

Australians confused about travel policies

The Australian Consular State of Play report, issued by the Department of Foreign Affairs and Trade (DFAT), has found that Thailand is the most dangerous country for Australian travellers

In the last year, 203 Australian tourist deaths were recorded in Thailand, with the country also topping the list for consular cases (893), hospitalisations (195) and missing persons reports (74). The country is, however, not the most visited by travellers, with 529,000 visiting in the 2016/17 financial year, compared to the 1,316,000 who visited New Zealand and 1,053,000 who visited the US. The report also found that Australian travellers were still misinformed about travel insurance. Eighty-seven per cent of travellers did not know which counties their policies covered, while 70 per cent were uncertain about claims for an incident in which alcohol or drug use was involved. A further 82 per cent were unsure about coverage of mental health conditions on their policies. Fortunately, according to the



CONTINUED ON PAGE 7

A game of chance

Newly released research has found that 55 per cent of British people are not taking out adequate medical cover for their holidays, playing Russian roulette with their health – and their wallets

The survey, conducted recently by insurer Staysure, found that 49 per cent of those going overseas will experience a medical emergency at least once in their lifetime while they are on holiday, making the lack of insurance even more concerning. Other findings from the survey included: that one in three holidaymakers have knowingly travelled abroad without any sort of travel insurance at all; and that of those who travelled abroad without buying insurance, 13 per cent claimed they had never purchased it, while nearly half said they didn't realise they needed protection to cover their medical expenses. In what will come as no surprise to regular readers of ITIJ, alcohol was named as the number one contributing factor to accidents happening abroad, with 45 per cent of those surveyed admitting that their trip to the accident and emergency department came after one too many drinks. Staysure's chairman Ryan Howsam commented on the findings: "Worryingly, our research shows many holidaymakers are still travelling without any travel insurance cover at all. As the data suggests, many have needed medical attention abroad, so we urge travellers to ensure they have the right cover to avoid what can be significant medical costs. It's also important to declare any pre-existing medical conditions."

Claims misconceptions revealed




Consumers in the UK are struggling with a huge preconception when it comes to making an insurance claim – fearing it to be 'daunting, complicated and time-consuming', according to a new insurance claims review service

Research for Claimsrated.com found that 59 per cent of the 1,000-plus people questioned from across England, Scotland and Wales believed this to be the case. Among those aged 16 to 29, this rose sharply to three-quarters (76 per cent).

These results, though, contrast strongly with those who had made an insurance claim, as seven in 10 (71 per cent) of that specific group rated their claims experience as being 'Good' or 'Very Good'. The survey also found that 38 per cent of all those who responded to the online survey did not feel insurance companies do their best to make the claims process as simple as possible. However, half the respondents nationally said they did have that insurance companies would

CONTINUED ON PAGE 6







BARCELONA WE'VE ARRIVED

VISIT ER24 GLOBAL ASSIST AND MEDICLINIC AT ITIC BOOTH NUMBER 8

ER24 Global Assist is a proud finalist in the Marketing Campaign of the Year category and Mediclinic in the Medical Provider of the Year category. We look forward to the awards ceremony in Barcelona!





*While people worldwide walked
around in utter darkness, one man
thought differently.
Thomas Edison 1878*

NEW
FRONTIERSM
GROUP
LEADERS IN GLOBAL MEDICAL SOLUTIONS



YOUR #1 TOTAL SOLUTION! CALL +1 949.429.7130 NOW TO START SAVING



THE JAPANESE CALL IT
KAIZEN (改善)
WE CALL IT CONSTANT & NEVER
ENDING IMPROVEMENT

NewFrontierGroup.com

 *innovation*
CHANGES EVERYTHING

Editorial comment



Mandy Langfield - title editor
mandy@itij.com



To all those joining us in Barcelona for ITIC Global, we are looking forward to meeting you during the course of the event. The 9 November will see us host the ceremony celebrating the ITIJ Industry Awards as well – a glittering evening that will showcase the best of the best in our industry. The whole thing is livestreamed through our website, so if you're not in Spain, you can still watch the results being announced. Honestly – who needs *The X Factor* when you've got us?! Meanwhile, you may have noticed that this month's *ITIJ* is a bit thicker than normal – please let us know of any injuries sustained by your postal delivery person, we will apologise profusely! The 'ITIC Issue' of *ITIJ* is always a big one, and this year we have surpassed ourselves. Over 80

pages filled with news, views and analysis – we know how to spoil you. The News Analysis this month is all about gap year travellers – whether it is people taking time out between school and university, or those choosing to take a career break, these travellers have specific requirements of their insurance providers. Meanwhile, check out page 56 for an in-depth look at kidnap and ransom insurance, page 50 for all you need to know about the travel insurance market in Latin America, and page 70 for information on who is bringing out travel assistance apps, and the latest innovations in the marketplace. Enjoy this issue, dear readers; it's always a pleasure to hear what you think about our magazine, so please do get in touch with your thoughts, or if you want to contribute.

CONTENTS HIGHLIGHTS

Industry Insights: Protecting your biggest asset

Tom Wilkinson, CEO of AXA Global Healthcare, urges global businesses to protect their investment in international assignees

p.10



Doing one's duty

Bart Jordens, Cigna's general manager for intergovernmental organisations and Africa, asks whether employers are covering their duty of care requirements to their globally mobile employees

p.16

Aussies unlucky abroad

Six million Australians have experienced travel mishaps while overseas, writes Richard Laycock from Funder

p.40



Company Profile

Aviva

An in-depth look at the company's history and future

p.28

Feature

K+R = \$+£

Business travellers are increasingly exposed to the risk of kidnap and ransom, cyber extortion and express kidnap; how has the market responded to demand for cover?

p.56



Feature

Instant gratification

With tech-hungry millennials now coming of age and travelling independently, app offerings from travel insurance and assistance providers have become essential rather than just 'nice to have'

p.70

Personal Profile

David Healy,
Aetna International

p.78



Editor-in-chief: **Ian Cameron**
ian@itij.com

Editor: **Sarah Watson**
sarah@itij.com

Title editor: **Mandy Langfield**
mandy@itij.com

Deputy editor: **Stefan Mohamed**

Writer & copy-editor: **Lauren Haigh**

Copy writer: **Christian Northwood**

Sub-editor: **James Paul Wallis**

Subscriptions: **Richard James**
subscriptions@itij.com

Advertising sales: **Mike Forster**
James Miller
Carlton Romaine
sales@itij.com

Finance: **Elsbeth Reid**
Alex Rogers
Kirstin Reid

Design team: **Tommy Baker**
Eli Butler
Katie Mitchell

Web team: **Steve Munday**
William McClelland

ITIJ TV: **Peter Griffiths**

Director of events: **Denise Clements**

Telephone: **+44 (0)117 922 6600**
editorial desk: extension 3
advertising desk: extension 1
subscriptions desk: extension 243
accounts desk: extension 4
fax: **+44 (0)117 929 2023**
email: **mail@itij.com**
web: **www.itij.com**
19 Lower Park Row, Bristol BS1 5BN, UK

**WOULD YOU LIKE TO
SUBSCRIBE TO ITIJ?**
www.itij.com/subscribe

Published on behalf of: Voyageur Publishing & Events Ltd.

The information contained in this publication has been published in good faith and every effort has been made to ensure its accuracy. Neither the publisher nor Voyageur Publishing & Events Ltd can accept any responsibility for any error or misinterpretation. All liability for loss, disappointment, negligence or other damage caused by reliance on the information contained in this publication, or in the event of bankruptcy or liquidation or cessation of the trade of any company, individual or firm mentioned is hereby excluded. The views expressed do not necessarily reflect those of the publisher.

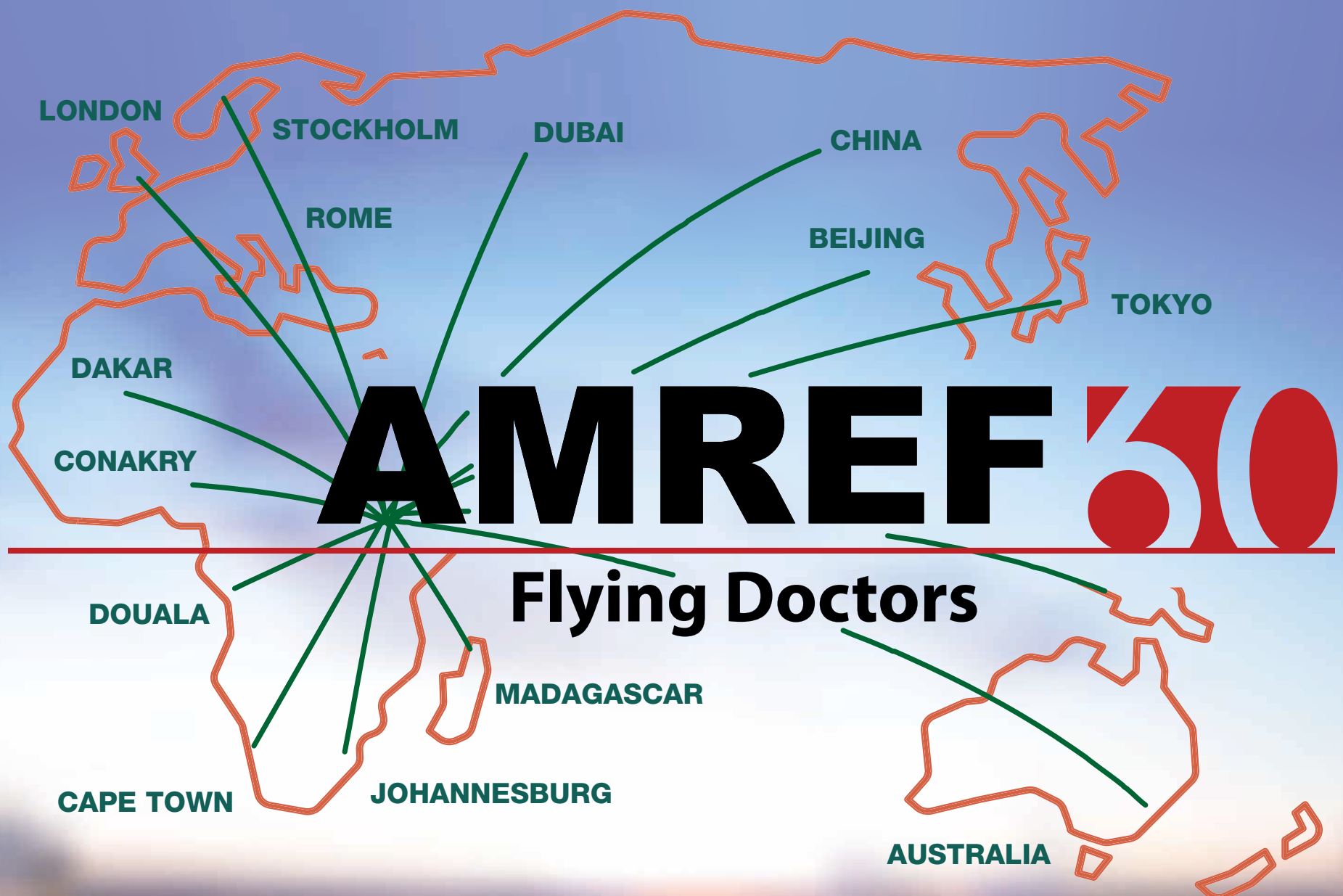
Printed by Pensord Press, South Wales, United Kingdom

Copyright © Voyageur Publishing & Events Ltd 2017. Materials in this publication may not be reproduced in any form without permission

INTERNATIONAL TRAVEL & HEALTH INSURANCE JOURNAL
ISSN 2055-1215



60 YEARS OF AIR AMBULANCE & MEDICAL ASSISTANCE



FROM AFRICA TO THE REST OF THE WORLD

24 Hour Emergency Control Centre

Tel: +254 20 6992000 / +254 20 6992299

Mob: +254 (0) 733 639 088 / 722 314 239

Fax: +254 20 344170

Email: emergency@flydoc.org

www.flydoc.org



CONTINUED FROM PAGE 1

Claims misconceptions revealed

pay out, either in full or part, should they need to claim. This fell to 37 per cent of 16 to 29 year-olds, though, again signalling a problem among the industry's future customers. Claims Rated has been launched to help consumers identify which insurance companies are offering a quality claims experience; its Beta launch came in the same week the Competition & Markets Authority (CMA) made recommendations about Digital Comparison Tools (DCTs) and talked of the need for sector regulators to work with DCTs and suppliers to 'improve the effectiveness of quality metrics in order to mitigate against the risk of hollowing-out (a reduction of product quality as a result of an undue focus on price)'. Claims Rated founder James Clarke said: "According to our research, one-quarter of British consumers find choosing a general insurance product either complicated or very complicated. It is well researched and also shown by our survey that price is a dominant factor for consumers when buying an insurance policy. However, any policy is only ever as good as the quality of the service you receive when you need to call on the cover provided." He added: "When we asked whether the claims experience was important to a purchase of home, car, gadget, travel and pet insurance, 70 per cent on average believed it was, going up to 75 per cent for travel." Commenting on the recommendations from the CMA, Clarke said: "The CMA report this week makes very interesting reading because it calls for opportunities for customers to make more effective

comparisons, which is exactly what we are trying to do with Claims Rated. Valuable information about claims is woefully missing for consumers in nearly all insurance sales processes, so it's no wonder price takes centre stage in their decision making. We will bring to the fore positive stories of customer service and support, ensuring consumers have this measurement available when making purchasing decisions." He concluded: "We are striving to provide a service that gives an honest, fair and

accurate reflection of an insurance company's claims performance in the eyes of their customers and believe that

one-quarter of British consumers find choosing a general insurance product either complicated or very complicated

by doing this we can highlight where the quality exists in the insurance industry. That ultimately benefits all parties."



**Editorial
Blog
Rant**

Sooo ... the article on page 14 about the need for supporting evidence for holiday sickness claims sets the mind racing. While I think this is a great idea, bearing in mind the amount of fraud connected to such cases, what came to my mind (sick as it is – pun intended) was plastic containers going through security on the flight home, containing questionable contents (I'll leave that to your imagination), alongside the ones containing toothpaste and other liquids over 100 milligrams ... YUCK!

Talking of dodgy claims, many of you will of course be reading this fascinating column at that annual source of wisdom and intellectual discussion known as ITIC Global in Barcelona, where such matters form part of the maelstrom of conference sessions and networking.

Did someone say networking? That's right, I did, mon brave. As one industry wag once described it to me, 'ITIC Global? It's like speed dating on cocaine'. Whatever that means.

Ah ... Barcelona ...

 Ian Cameron
Editor-in-chief
ian@itij.com

AP Companies has launched a unique automated cost containment system

- Checking claims based on ICD10 & CPT4 coding
- Determining R&C costs per procedure in the region
- Evaluating medical necessity of the treatment
- Discounts/special rates application
- Automated claims data exchange with medical providers & clients
- Securing access to local rates with medical providers



www.ap-companies.com
+ 34 931 702 286

• Azerbaijan • Kazakhstan • Uzbekistan • Kyrgyzstan • Slovakia • Moldova • Georgia • Bosnia • Poland • Slovenia • Turkmenistan • Russia • Ukraine • Mongolia • Croatia • Czech Republic • Montenegro • Cyprus • Latvia • Macedonia • Belarus • Hungary • Lithuania • Bulgaria • Estonia • Finland • Sweden • Tajikistan • Romania • Armenia • Serbia • Italy • Germany • France • Switzerland • Belgium • Austria • Netherlands • Norway • Spain •

Imagine the possibilities ...

Ingle International Inc. has merged its insurance group Imagine Financial Ltd. and its travel medical assistance group Intrepid 24/7 with MSH International. Offices now include an operations centre in Calgary and 200 staff positioned to serve the travelling community. MSH International, a 100-per-cent owned subsidiary of Paris-based SIACI SAINT HONORE Group, is one of the largest suppliers of expatriate insurance services in the world, with more than 330,000 insured participants across 200 countries. SIACI SAINT HONORE Group insures more than 2,200,000 people worldwide. The merger will position both firms to provide their partners and customers with flexible access to an expansive product shelf and strong international networks, explained the companies. "Our partnership with Ingle will allow us to reinforce MSH International position in the Americas," said Frederic van Rookeghem, executive director of MSH International, "while providing a fully comprehensive and innovative offer and service to our customers." Robin Ingle, CEO of Imagine Financial Ltd. and Intrepid 24/7, will assume the role of CEO of MSH Americas, remain a shareholder of the merged group and on the board, and advise on global strategy for MSH International on international student and short-term travel insurance. He said of the move: "Business, pleasure, education, you name it. We take the risk out of travel by responding to the ever-changing needs of travellers with the best travel, student and expatriate insurance solutions possible, in any language, worldwide."



CONTINUED FROM PAGE 1

Australians confused about travel policies

report, over 90 per cent of Australians buy travel insurance when going abroad. It reminds travellers, however, that: "Travellers without insurance, or with insurance that does not cover them for their activities or pre-existing conditions, could pay potentially very expensive costs for emergency treatment and medical evacuation. We cannot pay for a traveller's medical or psychiatric services or medications."

A seismic shift

Technology has disrupted many industries, forcing incumbents to bow to start-ups and traditional sectors to re-imagine their entire value chain. According to the new *Shifting Asia* report from UBS, the insurance industry,



with its legacy systems and antiquated business model, is set to face significant disruption in the years ahead. Advances in connected devices like wearables, advanced data analytics and artificial intelligence have already sparked a shift, as leading insurers compete with one another to get ahead of the curve before it is too late. The report states: "The disruption by insurtech may be more profound in emerging Asia than in the rest of the world. This mostly youthful growth region is very tech savvy but heavily underinsured, a result of low awareness, low incomes and low insurer penetration. With insurance processes increasingly gravitating to mobile

platforms, and insurers' ability to lower premiums thanks to improved efficiencies in distribution, risk pricing and product development, insurtech has the potential to structurally alter the way Asian consumers

The disruption by insurtech may be more profound in emerging Asia than in the rest of the world

view insurance – from a needless purchase to a necessary one. The potential gains to society of greater risk awareness and improved productivity attendant in a better insured Asia are likely substantial."





Request a quote 24/7:
express@air-alliance.de
 +49 2736 44 28 45

WE FLY FOR YOUR LIFE.

- Air Alliance founded in 1993
- Headquartered in Germany
- All aircraft owned
- Offices in the UK and Austria
- Innovative aircraft technology
- Premium medical equipment
- Fleet of 14 dedicated aircraft: Challenger 604, Learjet 55 and 35A

- Worldwide operations, expertise in long range flights
- Regular missions in crisis and remote areas
- Medical excellence for all levels of aeromedical care

Air Alliance UK aeromedical team is



Visit our Blog at www.medflight.de

Comparison sites under scrutiny

The Competition and Markets Authority (CMA) in the UK has published its final report following a market study into the use of price comparison sites and other apps

The year-long examination found that these sites offer a range of benefits, including helping people shop around by making it easier to compare prices and forcing businesses to up their game. But where sites are not working in people's best interests, the CMA is taking action. As part of this, it is opening a competition law investigation into how one site has set up its contracts with insurers, because it suspects this may result in higher home insurance prices. The CMA has also laid down clear ground rules for all sites on issues such as communicating how they plan to use people's personal data and clearly displaying important information like price and product description.

Andrea Coscelli, chief executive of CMA, said: "Our study has found that most people in the UK have used a comparison site at least once, so it is vital that everyone gets the benefits they deserve. The good news is that more than 90 per cent of the people we surveyed were very or fairly satisfied with the sites they used." But, she added: "We have also found that improvements are needed to help people get even better deals. We have set out ground rules for how sites should behave, as well as being clear on how regulators can ensure people have a better experience online."

The CMA is also taking enforcement action where it suspects the law may have been broken.

most people in the UK have used a comparison site at least once

The main recommendations from its final report include:

- All sites should follow the CMA's ground rules. They should be clear, accurate, responsible and easy to use (CARE).
- All sites should be clear about how

they make money – how many deals are they displaying and how are they ordering the results?

- Sites should also be clear on how they protect personal information and how people can control its use.
- It should be made as easy as possible for people to make effective comparisons or use different sites, for example through better information about products.
- All regulators with a stake in this area should work together to ensure people are well protected.



Merger grows Baptist Health

Bethesda Health, headquartered in Boynton Beach, is now part of Baptist Health South Florida, the largest healthcare organisation in the region. After two and a half years of extensive due diligence, the merger of the two organisations is official, effective 1 October. "Our organisations share similar values and a steadfast commitment to providing quality healthcare to our patients," said Brian E. Keeley, president and CEO of Baptist Health. "Together, as not-for-profit mission-driven organisations, we will enhance our capabilities and carry out our common goal of providing compassionate, patient-focused comprehensive care to our community." With the addition of Bethesda Health, including Bethesda Hospital East and Bethesda Hospital West, Baptist Health grows to 10 hospitals, more than 40 physician practices and approximately 50 outpatient facilities, as well as internationally renowned centres of excellence in Monroe, Miami-Dade, Broward and Palm Beach Counties. According to Bethesda Health's CEO Roger Kirk, the merger reflects Bethesda's commitment to serving Palm Beach County for years to come: "During these ever-changing times in the healthcare industry, hospitals across the country are positioning themselves to strengthen their capabilities in patient care and enhance their resources. This partnership with Baptist Health gives our community expanded access to healthcare services."

Aero-plan

Aero-plan For Asia Pacific

"We are thrilled to bring our services to the dynamic region of Asia-Pacific"

Ilan Dorot, co-founder & CEO

For more information, visit us at www.aero-plan.com



YOUR **PHILIPPINE** PARTNER
TO ENSURE YOU DELIVER.

CareJet offers extensive and comprehensive travel and medical assistance. Our global expertise and strong presence in Asia-Pacific enables us to cover a wide reach and engage a trusted network of providers in delivering quality and reliable healthcare services.

INTEGRITY IN EVERY MISSION

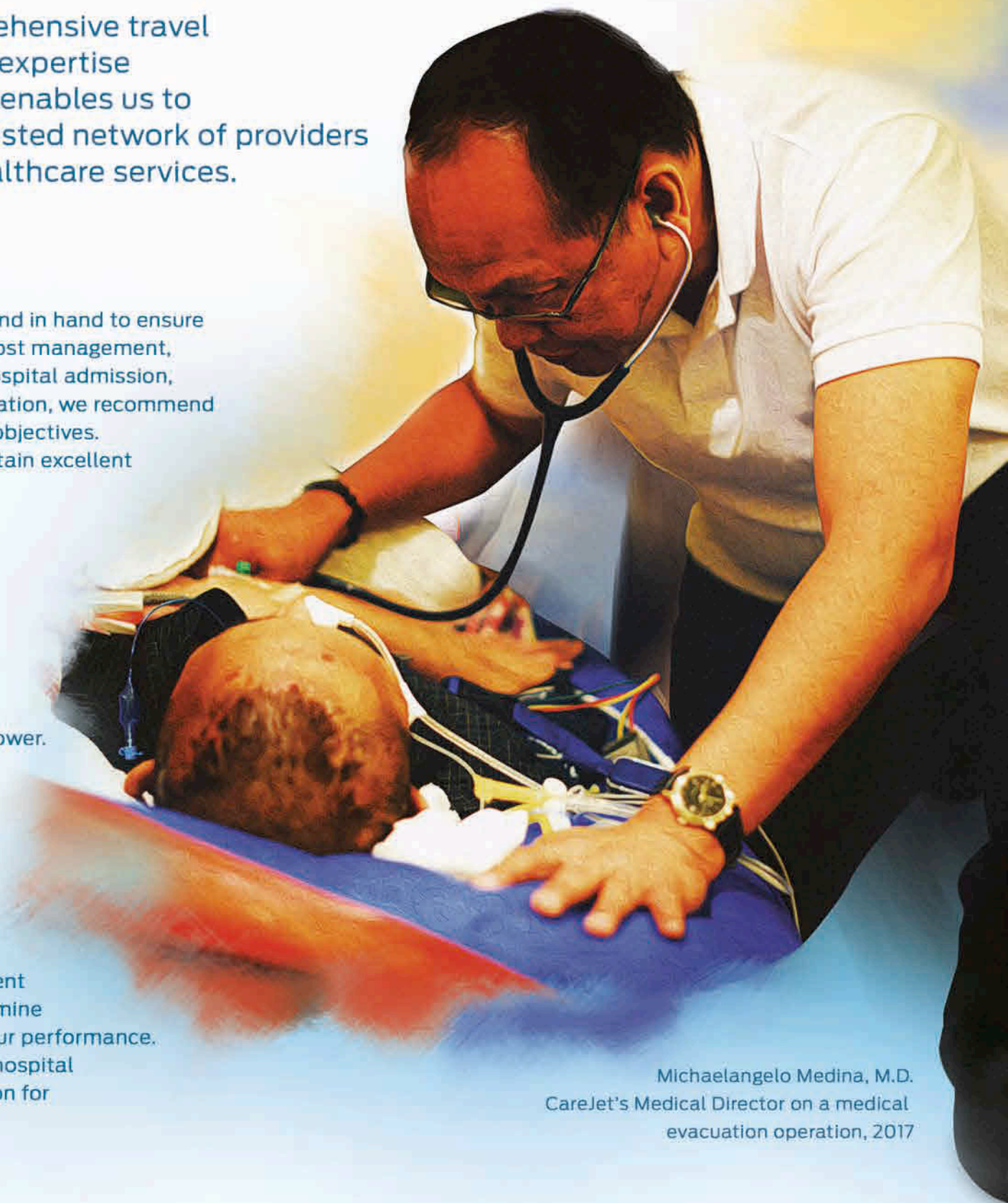
Our Medical Director and Case Specialists work hand in hand to ensure that resources are expended with patient safety, cost management, and quality in mind. Whether we are handling a hospital admission, an air medical evacuation, or a commercial repatriation, we recommend and execute the action plan that best meets your objectives. We issue guarantees of payment quickly and maintain excellent credit standing with our suppliers.

WHEN TIME MATTERS

Our Case Specialists, Physicians, and Nurses work around the clock to ensure a rapid response time when you need it most. Our command center is headquartered in a state of the art facility with multiple IT redundancies and back-up electrical power. We issue guarantees of payment within minutes and launch air ambulance missions within hours.

INNOVATING HEALTHCARE

Our in-house application developers work with healthcare providers to develop customized software solutions that help revolutionize the patient experience. We use a consultative model to determine how we can best utilize technology to augment your performance. Whether you need a case management system, a hospital information system, or a totally customized solution for a special need, we can develop your software or iOS/Android app quickly and cost-effectively.



Michaelangelo Medina, M.D.
CareJet's Medical Director on a medical
evacuation operation, 2017



24/7 alarm center
operations in the heart
of Manila



Transparent and optimized
cost management



End-to-end travel
and medical assistance worldwide



Customized industry-leading
healthcare solutions



Timely and accurate
healthcare delivery
services



Over a decade
of experience
in the industry

Meet with us at ITIC Global in Barcelona and let's work together!

