been with Anubis in one form or another for over two decades – what is it like to dedicate yourself to a company in such a way, seeing it grow and develop?

Death is a very painful time for all of us, and when it happens far from home, especially in unlikely countries, with no funeral organisation, during a war, a natural disaster or a catastrophic accident, no one can imagine being unable to do anything. I am in Saint Martin (French West Indies) after the devastating Hurricane Irma. I have always admired Anubis’ ability to respond quickly and urgently to all types of requests for assistance without limits on its intervention, anywhere, at any time, whatever the nationality, religion or human and material resources to be deployed in the area. Our market is global – and our best years are yet to come!

Can you describe a typical day as president and CEO?

Not so bad, because I’m in London or Paris for a week each month, and the rest of the time I’m on the ground. No matter where I am, my day always starts with an overall analysis of the group’s activities, and I go over the various reports and hold conference calls with the managers. Depending on the country, I always have from six to 12 hours’ time difference with the agencies. Managing this activity without always being in the office gives me a much-needed distance from the day-to-day activities, moments I use for the development of Anubis.

What are your proudest achievements, both professionally and personally?

Professionally, the list is long, but first and foremost are the 30 or so major crisis management situations in which Anubis was involved. Then, winning the tender launched by the French Ministry of Foreign and European Affairs in 2012 for vital emergency operations involving French and European nationals all over the world. To succeed in winning the trust of a global clientele that is more interested in our know-how, our capacity for intervention and analysis than the location of our platforms is rather rewarding. Personally, having gone from a simple idea in a very unlikely sector and the mythical name of ‘Anubis’ to creating a group present on five continents. Having an organisation that is useful and respectful to all within a diversity of peoples and religions is undoubtedly my greatest pride, to which must be added the worldwide recognition that Anubis enjoys today.

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

When I was younger, I would have liked to be ambassador or consul and represent my country, be there to assist expatriates and participate in cultural exchanges. Today, I think I would like to be the head of an international NGO, still in the field of assistance to people worldwide. I have some ideas on this subject and a few more years to reflect on it.
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Generali appoints Poletaev

International health benefits provider Generali Global Assistance, part of the global Generali Group, has appointed Vladimir Poletaev as vice-president of global business development for identity and digital protection services. In this role, Vladimir will lead account management and sales teams spearheading growth for Generali, with a particular focus on expanding its customer base in Canada and the US, following the recent launch of Generali’s identity protection platform. He brings over 15 years of identity protection industry experience to the role, having previously worked at Generali when it was operating under the name Europ Assistance USA.

“I am excited to work with Vladimir again and proud to welcome him back to our executive team,” commented Paige Schaffer, president and chief operating officer of Generali Global Assistance’s identity and digital protection services global unit. “His insights were critical during the initial development of our identity protection platform, and he will be invaluable as we continue to create solutions focused on customer value and growth.”

Vladimir, meantime, said that he looked forward to utilizing his experience in identity protection, sales and account management, as well as his “deep commitment to customer service,” as he returns to Generali Global Assistance, adding: “I enjoy streamlining processes in order to better serve the needs of current and potential clients, and am honoured to join the company during this exciting time as we look to continue our growth trajectory.”

“Vladimir was instrumental in initiating TransUnion’s strategic partnership with Generali Global Assistance in 2003, which has only grown stronger over the last 14 years,” said Ron Stewart, senior vice-president of sales at TransUnion Consumer Interactive. “His contributions directly resulted in TransUnion providing credit reporting data to Generali Global Assistance, which is integral for their Identity Theft Resolution team to provide fraud-free credit record corrections for their customers.”

Ulb appoints new group financial director

International (re)insurance broker Ulb has appointed Keith Gribben as group financial director. Keith will be based in Ulb’s London office and will work in close support of Shaun Barrington, chief executive officer, United Insurance Brokers Limited and Tony Dilley, CEO International at Ulb International Limited. Keith brings in depth financial, commercial and regulatory experience from a career that has spanned a number of industry sectors, including the last 11 years in the insurance sector, engaged in senior financial leadership positions at both Aegon and Assa. He replaces the former group finance director, Keith Anderson, who has left the company.

“We are pleased to welcome Keith Gribben to the senior management team at Ulb,” said Group chairman Bassem Kabban. “He is highly respected in the market and he brings a wealth of relevant experience. We are pleased to have him on board. I would also like to take this opportunity to say thank you to Keith Anderson for all his work at Ulb and wish him the best for the future.”

Keith Gribben, said: “I am excited by the opportunity and the challenge and look forward to helping drive the business both in the UK and internationally.”

Canadian sales boost for Aetna

International health benefits provider Aetna International recently announced two additions to its Canadian sales and service team, with Jason McCormick and Chrissy Piraino both being appointed as sales vice-presidents. Together, they now have responsibility for the development of clients and agents in various provinces across Canada.

Jason has spent the last 10 years as a senior account executive with Great West Life. Chrissy brings nearly 20 years’ Canadian insurance market experience to Aetna. She has spent her entire career in sales and sales management, and her role is as a senior account executive with Great West Life, and prior to that she served in various capacities at Mercer in Toronto.

“Aetna International is receiving a great deal of positive attention and recognition since announcing its Canadian expansion ambitions in Canada,” according to the company. “This appointments will help us in developing new channels and relationships, particularly as we seek to grow in the Canadian market.”

Dual appointments at GeoBlue

GeoBlue, a US provider of international healthcare services for globally mobile employees, has appointed Linda Cote as vice-president of corporate sales and account management, and Jill Milliken as vice-president of scholarships for GeoBlue. Linda brings 13 years of sales and leadership experience at Aetna International to the role, and prior to that, 14 years of experience within the domestic health insurance market, including stints at Cigna, PHP and United Healthcare. This combined experience provides her with deep knowledge of global and domestic healthcare plans,” said GeoBlue.

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“Linda brings extensive experience in the accident and health marketplace,” said Colin Buchanan, Senior Vice President of Aetna International. “We are excited about the energy Linda and Jill bring to the company, said Guillame Daybach, CEO of GeoBlue. “Their extensive experience in international healthcare enables us to deepen our understanding of our clients’ and members’ needs.”

Starr appoints Owen

Global insurance, financial services and risk management firm Starr Companies has announced the appointment of Laura Owen as head of accident and health. In this new role, she will have responsibility for all Starr Companies’ London market business, as well as its expansion into European marketplaces. She will be based in the firm’s London office.

“Laura brings extensive experience in the accident and health marketplace,” said Colin Buchanan, Starr’s head of international casualty, “having worked for two well-known Lloyd’s syndicates. Her experience will benefit us in developing new channels and relationships, particularly as we seek to grow in Europe.”

UIB appoints new group financial director

Keith Gribben, said: “I am excited by the opportunity and the challenge and look forward to helping drive the business both in the UK and internationally.”

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