Contact us through:

 carejet.com

 [carejetofficial](https://www.facebook.com/carejetofficial)

 ops@carejetassist.com

Our 24/7 emergency hotlines are always available:

 **PH: +63 2 226 6911 | MX: +52 624 980 0538 | US / CAN: +1 833 CAREJET**
2 2 7 3 5 3 8

CareJet's Medical, Travel, and General Assistance Services are ISO 9001:2008 Certified

Protecting your biggest asset

Tom Wilkinson, CEO of AXA Global Healthcare, urges global businesses to protect their investment in international assignees

One of the key lessons to emerge from the 2007 financial crisis is that business is interconnected and global. Those companies that succeed will almost always be the ones that are open to international opportunities. However, one thing that unites all businesses is the need to attract and retain key talent to drive growth and expansion. People provide the capability for companies to operate across the world, in many cases by travelling and relocating to other countries. Research commissioned by AXA on international businesses and globally-mobile staff has revealed that 98 per cent of employers believe that a globally mobile workforce is important to achieving their objectives, with more than a third saying it's critical. Technology may be shrinking the world and making real-time communication easier, but having people on the ground still matters. More than half of the firms surveyed said they send staff to work in other countries to improve operational performance, but finding the right staff to take up these roles is a core challenge. It's also a significant investment, with the average cost of sending an employee to work in another country being \$50,267 over and above their base salary. While the cost may be great, the benefits are greater still. While looking to reduce



staff benefits and packages to save money may be a tempting thought, our research shows that this short-term approach will reap long-term damage. Good people are in high demand and they choose to work on international assignments to accelerate their careers, make more money, and gain experiences and adventures that many of their peers don't get. They expect to be looked after and if they aren't then they will look elsewhere. To protect their investment in staff, organisations need to ensure they're provided the most necessary and valued benefits to secure staff health

and happiness when on assignments. Achieving that means providing benefits and monitoring staff health and

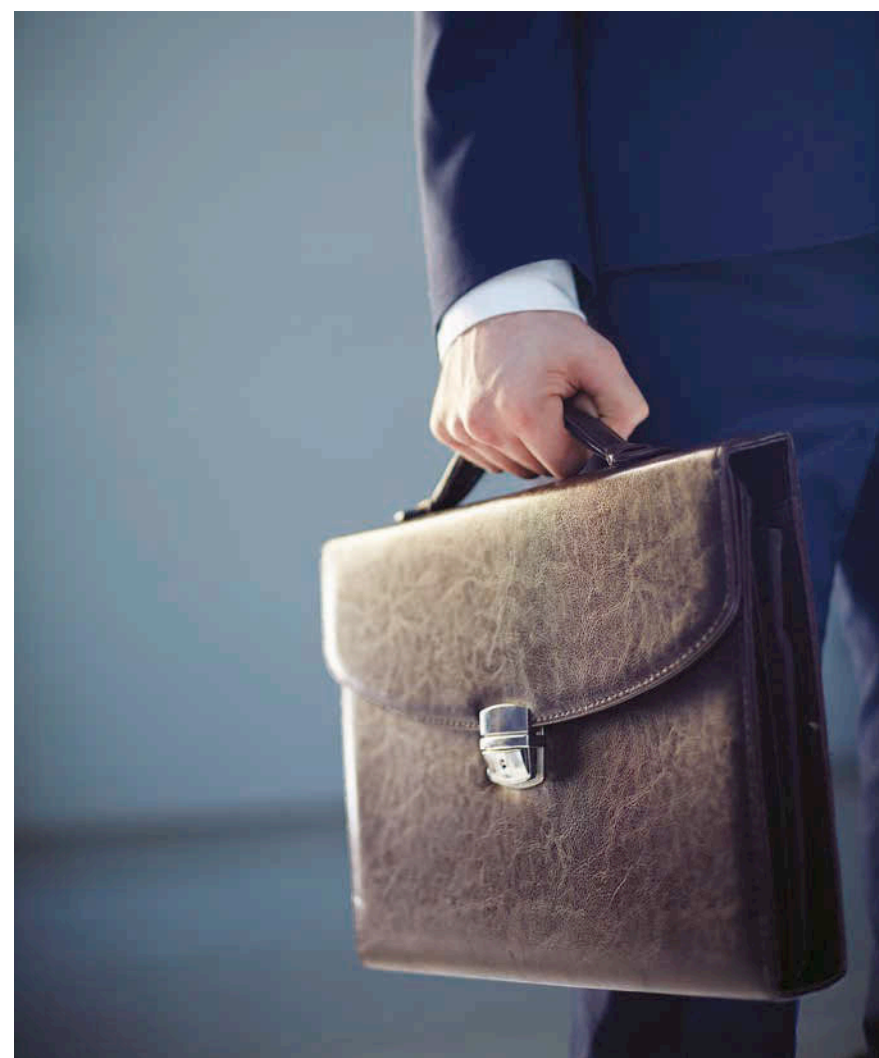
More than two-thirds of multinational companies surveyed by AXA said they're concerned about assignments failing due to mental ill health among staff

wellbeing, both physical and mental. More than two-thirds of multinational companies surveyed by AXA said they're concerned about assignments failing due to mental ill health among staff being sent on assignment, with 21 per cent saying they're very concerned. The most common personal reasons for assignments failing are family concerns (responsible for 54 per cent of assignments terminating for personal

reasons) compared to 42 per cent terminating due to the employees own ill health and 28 per cent because staff found it difficult to adapt to life in the culture and country they were working in. While working abroad can be tremendously exciting and can help staff accelerate their careers whilst gaining better pay and promotion prospects, it can also be challenging and isolating without the right support network and packages in place. Ensuring that staff are prepared for the reality of life, and work, in another country and that they have the appropriate health screening, care packages and language and cultural training is key to ensuring that more international assignments work for both employers and their staff. The rewards for working internationally do, however, appear to make the commute or relocation worth the effort. Two-fifths of companies surveyed said they tend to promote staff at the end of their assignments and 40 per cent said they work with staff to find a new role within the country they're working in, which utilises the local knowledge they have built up. Human talent remains key to organisations looking to capitalise on global opportunities. Understanding what staff need and want and ensuring that they're comfortable, happy and able to undertake their job is a vital investment in them and the success of the business. Companies should be looking to invest

Human talent remains key to organisations looking to capitalise on global opportunities

more in their staff benefits to ensure that they get the most out of their people. It's a small investment for a greater return.





YOUR CLIENTS WON'T STOP AT ANYTHING BE READY FOR THEM !

Fast, efficient and professional assistance at any time, anywhere in France, Corsica, Andorra and Switzerland.

Medical transportation: a fleet of more than 7000 vehicles (ambulances, medical taxis - ambulance cars, and taxis) + medical escorts (doctors and nurses) in addition to paramedic team.

More generally, we **also provide all kinds of useful services for travellers**, such as: roadside assistance service, hotel booking, car rental...

LET'S MEET IN BARCELONA

24/7 CENTRE
Tel.: **+33 438 49 83 49**
Fax: **+33 438 49 83 40**
Email: **cnasassist@wanadoo.fr**

www.cnas-assistance.com

Your best partner since 1986





prime nursing care®

land | sea | air



„Prime Nursing Care® is the first company to achieve commercial escort accreditation“



Member of



AMERICAN
ASSOCIATION
of CRITICAL-CARE
NURSES



quality multilingual care - land | sea | air

global commercial medical escorts / stretcher flights / wing – to wing

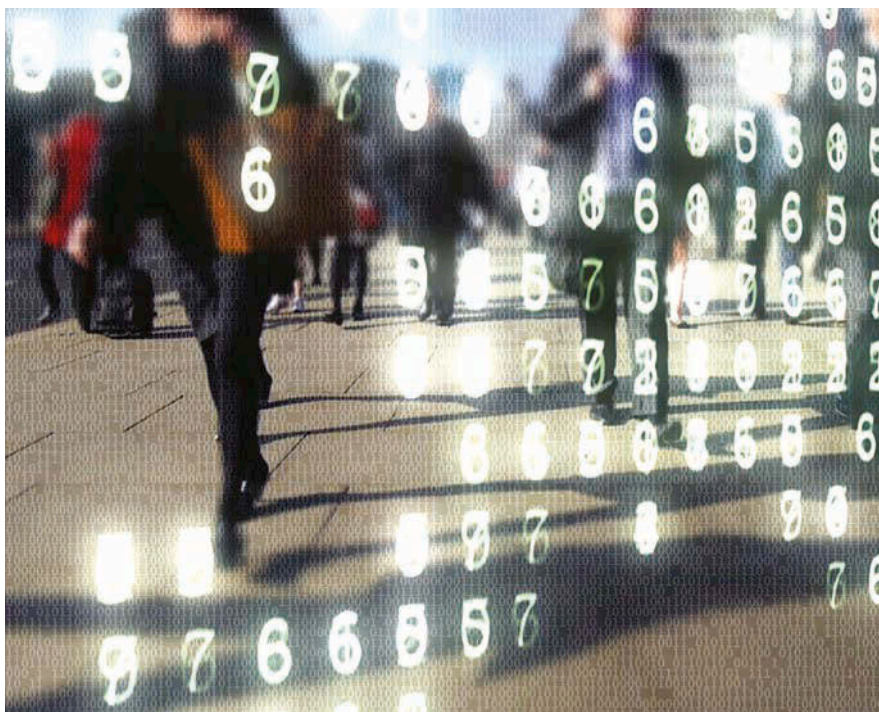
www.primenursingcare.com

+1 (754) 999 0460 | Hollywood, FL 33020, USA | Contact@PrimeNursingCare.com

Right on CUE

The Claims and Underwriting Exchange (CUE) in the UK, a centralised database of personal injury, home and motor incidents that have been reported to insurance companies – but have not necessarily given rise to a claim – has expanded to accept data relating to travel insurance claims. The new platform, CUE Travel, is the first of its kind to take in claims and notifications for travel insurance, and has been developed so that insurers will be able to validate policyholders' claims history, both for underwriting and claims management purposes. It will initially be available at the point of claim but there are plans to expand it

so that it will be available at the point of quote – and insurers may eventually also be able to search all insurance categories via a single CUE platform. "The fight against insurance fraud relies heavily on quality databases, such as CUE, and the expansion into the travel claims category enhances the industry's capability even further," said Kaushik Patel, head of data services at the Motor Insurance Bureau in the UK. "We encourage insurers to take advantage of this new service, which gives them the central ability to load and enquire about incidents and claims, and share data with other insurers to combat fraud."



Multiple coverage contract changes

According to Canadian human resources consulting firm Morneau Shepell, changes are occurring in some travel insurance contracts regarding which policy should pay first when there is a claim from someone with more than one policy in place

"Travellers are often insured under more than one plan," the firm pointed out. "Coverage may be included within a plan member's group insurance plan, a spouse's group insurance plan, credit card insurance coverage, an individual policy, or may be purchased separately through a travel agent." Traditionally, the insurer who is contacted first in the event of an emergency situation processes the claim. The insurer manages the provincial plan recoveries, reimburses the claimant or service provider for eligible expenses up to their plan maximum, and then shares the costs with the other insurers as appropriate. Morneau Shepell said: "It has been generally accepted that when a plan member is covered by more than one travel insurance policy, the plan member's group insurance plan will reimburse the claim first. They are referred to as the 'primary' or 'first payer'. If the policy limit is reached, a spouse's group plan will pay next, and if applicable, followed by the other insurers. Recently, some group insurers have added a provision in their travel insurance policies stating that they will only pay for expenses that are not covered by the plan member's other travel insurance policies;



this is referred to as an 'excess coverage clause'. Plans without a similar provision are at a disadvantage, requiring them to cover the bulk of the expenses claimed. "It can be expected," concluded the company, "that more travel insurance providers will implement an excess coverage clause, which could add some confusion to the claim payment process."

more travel insurance providers will implement an excess coverage clause

For expatriate workers and those being sent overseas on business travel assignments, Morneau Shepell said that companies should inform their plan members that they should first utilise their benefit programme travel insurance in the event of a claim, and if the programme has implemented an excess coverage clause then the claims will be spread between different providers, so that each available source shares part of the cost.

GLOBAL, RAPID RESPONSE, MEDICAL ASSISTANCE AND REPATRIATION FLIGHTS.

- DEDICATED FLEET OF 10 AIR AMBULANCES
- BASES AT BIRMINGHAM (EGBB) AND EXETER (EGTE)
- CRITICAL AND INTENSIVE CARE CAPABILITY
- SPECIALIST ADULT, NEONATAL AND PAEDIATRIC FACILITIES
- 24/7 RAPID RESPONSE



CAPITAL 25 YEARS
AIR AMBULANCE

WWW.CAPITALAIRAMBULANCE.CO.UK
OPERATIONS@CAPITALAIRAMBULANCE.CO.UK +44 (0) 1392 350020

Kazakh tourists covered

A draft law presented to the government in Kazakhstan aims to improve the quality of insurance services and reduce related costs for businesses and their customers, according to National Bank chairman Daniyar Akishev. In presenting the draft, Akishev said: "The law introduces online insurance. The world's share of online buyers accounts for 40 per cent. People will have the opportunity to enter into insurance contracts online as a result of online insurance introduction. Previously, the legal framework did not allow the project to be implemented at full capacity." The law also introduces a move towards compulsory property and casualty insurance for Kazakh tourists. Currently, travellers from Kazakhstan can only obtain insurance after they have returned home. The change means that travel agents will provide travellers with insurance as part of its offering.



Pacific Prime partnership with AWC

Global insurance broker Pacific Prime has announced it has partnered with Orient Insurance PJSE and Allianz Worldwide Care (AWC) to help deliver a new international insurance solution for individuals in Dubai. The companies' aim is to provide comprehensive international health coverage, leveraging Allianz Worldwide Care's global reach. The Dubai Healthcare Plan provides up to US\$10,500,000 in maximum plan benefits, access to private hospital rooms, and an extensive list of core plan benefits that include intensive care, medical evacuation and surgical fees. In addition to solid outpatient and inpatient coverage, Dubai residents will also benefit from a range of dental and maternity options, along with the fact that the plan is, of course, fully compliant in Dubai. David Hayes, global director of sales and renewals at Pacific Prime, said the company is excited to be working with Allianz: "We're delighted to continue delivering on our relationship with long-term partner Allianz Worldwide Care to help launch their Dubai-based plan for individuals. What's more, we fully believe that their high level of service and experience in the region will translate to plans that people in Dubai can rely on."



Australian cruises prove costly



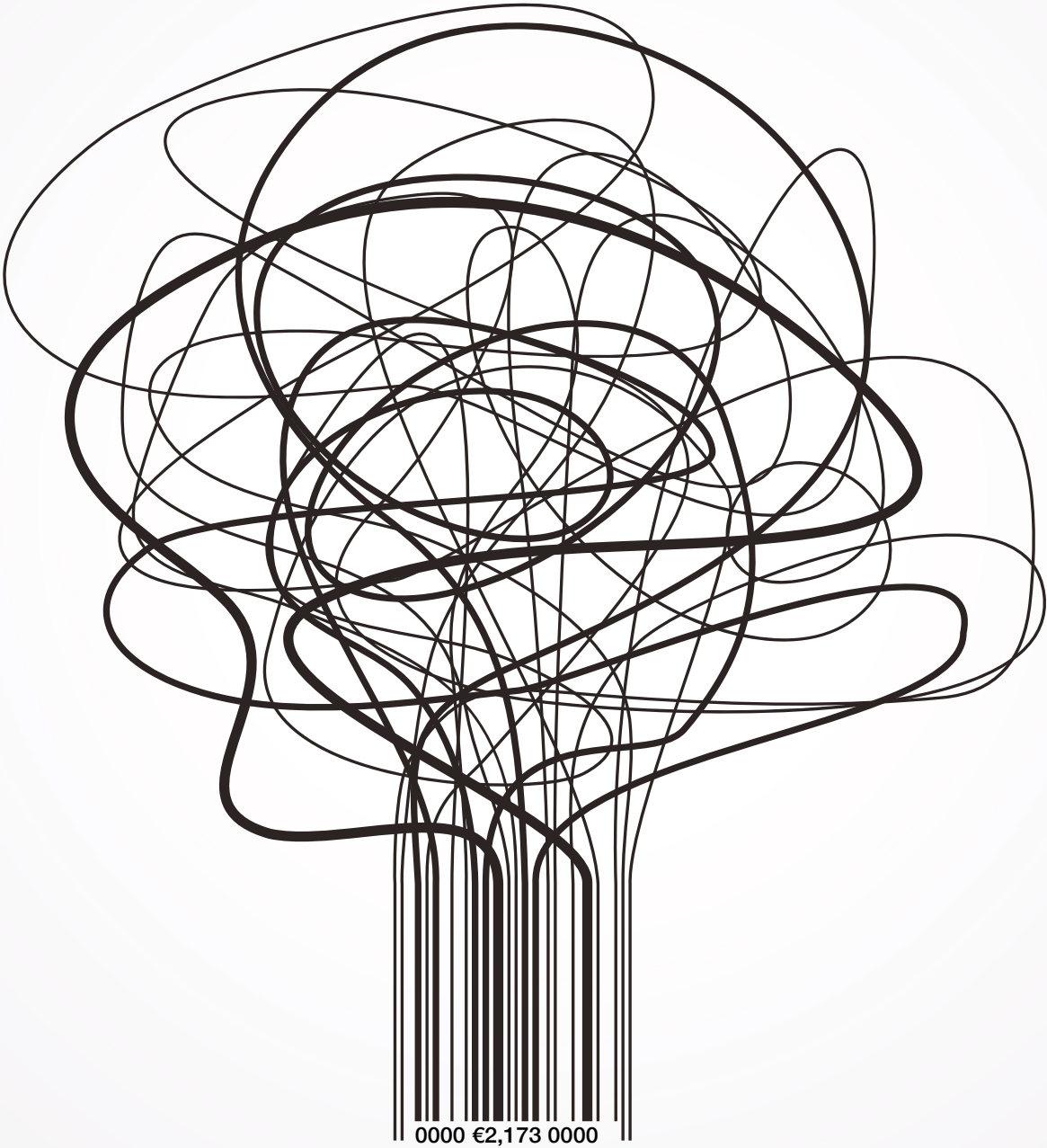
Research from Cruise Lines International Association (CLIA) has found that one in 19 Australians are now taking cruise holidays, meaning that the country has the highest per capita cruise ratio in the world. The data from CLIA also showed that Australians like to stay relatively local on their cruises, with the number of people setting out on domestic cruises doubling in the past four years. As ever, the popularity of cruising has resulted in an increased number of related travel insurance claims, according to Australia-based Travel Insurance Direct. The company's Ash Zaman said that it has seen a 21-per-cent increase in cruise claims in the past 12 months, with medical claims ranging from

sea sickness and gastric illness, all the way up to heart attacks and evacuations from the ship. One customer who was medically evacuated to Canada while on a cruise to Alaska later submitted a claim for AU\$537,000.

Australians like to stay relatively local on their cruises

The Australian national healthcare system, Medicare, is valid for 12 nautical miles (22 km) offshore, but with most ship doctors being registered internationally, Zaman pointed out that Medicare won't always be accepted as a method of payment, making insurance vital.

We take your complex challenges in Turkey
and turn them into simple, high quality and low cost solutions !



eurocross
turkey

Trekking popularity prompts warning



Aussie interest in adventure focused travel destinations is on the rise, says research obtained by Comparetravelinsurance.com.au. According to company data, there has been a significant spike in travel to mountaineering hotspot Nepal as trekkers seek to conquer new heights. Natalie Ball, director of the website, said: "October does not typically see growth in travel insurance quotes to any one destination apart from Nepal. Mild temperatures and increased visibility make this month the ideal time for trekkers participating in popular trails like Everest Base Camp and the Annapurna Circuit." ABS data on Australian overseas travel habits also confirmed the adventure travel trend, with a 211-per-cent surge in Aussie visitors to Nepal in 2016. The potential dangers of mountaineering have been well publicised of late – this year alone, 10 people, including two Australians, have died attempting to scale Mt Everest. Just a year prior, a Melbourne couple suffered a fatal fall

off a cliff face in New Zealand and a man was left in critical condition after a rock-climbing accident at Victoria's Mt Arapiles. Travellers should be wary of the potential risks associated with pastimes like trekking and mountaineering and the level of cover available, said Ball. "Trekking trips are gaining momentum both on a domestic and international scale with Aussies keen to unleash their inner explorers. Whether they're hiking the Himalayas or climbing Kilimanjaro, intrepid travellers should ensure they are sufficiently covered before participating in a major trek or mountain climb." In addition to purchasing travel insurance, Ball advised trekkers to pay close attention to any restrictions that may affect their cover. "Many travellers fail to realise that exclusions will usually apply to various altitude limits. Some insurers will exclude particularly steep ascents or treks in certain destinations such as Nepal and the US."

When the earth trembles, insurers respond

In the wake of recent earthquakes, US-based Squaremouth explained how travel insurance can provide coverage when an earthquake impacts a trip

If the earthquake occurs before a trip

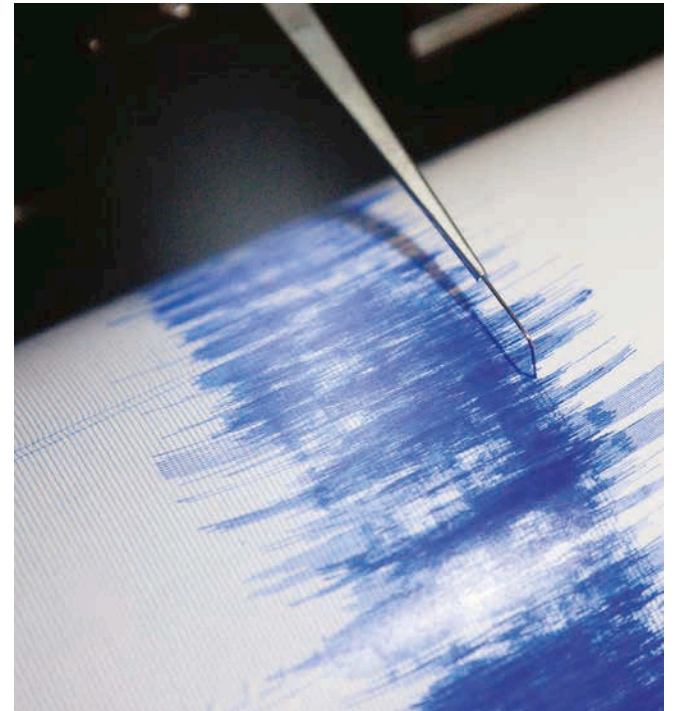
Mexico's earthquake impacted airlines and city infrastructures, causing travellers to experience cancelled flights and uninhabitable accommodations. Travel insurance can reimburse a traveller for non-refundable and prepaid expenses if their accommodations were made unsafe, or if their flight was cancelled or delayed for a certain amount of time. These reimbursements can cover things like prepaid airline tickets, hotel reservations and excursions.

If the earthquake delays a trip

After the Mexico City International Airport temporarily suspended operation, many travellers found themselves with cancelled or delayed flights. Travel insurance can reimburse a traveller if their flight is

After the Mexico City International Airport temporarily suspended operation, many travellers found themselves with cancelled or delayed flights

cancelled or delayed, as well as cover costs they spent during their delay, such as food and accommodation. Many policies also provide reimbursement



if a traveller had to book a new flight to continue to their destination.

If the earthquake occurs during a trip

Following Mexico's earthquake, travellers with damaged accommodation needed somewhere safe to go. Travel insurance can reimburse travellers for unused trip costs and transportation home if they needed to leave because their accommodations had a power outage or were made uninhabitable. Likewise, if a traveller is injured and requires medical attention, they may be reimbursed for medical expenses and in some cases evacuated home if deemed necessary.



Emergency Medical Assistance in South East Asia Servicing You & Your clients from our 4 offices



All locations - one contact point

Phone +(66) 2 941 1540
contact@asian-assistance.com
www.asian-assistance.com

Call for evidence on holiday sickness claims

The UK Ministry of Justice (MoJ) has issued a call for evidence about personal injury claims arising from illnesses of holidaymakers following package holidays. The government is said to be concerned about the apparent increase in personal injury claims occurring after package holidays, and their potential implications for other holidaymakers, tour operators, and the holiday industry as a whole. Thus, the Ministry has asked the Civil Procedure Rule Committee to consider proposals to amend the Pre-Action Protocol for Low Value Personal Injury Claims in line with existing fixed recoverable costs rules. The Ministry has also asked the Civil Justice Council to consider the rules around how low value personal injury claims are handled more generally, with a view to identifying further steps to address the incentives to bring unmeritorious claims, both for gastric illnesses and more widely. The MoJ said: "Regulatory action is also needed to deal quickly and effectively with any misconduct by either regulated claims management companies, lawyers, or those who are simply operating completely illegally. The Claims Management Regulation Unit and the Solicitors Regulation Authority are working together to this end." This Call for Evidence covers the following issues:

- The problem of an apparent substantial increase in the number of low value personal injury (PI) claims for gastric illness (GI) arising from package holidays, many of which appear to be unmeritorious.
 - Action the Government proposes to take to control legal costs by extending fixed recoverable costs (FRC) to low value PI claims arising from package holidays.
 - Amendments to Pre-Action Protocol for Low Value Personal Injury (Employers' Liability and Public Liability) Claims (EL/PL PAP).
 - Issues that the MoJ is asking the Civil Justice Council to consider in relation to package holiday low value PI claims and other low value PI claims more generally.
 - A call for further evidence including data.
- In mid-October, a UK couple who attempted to claim £20,000 worth of fake sickness claims were jailed after Liverpool crown court found their claims to be fraudulent.

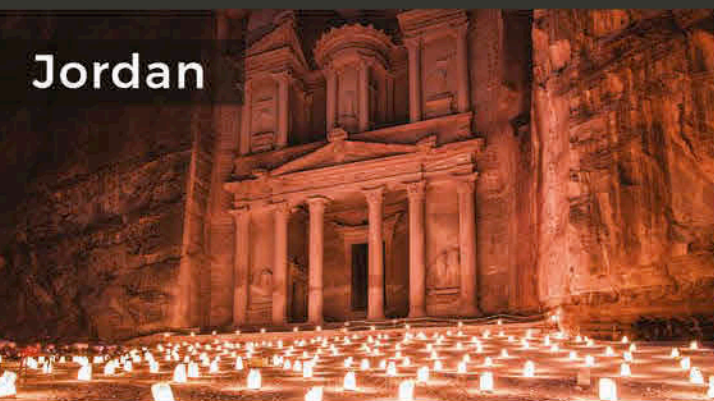


Deborah Briton and her partner Paul Roberts told their insurer that their two children fell ill on holidays in Mallorca in 2015 and 2016, despite posting on social media about how well the holidays were going. Briton was sentenced to nine months in prison after admitting to four counts of fraud, whilst Roberts was sentenced to 15 months.



**ASSISTANCE
GROUP MENASA**

Your new Assistance Partner in the MENA region
We look forward to meeting you at the Global ITIC in Barcelona



Jordan



Kuwait



Iraq



Palestine



UAE



Egypt



Bahrain



Lebanon



Syria



KSA



Oman



Qatar



Passion

We work with dedication, passion, entrepreneurial spirit and teamwork to serve our clients and people in the best possible manner.



Absolute Transparency

We guarantee full insight in the claims process



Expertise

We are committed to apply our more than 40 years of accumulated professional expertise in order for us to deliver high-end quality services to our clients.



Respect

We treat all our clients with respect, dignity and integrity honoring the trust they put in us.



Care

We care about the individual never forgetting the interest of our clients, subscribed members and employees with the aim to make a real difference to their lives when it really matters.

Contact AGM today to guarantee an easy & fast access to a comprehensive network of providers in the MENA region

+971 42447218

www.assistancegroup.ae info@assistancegroup.ae

Doing one's duty

Bart Jordens, Cigna's general manager for intergovernmental organisations and Africa, asks whether employers are covering their duty of care requirements to their globally mobile employees

We often talk of an employer's 'duty of care', but what does this really mean? Simply put, employers should take all steps reasonably possible to ensure the health, wellbeing and safety of their employees. Organisations with employees working and travelling overseas have an increased obligation. Globally mobile employees can find themselves in unfamiliar environments and situations, where they are less able to handle illness or being in an accident than they would at home. Also, if a globally mobile employee's contract includes support for the accompanying family, the duty of care extends to the entire family throughout the assignment.

How to deploy duty of care overseas?

Typically, there are six key elements to a duty of care programme:

- Assess risk before any overseas assignment or international travel and train employees to be aware of health, safety or cultural risks.
- Ensure that budgets and policies allow employees to make safe choices for themselves and their families.
- Provide access to 24-hour health, medical and travel advice and support.
- Keep track of globally mobile



employees working overseas.

- Have a plan and exit strategy in case of a natural or man-made crisis such as an earthquake, tsunami, riot or war.
- Keep assessing risks and procedures

globally mobile employees and their dependents should have around-the-clock access to quality health care benefits and services they need, wherever they are on assignment

when employees are overseas.

Duty of care is embedded in most developed countries' legislation, but this isn't the case for many emerging markets. This makes the deployment of a global duty of care strategy more difficult. Managing global risks isn't confined to conflict environments or major events. Take this scenario: because of budgetary constraints, an employee takes an economy-class flight, goes straight from the airport to the office, and is involved in a road accident while stepping out of the taxi. Has the company failed in its duty of care by not providing adequate rest for the overtired employee?

Globally employed feel unprotected

The 2017 Cigna 360° Well-being Survey – Globally Mobile Individuals reports that less than half of globally mobile individuals feel their employers are offering an adequate duty of care. We know that most employers have the very best intentions, but sometimes they find it difficult to translate this into reality. The same research tells us that 74 per cent believe they do not have sufficient money to support their families' healthcare needs and expenses. Ideally, your globally mobile employees and their dependents should have around-the-clock access to quality healthcare benefits and services they need, wherever they are on assignment. Employees should be able to easily access medical or wellbeing advice, and know where to locate nearby healthcare professionals

by telephone, internet or mobile device.

Aid for aid workers

But what do you do if the very nature of your job means you *have* to work in dangerous conditions overseas? Emergency situations and hostile environments can be an everyday experience for workers of non-governmental organisations (NGOs) and intergovernmental organisations (IGOs). According to the World Health Organization, 366 deaths and 468 injuries were caused by attacks against healthcare workers in the first three-quarters of 2016 alone. In war-torn countries such as Syria and Yemen, hospital bombings, kidnappings and other violence are putting aid workers' lives in danger. IRIN (formerly Integrated Regional Information Networks) reports that significant attacks on aid workers increased fivefold between 2000 and 2015. However, research conducted by Cigna NGO Health Benefits and CHS Alliance in 2013 also showed that while nearly 70 per cent of international NGOs offer health insurance to their employees, only half offer it to volunteers. In addition, two-thirds of NGOs do not offer health insurance for their local and national staff.

Expectations of a 'duty of loyalty'

At the same time as duty of care, there is a growing expectation of 'duty of loyalty' for employees, i.e. that they will follow an employer's policies and procedures. It's important to encourage employees to look after their own health and fitness, and keep abreast of all local and international health and safety information provided. This is where the

Duty of care is embedded in most developed countries' legislation, but this isn't the case for many emerging markets

ever-expanding range of health-related apps and technology tools come into play. Duty of care may be a legal and moral obligation, but it's also a function of good business. If employees know organisations are concerned about their health, safety and wellbeing, it builds trust and engagement, and can support productivity and long-term commitment.



Request **the Best in Africa**



Cost | Standards | Capability



AWESOME FLEET

High quality, independent
air ambulance service

Dedicated air ambulance aircraft

BARS Gold and ISO 9001:2008
accredited



AWESOME SYSTEMS

Commercial Medical Escorts
worldwide

Global Operations Centre
utilising trendsetting technologies
and equipment

Rapid quote / rapid activation



AWESOME ACCESS

Servicing Africa, its neighbouring
islands, into the Middle East and
Europe

Direct turnaround offered
to certain West African countries
(conditions will be advised on quote)

Hot & Hostile territory specialists



AWESOME TEAM

Doctor based medical team
with intensive care capability

Sub 2hr mission activation goal

Experienced in-house flight crew,
medical staff and engineering

Meet the Awesome Air Evac team at our booth at ITIC Barcelona

Awesome Air Evac | Assisting leading companies worldwide

24 HR Tel: +27 11 430 1777 Johannesburg | **24 HR Email:** rescue@awesomeairevac.com

Other Queries: info@awesomeairevac.com | awesomeairevac.com

Bridging the gap

Following the recent news from UK travel assistance firm CEGA of its campaign to encourage younger travellers heading off on a gap year to take out appropriate insurance (*ITIJ 201*, Gap year travellers urged to get insurance), *ITIJ* takes a closer look at the value of the gap year market for those travel insurers willing to take on the risk

“very few policies provide cover for missed flights or stopover times”

by the relevant trade media – to encourage insurers and travel agents to reiterate our message to their existing and potential customers. We aim to educate parents as much as the young travellers themselves; they are likely to be the ones who will suffer the financial consequences of an

uninsured gap year emergency abroad.” According to ABTA, the British travel trade association, in 2015, 29,000 students in the UK deferred their university entry, many of whom chose instead to take off from home shores and travel the world. According to ABTA members, some companies specialising in providing gap year travel had reported increases in bookings of more than 20 per cent between 2015 and 2016, and with UK universities’ fees constantly increasing, the temptation for many younger people is to not bother with higher education, but instead take a gap year and then knuckle down to a job. According to the Longitudinal Surveys of Australian Youth, a 2015 survey showed one in four school leavers are now taking a gap year before heading to university. And in the US, around 35 per cent of high school students are thinking about taking a gap year, according to a 2017 survey by TD Ameritrade. “There is a growing need for travel insurance products geared for American students seeking gap year experiences,” said InsureMyTrip for Education account manager Brant McAleer. “In particular, travel insurance to cover medical emergencies, trip cancellation, and trip

interruption are important considerations for anyone travelling abroad — especially for an extended period of time.” According to Robin Ingle of Ingle International, the traditional European style gap year was not common in North America, but it is becoming a concept that has interested educators and students alike more recently. “Today,” he added, “North American gap year travel is commonly referred to as youth travel. Youth travel is an area of the business in which we are very active.” Take-up rates among youth travellers in Canada are good, said Ingle, but there is room for improvement: “Canadian youth travellers are more likely to travel without insurance than their older counterparts. While some youth travellers are covered by their parents’ employee health benefits coverage, others skip buying insurance altogether because they feel they are invincible or perceive coverage as a luxury instead of a necessity.” STA Travel in South Africa has also noted an increase in the number of people taking gap years, both students and young professionals. The most popular type of trip for young South Africans, according to STA, is to teach English in Asia. The most popular destinations for UK

‘gappers’ as they are known, will hardly come as a surprise – Australia, Thailand, the US, Peru, Vietnam, New Zealand, Laos, Cambodia, Colombia, East Africa and India comprise the top 10. ABTA’s research found that ‘after work experience and job placements, the next most popular trips for gappers are volunteering trips’. These include working on a wide range of projects including renewable energy in South America, marine conservation in Madagascar and wildlife and ecological research in South Africa. Gap years, though, are also about having fun, with activity tours, including trekking, white water rafting and biking, and cultural tours to some of the world’s most historic and fascinating cities, all on offer.

Assessing the risk

So, for insurers, there are some tricky risk factors posed by gap year travellers. Popular destinations that are relatively safe, such as Australia, may pose no obvious problems in terms of providing insurance and assistance, but the high-risk activities often undertaken in the country, such as quad biking and scuba diving, have to be taken into account by underwriters. Thailand, meanwhile, is considered by most to be ‘the land of smiles’, >>

Making the impossible possible.



SUN. 05:30

Remote Russia. Patient faces grueling 12-hour drive to airport. Likely won't survive the trek; Gateway International EMS is called to help find a better way.

SUN. 08:30

Turn and Burn. Medical crew flown to remote area; patient is loaded in helicopter.

LIFT OFF

We achieved the impossible by turning a 12-hour drive into a 4-hour transport, ensuring the safety and comfort of the patient.

SUN. 06:30

Solution Found. We coordinated ground ambulance and helicopter transportation.

SUN. 10:30

Arrive at Airport. Within 4 hours, patient handed over to Air Ambulance company.



Our network of 3,000+ providers across the globe help **close the gap** when your patients need it most.

but there is no doubting it has dangers of its own – the notorious full moon parties, drink, drugs and mopeds all pose a dangerous cocktail of risk for insurers. But with security concerns spreading to almost every country, and the prevailing derring-do attitude of the young, gap year travel comes with a wider set of risks than many other demographics. Nevertheless, there are plenty of insurance companies in the world that design cover specifically for these travellers. World Nomads in Australia is one of them. Phil Sylvester, head of PR and media communications for the company, said: “Travel insurance take-up rates in Australia are very high, generally agreed to be around 85 per cent. The situation in the US is much more concerning with new research suggesting take up rates half that number.” According to research from comparison website Comparethemarket in the UK, 39 per cent of extended trip travel insurance products provide policies tailored to the backpacking market. So, there is plenty of choice in the marketplace for the thousands of gap year travellers out there, exploring the world with bright eyes and

59 per cent do not cover travellers stopping over in countries outside of the geographical location selected, 45 per cent do not cover missed travel connections and 38 per cent will not pay out for missed departures.” And when it comes to all those risky sports that gap year travellers consider to be a rite of passage, the vast majority of the policies available to UK gappers require additional coverage. Ninety-one per cent of policies analysed by Comparethemarket included an option to cover additional sports as standard. In North America, claims on youth travel insurance policies, said Robin Ingle, tend to be medical – broken arms, or food poisoning. “Though we also receive claims for youth travellers engaged in adventure, sport, or extreme sport activities that are a little more severe. Canadian travel medical insurance policies commonly cover a variety of sports and activities, although specialised coverage is required for high risk activities or professional sports.” Gordon of CEGA noted that the company’s campaign, while aimed at encouraging people to take out insurance, also aims to make them aware of exclusions. She said:

“The increase in the number of people taking expensive gadgets with them has inevitably resulted in more claims”

the innocence and invincibility of youth. Many will have insurance (thanks mum and dad), but many will not. Or, even if they do, it’s not comprehensive enough for the type of activities they are undertaking. From working in a school or picking grapes in a field, to bungee jumping or skiing, the exclusions in travel insurance policies catch out many an unwary gapper. Following its research into the gap year travel insurance market, Comparethemarket highlighted some particular aspects of policies that it thought potential customers should watch out for. These included minimum and maximum time limits, different amounts of medical cover, and travel logistics. The company said: “The rush to catch a flight is a common occurrence on a gap year. However, very few policies provide cover for missed flights or stopover times:

“Gap year travellers (and their parents) may not always be aware, for instance, that a standard travel insurance policy will usually only provide cover for 31 days, or that sports like cycling, climbing or windsurfing may need specialist cover. And if they don’t take out the appropriate specialist cover before they set off, they may not be able to do so once they have arrived overseas.” Technology and gadgets are also an area of cover that raises a flag for insurers. Comparethemarket’s research found that there are more than likely to be many travellers out there without the necessary comprehensive cover in place when it comes to the amount of tech they are taking with them on their gap year. According to the company, “52 per cent of policies only cover valuables worth up to £250 but



a high quality SLR camera can be worth over £1,000. Only one in 10 policies offer cover for valuables of £400 or more.” Phil Sylvester in Australia noted that, by number, most claims are for loss of belongings, as the increase in the number of people taking expensive gadgets with them has inevitably resulted in more claims, although this has been offset in other areas. He explained: “The increased use of small portable electronic devices – especially smartphones – has seen an increase in claims for loss of these belongings. But, conversely, we’ve seen a decrease in claims for loss or damage to stand-alone cameras (because there are fewer of them; people use

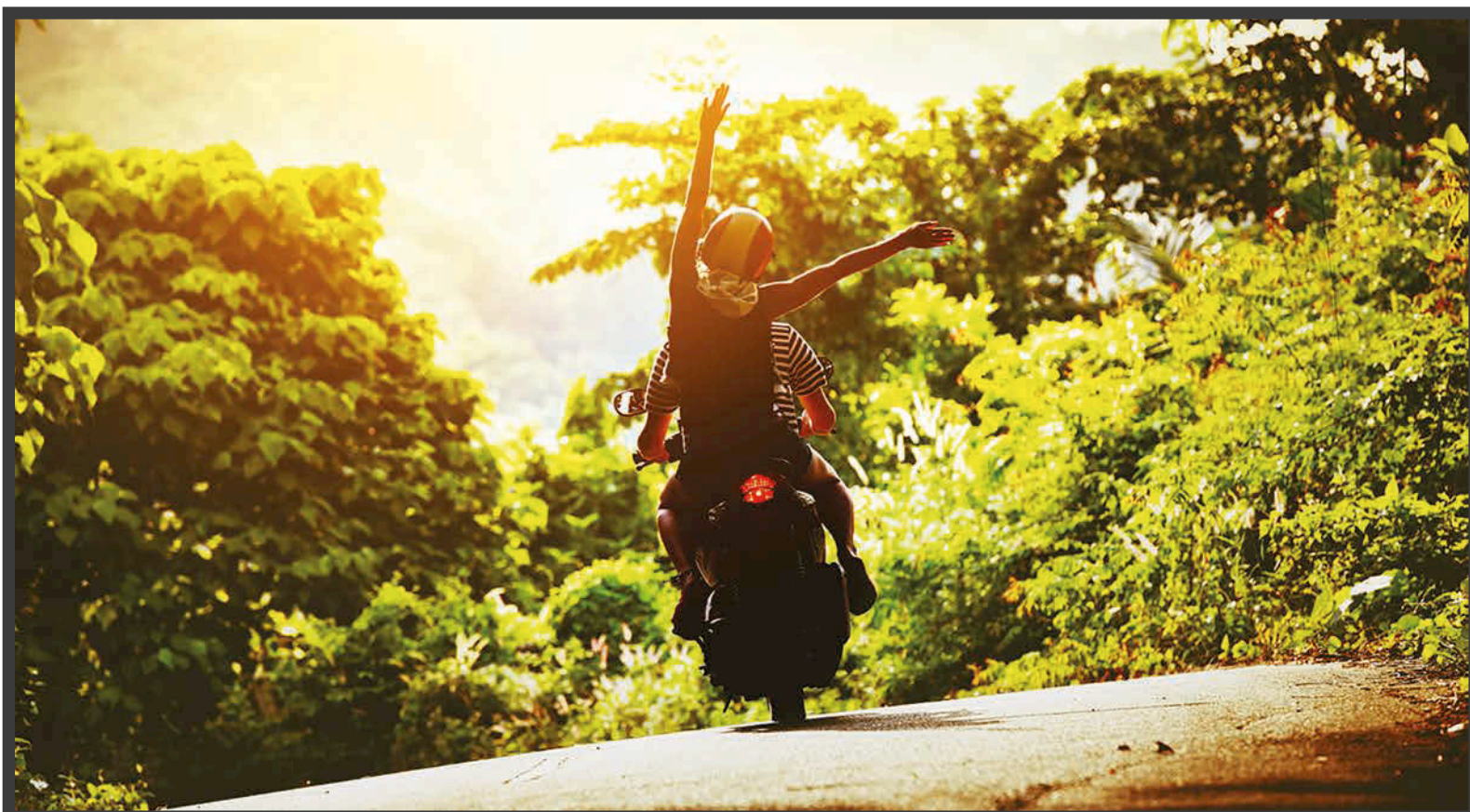
Nomads have remained at under 10 per cent. And when things go wrong abroad, and the traveller doesn’t have insurance or is not covered due to exclusions or limitations on their policy, what do they do? For European travellers, they may rely on the European Health Insurance Card to some degree, but this, as regular readers of *ITJ* will be well aware, also has its limitations. Another option utilised by the newest generation of travellers is using the power of the Internet to ask for help. Phil Sylvester of World Nomads in Australia told *ITJ*: “We’re concerned by the increasing number of crowdfunding pages being set up to assist young travellers who have run into trouble while on long duration trips. The success of these pages may give young people the impression it’s a viable alternative. We fear the public may soon lose patience with this practice and people who rely on this method may not get the urgent help they need.”

“there are plenty of insurance companies in the world that design cover specifically for [gap year] travellers”

the in-built camera function of their phone, of course).” He added: “Minor medical ailments, especially for gastro’ or traveller’s diarrhoea, are among the most common claims.” Overall, though, claims rates for World

Have faith

If CEGA’s campaign works, and more people take out insurance, then the next piece of the puzzle will be to help travellers stay healthy while they are abroad. Part of CEGA’s campaign also emphasises the value that pre-travel advice can have for travellers, as Gordon pointed out: “Gap travellers need to be educated to pre-empt problems too. In the developing world, for example, they should know that it’s not just the tap water that may be unsafe, but also any salad or fruit that’s been washed in water – and even ice cream and ice cubes. These could leave them with diarrhoea, typhoid or hepatitis. They should also use recommended pharmacies for over-the-counter medication such as painkillers – so they are sure they have got what they asked for. And they need to take extra care on the roads too; traffic accidents are the biggest cause of injury in the developing world.” Will CEGA’s message get through where others in the UK have not seen the success they so wished for? Fingers crossed! The insurance world shouldn’t give up hope just yet that the message is gradually getting through to the gappers that they need appropriate insurance in place before they head off on their trip of a lifetime. Sylvester said: “World Nomads is experiencing growth at rates higher than the growth in travel overall, which leads us to believe, at least in the independent adventure travel market, travellers better understand the risks they face overseas and the best way of mitigating those is through travel insurance.” ■





African Air Rescue achieves new standards.



ACE is one of Southern Africa's premier Air Ambulance companies and the first company in Zimbabwe to be accredited by the renowned International Air Ambulance Quality Certification Body, Eurami and a proud member of the International Assistance Group (IAG).



ACE's elite Air Ambulance Service, with a varied fleet of ICU air ambulances, qualified flight doctors and ICU nurses or ALS paramedics, is based out of Harare International Airport. ACE offers 24 hr remote response and rapid access to many of Southern Africa's more remote tourism and mining destinations.

Email: info@ace-ambulance.com Tel: +263 782 999 901/2/3/4 www.ace-ambulance.com

marm assistance: Case Management At Its Best

The sole duty of an assistance company is to make its business partners feel confident in what they do by achieving high standards of service and loyalty. It has been a very well known fact that quality service comes with pure team dedication without any interruption by centralization of self-interest. The power of empathy, mutually developed strategies and data management with trustworthy privacy are among the top priorities of such parties who are willing to make a change.

With these facts on hand, **marm** is the leading assistance and cost containment services provider in Turkey for foreigners travelling in and around Turkey. Since its establishment in 1986, **marm** brings top quality solutions for medical, roadside, travel, and legal issues to major international travel insurance and assistance companies of the world.

The diversity of the cultures and different geographical identities located in **marm**'s coverage area adapts **marm** to take on various

approaches to case management practices. Since 2015, **marm** has looked back at the last 3 decades and reprogrammed its case management with the integration of evidence based medical guidelines to further optimise cost containment. The reprogrammed Evidence Based – Medical Cost Containment program (EB-MCC) is focused on efficiency, quality and transparency together with local know-how and cost-saving solutions in an all-in-one package. Under this program, an in-house medical team communicates directly with medical facilities, monitors treatments, negotiates rates and applies line-by-line reductions to bring medical claim costs down to the most reasonable levels.

Salient service quality enhancing and cost-saving objectives of the new strategy have included:

- Early identification of potentially high cost category cases during the early acute phases (via estimated length of stay and required treatment) for possible referral to alternate delivery systems

(e.g. shifting to a more reasonably priced high-quality hospital in a non-touristic region); A timely referral is indicated as the best predictor of a successful cost containment outcome in multiple research studies related to the subject.

- More intense communication practices with the treating staff leading to better coordination of the sequence of care and monitoring, including efficient relaying of the relevant evidence based medicine guidelines/ protocols (also a possible patient outcome improving factor).

- Timely achievement of the treatment goals and objectives for patient discharge + repatriation fitness.

Setting new strategies for EB-MCC and creating a “**marm** standard” at all levels have led **marm** to evolve a streamlined system. Therefore, the program would not be dependant on individuals but on the system itself in the long term. As we

have systematically expanded our global network of providers in 27 countries (and counting), including the complete MENA region, we also have renegotiated with hospitals and established processes that will serve cost effective solutions to our assistance sector partners.

Another key part in an effective case management program are the assessments conducted at network hospitals in order to make sure that they are in compliance with reputable international quality management standards. **marm** has its own way of implementing best practices in managing big data. Periodic audits, pop-up visits and using the merits of digital transformation helped us to add value in what we do and our future growth. We have integrated our IT platforms to work with EB-MCC, which has allowed **marm** to perform remote facility management, helping leave its geographical footprint with the help of in-house technology, web based CRM case management and modern communications protocols.

Case Studies

Case 1: A Successfully Contained Hospitalisation Process

Patient profile: Male, 53

Complaints: Abdominal pain

History: Femoral Thrombosis + Embolectomy

The patient was hospitalised in Aydin, in the southeast of Turkey. No findings of a circulatory disorder were seen after abdominal CT and Doppler USG imaging. With the pre-diagnosis of pancreatitis and acute abdomen, the patient underwent an operation for repairing an intestinal perforation with gastrojejunostomy anastomosis. After six days of ICU hospitalisation, the client company instructed us to transfer the patient to a private hospital located in the neighbouring touristic city of Bodrum. The patient was diagnosed with sepsis, peritonitis and left leg ischemia and a second operation was performed. After two weeks of hospitalisation, a third operation and further treatment for the left leg ischemia were recommended by the hospital.

marm advised the client to either transfer the patient to a high-quality, lower cost medical facility in Istanbul or to approve an air ambulance evacuation back to the patients' home country for further management. The client opted for the latter and the continuation of care was carried out in the patient's home country. The cost containment in this instance was a 26.7% reduction in overall costs.

Case 2: Racing Against Time

Patient profile: Male, 49

Complaints: Abdominal pain

The patient was hospitalised in Aydin, in the southeast of Turkey, with complaints of abdominal pain. There, he underwent a laparotomy operation with the pre-diagnosis of an acute abdomen. His complaints subsequently worsened and signs of a developing sepsis were seen.

On the sixth day after the operation, we advised the client to transfer the patient to a more appropriate network hospital in Istanbul for securing better quality of care. Air ambulance evacuation was arranged by **marm** and the patient was admitted to the receiving hospital. There he underwent a hemicolectomy and stenting for tumor resection within three hours after establishing the diagnosis of an intestinal perforation and abdominal tumor.



The patient was discharged from the hospital after an eight day admission. He was booked a hotel in Istanbul for a couple of days to be fit to fly and was able to return to his country via a commercial flight. In this particular case, savings achieved as a result of cost containment initiatives were 37.1% on total costs including hospital and transportation.

Case 3: Imperative Decision

Patient profile: Male, 72

Diagnosis: Acute Coronary Syndrome

A sunny vacation for an elderly tourist in Antalya was cut short when he had to be rushed to the nearest hospital following severe cardiac symptoms. Diagnostic work up revealed an Acute Coronary Syndrome and following stabilisation with medical therapy, a Percutaneous Coronary Intervention was recommended.

Based on the non-urgent nature of the procedure (non-ST Elevation ACS), an immediate case evaluation by the **marm** medical team was carried

out to consider shifting the patient to a similarly well equipped but more reasonably priced facility in Istanbul. Considering the patient's age and medical history - including similar past scenarios involving prolonged hospitalisations - the client was taken into confidence and a decision for an air ambulance transfer was taken within the first 24 hours. Upon safe arrival and re-admission in Istanbul, the patient underwent a successful angioplasty procedure with double vessel stenting and experienced a trouble free recovery. The ‘final’ costs received from the hospital, although comparatively much more reasonable than what they would have been in the infamous Riviera region, still needed the **marm** EB-MCC treatment. Following the multi-stage process involving all cost controlling aspects, reducible inflating factors were identified. The main culprits being a barrage of screening investigations that were unrelated to the immediate problem at hand and could have waited till a follow up hospital visit when repatriated. The **marm** approved amount in line with the diagnosis-specific cost target was finalised as an overall 32% cost savings.

Conclusion

As is evident from the above cases, evidence and experience based case management can achieve substantially more if taken much further from the conventional domains of pre-agreed discounts and benchmark cost reductions. A scientific, structured and consistent professional approach to the process can deliver the same high quality of medical services to the insured at much lower costs to the insurers and without causing discomfort to the patient through unnecessary treatments. We aim to achieve this fine balance of providing a favourable outcome to all the stakeholders in the process and continue to work diligently in this respect.

(TR) +90 216 560 07 24

AirPort Plaza, Ankara Caddesi, No:486, Kurtköy 34912, İstanbul/Türkiye

www.marmassistance.com

medical@marm.com.tr

[linkedin/marmassistance](https://www.linkedin.com/company/marmassistance)

[facebook/marmassistance](https://www.facebook.com/marmassistance)

A

The shortest distance to 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.

B

StaySafe offers remote global tracking



Lone worker solutions app provider StaySafe has announced that it is now integrated with the Garmin inReach device, meaning its system is now able to offer protection in the most remote areas of the world, including oceans, airways and polar regions. The Garmin inReach device offers 100-per-cent global coverage via Iridium's satellite network, according to StaySafe. The waterproof, buoyant and impact-resistant device also features a compass, weather reports, satellite mapping and a 'digital breadcrumb', and can last up to 100 hours – or 30 days on power-saving mode. The device's tracking features will allow remote workers to be monitored at the StaySafe hub, and if a panic alert is triggered, StaySafe says that it will monitor immediately, allowing an organisation to take action. The company also said that it is able to offer a range of packages

and services to companies wanting to track their remote and lone workers. "Utilising satellite coverage allows us to offer employers a lone worker device that can monitor employee safety anywhere in the world, with no reduction in functionality

Utilising satellite coverage allows us to offer employers a lone worker device that can monitor employee safety anywhere in the world

or accuracy," said Don Cameron, CEO of StaySafe. "Plus, as the satellite devices can be monitored within the same online hub as regular smartphone StaySafe users, employers can keep track of all staff in one place using the device that is most suitable for each individual employee."

Novus Health and MMI join forces

Canada-based information and technology-enabled health services provider Novus Health has joined forces with health management and medical second opinion service provider Montreal Medical International Inc. (MMI). Under the new partnership, the companies will provide a Canada-exclusive medical second opinion service – the Novus-MMI MSO. "Members can expect a multidisciplinary institutional approach to answers surrounding the accuracy of their diagnosis, proposed treatment options, and risks," said Novus Health. Among the key features of the new service, the company went on to say, are: "Toll-free access to compassionate health information specialists in multiple languages; initial assessment and follow-

up by a registered medical nurse case manager; quick and convenient collection and co-ordination of medical records, followed by in-depth case analysis and re-testing pathology as necessary; an MSO physician report outlining clinical history, investigation, and recommendations; access to healthcare navigational support from medical staff for implementation of the recommended plan; and advice from Canada's world renowned teaching hospitals, physicians and specialists." The service works in tandem with Novus Health's various partnerships with insurance companies, said chairman and CEO Robin Ingle: "Our goal is to help our clients produce first-rate services for their customers. That includes truly Canadian complementary products and expert health solutions."





Malteser

...weil Nähe zählt.



Partnership since 1992



24 / 7
Air Ambulance
Service:
+49 (0) 221 9822 333

eMail
ambulance@malteser.org

Base
Cologne Bonn Airport, Germany (EDDK / CGN)



ACCREDITED PROVIDER



Valid Until: 15th of Nov 2019

White Mountains to acquire stake in DavidShield

White Mountains Insurance Group announced in October that it had entered into an agreement under which it will acquire an equity stake of 50 per cent in Israeli expatriate medical, accident and health insurance provider DavidShield, its joint venture partner in PassportCard. When the transaction has been finalised – pending regulatory approvals and other conditions – White Mountains will be 50/50 partners with Alon Ketzeff, founder of DavidShield and PassportCard. “White Mountains shares our vision to revolutionise the travel and expatriate medical insurance experience around the world through innovations in technology and service,” said Ketzeff. “Their investment is a validation of the tremendous opportunities we see ahead.” DavidShield utilises proprietary technology to help its expat customers access the coverage they need wherever they are in the world, without the obstacles of out-of-pocket expenses or long-winded claims form submissions. The company won a prestigious industry award, the Expatriate Management and Mobility Award, in 2014 and 2016. “We are pleased to expand our existing relationship with Alon Ketzeff and DavidShield,” said Teresa Chia, managing director of White Mountains Capital. “We have witnessed first hand the tremendous response that customers have to the PassportCard and DavidShield experience. We look forward to working with Alon to grow these businesses into global leaders in the accident and health market.”

CEGA launches automated claims

Claims management and assistance provider CEGA has announced that it has collaborated with Charles Taylor InsureTech to introduce automated claims to its end-to-end travel claims management services. CEGA says that this move is the latest step in its proactive digital strategy. The automated notification solutions, says CEGA, will offer policyholders an interface with claim validation capabilities. It will be used to augment the company’s existing automated services, such as online claims tracking and evidence submission, which are complemented by Pingit instant payments. CEGA’s managing director Muir Robertson said: “This collaborative development is testament to the value of our recent acquisition by Charles Taylor. It is just part of our commitment to provide the tools, technology and expertise to enable our insurer clients to execute their digital strategies effectively and meet customer expectations proactively.” The company says that the service will be available as an alternative to traditional claims notifications options, and it hopes that by improving the claims journey, policyholders will feel more loyal to CEGA. By reducing administration, customers will be able to access more support, increasing efficiency, said the company. Initial customer feedback has been positive.

Investing in the future

London-based insurtech start-up SentiSum has attracted \$700,000 to create a next-generation net promoter score (NPS) and ‘customer sentiment service’

The start-up, which focuses on using artificial intelligence (AI) to improve the customer experience, recently closed an investment round. SentiSum has created its platform – referred to by the company as an ‘omni-channel analytics solution’ – as part of efforts to capitalise on the fact that insurers are increasingly making use of NPS to garner a better understanding of what customers are thinking. SentiSum has been developed to

help insurers compare customer satisfaction levels among themselves – and with their competitors – at all stages of the customer journey. The platform uses natural language processing to improve results, and can process high volumes of incoming data in real time in order to identify particular areas of concern where insurers may want to take a second look at the service they are providing. “Understanding whether your sales or claims service creates a more negative experience for your customers compared to the competition may provide a clearer indication of where you need to focus your attention and reduce churn,” said SentiSum’s CEO Sharad Khandelwal.

Andy Davies, a former marketing and insights director at AXA UK, commented: “By combining customer sentiment across the insurance journey from every customer touch point, SentiSum’s plug-and-play solution can immediately help to improve customer retention.”



CMIE
Commercial
MEDICAL ESCORTS

**WORLDWIDE
AEROMEDICAL TRANSPORTATION**
looking out for the best interests of our patients

Toll Free: 1.877.451.8063
Toll Free Fax: 1.877.451.8063
International: 1.561.451.8063

www.commercialmedicalescorts.com
info@commercialmedicalescorts.com

Chubb connects

Property and casualty insurance company Chubb has launched a suite of value-added services for leisure travellers. First piloted in Australia earlier this year, and currently also available in New Zealand and Singapore, with plans afoot to roll out to other countries in the region before long, the Chubb Connect app includes complimentary wi-fi and SOS alerts. “We know that when our customers are traveling, access to wi-fi connectivity is considered highly valuable and important to enhance their travel experience,” said Jon Ford, head of partnership distribution for Chubb Asia Pacific. “With the Chubb

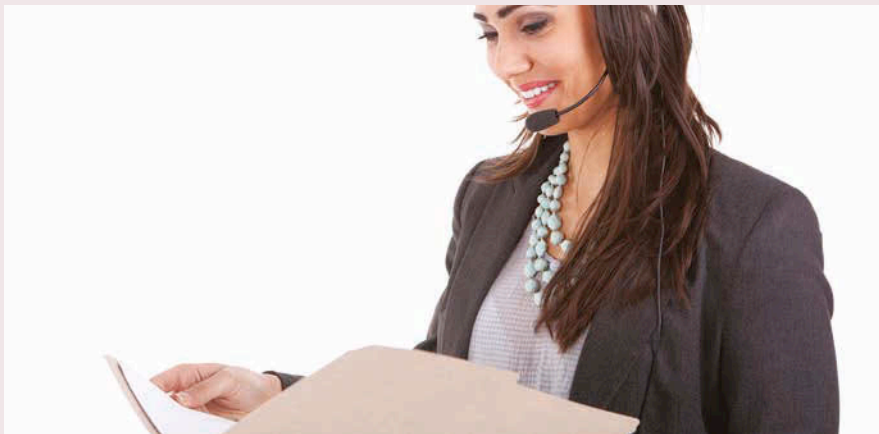
Connect app, not only do customers stay connected but they can also opt to receive SOS alerts informing them of travel disruptions as and when these happen. Delivered in real-time via the app, SMS and email, our customers can make informed decisions before and during their travels. The app also connects travellers to our 24/7 emergency hotline if they require help in a foreign land.”

For more on how the insurance industry is responding to the increasing demand for apps, see our feature *Instant gratification* on p.70.

A Cornerstone of the booking experience

Hepstar, the Cape Town, South Africa-based global insurance aggregator, has announced that it is integrating Cornerstone Travel Insurance into Amadeus channels, meaning that travel agents using these channels for booking purposes will have access to a selection of travel insurance products that they can easily and efficiently offer their travelling customers. Agents will now, according to Cornerstone, be able to add policies to flight bookings without straying from the original booking flow.

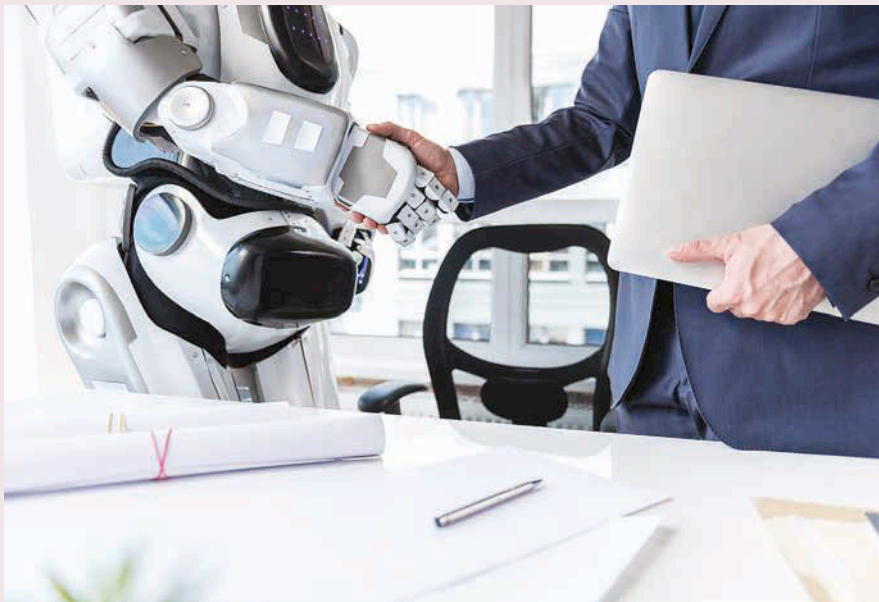
“Trip and traveller details are automatically pre-populated,” explained the insurer, “so no data needs to be entered twice. This saves time and effort for the agent. Insurance bookings are fully integrated into the Passenger Name Record and back office systems, allowing for easy reporting and after-sales servicing.” Claudia Snyman, chief operating officer at Hepstar, said that her firm’s aim was to enable travel agents in Nigeria to more easily book insurance products.



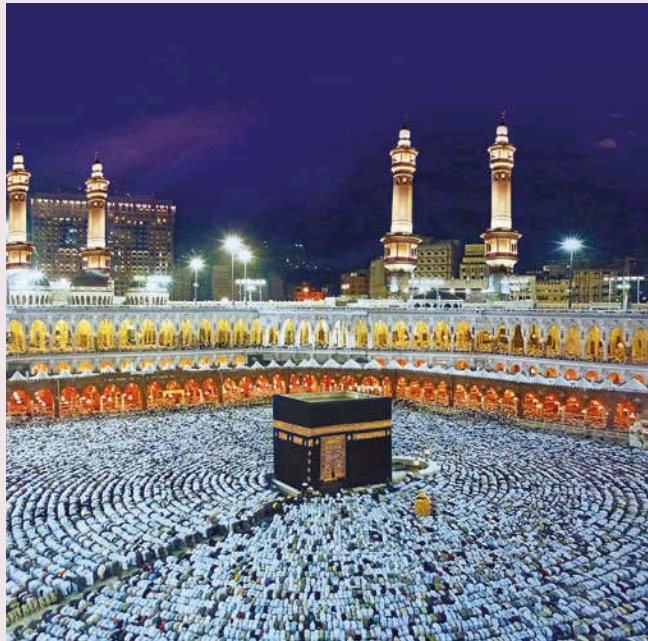
Aviva eyes ‘robo’ investment app

Insurer Aviva has announced that it has purchased a majority stake in Wealthify, a one-year-old Welsh start-up that aims to make investments cheaper and more accessible. The hope is that the ‘robo’ investment company will win over millennials who have less time and money to invest. The company lets people invest small amounts – as little as £1 – and its goal

is to get an extra one million people investing over the next decade. Cash can then be withdrawn for no fee. If the deal is approved by regulators, Aviva customers will also be able to access these services through the MyAviva app. The move is a push to try and attract younger customers and to make financial advice and investment more attainable.



New umrah portal from SUTRA



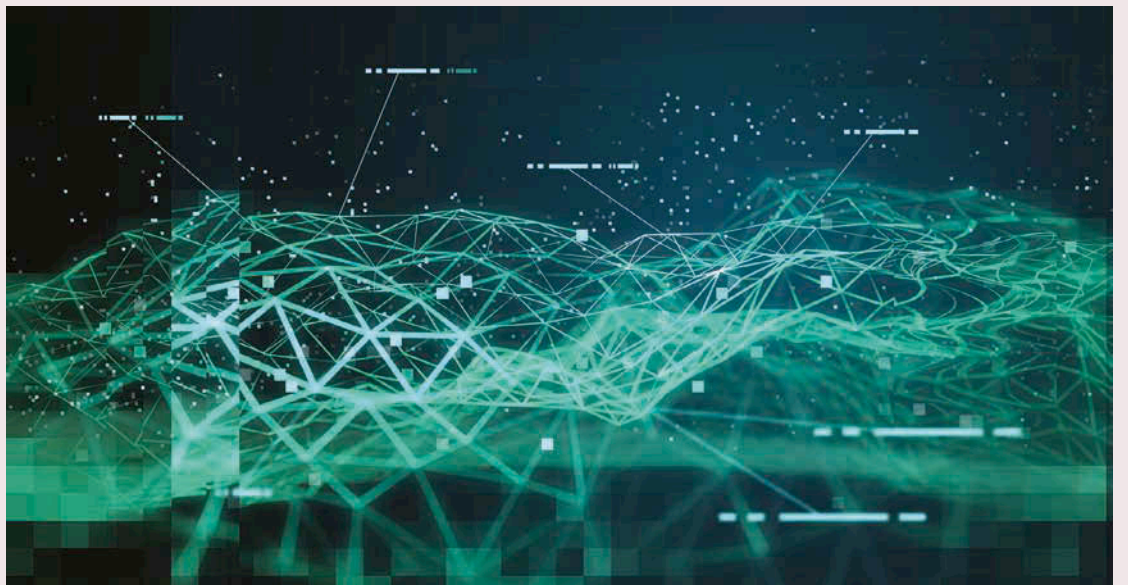
Kuala Lumpur-based SUTRA Travel has launched a new online portal through which pilgrims will be able to book every aspect of their umrah trips (a traditional Islamic pilgrimage to Mecca) online – including flights, hotels, transfers, visits to holy sites, visa processing and travel insurance. The portal went live at the end of October. Datuk Syed Mohd Razif Syed Yasin, managing director and CEO of Sutra Travel Management Group, speaking at the portal’s soft launch at the recent 8th Muslim World Biz Exhibition and Conference 2017, commented: “Users will be able to instantly book major components of their umrah trip. [They] will have the flexibility to choose their travel dates, preferred hotels and length of stay, transportation for airport and inter-city transfers. Traditional umrah packages sold by agents in Malaysia are not as flexible.”

Anvil connects with Airbnb

Operational risk company Anvil has announced that its Employee Travel Monitoring System (ETMS) will now be directly connected with sharing economy rental company Airbnb. According to Anvil, this link-up will help companies wanting to use Airbnb to maintain their duty of care requirements – the risk company believes that while the more relaxed and homely surroundings of Airbnb accommodation make it more appealing for business travellers, these types of accommodation make it harder for companies to know that their employees are safe. In the past, bookings made outside the standard Global Distribution System (GDS)

caused issues for travel risk management companies. The additional manual administration needed to fully log these bookings meant that, although a business traveller’s flight details were logged, their accommodation would not be. Anvil has negated this issue by now taking direct bookings from Airbnb on its ETMS. “Corporate travellers and those booking travel on their behalf are busy people and do not want to be bogged down by excessive form filling and admin,” said Peter Davies, Anvil’s head of research and technical development. “The more we can reduce this burden, the better.”

Cutting-edge Cyence



Allianz Global Corporate & Specialty SE (AGCS), Allianz Group’s specialist carrier for corporate insurance business, has announced a new cyber risk analysis partnership with Cyence, a cyber risk analytics and modelling firm based in Silicon Valley, US. It is hoped that combining Cyence’s cyber analytics platform with AGCS’ underwriting procedures will allow AGCS to analyse large businesses’ potential cyber exposure, create detailed risk profiles and tailor coverage to fit each individual situation. Additionally, AGCS is to integrate Cyence’s analytics into new digital distribution platforms that will enable automated cyber policy underwriting for medium-sized companies, and the two companies will be working together to develop a

new predictive modelling tool to aid companies when dealing with the risk of cyber-driven business interruption. “We are moving our underwriting approach from hindsight to foresight,” said Hartmut Mai, a board member at AGCS. “The future of underwriting and practical risk management will be based on the intelligent use of technology and data. AGCS has always been known for its industry-specific expertise, but going forward we must complement our technical know-how and experience with extensive data-driven insight and predictive modelling if we want to keep ahead of new risks such as cyber, supply chain, or emerging liability exposures. After an extensive evaluation of various partners, AGCS is excited to partner with Cyence for their market-leading capabilities.”



The mission of AIMS is to become the premier provider of medical management and assistance within South Africa and neighboring countries

We are committed to ensuring our clients that Humanity, Dignity and respect is maintained at all times. AIMS provides an excellent needs led service offering the most appropriate medical care and attention to the Foreigner in crisis.

from the
heart
of south
africa

ALLIANCE INTERNATIONAL MEDICAL SERVICES

T: + 27 11 783 0135 | 24hr: + 27 83 228 7806 | F: + 27 11 783 2950
operations@aims.org.za | <http://www.aims.org.za/>

AIMS House | 3 West St | Bryanston | Sandton | Johannesburg | 2191 | South Africa

COMPANY PROFILE



Aviva is the leading insurer in the UK today with 15 million UK customers, nearly 25 per cent of the UK population. Under its UK general insurance business, Aviva provides both standard and high net worth travel insurance. It also offers worldwide corporate and business travel protection. Aviva helps its 33 million customers save for the future and manage the risks of everyday life, providing life insurance, general insurance, health insurance and asset management across 16 markets worldwide. Aviva manages over £475 billion in assets. Aviva's shares are listed on the London Stock Exchange and it's a member of the FTSE100 index. The digital channel is of strategic importance to the insurer and is showing 13 per cent general insurance premium growth in the first half of 2017.

Mark Wilson joined Aviva as Group CEO

at the start of 2013. Under his leadership Aviva has refocused and rebuilt its financial strength. He led Aviva's £6-billion acquisition of Friends Life Group in 2015, the largest deal in the UK insurance sector for 15 years. Aviva is now the largest insurer in the UK.

Mark was named in the Sunday Times 2016 list of Britain's most influential people. He is a champion for sustainable business and is a key commentator on the role of business in society, especially on how companies must become what he calls 'good ancestors' by creating sustainable, long-term legacies. The company's overarching purpose is to defy uncertainty and it has a clear strategy to deliver its investment thesis of cash flow plus growth by always putting customers first.

The Aviva Group can trace its presence

in the insurance market back to 1696 and through over 750 constituent companies it boasts the inclusion of the oldest mutual life insurer, one of the oldest fire insurers, the first company to issue a burglary policy, and the first and only insurance company to hold a royal warrant. Many of these constituent companies were pioneers in the development of insurance cover in response to changing customer needs. Its companies were the first to offer accident insurance to protect people from the dangers of travelling on the early railways and at the forefront of insurance developments necessitated by the arrival of the motor car. Along the way these companies and their staff lived through momentous world events and major disasters, such as the loss of the *Titanic* and the great earthquake and fire of San Francisco.

Key Facts

Location of HQ: Aviva's UK travel insurance sales, service, and back office teams are based at our general insurance headquarters in Norwich and Perth.

The digital channel is of strategic importance to us and is showing 13 per cent general insurance premium growth. In 2016, we saw a nine-per-cent increase in travel insurance policies sold online. We settled 833,000 general insurance claims – an increase of almost six per cent compared to 2015.

In the first half of 2017, our UK and Ireland general insurance and health business delivered 12-per-cent growth in operating profit and improved its combined ratio to 92.5 per cent. General insurance net written premiums increased seven per cent to £2,326 million reflecting growth across the majority of our product lines.



Industry insights

What are your main distribution channels for travel insurance?

The largest proportion of our standard UK travel insurance business is through our banking partners – either as part of packaged accounts or as stand alone retail policies. The remainder is direct business, followed by brokers.

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

We have travel insurance partnerships with four major UK banks, which are Barclays, HSBC, First Direct and TSB.

Who are your assistance partners?

Aviva's UK travel insurance sales, service, and

back office teams are based at its general insurance headquarters in Norwich and Perth. Claims are managed by expert travel insurance supplier Cega, which is based near Chichester. Cega provides an integrated team of in-house specialists, delivering appropriate, cost-effective and complete medical assistance all over the world.

What are your latest travel insurance products?

In the UK, we offer standard Annual Multi Trip and Single Trip products which include cancellation up to £5,000, emergency medical treatment and repatriation up to £10 million per person, per trip. A range of optional extensions are available across our

products to cater for customer holiday needs, including winter sports and travel disruption cover. Increased bespoke travel insurance cover is available for high net worth clients as part of their home insurance policy.

Do you have any forthcoming new products/deals on the horizon?

We continually review our travel insurance products to ensure they are relevant to the market and appropriate to our customers' needs.

Do you underwrite your travel policies in-house?

We underwrite our UK standard and high-net-worth travel insurance policies.

Adam Beckett, general insurance product director at Aviva, talks industry challenges and future developments

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

I've really enjoyed getting to know more about the travel insurance industry; it's such a varied and interesting market. I've also been moved by hearing stories from customers we've helped in times of real need. Those customers are often most impressed with the claims service. Becoming ill abroad can be really distressing and its things we do - like talking to the doctors, arranging and paying for treatment, and organising accommodation for travelling companions - which can make a horrible situation that bit more bearable.

website, apps, brokers or partners.

What are some of the biggest challenges currently facing global travel insurers, and how are these being met?

One of the biggest challenges that the

travel insurance much better.

The external environment in which we're operating is also constantly changing. The threat to UK holidaymakers of terrorism abroad feels more real at the moment. While the risks may not have changed,

As an industry, there's more we can do to help consumers understand travel insurance much better

travel insurance industry faces is the complexity of policies and consumers struggling to understand their cover. There is a widely held misunderstanding by consumers that travel insurance covers everything related to a holiday.

it's important that we recognise the level of feeling involved and flexibly adapt policies to help reassure our customers.

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

Travel insurance will continue to be an essential purchase for the foreseeable future but I suspect the product could change considerably from what we see today. Not only do I see it becoming

I'm completely focused on continuing to build a truly customer-orientated business

What are your current key objectives?

I'm completely focused on continuing to build a truly customer-orientated business, which not only offers access to great products and services but delivers them in a way in which customers choose to interact with us - be it through our

I often read complaints from those people disappointed to find they're not covered for claims relating to existing medical conditions which they've not declared to their insurer. As an industry, there's more we can do to change this thinking and help consumers understand

consumer need is likely to drive demand for flexible, digital and tailored travel insurance

more adaptable, but I think digital purchase and integration into other insurance products and services will be significant. As consumers become savvier about their finances, consumer need is likely to drive demand for flexible, digital and tailored travel insurance.



ITIJ.TV

FOR THE GLOBAL TRAVEL AND HEALTH INSURANCE INDUSTRY

EVERY WEDNESDAY AT 12:00 (UK TIME)

NEWS UPDATES
LATEST HEADLINES
ANALYSIS FROM INDUSTRY EXPERTS

A promotional graphic for ITIJ.TV. The background is a collage of various images related to travel and insurance: a person in a life vest, a car accident, a person being rescued from the water, a person being rescued from a plane, a person being rescued from a boat, a person being rescued from a car, a person being rescued from a train, a person being rescued from a ship, a person being rescued from a plane, a person being rescued from a boat, a person being rescued from a car, a person being rescued from a train, a person being rescued from a ship. The text 'ITIJ.TV' is prominently displayed at the top in large, bold, white letters. Below it, the text 'FOR THE GLOBAL TRAVEL AND HEALTH INSURANCE INDUSTRY' and 'EVERY WEDNESDAY AT 12:00 (UK TIME)' are written in white. At the bottom, the text 'NEWS UPDATES', 'LATEST HEADLINES', and 'ANALYSIS FROM INDUSTRY EXPERTS' is written in white.

How do you solve a problem like Maria?

Catastrophe modelling firm AIR Worldwide, a Verisk business, has estimated that industry insured losses for Hurricane Maria in the Caribbean will be between US\$40 billion and \$85 billion, with Puerto Rico alone accounting for more than 85 per cent of the loss

Hurricane Maria was another major catastrophe for the central Caribbean region, compounding the damage done by Hurricane Irma just two weeks previously. It spared a few islands devastated by Irma, but brought additional destruction to others and wrecked some locations that had escaped Irma's wrath. Maria slammed into Dominica on 19

September as a category five storm, devastating the island and triggering widespread flooding in adjacent

Maria slammed into Dominica on 19 September as a category five storm

Guadeloupe. It weakened briefly to a category four, then intensified again to category five as it cut over the warm waters of the northeastern Caribbean Sea. The eyewall brushed the western edge of St Croix in the Virgin Islands on the evening of 19 September, bringing a storm surge and large waves to southern shores. Maria was downgraded slightly to category four before it made landfall on Puerto Rico

near the town of Yabucoa on 20 September, with maximum sustained winds of 155 mph. This was Puerto Rico's first direct landfall from a category four tropical cyclone since the notorious San Ciprian hurricane in 1932. Maria lost some organisation as it interacted with Puerto Rico's mountains, but brought a storm surge anticipated to be six to nine feet in some areas and inundated the country with 12 to 18 inches of rain, with higher amounts in some locations. "Islands in the Caribbean devastated by the

It is abundantly clear that this has been a major catastrophe for the region

storm, and by Hurricane Irma two weeks earlier, are in the early stages of what will inevitably be a very lengthy recovery period," said AIR Worldwide. "It is abundantly clear that this has been a major catastrophe for the region. More than three million people in Puerto Rico, for example, remain without electricity, drinking water, and gas; other essentials are in short supply. Communications are challenging, with 95 per cent of cell phone towers reportedly toppled. Many towns have been cut off by landslides, floods or torrents of muddy water; widespread damage is reported."

A costly year

In the wake of the spate of natural catastrophes to hit the Northern Hemisphere recently, insurer QBE – which has been exposed to the effects of Hurricanes Harvey, Maria and Irma, as well as the Mexican

earthquake and Cyclone Debbie – has increased its large individual risk and catastrophe claims allowance for 2017, suggesting that the catalogue of disasters will, pre-tax, impact earnings to the tune of around \$600 million. In fact, the Australia-based insurer believes that this year could turn out to be the costliest in the global insurance industry's entire history. There is still an element of uncertainty in terms of how much of a financial impact the various disasters will have, but QBE has opted to play it safe by increasing its allowance to \$1.75 billion. This includes allowances for substantial risk and catastrophe claims in the final quarter of the year. Elsewhere, Lloyd's of London has said that it expects net losses of approximately \$4.5 billion from Harvey and Irma, a significant hit that analysts suggest will eat into the insurance market's capital and impact profitability. Speaking to Reuters, Lloyd's chief executive Inga Beale commented: "There was limited major claim activity in the first half [of the year]. There's a very different second half emerging – it's not only the hurricanes but we've got the Mexican earthquakes, floods in Asia, typhoons in Asia. [Plus] the hurricane season is still in play, earthquakes can happen at any time." Currently, the more than 80 syndicates connected to Lloyd's have already paid out over \$160 million in Harvey-related claims, and over \$240 million in claims connected to Irma. The \$4.5-billion estimate, said Beale, is based upon modelling of known exposures.



Respect your elders

The fast-paced evolution of technology could mean that older staff get left behind, and the insurance industry should do more to ensure that older talent is not squandered, according to Justin Emrich, chief information officer at Atrium and chair of the London Market TOM Innovation Exchange. Speaking at the recent Dive In festival in London, Emrich said that while it makes sense that the industry has put a lot of effort and resources into nurturing younger, tech-savvy staff, it is important that the experience of older workers is not neglected. "The challenge we face," he said, "is that many of us in the industry do not have the skills that the digital

We have all this technology and disruption ... and frankly the top don't understand it

generation do. We don't necessarily know what decisions we should be making to align our businesses with the digital agenda." Older workers need to be re-trained to make use of new technology, Emrich went on to say, rather than being left to fall by the wayside. "At Lloyd's," he said, "we're focusing on electronic claims and electronic placing. How does the older worker feel about this? Are we at risk of a highly skilled workforce retiring early? We need to ensure that we're preparing [these workers] for the technological change that is happening around them." Reverse mentoring was one strategy that the industry veteran cited, with younger

professionals investigating technological advancements in the insurance space, analysing their findings and communicating them to senior staff. "We have all this technology and disruption," said Emrich, "and frankly the top don't understand it. [They need] to give way and allow the bottom to be heard and their views to percolate upwards." We are in the midst of a revolution, Emrich concluded, "and it only serves to make us look more old-fashioned than we really are". On top of this, it makes it more difficult to both locate and retain talent: "We need to foster a generation who are unsatisfied with how their businesses are running and the slow pace of change. We want to foster staff who are willing and able to challenge everything. This goes hand in hand with an ability to communicate and influence upwards in your company. We want to make sure that our future leaders aren't having to wait until they are 50 before their voices are heard and they are taken seriously."



The risk environment

According to a new survey, geopolitical risk is seen as one of the most serious challenges facing the insurance industry

BlackRock, an investment management, risk management and advisory services firm, recently released the results of its sixth annual global survey of insurance executives, taking in responses from 300 senior figures in the industry. Among the many obstacles standing in the way of safe investment and general progress, both regulatory and macro, geopolitical risk – which includes rising populism and protectionism, regional tensions and a perceived re-shaping of the global order – was selected as a major risk by 71 per cent of respondents. This is 20-per-cent higher than the 51 per cent of executives who identified this risk as a major concern in 2016. Region-specific data from the Asia Pacific (APAC) region was even more concerned about geopolitical risk, with 77 per cent citing it as a problem, compared with 52 per cent in last year's survey. Geopolitical tensions are not the only challenge keeping industry figures awake at night, however. Concerns surrounding regulatory risk have risen by 18 per cent since last year, when 46 per cent of survey respondents expressed concern about it – 2017's survey saw 64 per cent list it as a major worry. Back in 2014, only 40 per cent cited it as an issue. Forty-two per cent of survey respondents said that the current state of the regulatory environment was placing limits on investment options, with a

consequent negative effect on profitability. Other concerns on the minds of executives were liquidity risk and asset price volatility (both cited by 74 per cent of respondents

geopolitical risk ... includes rising populism and protectionism, regional tensions and a perceived re-shaping of the global order

as a top-three risk) and rising interest rates (cited by 72 per cent – rising to 85 per cent in the APAC region). Additionally, 79 per cent of insurers said that they were comfortable with their current risk profile, a notable rise from the 46 per cent who said the same last year.





Happy 25th GMMI!

The 2017 ITIJ's Finalist Nomination
for Best Cost Containment/Claims
Management Company of the Year
Award is the Icing on the Cake!



(USA) +1-954-370-6404

880 SW 145th Avenue, Suite 400, Pembroke Pines, FL 33027
www.gmmi.com | info@gmmi.com



Brexit music

Insurtech firm The Qdos Group, responding to the UK chancellor's 2017 Conservative Party Conference Speech, has said that the UK's insurance industry must be prioritised during the Brexit transition

The chancellor described Brexit as 'one of the most challenging tasks ever undertaken by a peacetime government in this country' – which may in fact be an understatement. In response, Qdos Group urged that during what is likely to be a two-year transition period, the financial and insurance industries of the UK (which are worth around £124 billion) are held up as a priority. It also set out a wishlist for post-Brexit UK, which included retaining European Union passport rights, continuing data sharing and ensuring that strong international relationships are nurtured – both with Europe and other countries such as the US and China. "In his speech, the chancellor quite rightly highlighted the importance of putting an end to the uncertainty which continues to surround Brexit and the need to negotiate a deal which puts UK business first," said Seb Maley, CEO of the insurance division at Qdos Group. "However, this is a line we've heard repeatedly. The Government has failed to lay down a detailed Brexit roadmap for the insurance industry. It's time we heard the specifics. The UK insurance industry employs 305,500 people, while the UK financial and insurance industries combined are worth £124 billion to the economy annually. Brexit

plans have apparently been agreed, and the Government must show its commitment to protecting this vital industry and the hundreds of thousands of people whose jobs rely on it. We must prioritise the UK's needs first. Let's remember, the UK has the largest insurance industry in Europe, and the fourth largest in the world. By no means should we be strong armed into unfavourable deals."

the UK has the largest insurance industry in Europe, and the fourth largest in the world. By no means should we be strong-armed into unfavourable deals



Drover partners with Munich Re

Drover recently announced that it has entered into a new agreement with Digital Partner, a unit of Munich Re, through which the companies will launch tailor-made insurance specifically catering to ride-sharing drivers and fleet owners. Customers will be able to access policies online, buying, renewing and maintaining them via Drover's platform, as part of their online car payment process, while leasing and rental companies will be able to maintain insurance for their vehicles when they are idle, in compliance with Transport for London and other relevant regulatory bodies. According to Drover and Munich Re, the system will be significantly more efficient than equivalent products, due to 'digital distribution, on-boarding and claims handling processes and a sophisticated telematics integration', which 'is expected to drastically reduce expense and claims ratios'. Felix Leuschner, CEO and co-founder of Drover, said this company 'couldn't be more excited to insure drivers and fleets through the first bespoke, digitally native product for our industry', while Andrew Rear, chief executive of Digital Partners, stated: "Munich Re is committed to its continuous involvement in digitising insurance to benefit clients and insurers around the globe. We're looking forward to continue watching Drover take on the ride-sharing insurance and car markets, which have become significant markets over the last years and are expected to continue to grow fast."

Accelerator market scanned



Financial research and advisory firm Celent, in partnership with global risk and reinsurance specialist Guy Carpenter, recently released a world-first study, *Insurtech Accelerators: A Market Scan*. Launched at the recent InsureTech Connect conference in the US, the study takes a global view of the activity and prevalence of, and overall market for, insurtech accelerators – the number of which has grown rapidly around the world in recent years. The report analyses the market's key characteristics, where insurers' major focus

should be and what to consider when evaluating an accelerator, as well as data surrounding operating structures, metrics and membership options. "The majority of the value from insurtech will be created through effective partnerships between incumbents and start-ups. Accelerators facilitate these partnerships by working with all participants to increase the pace and effectiveness of change," said Michael Fitzgerald, senior analyst with Celent's insurance practice.

Charting the new frontier

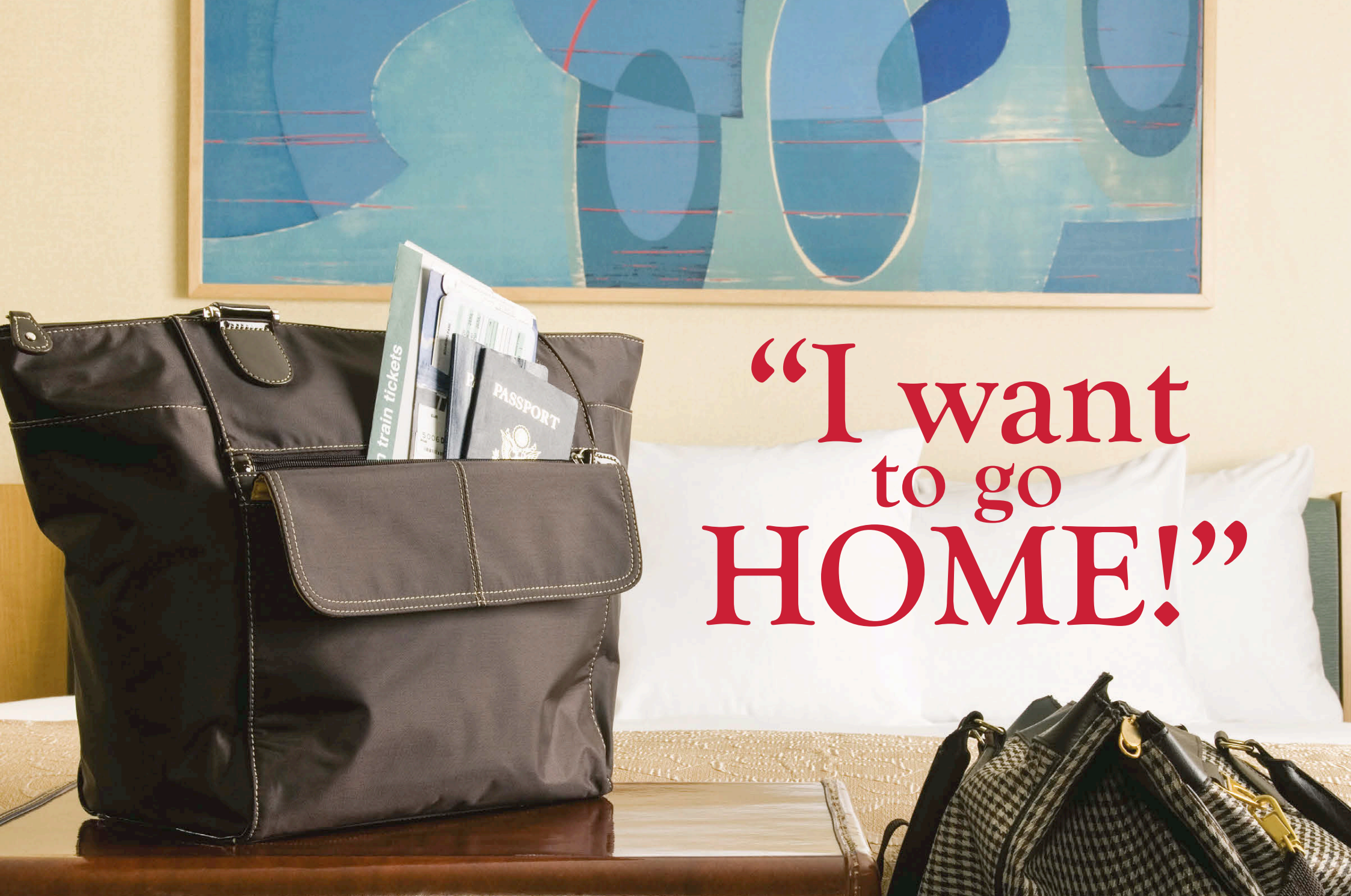
October saw the world's first cyber insurance comparison engine, Cyber Decider, launch in the UK. Created by STORM Guidance, a specialist in cyber risk and incident response, the engine allows brokers and other insurance professionals access to an efficient portal through which they can compare 16 different cyber policies, accounting for approximately 80 per cent of the market as it currently stands. "Until now, the inability for brokers to easily compare policies has been a real handbrake on the development of the cyber insurance market," commented Cyber Decider CEO Neil Hare-Brown. "Cyber Decider makes this a thing of the past, effectively providing brokers and others with a straightforward comparison for these complex and variable policies. For instance, for the numerous brokers without a specialist cyber team, analysing policies involves a lot of work for a small part of the overall client premium. Consequently, many only offer one policy, but this will invariably not be the best policy for many of their clients as it will not cover areas that are important for them or, conversely, they will be paying for additional coverage they don't want. To solve this, over the past nine months we have been working with insurers, brokers and others in London and elsewhere to develop a clear, consistent and ultra-easy-to-use product." While only around 10 per cent of small to medium-sized enterprises in the UK currently have some form of cyber insurance coverage, according to Hare-

Brown, more and more are coming around to the idea that it is an essential aspect of operating in today's world. "Many policies actually do not include important business interruption costs from such attacks," he explained, "so Cyber Decider will help brokers capitalise on

the inability for brokers to easily compare policies has been a real handbrake on the development of the cyber insurance market

this growth in demand as they can now confidently offer the right policy without having to spend days going through numerous policies with a fine tooth comb."





“I want
to go
HOME!”

That’s how most people who need a medical transport feel. And then the reality of the transport hits. How much luggage can I bring? How do I get my dog home? Who is coming to MEDEVAC me? When are they coming? Can they come any faster? How do I get to the airport?

AMR AIR AMBULANCE HAS YOU COVERED

AMR Air works with patients before the flight to communicate and pre-plan the flight. By communicating directly with the patient, facilities and transportation services, AMR Air is able to provide tailored solutions for each mission. On most flights, we can accommodate luggage and pets; our goal is to avoid any last-minute surprises. Our commitment to your patients goes beyond medical care. We want to get you home.

New services and partnerships coming in 2018.



DOMESTIC: 800-424-7060

INTERNATIONAL: +1-720-875-9182

info@AMRAirAmbulance.com

www.AMRAirAmbulance.com

Millennial angst

Most, if not all, companies with a service to provide have at some point agonised over how to appeal to the elusive ‘millennial’ (roughly translated as those born between 1981 and 2000). It is as hard to overstate the importance of this market segment as it is to devise a foolproof method of keeping its attention – as a panel at the recent National Insurance Conference of Canada, held in Quebec, discussed

“We try to make their experience with insurance as enjoyable as possible,” said Martin Sigmen, vice-president of clients and members, digital experience and interactions with Desjardins General Insurance Group. “That’s why we come up with new technology offerings like telematics and [Internet of Things] offerings. We are looking to make insurance more appealing. Customers are expecting that they can buy online and right now we’re not offering them these options most of the time.” The panel was a 50-per-cent split between insurers and millennial consumers, a fairly sensible method of putting the industry face to face with its white whale and asking directly what it should be doing. It transpired that millennials often have little interest in following the paths navigated by generations before them – homeownership, for example (although how much of that is simply a consequence of new financial

realities is open to debate). And when it comes to insurance, millennials are significantly more likely to head online than to visit a broker in person. The panel’s moderator, Andrew Lo, who is president and CEO of Kanetix, a digital customer acquisition platform for the insurance industry, offered some statistics – that there are 9.5 million millennials in Canada, translating to 27 per cent of the population. Of these, 74 per cent cite ‘personal Internet



research’ as their most important, reliable source of information when making decisions, financial or otherwise,

The opportunity around a digital experience combined with high-touch human interactions is definitely the way to go

and only 45 per cent said the same of ‘consulting with an expert in the field’. “The opportunity around a digital experience combined with high-touch human interactions is definitely the way to go,” confirmed Lo. The main take-away from the panel was that there is still a way to go for the insurance industry to build the kind of brand recognition and relationships with millennial customers that it enjoyed with previous generations. It’s just a matter of whether the industry will listen to and analyse the concerns and preferences of this demographic, or simply re-heat old ideas and try them again. “For me, the shopping behaviour goes beyond just the interaction at the point of sale,” said Sigmen. “It’s everything that comes before it – how you position yourself as a credible player, how they get their information, how do you position yourself in that space. So, when it’s time to buy, they think of you. If you’re not at the top of mind, you’re just not there [at all].”

Home confusion



Two out of three Australian homeowners know neither the value of their possessions nor what they are insured for. This is according to a new survey from Comparethemarket.com.au, which surveyed 1,000 adults with home and contents insurance and discovered that a substantial 69 per cent do not know the true value of their contents, and that 42 per cent do not feel the need to keep records of their possessions in the event that they need to make a claim. Additionally, of the respondents who did have records of the value of their possessions – receipts, photographs, certificates of authenticity and so on – only 10 per cent had the foresight to keep these documents in a location other than their home, for safety purposes.

I think, therefore iAgent

Canadian insurance technology firm Insurance Supermarket Inc. (ISI) has launched a new platform, iAgent, through which it aims to improve and simplify access to life insurance for citizens of Canada. The platform leverages cutting-edge technology to connect interested customers directly with advisers whenever they are considering purchasing life insurance – iAgent aims to put interested customers in contact with professional advisers within half an hour

in most major urban centres in Canada. “We know that many consumers research life insurance online before they make a purchase,” said Alex Dudarev, CEO of the ISI group of companies. “Unfortunately, like everything else online, there is a lot of information, both good and bad, and much of it is confusing. When confronted with too much information, often consumers become overwhelmed and their search for insurance ends there.”

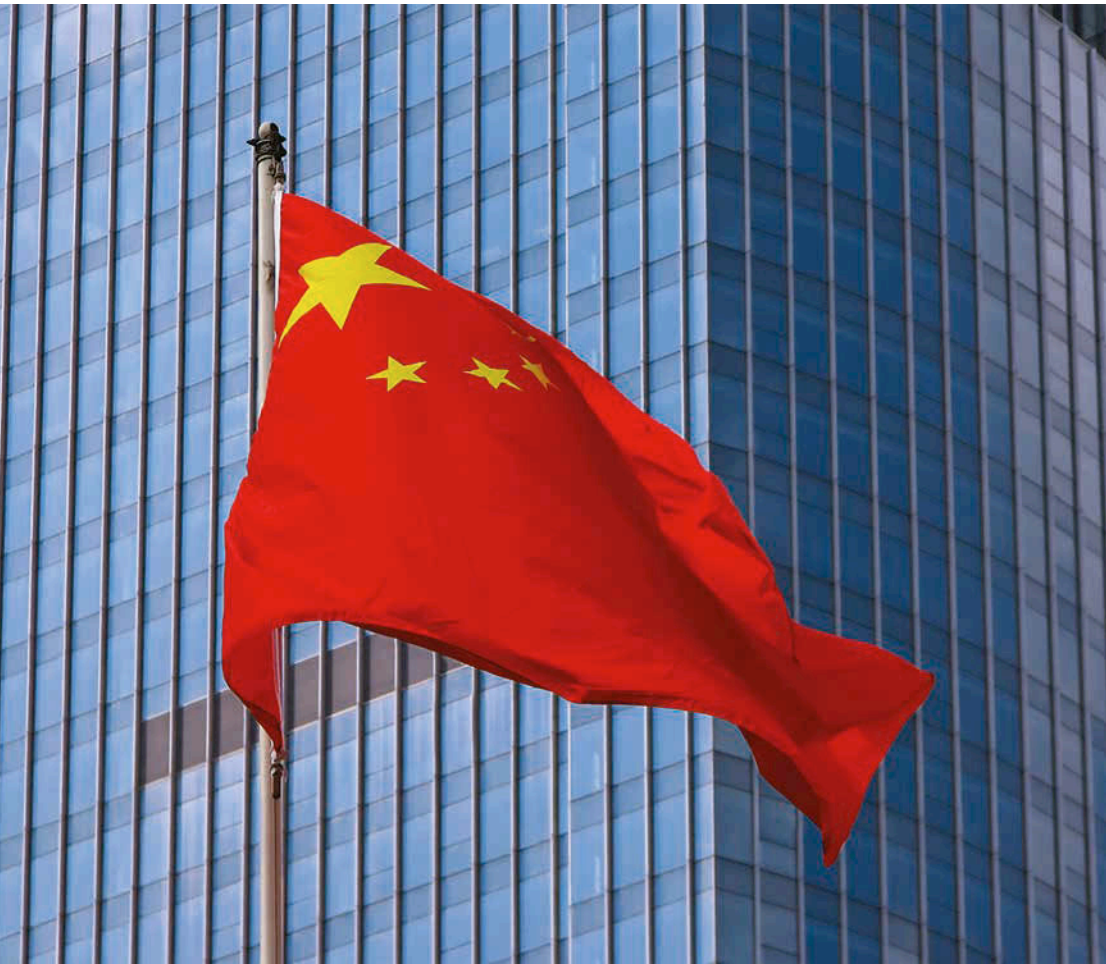
Fifteen-year plan

DBS Bank and Chubb Ltd have announced that they are entering a 15-year regional distribution partnership, under which DBS will distribute Chubb’s home, contents, personal accident and supplemental health insurance and SME-specific general insurance products throughout China, Hong Kong, Indonesia, Singapore and Taiwan. “Insurance is an important part of our overall customer value proposition and we are delighted to partner with Chubb, a leading

global insurer,” enthused Tan Su Shan, DBS’ group head of consumer banking and wealth management. “Chubb’s track record in delivering digital innovation, collaborating with partners and offering a suite of market leading products across multiple customer segments makes them an ideal partner for DBS. With this partnership, we are looking forward to providing even more solutions and services to meet our customers’ financial needs at every stage of their lives.”



Ex-Chinese insurance regulator expelled



The former head of the China Insurance Regulatory Commission (CIRC), Xiang Junbo, has been expelled from the country’s ruling Communist Party of China (CPC) and removed from public office by the Central Commission for Discipline Inspection (CCDI) for alleged ‘severe disciplinary violations’. Junbo had been under investigation since April. He has also been accused of

‘serious violations of political discipline and rules’ in order to serve personal political interests, and of suspected bribery. Junbo oversaw the rapid growth of the insurance sector during his time as head of insurance regulation, along with liberalisation of investment rules. According to Reuters, Junbo is the most senior financial official to be accused of grafting by the CPC.

AN ASSISTANCE PACKAGE FOR EXPERT SOLUTIONS



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



Muzbnb launches for Muslim travellers

A new sharing economy homestay platform specifically for Muslim travellers has been launched, with over 3,000 users signing up in the first month

Called Muzbnb, the start-up website aims to emulate Airbnb, but is specifically aimed at Muslim travellers. "Muzbnb is based on the idea that Muslim communities can bring back a level of hospitable care for the traveller that I believe will be welcome in a world becoming increasingly cold and detached," said Shahed Amanullah, founder and CEO of Zabiha.com, a Halal

restaurant guide website Muzbnb has partnered with. "Sometimes people want more than a room – they want to feel like a guest. Muzbnb can give that to them." The company has also paired with IslamicGPS, which will allow those booking to find homes to stay in that are close to mosques and Islamic landmarks with more ease. The company also says that it has teamed up with Penny Appeal, a US charity that creates sustainable programmes in developing countries. Every transaction on the website will be rounded up to the nearest dollar, and the excess donated to Penny Appeal. "We are excited to start hosting just in

time for Eid-ul Adha," commented Hadi Shakuur, CEO and founder of Muzbnb. "We're building a global community where Muslims feel comfortable and accepted while travelling."



Japan-chester United

Japanese tourists prefer going to watch football in Spain, Italy and England than watching any other sport anywhere else. According to ticketing website Sports Events 365, 70 per cent of all tickets purchased by Japanese customers through its website are for football matches in these countries. Sports Events 365 said that Japanese travellers combine travelling to Europe with going to see a football match at elite European clubs, treating the event as a cultural experience. The 10 most popular clubs are: FC Barcelona, Bayern Munich, Inter Milan, AC Milan, AS Roma, Real Madrid, Arsenal FC, Chelsea FC, Borussia Dortmund and Paris Saint Germain. Sports Events 365 also noted that ticket sales for Inter Milan and Borussia Dortmund were bolstered by the fact that both teams have prominent Japanese international players in their squads. The remaining 30 per cent of tickets purchased through Sports Events 365 by Japanese tourists were for American sports games, including ice hockey, baseball, basketball and American football. The company says that Japanese tourists buy six times more tickets to US sports events than any other visitors outside the US. "Growing Japanese sports tourism to Europe and the US is becoming a factor that cannot be ignored," says Sefi Donner, founder and CEO of Sports Events 365. "The trend is strongly driven by the growing presence of Japanese players in European football clubs and American baseball teams. Sports Events 365 benefits from the jump in Japanese sports tourism and in the past year has made successful efforts to enter the Japanese market."

LEGAL ISSUES IN SPAIN?

You need an experienced, internationally oriented and reliable law firm in Spain.

We provide:

Flawless multilingual service (English, French, German, Italian).

Proven international experience. We meet the expectations of foreign clients.

Own staff fully accountable (No delegation to third parties. No call centers. No excuses).

Coverage throughout Spain and Islands (Balearic and Canary Islands) with our own offices.

Demonstrable track record with leading insurers.

We are experts in:

- Cost containment
- Subrogation and enforcement of subrogated claims in Spain against Spanish insurers
- "Resurrecting" hopeless cases (i.e. statute of limitations). We take preventive action to ensure your claim does not go "bad".
- Insurance law
- Personal injuries
- Fourth Motor Insurance Directive 2000/26
- Liability claims
- EHIC, reciprocal healthcare and Spanish healthcare system
- Legal expenses insurance

Before you think your claim or right is hopeless, or before your claims and rights expire worthless, contact us:

info@ramallopallast.com

www.ramallopallast.com

RECHTSANWÄLTE · LAWYERS · ABOGADOS

RAMALLO PALLAST & PARTNER

Barcelona – Balearic – Canary Islands

BARCELONA OFFICE:

C/ Balmes, 163 pral. 1a
08008 Barcelona
Tel. + 34.93.237 05 83
Fax + 34.93.217 86 37
Mobile +34.644 24 87 17
Email: info@ramallopallast.com

CANARY ISLANDS OFFICE:

C. Hernán Pérez de Grado 21, 2º
Oficinas 7 y 8.
35001 Las Palmas de Gran Canaria
Tel: +34 928 33 09 23 // +34 928 32 30 13
Fax: +34 928 32 08 52
Email: info@ramallopallast.com

BALEARIC OFFICE:

Mallorca
C/Veri 5, 3A
E-07001 Palma de Mallorca
Tel. 0034 - 971 - 21 33 02
Fax 0034 - 971 - 21 31 09
Email: info@ramallopallast.com

CONTACT US:

info@ramallopallast.com
www.ramallopallast.com
Unlike many Spanish law firms we don't vacation in August.
We are all year round staffed to provide you full year service when most needed.



Smoking banned on Thai beaches

Thai authorities have banned smoking on many of Thailand's popular tourist beaches. The measure will apply to 20 beaches, including some in popular tourist location, Phuket. The ban comes after the country's Department of Marine and Coastal Resources (DMCR) said it retrieved tens of thousands of cigarette butts from the sand, making up one-third of all rubbish collected from the beaches. The ban will come into effect next month, and could carry a year in prison for those caught, or a fine of around £2,200. The head of the DMCR, Jatuporn Buruspat, said that an environmental group collected

138,000 butts from a 2.5 km stretch of Patong beach in Phuket. He said that there will be designated areas for smokers further inland on those beaches affected by the ban. If the measure is successful, it will be rolled out onto beaches all over Thailand.



US travel ban expanded

US president Donald Trump issued a new travel ban on 24 September, the third since he took office, expanding it to target more countries. The new ban includes five of the countries included in the original two bans – Syria, Iran, Somalia, Yemen and Libya – but has been expanded to now include North Korea, Chad and Venezuela. Announcing the ban in a presidential proclamation, Trump said that the countries on the list had inadequate security protocols. Iraqi travellers will also have to go through extra levels of security when entering the US, though they will be able to apply for visas, unlike the other eight on the list. The other key difference from the first

two travel bans is that the visas can now be denied essentially indefinitely, whereas the previous two were only able to stop entry for 90 days.



Animals suffer due to tourist selfies



Tourists' drive to get the most unique selfies is causing some of the world's most iconic animals to suffer, says charity World Animal Protection. The charity found that animals are being taken from their wild habitats, often illegally, and then exploited and injured so that tourists can take selfies with them. World Animal Protection focused on two cities, Manaus in Brazil and Puerto Alegria in Peru, finding disturbing abuse of animals. According to the charity, it found: sloths captured from the wild, not surviving longer than six months; birds such as toucans with severe wounds on their feet; green anacondas injured and dehydrated; caiman crocodiles restrained with rubber bands around their jaws; a giant anteater, manhandled and beaten by its owner. Steve McIvor, CEO, reminded travellers that 'a once-in-a-lifetime selfie can mean a lifetime of misery for a wild animal'. He added: "Behind the lens, animals are being snatched from the wild and abused. Some of the species involved are threatened by extinction and many are protected by law. We are calling on relevant governments to enforce the law and travel companies and tourists to abide by them." The charity also studied social media trends surrounding animal selfies, and found a 292-per-cent increase in wildlife selfies posted on Instagram between June 2014 and June 2017. Of those posted, 40 per cent were considered 'bad' by World Animal Protection, meaning the charity deemed the traveller to be holding or inappropriately interacting with the animal.

Air Ambulance Global

experienced. customized. trusted. competitive.



Medical Assistance Alpine Region

competent. dedicated. resourceful. helpful.

24-HOUR EMERGENCY SERVICE | +43 512 22422-100 | taa@taa.at

Take me home.

TAA
www.taa.at

EURAMI certified | IAG Core Partner | EHAC member

Insurance best stress-reliever for travellers



MedicalTravelCompared.co.uk, a travel insurance comparison site for those who have pre-existing conditions, has offered tips to travellers on reducing stress whilst on holiday. The company revealed these tips after the collapse of Monarch Airlines in October (see story on bottom right of this page), which left an estimated 110,000 travellers stuck abroad. Tommy Lloyd, head of retail and customer interaction at Medical Travel Compared, acknowledged the stress and anxiety that situations like these can put on travellers, especially those that have pre-existing medical conditions. "With a bit of planning, however," he said, "anxiety and

stress can be kept to a minimum so you can have peace of mind to enjoy your holiday." Top of Lloyd's list for travellers was, of course, travel insurance. He stated that insurance is a 'vital part of the holiday planning process', and told travellers that: "It's crucial that all pre-existing conditions are declared at the time of taking out a policy to ensure that the policy is valid if you need to make a claim or deal with the situation when you're abroad." Lloyd also told customers to: not rely on memory, and write details down; pack extra medication; plan their travel routes carefully; leave plenty of time for travel to the airport; and have alternative travel arrangements.

CTA protests Cuban travel warning

US travel agent Cuba Travel Services (CTS) has responded to the US State Department's recent travel warning issued for Cuba

After a number of attacks on US Embassy employees over the last few months, the US State Department issued a travel warning advising US citizens not to visit the country, as well as withdrawing all non-emergency US embassy staff from the country. The Embassy has said that it will 'aggressively investigate' these attacks and is working with Cuban authorities to find out the cause. CTS has said, however, that it believes that the attacks do not pose any danger to those visiting Cuba for leisure reasons, and that none of the 600,000 US citizens that visited in 2016, nor the 500,000 that have visited this year, were affected by similar incidents.

"Cuba remains one of the safest destinations in the world for American travellers," said Michael Zuccato, general manager of CTS. "Safearound.com independently assesses the risk of travel for over 100 cities around the world and has determined 'Cuba is generally a safe country with almost no violent crimes, organised gang culture, teenage delinquency, drugs or dangerous zones'." CTA said that it tracks and assesses the State Department travel warnings, but it believes that the blanket warning that has been put on the entire country is unrepresentative. American Airlines, Alaska Airlines, Southwest Airlines, United Airlines, Delta Airlines and

JetBlue are all planning to operate their normal services to and from Cuba. "Cuba Travel Services regularly conducts thorough and comprehensive inspections of its select hotels and excursions in

Cuba remains one of the safest destinations in the world for American travellers

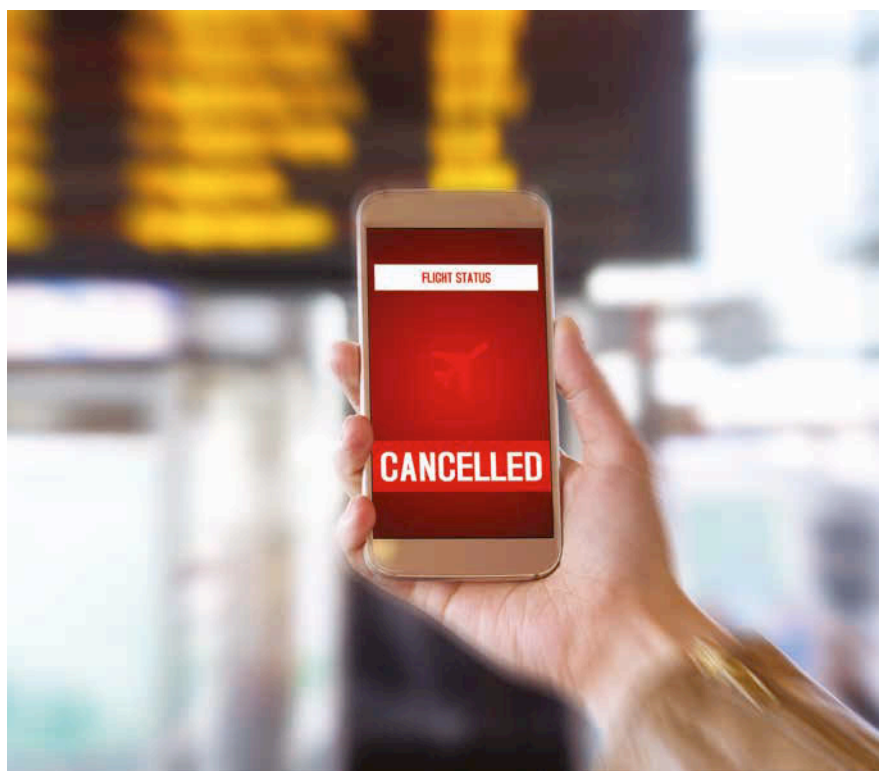
efforts to ensure a safe, secure and rewarding experience for our travellers," added Zuccato. "Just last week an additional inspection was completed in Havana (post Hurricane Irma) and the services were certified safe for travellers."



Monarch goes into administration

Monarch, one of the UK's oldest airline brands, announced at 4am on 2 October that it had gone into administration, immediately cancelling all flights. This left 110,000 UK tourists stuck overseas without a flight home. The UK Civil Aviation Authority (CAA) sent 34 chartered planes to various locations over the following two weeks to bring back those stuck overseas. The effort was the largest peacetime repatriation in UK history. The BBC has said that recent terror

attacks in Tunisia and Egypt, increased competition, and the weak pound may be factors in the company's collapse. Last year, it posted a £291-million loss. No planes were in the air when the company announced its administration, and customers were notified by text. The CAA told all customers who were planning to return to the UK within two weeks not to cut their trips short, and that they would be flown home at no extra cost. Over 300,000 future bookings have been cancelled.



We'll get you home!

w o r l d w i d e





**Experts in
worldwide
All-In Medevacs**

24 / 7 Air Ambulance



Homebases in Frankfurt and Munich

JET EXECUTIVE

24h Dispatch: +49-211-602 777 5 | sales@jetexecutive.com | www.jetexecutive.com



It's not just what we do, It's how we do it.

*Providing comfort and peace of mind during
critical care air ambulance transports and
commercial escorts – anywhere, anytime.*



Dual accreditations. Our commitment to the highest standard of care.

www.aircareone.com

US 1.877.760.7760 Int'l 505.242.7760

We are pleased to announce the addition of
a Learjet 36A to our fleet giving longer-range
transport options for our patients.



Aussies unlucky abroad

Six million Australians have experienced travel mishaps while overseas, writes Richard Laycock, an insurance expert at Finder.com.au

Australians are well known for their love of travel, but new research has shown that they're more unlucky overseas than you might think. In fact, 38 per cent of the respondents to a recent Finder consumer survey of over 2,000 Australians reported that they've been down on their luck during their international travels, with misfortunes including illnesses, car accidents, lost passports and, of course, flight delays. This figure equates to over 5.9 million Australians. While this shouldn't discourage people from travelling, these figures should definitely highlight the importance of planning ahead. It's also the role of travel agents, insurers and providers to educate travellers on the risks associated with certain overseas destinations before they head abroad.

So what are the facts?

The most common unfortunate event was significant travel delay. An enormous 16 per cent of respondents had experienced delays of over six hours. A further 12 per cent of Australians have lost their luggage overseas, and one in 10 (11 per cent) have unfortunately experienced theft abroad. Various other issues cited included natural disasters (six per cent), serious illness or injury (six per cent), car accidents (four per cent) and double-booked accommodation (four per cent). Other problems such as passport loss and visa rejection saw smaller proportions.

Interestingly, men seem to have worse luck than women, with two in five men experiencing an issue overseas, and those in

the onus should fall on the booking agents and aggregators to educate travellers on the importance of safety abroad

generation Y are far more unlucky than other generations. While only 35 per cent of baby boomers have had issues, 43 per cent of generation Y have faced a mishap overseas. In terms of state-by-state data, Tasmania is the most unlucky, with 43 per cent of Tasmanians experiencing issues, compared to only 27 per cent of South Australians.

What does this mean for Australian travellers?

Essentially, the onus should fall on the

booking agents and aggregators to educate travellers on the importance of safety abroad. Without using it as a platform to scare people into purchasing upgrades, it's really important for big travel brands to provide travellers with the information they need in order to stay safe overseas and avoid problems during their trip. It's also important for tourists to check government safety websites. Government websites such as Smartraveller have been set up purely for the purpose of educating travellers on what's happening

Travel delays as the result of a foreseen natural disaster, or incidents where a traveller is injured following reckless behaviour, probably won't be claimable

around the world. There are interactive maps and live updates available for every country, including warnings about potential scams, crime rates and even natural disasters that could impact trips.

What's also interesting about this website is that it provides government recommendations for travel. These are consistent with travel insurance. If the government recommends that travellers avoid certain areas – for example Iraq – then any claims made when travelling in that country will likely be rejected by insurance brands. This also applies to other instances where travellers have disregarded official safety warnings. Travel delays as the result of a foreseen natural disaster, or incidents where

a traveller is injured following reckless behaviour, probably won't be claimable under travel insurance. Alcohol also affects travellers' ability to make a claim. It's not all as bleak as it sounds. The good news is that, provided travellers aren't disobeying government safety recommendations, if they take out travel insurance before their trip, they will hopefully receive cover or compensation for many of the issues listed here – although Australian policyholders need to be made aware that travel insurance brands typically won't provide compensation for any event that was officially warned about. Knowing what can go wrong when travelling overseas shouldn't deter people from wanting to take their next trip. However, we can use this knowledge to work together to help educate them on how to stay safe abroad.



UP-TO-THE-MINUTE NEWS

FOR THE GLOBAL TRAVEL AND HEALTH INSURANCE INDUSTRY

ITIJ.COM

ITIJ

International Travel & Health Insurance Journal

TRAVEL MATTERS

Ryanair cancellations causes executive to step down

The chief operations officer at budget airline Ryanair, Michael Hickey, has announced that he will be stepping down from his post following September's holiday scheduling error which lead to the cancellation of tens of thousands of flights. Ryanair has said that Hickey will still have an 'advisory role' within the company after he officially steps down. He is the first senior executive that has stepped down since it was revealed that the company would be cancelling a huge number of

flights following a mistake made in the scheduling of the airline's pilot holidays. It is thought that around 700,000 passengers have been affected by the cancellations. The company has also come under fire from the Civil Aviation Authority (CAA) for 'persistently misleading passengers' about their rights. According to the CAA, the airline failed to tell travellers whose flights had been cancelled that they could be re-routed on another airline's flights if they were unable to find a suitable flight on Ryanair.

| | | | |
|-------|--------------|------|-----------|
| 11:55 | Dubai | | |
| 12:15 | Plymouth | | |
| | via: Newquay | 2653 | Cancelled |
| 12:55 | Salzburg | Y892 | Cancelled |
| 12:55 | Faro | Y860 | Cancelled |
| 13:15 | Malaga | 2905 | Cancelled |
| 13:20 | Manchester | Y897 | Cancelled |
| 13:35 | Sofia | 2691 | Cancelled |
| 13:45 | Innsbruck | 2607 | Cancelled |
| 13:45 | Naples | S847 | Cancelled |
| 14:00 | Geneva | Y882 | Cancelled |
| 14:25 | Malta | | |



We provide expertise and care

European Air Ambulance



European Air Ambulance (EAA) is one of the largest specialised air ambulance service providers in Europe offering **worldwide air ambulance repatriation** with outstanding end-to-end patient care.

The aircraft are dedicated to ambulance missions and equipped with a customised stretcher system, ICU medical equipment as well as all necessary drugs.

All missions are staffed with a medical team consisting of a specialised physician and a flight nurse. We are ready to take off day and night, 365 days a year for missions worldwide.

For quotes please contact:

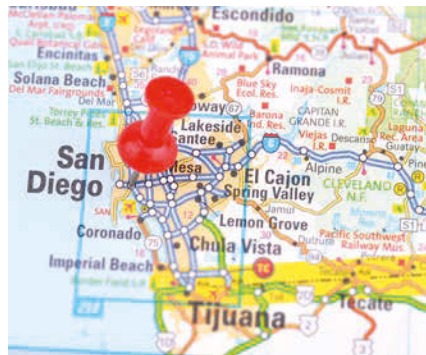
Tel: +352 26 26 00 / Fax: +352 26 26 01
alert@air-ambulance.com

www.air-ambulance.com

California concerned over Hep A outbreak

The ongoing outbreak of Hepatitis A in California could continue for many months yet, according to Dr Monique Foster, a medical epidemiologist with the Division of Viral Hepatitis at the US Centers of Disease Control and Prevention. The outbreak, already known to be the nation's second largest in the last two decades, has infected at least 569 people and killed 17. San Diego County has declared a public health emergency due to the number of residents infected by the disease. Dr Foster's forecast has prompted health officials across California to offer vaccines to their populations of homeless people, who are considered to be most at risk of infection. While

hepatitis A is most commonly transmitted through contaminated food, the current outbreak in California is believed to be spreading from person to person, mostly among the homeless community.



Malaria strikes again

The UK has reported three cases of *Plasmodium vivax* malaria in UK residents who travelled to Esentepe (also known as Agios Amvrosios) in the Kyrenia District in Northern Cyprus. The country was certified as malaria-free in 1967 and, since then – although the mosquitos that spread malaria are found in the area – there have been no reports of the disease in the region until now. The US Centers for Disease Control and

Prevention (CDC) has recommended that travellers to the area take medicine to prevent malaria. It has said that effective options include atovaquone-proguanil, chloroquine, doxycycline, mefloquine, and primaquine. Additional advice is to prevent mosquito bites by using insect repellent when outdoors, wearing protective clothing, and sleeping in an air-conditioned or well-screened room or under an insecticide-treated bed net.

Mumps cases surge in Canada

The Vancouver Coastal Health (VCH) Service has issued an advisory that urges Canadians born between 1970 and 1995 to make sure they have had a second dose of the MMR (measles, mumps and rubella) vaccine, after a surge in mumps cases throughout 2017. Vancouver has recorded 13 cases in September alone, with the number of cases throughout the course of the year now reaching 80. Between 2011 and 2015, the average annual rate of mumps cases in the province was 32. Réka Gustafson, a VCH medical health officer, told CBC News: "It tends to be young adults who've received only one dose of mumps vaccine as part of their routine childhood vaccinations and who tend to be going out into congregate settings, whether that's working at Whistler or going into residence at university." Those born between 1970 and 1995 typically only received one dose of the vaccine, because in that time frame, it was thought that this provided lifelong protection. This has since proved not to be the case.



UK eliminates measles

The European Regional Verification Commission has confirmed that the UK has achieved elimination status of measles, as it has 'sustained interruption of endemic transmission for at least 36 months', thus meeting criteria set by the World Health Organization (WHO). This is a landmark for the UK, which came close to achieving elimination in the 1990s, but was then thrown off course due to the now thoroughly debunked research of Andrew Wakefield, who said that the MMR vaccine caused autism. Dr Mary Ramsay, head of immunisation at Public Health England, said: "We are

delighted that the WHO has confirmed that the UK achieved measles elimination in 2016 and that rubella elimination continues to be sustained. In addition, national vaccine coverage of the first MMR dose in five-year-olds has hit the WHO 95-per-cent target. This is a huge achievement and a testament to all the hard work by our health professionals in the NHS to ensure that all children and adults are fully protected with two doses of the MMR vaccine. We need to ensure that this is sustained going forward by maintaining and improving coverage of the MMR vaccine in children and by catching up older children and young adults who missed out."

Worldwide Repatriation

Singapore Casket, a subsidiary company of InvoCare Limited from Australia which is the largest Multinational Funeral Corporation in Asia Pacific Region. We serve the public since 1920, is today the largest funeral company providing professional and personalized funeral services for all religions in Singapore and the only one owns its funeral parlours in the central area of Singapore.

We have more than 60 years of experience in handling **worldwide repatriation for inbound, outbound and inter-country with 24-hour dedicated repatriation team** to assist the bereaved family member, insurance and assistance companies to ensure smooth and timely repatriation back to their hometown.

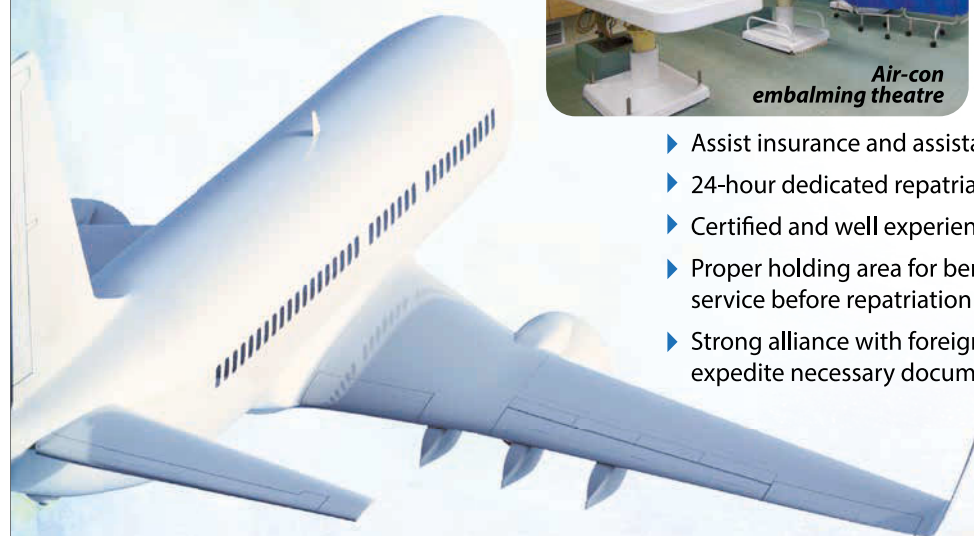


Air-con embalming theatre



Dignified air-con parlour

- ▶ Assist insurance and assistance companies to expedite repatriation
- ▶ 24-hour dedicated repatriation team
- ▶ Certified and well experienced embalmers
- ▶ Proper holding area for bereaved family to have a private memorial service before repatriation to their home country
- ▶ Strong alliance with foreign embassies and high commissions to expedite necessary documents

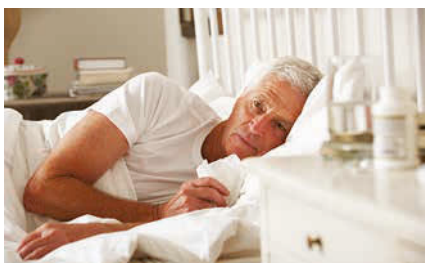


新加坡殡仪馆 专业殡仪服务自1920年 Dedicated Funeral Director Since 1920
SINGAPORE CASKET CO (PTE) LTD
 131 Lavender Street Singapore 338737 Tel: +65 6293 4388 Fax: +65 6296 5993
 Email Address: customerservice@singaporecasket.com.sg



Flu outbreak hits hard

There has been a total of 193,673 laboratory confirmed notifications of Influenza in Australia for 2017, as of 4 October, according to corporate travel health service Travelvax. The highest rates have been in New South Wales, followed by Queensland and South Australia. Travelvax said of the ongoing risk to travellers: "Influenza activity is past its peak in most states, however, [numbers] remain high. There has been 2.5 times the number of confirmed cases of influenza compared to last year and 370 deaths recorded in four states." Dozens of people have died in recent months after contracting the flu, including an eight-year-old girl in Melbourne, who died in September. Victoria's health minister Jill Hennessy, said the number of fatalities resulting from flu shows that there is a 'horror flu season' ongoing. Ms Hennessy said: "The number of people with influenza has doubled. People are not just getting the flu, they're getting very, very sick with this flu. The reality is we can't beat nature. The ongoing lesson is we have just got to keep trying to make sure that we are better protecting and better supporting people through better vaccines and care and support."



HIV infections in Europe continue

A study published in *The Lancet HIV* has shown that while the rate of newly reported HIV cases in Europe remained steady in younger people between 2004 and 2015, it increased by two per cent each year overall in older people. Based on data reported to the ECDC (European Centre for Disease Control) between 2004 and 2015, 312,501 new HIV diagnoses were confirmed in younger adults (15 to 49 years of age) in the European Union/European Economic Area, resulting in an average reported incidence of new diagnoses of 11.4 per 100,000 members of the population. During this 12-year period, 54,102 cases were reported among adults aged over 50 years, translating into 2.6 per 100,000 population. By 2015, around one in six (17 per cent) of newly diagnosed HIV cases in Europe were among people aged over 50, accounting for 5,076 reported cases. "Increasing new HIV diagnoses among older adults point towards the compelling need to heighten awareness among healthcare providers and deliver more targeted prevention interventions for this age group and the total adult population," the authors said. The study findings suggest that the HIV epidemic is evolving in new directions which potentially is a result of low awareness of HIV and how it is transmitted among older people, which leads to misconceptions and low perception of their own risk of infection.

Tracking aids preparation

Canada-based BlueDot recently showcased its new disease outbreak tracking app – George Health Companion – which has been developed to help show how easily diseases can spread due to global travel habits

Dr Kamran Khan, the founder of BlueDot, is an infectious disease specialist who has been working with public health officials for the last few years to show how diseases spread. Khan said of the travel map, called 'Hello Neighbour': "The purpose is to get people to think about the fact that we live in this very

interconnected world and that germs can quickly spread from one part of the world to another, and by protecting ourselves against some of these types of diseases we are in fact protecting the world around us." The app is designed to tell travellers about the potential risk they are being exposed to in an area to which they are intending to travel. In order to obtain the latest information about outbreaks, BlueDot aims to involve frontline health workers around the world to empower them to report, in real time, illnesses that could result in major outbreaks. "They [frontline workers] can be the difference between

one case of a disease and an outbreak of hundreds or thousands of people," Khan said. "If they can recognise that disease, make sure they have that person isolated and managed properly, they can stop an outbreak in its tracks."



AIRLEC

AMBULANCE

**Business Aviation Company Since 1958,
Specialized in Air Ambulance Services.**



Operation Centre : H24 / 7 / 365 - Tél. : +335 56 34 02 14
airlecambulance@airlec.eu

www.airlec.eu



European Approvals : AOC #FR-SO 026 - PART M #FR.MG.0055 - PART 145 #FR145-455 - ADOA #AP262

Chikungunya across Southern Europe

An outbreak of autochthonous chikungunya cases has been reported in the Var department, southern France, through the country's Early Warning and Response System (EWRS)

As of 21 September, the country reported nine cases (seven confirmed and two probable) as part of a cluster in Cannet-des-Maures, in which seven men and two women between 33 and 77 years old have fallen ill. Eight of the cases live in Cannet-des-Maures and one in a neighbouring commune. A new cluster of two confirmed cases in Taradeau commune, which is 13 kilometres away from Cannet-des-Maures, was later reported. There is an epidemiological link between the cases in Taradeau and Cannet-des-Maures, indicating that the two clusters are related. As published in a *Eurosurveillance* article, the virus circulating in France belongs to an East Central South African (ECSA) sub-lineage that includes isolates from the Central African region (e.g. Gabon, Republic of Congo). Meanwhile, Italy reported 102 autochthonous chikungunya cases in the Lazio region: Anzio (75), Rome (24) and Latina (three). The media is reporting one case in the city of Formigine, Emilia-Romagna region and one case in Castelplanio city, Marche region. Both of them had a recent travel history to Anzio prior to onset of symptoms. According to the European Centre for Disease Control, the two outbreaks

in France and Italy are unrelated and result from separate introductions of the chikungunya virus. The organisation added: "Having concurrent, distinct outbreaks of chikungunya in France and

Having concurrent, distinct outbreaks of chikungunya in France and Italy highlights that the environmental conditions in 2017 are favourable for the local transmission of introduced chikungunya virus strains

Italy highlights that the environmental conditions in 2017 are favourable for the local transmission of introduced chikungunya virus strains."



Madagascar plague response bolstered

The World Health Organization (WHO) has announced that it is rapidly upscaling its response to a recent outbreak of plague in Madagascar that has infected over 100 people in the space of a few weeks. A Seychellois national has died due to the outbreak whilst visiting the island for a sporting event, and authorities have been tracking down anyone who may have come into contact with him. The death toll for the outbreak has now reached 33, says WHO. "WHO is concerned that plague could spread further because it is already present in several cities and this is the start of the epidemic season, which usually runs from September to April," said Dr

Charlotte Ndiaye, a WHO representative in Madagascar. "Our teams are on the ground in Madagascar providing technical guidance, conducting assessments, supporting disease surveillance, and engaging with communities." WHO says it has released US\$300,000 in emergency funds to increase response to the outbreak, and has appealed for a further \$1.5 million. WHO and the Ministry of Health are training local health workers on how to identify and care for patients, and how to trace people who have had close contact with symptomatic patients so that they may be given protective treatment.

Wellbeing of dependants in focus

Research has shown that moving to a new home during childhood can be damaging to health and wellbeing, including mental health later in life. The long-term study, which followed 1.4 million Danish children into adulthood, showed an increased likelihood of adverse outcomes in adulthood for individuals who had moved home in childhood, with the highest risks being among those who had moved frequently in early adolescence. The Health Insurance Group in the UK believes this adds weight to its view that employers need to consider an employee's family and dependants – as well as the

employee themselves – when providing support during a placement overseas. Sarah Dennis, head of international at The Health Insurance Group, commented: "We want to remind employers of the importance of looking after the health and wellbeing of the children and families of the employees they send overseas. Expat positions offer great opportunities to see and live in another country, with proper support and care it can be a really positive experience for everyone. Looking after dependants is as important to a successful assignment as it is looking after the employee."

Cholera reduction initiative launched

An ambitious new strategy to reduce deaths from cholera by 90 per cent by 2030 has been launched by the Global Task Force on Cholera Control (GTFCC), a diverse network of more than 50 United Nations (UN) and international agencies, academic institutions, and NGOs that supports countries affected by the disease

Cholera kills an estimated 95,000 people and affects 2.9 million more every year, and urgent action is needed to protect communities, prevent transmission and control outbreaks, said the GTFCC. The organisation's new plan, Ending Cholera: A Global Roadmap to 2030, recognises that cholera spreads in endemic hotspots where predictable outbreaks of the disease occur year after year. The Global Roadmap aims to align resources, share best practice and strengthen partnerships between affected countries, donors and international agencies. It underscores the need for a co-ordinated approach to cholera control with country-level planning for early detection and response to outbreaks. By implementing the Roadmap, up to 20 affected countries could eliminate cholera by 2030, claimed the GTFCC. "[The World Health Organization (WHO)] is proud to be part of this new joint initiative to stop deaths from cholera. The disease takes its greatest toll on the poor and the vulnerable – this is quite unacceptable.

Cholera kills an estimated 95,000 people and affects 2.9 million more every year

This roadmap is the best way we have to bring this to an end," said Dr Tedros Adhanom Ghebreyesus, director-general of WHO. "Every death from cholera is preventable with the tools available today, including use of the Oral Cholera

Vaccine and improved access to basic safe water, sanitation and hygiene as set out in the Roadmap. This is a disease of inequity that affects the poorest and most vulnerable. It is unacceptable that nearly two decades into the 21st century, cholera continues to destroy livelihoods and cripple economies. We must act

together. And we must act now." Advances in the provision of water sanitation and hygiene (WASH) services have made Europe and North America cholera-free for several decades. Today, although access to WASH is recognised as a basic human right by the UN, over two billion people worldwide still lack access to safe water and are potentially at risk of cholera. Weak health systems and low early detection capacity further contribute to the rapid spread of outbreaks. Cholera disproportionately impacts communities already burdened by conflict, lack of infrastructure, poor health systems, and malnutrition. The introduction of the oral cholera vaccine has been a game changer in the battle to control cholera, bridging the gap between emergency response and longer-term control.



Zika emergency response centre deactivated

The US Centers for Disease Control and Prevention (CDC) has announced that it is deactivating its emergency response for Zika virus (Zika) to transition efforts to normal programme operations. On 22 January 2016, the CDC activated its Emergency Operations Center (EOC) in response to the devastating effects of Zika virus infection during pregnancy. A team of experts from across the agency, called the Zika Coordination and Operations Transition Team, will lead the transition from EOC activation to routine, long-term activities and will ensure timely co-ordination and collaboration on scientific, communication and policy activities. Despite the scaling down of the response, the CDC stated: "Deactivation does not mean that the threat of Zika has lessened in importance or that people are no longer at risk of infection. Zika continues to be a public health threat in the US and internationally. Zika is still a risk for pregnant women, and the continental US and Hawaii will continue to see some travel-related cases as travellers visit countries and territories with risk of Zika transmission. The possibility of local transmission in the continental US and Hawaii still exists. CDC remains committed to protecting the health of Americans and will continue working to protect the nation from the threat of Zika."

A JOURNEY TO A HEALTHIER FUTURE

22 + 19

Hospitals Outpatient
Clinics

775.000 m²

Covering a total service area

22.500

MORE THAN EMPLOYEES MORE THAN
2.300 DOCTOR 4.000 NURSE

4.828.000

Number of Patients in 2016

117.700

Surgeries in 2016

ACIBADEM A CLASS HEALTHCARE SERVICES

Acibadem Healthcare Group began its journey as a small local hospital in Istanbul. Today, Acibadem has been transformed into a global superbrand comprising **22 hospitals, 19 outpatient clinics** and supporting services companies which has made its mark on healthcare services around the world.

A story of success that grew into the second largest healthcare chain in the world.

+90 216 544 46 64

international@acibadem.com.tr



+90 549 544 46 64



ACIBADEM
A CLASS HEALTHCARE SERVICES

Global gathering

ITIC Global returns to Barcelona this month, bringing together all sectors of the international travel and health insurance industry for five days of networking, business development and debate. Over 25 years, ITIC Global has established its place as the world's leading event for this industry, tackling the most pertinent issues affecting this diverse marketplace and creating the perfect environment to start discussions and make connections that will have real impact on the future of both individual business as well as the wider industry. From the 5th to the 9th of November, over 850 industry representatives will gather to create a truly global forum for discussion and unparalleled networking opportunities, with an educational programme that is carefully

curated to spark real debate and drive the industry forward. ITIC Global provides the ideal setting to forge new business partnerships and strengthen existing ones. The ITIC Team looks forward to welcoming attendees who will be arriving in Barcelona to conduct business with worldwide clients and targets all in one place.



Where business happens face-to-face

ITIC Global offers attendees many hours of dedicated networking time, through a series of social events, networking breaks and a Networking Lounge in the heart of the conference area. REVA and CME have once again worked with the ITIC team to create the Networking Lounge and ensure networking takes pride of place at the event, creating the perfect environment for attendees to forge new connections and carry out business face-to-face. Every day, the REVA and CME Networking Lounge plays host to attendees looking to meet, refresh and relax during ITIC Global.



Ideally located to provide hospitality between sessions, and easy access to the Exhibition Hall, with delightful views out over the bay, the Networking Lounge is the perfect place to arrange to meet clients and partners old and new.

ITIC all around the world

Some people have asked why we hold four different ITIC events each year. There's a very simple answer to this: because each region of the world where travel insurance is administered is wildly different. Whether considering consumer demographics, the size of the market, regulation, or potential for the future, each geographic area comes with its own unique strengths, weaknesses, opportunities, and threats.

The UK market, for instance, is known as the cradle of insurance. This is a mature travel insurance marketplace, with policies that adapt to meet the needs of its ever-more-savvy consumers. Whether it is the construction of sophisticated medical screening programmes, or policies that are designed to cover travellers facing a new world of socio-political risk and terrorism, it's fair to say the UK is a leader in the field of travel and health insurance. The debate and discussion that takes place at our UK conference often sets the tone for things to come in the wider industry.

In North America, there is a well-established market for travel insurance to supplement people's domestic health cover, and this is an area of the world where more people are becoming aware of the benefits that travel insurance brings. Cancel for any reason cover is pretty unique to the US, and demonstrates innovation in the industry. In Central and South America, meanwhile, there is certainly a wealth of opportunities for travel and health insurers to grow their

business as more money among the middle classes means more business travellers and tourists; and the availability of cover online is bringing more choice to the market. The ITIC Americas agenda brings together experts from across the region to offer their insights into the latest developments and innovations in this marketplace.

Now in its 9th year, the ITIC Asia Pacific conference offers attendees a truly world-class opportunity to learn about the industry in this part of the world and network with experienced professionals. A unique market in which to work, the potential that Asia offers to travel and health insurers is not without its problems. Overcoming complex regulations, addressing the problem of a lack of consumer awareness, and developing

policies that better meet the needs of consumers, are just some of the topics under discussion at ITIC Asia Pacific.

And, of course, we have ITIC Global. Held in a different European city each year, this is the biggest conference in the ITIC fold. We welcome in excess of 800 delegates from every region of the world, and from every sector of the industry. It's the one event in the world that brings together the full range of travel and health insurance professionals, linking them with their service providers in a fantastic learning environment. Whether you are a legal services expert, air ambulance provider, insurance broker, assistance company or TPA, this is the only event that will give you access to all the top providers in our business.



A global marketplace



The ITIC Global Exhibition Hall is the perfect place to showcase your business to the global travel and health insurance marketplace. With the world's top representatives from the international travel insurance industry all in one place, the Exhibition Hall provides an essential forum to promote your business to potential partners. There will be over 30 exhibitor companies from all sectors of the industry – from hospitals to air ambulance providers, and from accreditation bodies to assistance providers – at ITIC Global in Barcelona, so if you are attending the conference, make sure you visit the Exhibition Hall – it's the ideal place to learn more about some of the key providers in the industry, discuss the future of your business, and forge new partnerships.

New Orleans

ROYAL SONESTA 3-6 MARCH 2018

AMERICAS ITIC

Sydney

InterContinental Sydney

11-13 June 2018

ASIA PACIFIC ITIC

Bristol

Marriott Royal Hotel

3 May 2018

UK ITIC

GENEVA

28 October - 1 November 2018

Hotel President Wilson

GLOBAL ITIC



In a building steeped in history



invites you to look to the future alongside your industry peers

Cocktails, Canapés and Conversation

at the

ITIC Barcelona 2017 Welcome Reception

Hosted at

Casa Llotja de Mar

the centrepiece of Barcelona's medieval stock exchange

Monday 6th November

Registered ITIC Barcelona attendees only



On the agenda at ITIC Global

The speaker and panel sessions at ITIC Global, together with the conversations that happen around them, shape the future of the global travel and health insurance industry. ITIC works with an advisory committee of industry leaders to create an agenda addressing key issues affecting all sectors involved in this marketplace, globally. This year, some of the topics under the ITIC spotlight include: duty of care for business travellers, travel risks and mitigation, security concerns changing insurance underwriting, cover for mental health, cross-border care,

international patient treatment, medical transportation, evacuations from war zones, fighting fraud, medical network development, medical case management, and disruptors in the insurtech arena. Plus: dedicated forums for discussions that relate to medical directors, air ambulance operators, and international provider network managers – giving attendees the opportunity to tackle challenges directly with industry peers and formulate best practice. A full review of the sessions at ITIC Global will be published in the next issue of ITIJ.



A night to remember

ITIC Global will culminate, as ever, in a grand Finale Dinner in the ballroom of the W. Featuring some of the finest Spanish entertainment in the Catalan capital, it promises to be an evening to remember. As dinner draws to an end, ITIJ's editor-in-chief, Ian Cameron, and ITIJ editor, Sarah Watson, will take to the stage to host the 2017 ITIJ Industry Awards, where the best in the global travel and health insurance industry will be recognised for their achievements and contributions to the international marketplace over the last year. If you won't be joining us in person in Barcelona for the ITIJ Industry Awards, you can watch live online at itij.com/awards thanks to our sponsor Allianz Global Assistance. We'll



be streaming our exclusive Pre-Show from 9.45pm CET, so whether you'll be attending the industry event of the year in person, or watching remotely, you're in for a treat. For a full list of this year's finalists in each category, please visit itij.com/awards

New Frontiers for the travel and health insurance industry

In a building steeped in history, New Frontier Group invites ITIC Global 2017 attendees to look to the future alongside industry peers. Cocktails, canapés and conversation are just the beginning at the official ITIC Barcelona 2017 Welcome Reception. The evening will be hosted at Casa Llotja de Mar or 'Sea Exchange', the centrepiece of Barcelona's medieval stock exchange, and one of Barcelona's most emblematic buildings that has always been the flagship

of a dynamic civil society committed to Catalonia's economic and social progress. For more than six centuries, the establishment has been a prime witness to the development of Catalan trade, art and architecture. The ITIC Global Welcome Reception is renowned within the industry for good reason – dazzling locations combined with the key contacts that can mean the world to your company, all in one place, with great hospitality!



Love thy selfie

The Sharp HealthCare selfie challenge is back for ITIC Global 2017! ITIC attendees are challenged to take the most creative selfie they can during the conference, and the favourite selfie – by popular vote – will win a FREE registration to ITIC Global 2018. Feeling the flamenco vibe? Tucking into some tapas? Tweet your selfies or simply follow the fun on Twitter using [#iticonline](https://twitter.com/iticonline) [#LookingSharpITIC](https://twitter.com/LookingSharpITIC)



Connections matter

It's not just what you know but who you know, so the saying goes! Networking opportunities at ITIC Global are vast and connections matter. The ITIC team has partnered with iJET to bring attendees an exclusively designed networking app for the ITIC Global 2017 conference. Offering a dedicated place to share updates, make contact with the key people you need to see, set reminders for the sessions you don't want to miss, and find out what's

happening and when, the ITIC Global app is your essential companion for keeping up to date with all things ITIC Barcelona. We are delighted to see attendees are taking full advantage of the opportunity to connect with industry peers and get networking ahead of their visit to ITIC Global. If you're attending ITIC Global but need assistance activating your app login, or if you have any questions about how to register for the app, please contact info@itic.co

Thank you to the ITIC Global 2017 sponsors

Networking as powerful as ever.



BARCELONA

W Barcelona | 5-9 November 2017

Networking at ITIC has never been easier

The ITIC App has been exclusively designed for ITIC attendees to take full advantage of the opportunity to connect with industry peers and get networking!

NEW FOR 2017

Don't miss out on endless networking opportunities at ITIC.
Opt in to displaying your email address within the app so attendees have a preferred method of contact for you.

Email: info@itic.co for more information



LATAM disruption

Lindsay Lehr identifies the opportunities and challenges of entering into, and operating in, the Latin American travel insurance marketplace



The rise of e-commerce has transformed most B2C industries in Latin America, predominantly air travel. Airlines were some of the first companies to sell their products online; today the online channel accounts for 20 per cent of airline ticket sales in the region, compared to three per cent in retail sales. One of the biggest impacts of e-commerce is that it offers airlines and others an efficient way to sell direct to consumers, cutting out middlemen like travel agencies. This trend is occurring in almost every product vertical, disrupting the traditional sales flow of vendor-agent-consumer. In Latin America, the travel insurance industry is just starting to feel this disruption.

Travel industry alive and well

Despite decelerated GDP growth and currency declines in Latin America since 2014, the travel industry has continued to grow. From 2014 to 2016, the number of international trips by Brazilians, Mexicans, Argentineans and Colombians all increased. The most startling increase was Colombia, up 20 per cent since 2014, in direct response to its currency stabilising in late 2015. [Fig.1]

Domestic travel has increased also, in large response to economic pressures. While the most affluent still venture abroad, in the face of a weakened peso, many Latin Americans travel domestically. This jet-setter attitude is made possible in part by interest-free installments made available to consumers by the airlines. In many cases, customers can pay for a flight in up to 12 interest-free installments. The financial cost is built into the final price, of course, so everyone ends up

with only 10 per cent penetration, this industry has exponential room to grow, with a total addressable market size of up to \$2 billion

paying interest whether or not they opt to parcel out the payment. A hugely common phenomenon, interest-free installments account for up to 70 per cent of total sales in some cases, especially in the travel industry.

Simultaneous to the growth of the travel industry, Latin America is experiencing booming growth in e-commerce, at an average of 30 per cent annually. These two ingredients create a ripe environment for disruption in travel-related services.

E-commerce causing digital disruption

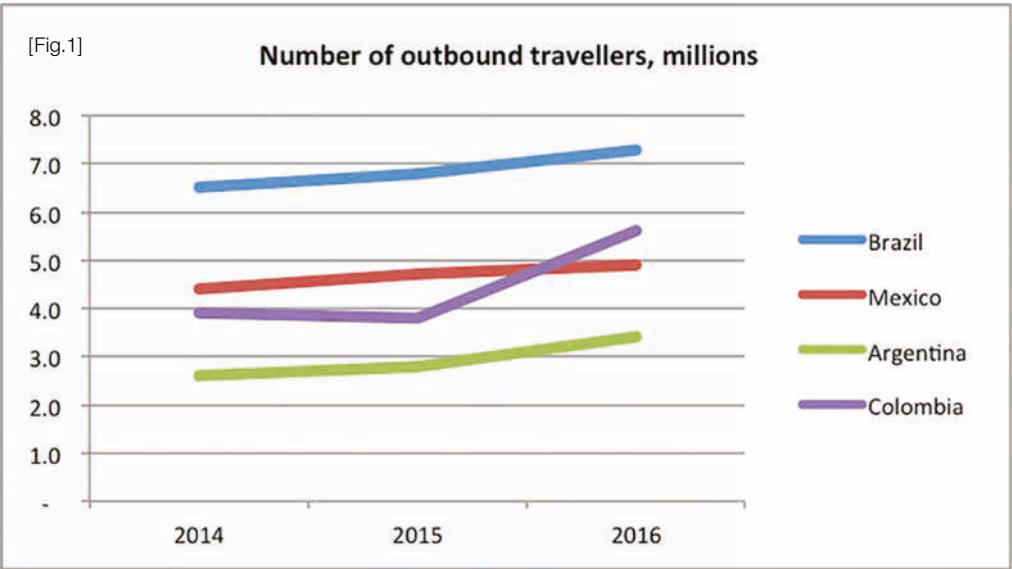
The travel insurance market in Latin America today is tiny. No official market size figures are available, but insurance providers estimate total penetration of international travellers to be only 10 per cent. With an average policy price of \$96 for a one-week trip, the total current market size comes to an estimated \$192 million. Considering a probable 20 per cent margin of error, maximum market size might reach \$230 million. But with only 10 per cent penetration, this industry has exponential room to grow, with a total addressable market size of up to \$2 billion, even more if we include the domestic travel market.

[Fig.2, overleaf]

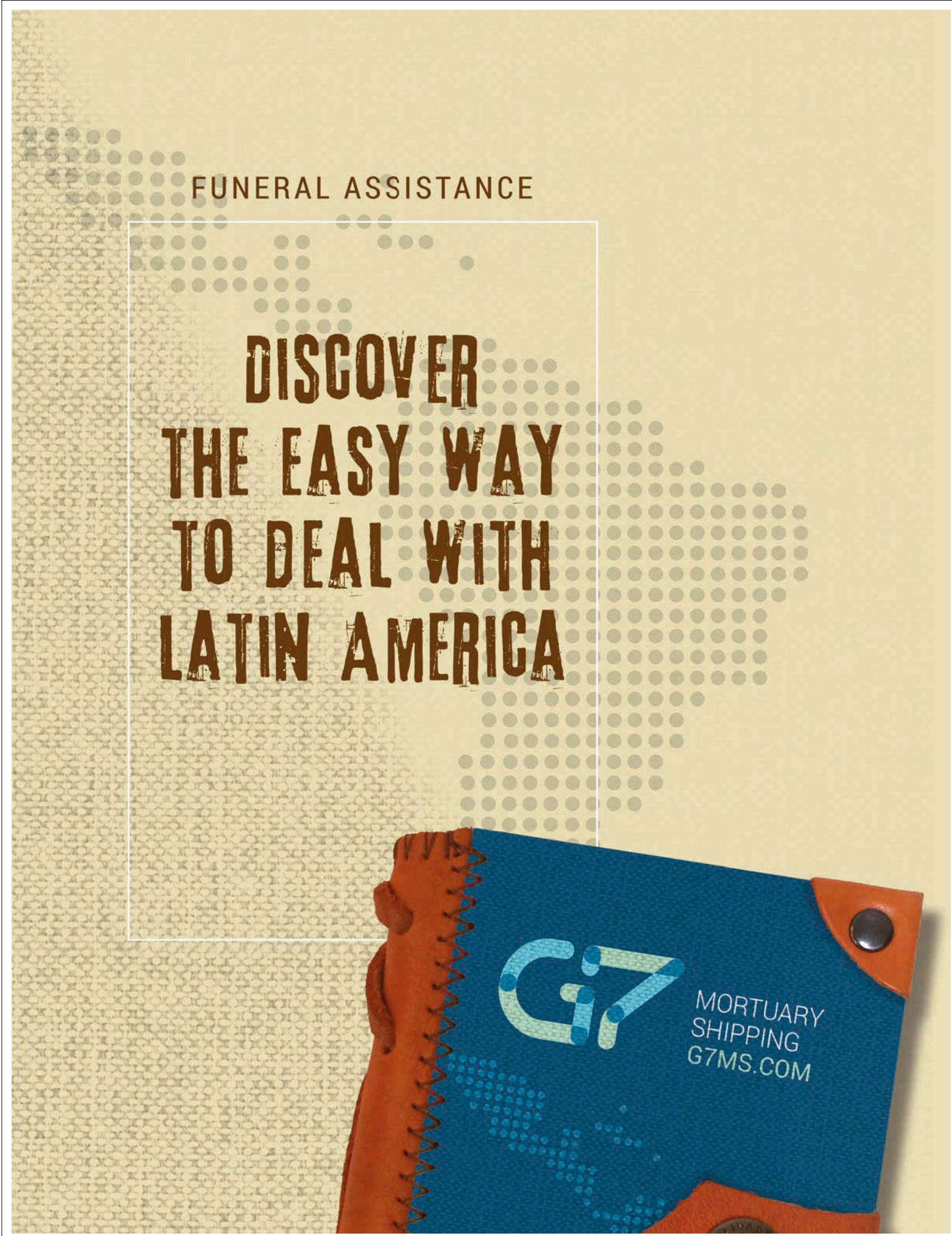
E-commerce has the potential to transform the travel insurance market and push the current market size toward its potential. Today, most insurance companies in Latin America do not sell direct to the consumer, but rely on agents. For travel insurance, these agents are mostly airlines and travel agencies, as well as banks. Currently, the direct-to-consumer online channel accounts for only eight per cent of total sales, or \$15 million. But this channel is growing much faster than any other, at 60 per cent annually, compared to 13 per cent overall market growth. This will put the value of online travel insurance sales at a startling \$63 million by 2020.

[Fig.3 overleaf]

The online channel is attractive to insurers for a number of reasons. First, it provides >>



Sources: ProColombia, El Tiempo, MINCIT, DataSur, INDEC

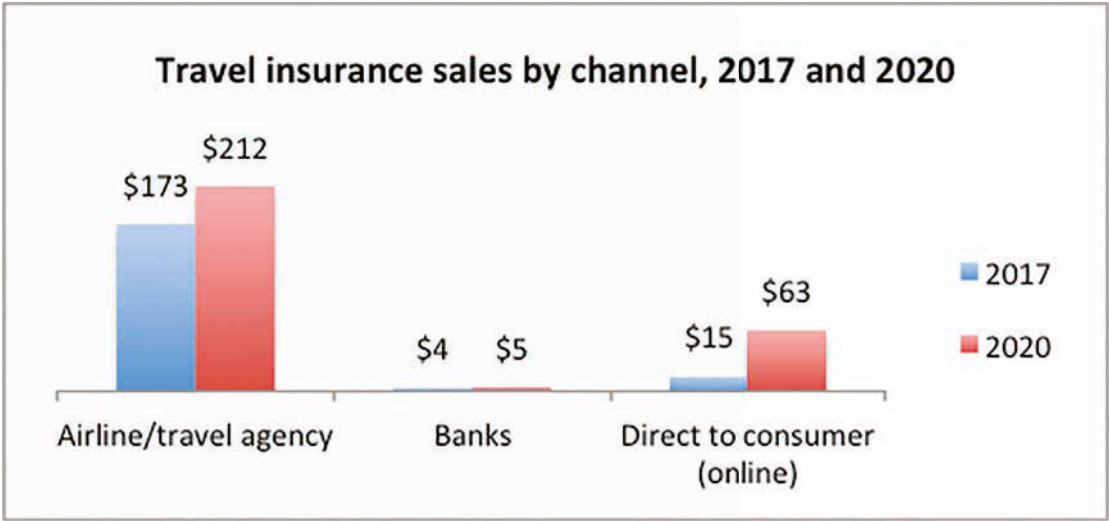


[Fig.2]

| | |
|---|---------------------|
| Travel insurance penetration among international travellers | 10 per cent |
| Average price for one-week insurance plan | \$96 |
| Current market size | \$192-\$230 million |
| Potential addressable market size | \$2 billion |

Source: Interviews, Allianz, AMI analysis

[Fig.3]



Source: Interviews, Allianz, AMI analysis

unlimited flexibility. Insurers can adjust pricing according to seasonality, offer promotions, generate customer loyalty, and tailor offerings to each individual customer. It also promotes brand recognition, since the online channel allows insurers to interact directly with customers. Finally, it forces insurers to offer a truly valuable product, since it requires customers to willingly opt-in. In many cases, when airlines sell travel insurance to customers, the product is automatically included in the ticket price, and customers have to manually opt-out if they do not want it. This can cause buyers to feel swindled by insurers and tarnish the reputation of the industry in general. The online channel gives insurers the opportunity to engage customers directly, understand their values and preferences, and offer them a product they truly want. Additionally, the online channel will experience organic growth as the travel industry matures. Latin American travellers are becoming increasingly sophisticated, and with increased affluence generally comes greater value placed on security. As this occurs, customers desire more control over value-added services, and banks and travel agencies do a poor job communicating customers' options with regards to insurance.

Understanding Latin American online behaviors

Of course, selling online requires climbing a steep learning curve. For a traditional industry like insurance, e-commerce may seem antithetical. When attempting to develop a direct-to-consumer online sales channel in Latin America, insurers must learn a few key lessons:

- For many, the Internet is still a place to browse and learn about products, but to not to transact.
- Many consumers are fearful of putting their credit card information online for fear of fraud.
- Credit card penetration is only 30 per cent region-wide and even some affluent Latin Americans do not have credit cards. Even when they do, limits tend to be low (average of \$500).

It is very common behaviour for Latin Americans to browse and select a policy online, and then pick up the phone to place the order

These realities have several implications for online insurers. First, insurers should have a call centre in place to take phone orders. It is very common behaviour for Latin Americans to browse and select a policy online, and then pick up the phone to place the order. Allianz, a leading travel insurer in Mexico that has invested heavily in online sales, receives 50 per cent of its 'online' orders over the phone. Secondly, insurers should consider enabling non-card payment methods, such



as cash vouchers. Cash payments are very common in e-commerce in the region; the customer selects the cash payment method in the checkout process, prints out a voucher, approaches an agent at a bank or convenience store, and makes the payment in cash. This payment method is popular for all types of consumers – those who are afraid of credit card fraud, those who do not have a credit card, and those for whom an online credit card purchase was attempted but failed. In Mexico, cash payments make up about 35 per cent

E-commerce has the potential to transform the travel insurance market and push the current market size toward its potential

of all e-commerce purchases. In Brazil, this figure is around 25 per cent. Local payment service providers, such as PayU or MercadoPago, can enable these options for online merchants. Thirdly, while the online channel is growing rapidly, insurers should not neglect their traditional sales channels which, after all, still make up around 90 per cent of total sales. Analysts predict that, except for Brazil where regulations and consumer protections are already strong, regulatory shifts in the insurance space will be made in the next five years, and sellers will be required to implement an opt-in structure for insurance sales. This will initially make life more difficult for insurers, but in the long run will reward transparent companies who truly deliver value, weeding out those trying to dupe customers. This provides the >>





WATCH LIVE!



[REC] ●

The ITIJ Awards will be streamed live,
including an exclusive Pre-Show from 9.45pm CET

Invite your colleagues to join us at
itij.com/awards!

Live stream brought to you by

Global Assistance

Allianz 

sponsored by

NEW
FRONTIER
GROUP
LEADERS IN GLOBAL MEDICAL SOLUTIONS

Celebrating
25 YEARS OF EXCELLENCE
gmml
Global Medical Management

SHARP
Global Patient Services


**GLOBAL
RESPONSE**

EMERGENCY MEDICAL CARE
ER24
GLOBAL

G+
Gateway
International EMS

Global Assistance
Allianz 


ALBIN
International

PassportCard


 **JET RESCUE**
Worldwide Critical Care Air Ambulance

 **UnitedHealthcare**
Global

UC San Diego Health



receive reimbursements for out-of-pocket expenses only after filing copious amounts of paperwork. In Latin America, where consumers mistrust financial institutions, there is no patience for such nonsense by insurance providers. Additionally, Latin Americans mostly travel to the US, where medical expenses are exorbitant and direct payment by the patient to providers is literally impossible. Thus, easy payment directly to medical providers should be a key part of messaging to consumers in any channel.

Taking baby steps

The travel insurance industry in Latin

America is 'in diapers', as they say in the region – immature, growing, and with massive potential. Insurers who want to stay competitive must come to terms with the reality that the direct-to-consumer channel is becoming more relevant everyday, creating a more educated, savvy consumer base. This is good for everyone, except for shoddy insurance providers. Service will improve, prices will go down, and the market will grow. It will not be an easy transition, since selling online requires an entirely different strategy, both conceptually and technically. The transformation is coming nonetheless, however; shrewd industry players best get prepared. ■

opportunity to work with sales partners to offer legitimately valuable products.

Perception of value

Across all channels, customers are looking for reliable, transparent insurance vendors. In a region where banks are generally despised, insurance companies are considered with skepticism at best and disgust at worst. Generally, international companies are better regarded than local players; thus the reason that leading players in Latin America, including Allianz, MAPFRE, April and AXA, come from outside the region. Argentine Assist Card, however, has been able to obtain decent regional penetration, positioning their product not as travel insurance but rather

travel assistance. This change of semantics shows how some home-grown companies with local knowledge can outwit their international competitors.

When customers choose a travel insurance policy, insurers report that one single

This will put the value of online travel insurance sales at a startling \$63 million by 2020

factor is the key decision influencer: direct payment to providers, especially in the case of medical emergencies. In an overly bureaucratic and uncompetitive industry, Americans have come to accept terrible service from insurers, in which they



Lindsay Lehr is a specialist in market and competitive intelligence in Latin America and an emerging thought leader in the payments industry. As senior director at Miami-based market intelligence firm Americas Market Intelligence, Lindsay has spearheaded over 75 consulting engagements in 20+ LATAM markets since 2012. Her industry specialisation is cards and payments, with experience in e-commerce, mobile money, digital wallet, mobile payments, POS technology, payment networks and aggregators, financial inclusion, prepaid cards, and corporate and personal credit cards.





- Direct Settlement Provider Network
- Pre-authorisation Service
- Medical Assistance / Evacuation Management
- Network Case Management
- Pharmacy Benefit Management
- Claims Adjudication & Payment
- Health Screening & Chronic Disease Management

The Leading Pan-African TPA & Assistance Provider



an **EOH** company



**INTERNATIONAL
ASSISTANCE
GROUP**

Core Partner

International Operations

- 24/7 Contact Centre
(English, French, Arabic, Portuguese)
- 46 African Countries
- 5,000 Contracted Providers
- Direct Settlement
- Negotiated Tariffs
- Accredited Provider Database
- Offices in 5 Countries
(South Africa, DRC, Kenya, Namibia, Nigeria)
- Global Reach

Current Networks

Algeria • Angola • Benin • Botswana • Burkina Faso •
Burundi • Cape Verde • Cameroon • Chad • Cote
d'Ivoire • Djibouti • DRC • Equatorial Guinea •
Egypt • Eritrea • Ethiopia • Gabon • Ghana • Guinea
• Kenya • Lesotho • Liberia • Libya • Madagascar •
Malawi • Mali • Mauritania • Mauritius • Morocco •
Mozambique • Namibia • Niger • Nigeria • ROC •
Rwanda • Senegal • Sierra Leone • South Africa •
Swaziland • Tanzania • Togo • Tunisia • Uganda •
Zambia • Zimbabwe

Current Offices

South Africa • DRC • Kenya • Namibia • Nigeria

Dr Glenn Staples +27 (0)11 259 5076 glenn@mso.co.za
Patrick Lubbe +27 (0)11 259 5343 patrick@mso.co.za

To learn more about our services and the benefits of partnering with MSO, visit our website www.mso.co.za



K+R=\$+£

Business travellers are increasingly exposed to the risk of kidnap, cyber extortion and express kidnap – but is the cover available to them meeting their needs? [Mandy Langfield](#) assesses what's available

>>

Connecting the Americas to the rest of the World



- Superior Service
- Bases in Miami and Mexico
- Worldwide Authority
- Fleet of 10 Lear jets
- Doctor/Paramedic Crew
- Latest Medical Technology
- Tri-lingual Staff
- Competitive pricing

877.704.8396 U.S. & Canada

+1.786.619.1268 Worldwide Collect

01.800.681.1504 Within Mexico

www.medjetsusa.com | operations@jet-rescue.com

It might not often reach the international news, but kidnapping cases are on the rise, and not just in a few isolated countries or cities. According to global risk and crisis management consultancy NYA International, the countries with the highest threat of kidnap in 2016 were Libya, Afghanistan, the Democratic Republic of Congo, Iraq and Somalia. High-threat countries included Venezuela, Colombia, Egypt, Bangladesh and India. In its *Global Kidnap Review of 2016*, the organisation highlighted several key problems driving kidnap for ransom in hotspot countries: “Militancy and conflict; failed or weak state security; corruption and criminality; and stretched national budgets associated with low oil prices.”

Dynamiq, an Australian company offering emergency management capabilities, including medical and security services, pointed to Venezuela and Mexico as competing for the dubious title of the number one location for kidnapping in 2017. The only difference, according to CEO Daniel Pritchard, ‘is that in Venezuela it’s often state-sponsored, whereas in Mexico it is state-tolerated’.

Elsewhere, the number of people being kidnapped is increasing in Guatemala, Honduras, Haiti, Colombia, Cuba, Western Brazil, Ecuador, Bolivia and Paraguay. And while North Africa is definitely a hotspot, said Pritchard, there has been a noticeable shift to the east, with Nigeria, Kenya and Angola all seeing an increase in cases. According to Jonathan Gregory, head of special risks for AIG in the UK, demand for kidnap and ransom cover is increasing steadily and ‘companies with travel to North Africa’ need to ensure coverage is in place. He also mentioned the ‘traditional’ kidnap hotspots of Mexico, South America, Pakistan, Nigeria and the Philippines. While Mexico was listed as a kidnap hotspot by all the experts *ITIJ* spoke to for this article, it was noted by Jack Cloonan, head of special risks for red24 (now part of iJet), that in South America in general, ‘economic conditions, corruption and political turmoil have meant that kidnapping [has become] an entrenched business for criminal gangs, drug cartels and opportunists’. He further explained: “Mexico, for example, based on sheer numbers, remains near the top of the ‘kidnap hot spots’, but it is a country where the vast majority of kidnap cases are perpetrated by individuals who have no political agenda but are motivated purely by money.”

Carl Carter, managing director of Voyager Insurance Services, a K&R insurance provider in the UK, has witnessed what he says is a ‘significant increase’ in travel to high threat and high impact event countries. And while 2.5 million business travellers went to risky destinations in 2015, and eight out of 10 say they are concerned about their personal safety, only four in 10 do any research about how to keep themselves safe. “With the world becoming a much more volatile place, we are seeing increased demand for kidnap and ransom cover for business travellers worldwide,” said Carter. “This is both for the traditional high-risk countries such as Mexico, Venezuela and Columbia, but also increasingly for travel to areas of emerging concern such as parts of Eastern Europe, Kenya, Yemen, India, China and the Philippines.”

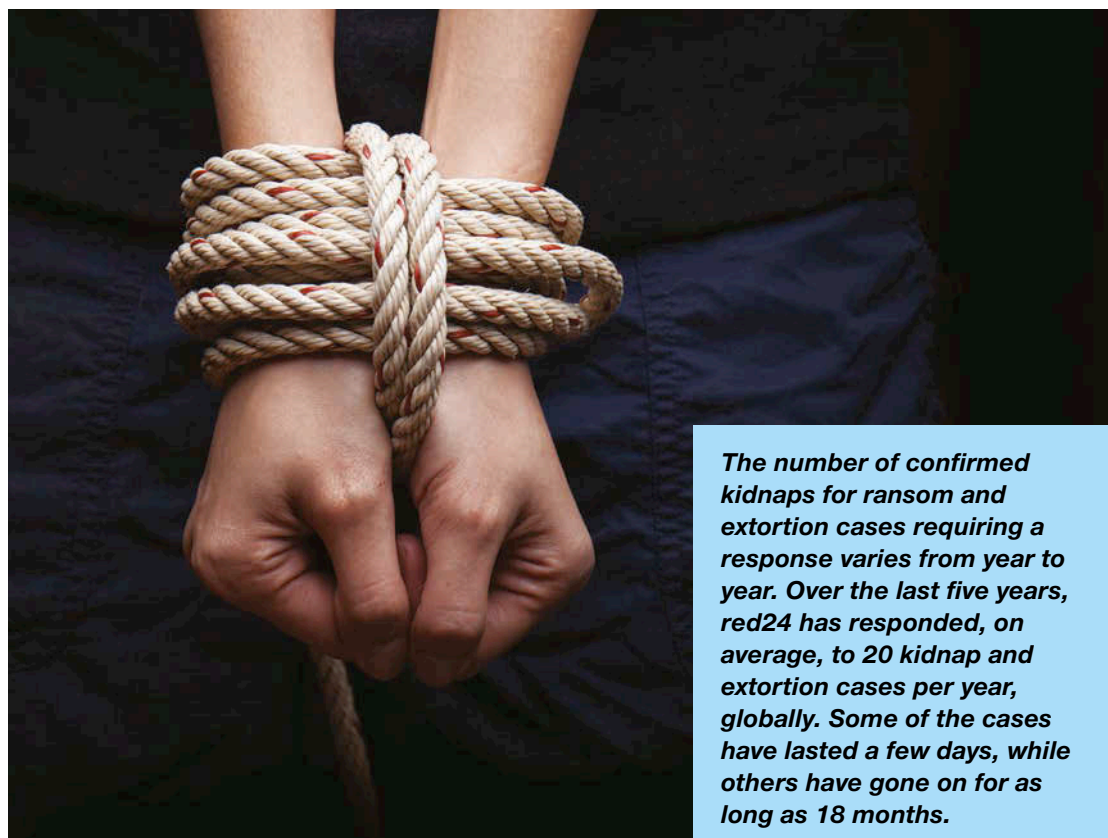
Following the trends

Gregory also noted travelling trends that have contributed to the rise in demand for K&R cover: “Business travellers who may have scaled back their travel in the immediate aftermath of the 2008 financial crisis are now embracing globalisation and are sourcing new contracts in far more

employers are underestimating the risk of kidnap to their staff, and need to do more to protect their employees

remote areas of the world, and hence travelling more. Brexit is also anticipated to create more demand for travel outside the European Union where traditional markets may not be so readily available. The upsurge in terrorism across Europe has meant that perceptions of what is ‘safe’ have changed – incidents such as the Westgate Mall incident in Nairobi and recent bombings in Bangkok and Turkey are also bringing new destinations into focus.”

As companies expand into developing environments and business travel becomes an integral part of growth, Jared Higgins, CEO of Arcfyre Group, a protective and risk consulting firm with offices in South Africa, Kenya and Nigeria, questions whether



The number of confirmed kidnaps for ransom and extortion cases requiring a response varies from year to year. Over the last five years, red24 has responded, on average, to 20 kidnap and extortion cases per year, globally. Some of the cases have lasted a few days, while others have gone on for as long as 18 months.

the necessary steps are being taken to ensure duty of care obligations are being taken seriously when it comes to travelling employees. He believes that not enough is currently being done by organisations to not only mitigate traveller risk, but also prepare them for potential life-threatening situations that may occur. “The reality,” he told *ITIJ*, “is that any country, particularly those where there is political or social unrest, comes with its own unique safety and security concerns. Take Ethiopia, for example, where there is currently an extreme risk of armed conflict between the Ethiopian and Eritrean forces, whilst, at the same time, as a country they are also battling widespread illegal violent protest action. Despite the extremely risky local environment, we continue to see too many cases where employees are left to handle their own affairs during a crisis – which in many instances could have been avoided,

they’re working.” Cloonan of red24 believes that risk managers, human resource directors and security directors are ‘keenly aware’ of their responsibilities to protect their employees in the home office and abroad, but agreed that it is not a policy line that is generally understood by most potential clients – whether the client is a large multi-national corporation or a mid-cap company looking to expand their business abroad. “However,” he noted, “this cover has become the focus of more attention since 9/11 and the threat from global terrorist organisations like al Qaeda and ISIS.” In order to adequately protect their employees, businesses first need to identify and analyse potential problems. According to Daniel Pritchard, the vast majority of kidnap victims are locals, taken as a result of commercial and family disagreements. “For kidnappers,” he explained, “capturing

we have to recognise that the risk of kidnap and ransom is increasing and it isn’t just limited to high-risk areas

had the organisation followed a proper risk mitigation strategy, and taken responsibility for the due diligence that should be carried out beforehand.”

Identifying the problem

Sarah Dennis, head of international at The Health Insurance Group in the UK, agrees that employers are underestimating the risk of kidnap to their staff, and need to do more to protect their employees: “Sadly, we have to recognise that the risk of kidnap and ransom is increasing and it isn’t just limited to high-risk areas. The good news is that there are specific kidnap and ransom policies that have been designed to protect companies with staff working abroad. A kidnap and ransom policy should be an integral part of the provisions that employers make to meet their duty of care for overseas and travelling staff – wherever

expats brings the prospect of higher rewards, but much higher risk, as authorities are under more pressure to respond proactively.” The risks faced by expats and business travellers at the moment are not what might be recognised as ‘traditional’ kidnap techniques. Instead, express kidnap is more common, and virtual kidnap is also now a problem – this is where a victim is targeted while unreachable by phone; for example, if they are in flight. A family member or colleague will receive a call to say the victim has been taken hostage, and a sum of money is demanded for their release. Cyber extortion will also become more of an issue in the future – this has been on the radar for a while, but with large organisations and even national institutions being targeted, the risk of a hacker taking over the intellectual property of a company >>





CONNECTING YOU

TO THE MIDDLE EAST AND NORTH AFRICA

Since our inception in 1999, CONNEX Assistance has been the leading provider of medical, technical, and funerary assistance in the Middle East. With a network of over 5,000 medical providers, we have consistently raised the bar for reliability, cost efficiency, rapid response, and service quality in the region.

Egypt | UAE | Qatar | Kuwait | Bahrain | Oman | Morocco | Tunisia | Lebanon | Jordan | Saudi Arabia | Iraq



Egypt +202 3336 000 5



UAE +971 4 368 3625

WWW.CONNEXASSISTANCE.COM

ALARM@CONNEXASSISTANCE.COM

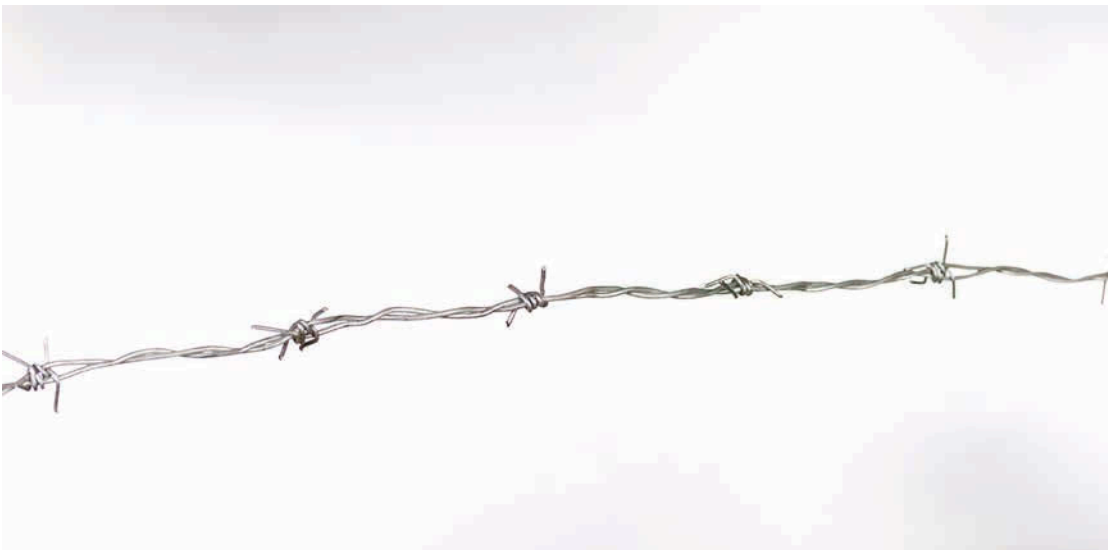


and demanding money for its safe return is increasing. Risk mitigation is clearly part of the package for companies sending employees abroad when it comes to fulfilling their duty of care, and insurance and assistance companies can help companies to meet their obligations by providing pre-departure briefings, training and information, ensuring their employees are properly prepared for their trips.

Rising to the challenge

If the risks to business travellers are growing, then so must the availability and quality of the insurance cover available to them. The industry, which has responded well to the demand, cites different reasons for the increase in demand. Smita Bhargava, vice-president of programs and

number of providers offering kidnap and ransom insurance. “Another reason,” he told *ITIJ*, “is simply the rise of travel activities around the world, as business is today more international than ever before. In addition to that, the awareness of employees about potential security risks while travelling abroad (including K&R and terrorism) has increased, so they often proactively ask their employer for insurance coverage. Last, but not least, some insurers are looking for new business lines to invest in due to the general poor investment environment. K&R is then often a preferred choice.” Pritchard says that in its simplest form, K&R insurance comes as part of an enhanced business travel insurance policy. There are recoverable policies, which requires the organisation to take care of itself in



A kidnap and ransom policy should be an integral part of the provisions that employers make to meet their duty of care for overseas and travelling staff

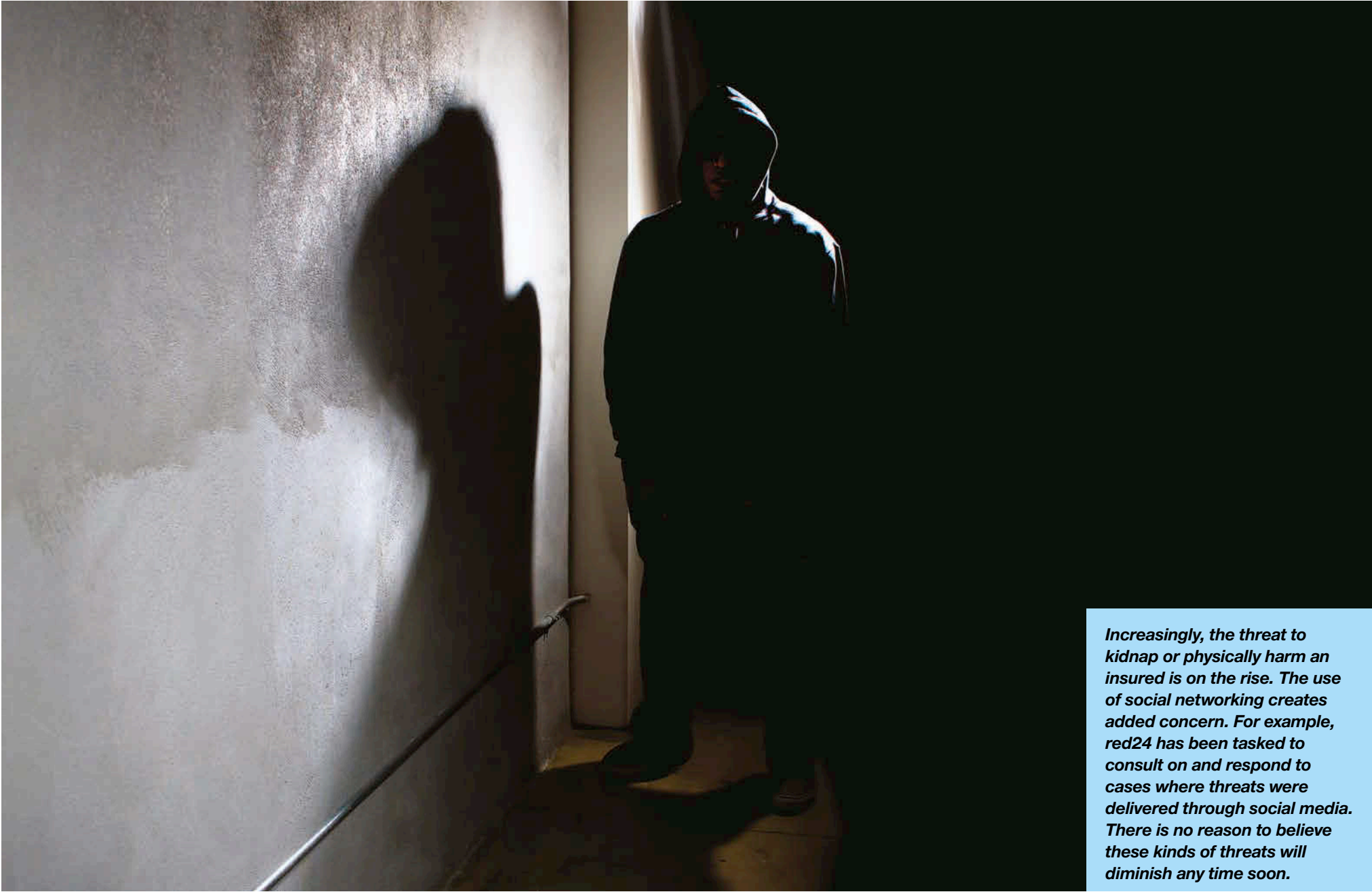
special risks at Clements Worldwide in the US, said that over the past seven years, K&R insurance has become increasingly popular at a group level – the cost of an individual policy, though, is usually too high due to the limited pool of risk. Christian Metz, kidnap and ransom expert at Dr Walter Insurance Brokers in Germany, believes that the duty of care issue is definitely one reason behind the increasing

the event of a kidnap, and the insurance will then reimburse for a certain amount of the ransom paid. Other, higher-end policies will include the services of a crisis management company, so if a kidnapping occurs, an expert can be called upon to help work through the crisis and towards a resolution. Clements Worldwide offers a K&R solution combined with emergency evacuation for

staff based on multiple triggers, including political violence risk, medical epidemics or natural disasters, as well as a risk portal with daily security updates. Most policies also come with training for employees, said Clements, so there is considerable value for money. Voyager Insurance Services offers a range of business travel policies that can include cover for crisis response expenses right up to full kidnap and ransom expenses, in both safe and hostile high-risk areas, said Carter: “Just as important as the insured element is the fact the cover is backed by expert hostage negotiation and retrieval services and consultants. This is partly driven by awareness, but also by concern from employers and organisations that want to meet both their moral and legal duty of care when sending employees and volunteers overseas on business.” The most important aspect of any K&R policy, said Christian Metz, is the crisis

management service provided by an external consultancy: “This cover should be unlimited, as you don’t want the consultant to be withdrawn from the case when the limit has been used up. Other parts of the cover, like ransom or additional expenses related to the case, are usually limited. Some markets offer limits of up to €50 million.” Considering the different insurance policies on offer, Daniel Pritchard noted: “When talking about an insurance policy for kidnapping and ransom, you need to look at the special risks involved in the item or person you’re insuring. This is becoming much more prevalent and necessary, as we are seeing significant lawsuits in the US Supreme Court where questions have arisen as to whether non-governmental organisations have breached their duty of care in not providing adequate insurance for treatment of employees who were kidnapping victims.”

>>



Increasingly, the threat to kidnap or physically harm an insured is on the rise. The use of social networking creates added concern. For example, red24 has been tasked to consult on and respond to cases where threats were delivered through social media. There is no reason to believe these kinds of threats will diminish any time soon.

One World. One Call.

One Call Medical Transports is the industry leader and the number one choice for Worldwide Ground Transport Services • Ambulance • Stretcher • Wheelchair • Sedan • Taxi



VISIT US IN
BOOTH 14
AT ITIC GLOBAL



INTERNATIONAL
ASSISTANCE
GROUP
Accredited Service Provider

INT: +1-630-444-2100

US: 866-663-2255

email: ops@ocmt.com

web: www.ocmt.com



ONE CALL
MEDICAL TRANSPORTS

A GLOBAL REACH
with the personal touch

Indeed, *ITJ* published details earlier this year about the case of Steve Dennis, an employee of the Norwegian Refugee Council (NRC) who was kidnapped in Kenya and suffered from post-traumatic stress disorder (PTSD) following his rescue after four days, preventing him from returning to work. Dennis sued the NRC for gross negligence in not taking sufficient precautions to prevent the kidnapping; NRC admitted negligence and the plaintiff was awarded US\$500,000.

"There is still much to be done by employers and organisations sending their staff overseas to remote or potentially hostile locations where kidnapping is a known risk," noted Carter of Voyager. "In all too many cases, employers are often leaving it up to the employee or workers to make their overseas travel and accommodation arrangements." And regarding the number of employees who research personal safety measures before they head abroad, 'among executives, it drops to a frighteningly low 15 per cent'.

In kidnap for ransom cases, Pritchard explains, costs can be attributed to a wide range of items and services. "We always say follow the money," he told *ITJ*, "as it's really all about how and where you're going to incur costs. Expenses are not only there to ensure the ransom is paid properly, but also to place the victim back in the same position as prior to the kidnap." Medical expenses, then, should include provision for everything, from remediation to plastic surgery and mental health treatment. And then there are legal costs, and all the expenses associated with making sure a negotiation is done legally and that no international laws are broken during the payment process.

Carter agrees that kidnap and ransom cover should provide more than the provision of ransom monies – just as importantly, he told *ITJ*, it should give access to (and cover the costs of) teams of experts and negotiators that are used to handling and negotiating these types of situations, as well as delivering and insuring the ransom itself. "It can also cover PTSD diagnosis, treatment and support and psychiatric treatment," he said, "as well as additional personal medical expenses



following a hostage situation, and even additional personal security for the family members following a kidnapping." Many countries' laws forbid the payment of a ransom to terrorists, and while there have been no known prosecutions of families or companies who have paid up in a hostage situation, the way in which ransoms are paid is key. "Kidnappers are usually aware that you cannot legally pay terrorists," explained Pritchard. "In the Somali pirate cases, you won't see Al Sha-baab declaring they are Al Sha-baab when asking for ransom. You'll usually go through an intermediary who claims to be representing the pirates instead, often legal firms in London."

A final few words of caution from Carter: "Kidnap and ransom insurance is easy to obtain from specialist providers, but it is also very important that both the broker and the employer understand the insurance class and follow very strict confidentiality requirements when quoting, placing and managing kidnap and ransom insurance. This is due to the moral hazard and potentially increased risk of kidnapping if it became known that an individual had

kidnap and ransom cover. In most cases when the employer is arranging kidnap and ransom cover, the employee does not know they are insured, and also quotations and certificate of cover are processed under tight security and confidentiality and would usually include just an insured reference

With the world becoming a much more volatile place, we are seeing increased demand for kidnap and ransom cover for business travellers worldwide

number and not the name of the insurance individual. No one, whether employer, employee or the insurer, wants a list floating about with a name on it showing how much they are insured for."

Looking to the future

So, is the growth in K&R cover going to

continue? "This really depends on the geography," said Metz. "In some areas like the US, this kind of cover is already very popular, and often part of the standard insurance package a company purchases. In other regions, legislation is quite strict around this topic and K&R insurance might be forbidden, or can only be offered under certain restrictions. Overall, though, I think the demand for K&R cover will continue to rise."

Bhargava of Clements agrees that the market is only going one way: "We really see it as a standard policy that companies need to demonstrate duty of care, or they may be liable if an incident occurs. Therefore, we think there will continue to be demand for this product. Since it is a specialised product that can have several different sub-limits and add-ons, it is important for companies to do their due diligence when purchasing. There is a lot of variation in the market, so finding an expert to consult with based on where a company is operating is critical."

Not only will the number of policies available increase, suggested Gregory of AIG, but the insurance cover will continue to develop in sophistication: "There is a lot of innovation," he said. "The variety of consultancy that accompanies this insurance is changing all the time, together with new coverage which is driven by client conversations and the very competitive marketplace. K&R policies are responding to customer needs by adapting both coverage and consultancy to provide a more comprehensive all-risks product. This insurance is no longer concerned solely with matters of kidnap – most carriers and brokers advertise K&R as a much broader crisis protection which provides the policyholder with immediate access to security professionals, as well as a comprehensive insurance that covers a very broad array of malicious threats." What is very clear, then, is that while the kinds of threats to which business travellers are now exposed are wide-ranging – both in terms of the types of attack and where they might take place – the insurance industry has stepped up to the task of covering them. With more comprehensive policies on the market, and constant innovation, there is little doubt that globally mobile employees will continue to have the best protection available to them. ■





Global Assistance Partners

SOUTH KOREA

Pioneering Independent Medical Assistance Company

Most preferred medical assistance company among patients, hospitals and insurance assistance companies

200 network facilities and 85 emergency centers accessible within 1 hour ride wherever the patient is in South Korea

Experienced operators & nurses in English, Japanese and Korean

In-house developed IT solution and competent system security

2,157 cases, 30,000 incoming & outgoing calls
US\$ 4millions medical bills covered in 2016

Our Services

- Emergency medical assistance
- Hospital referrals
- Outpatient consultation and admission
- Third party administrator
- Direct billing services
- Cost containment
- Reimbursement to the patient
- Provision of medical report
- Medical interpretation & translation
- Repatriation of mortal remains
- Escort doctor & nurse
- House call doctor
- Private caregiver
- Cash advance
- Concierge & travel assistance

On 1st NOV 2017, we move to
412 Vabien III, Tongil-ro 86
Jung-gu, Seoul 04517

NEW 24/7 HELPLINE
(+82) 1670 0722

24/7 Operation :
operations@globalassistance.co.kr

Network :
chunggna@globalassistance.co.kr



INTERNATIONAL
ASSISTANCE
GROUP

Accredited Service Provider

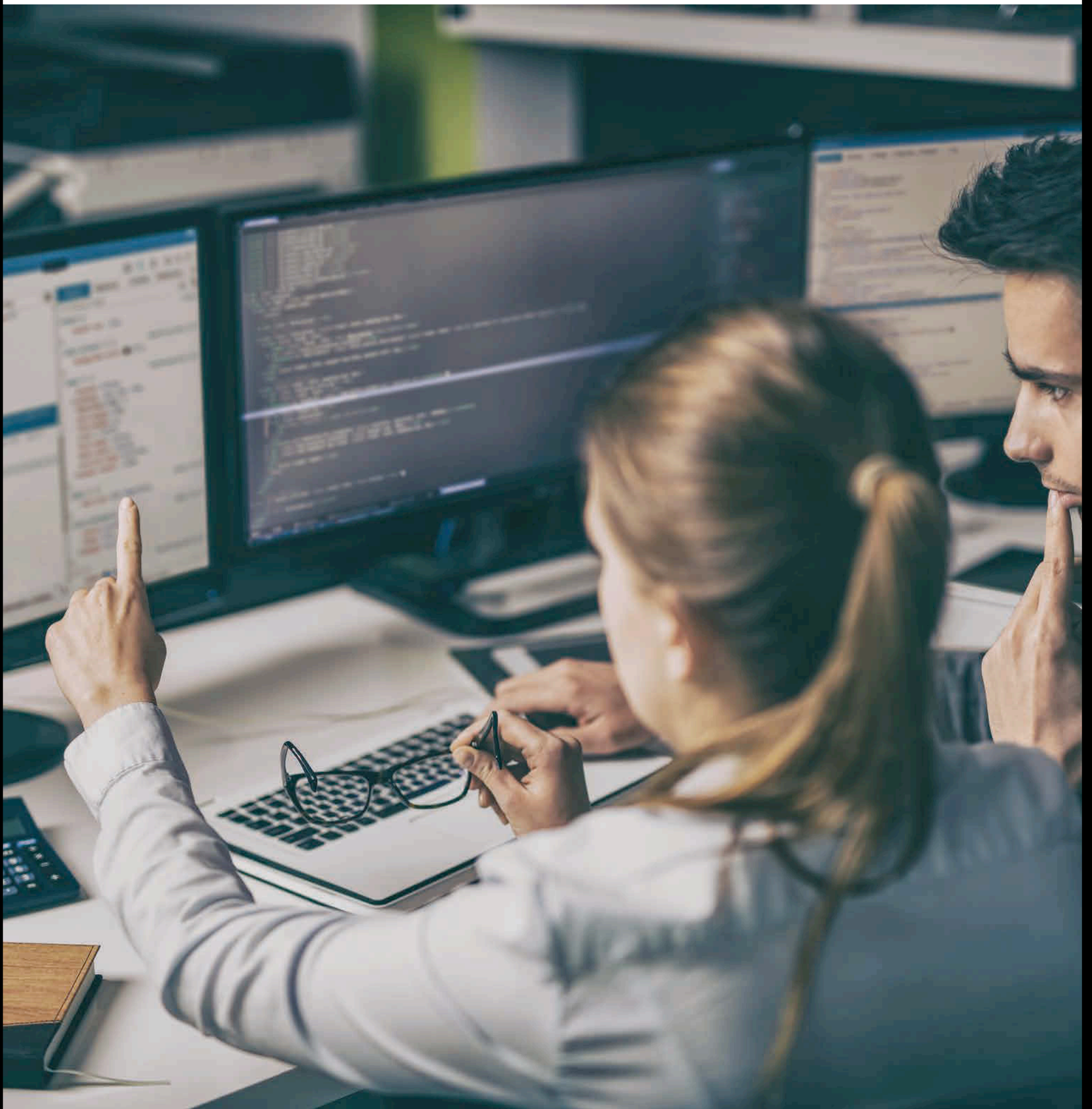
Ranked No.2 IAG Quality Scoring 2016



Attack of the hackers

Cyber security has never been more important, as the threat of malicious attacks on data sources continues to proliferate. **Mandy Langfield** looks at why insurers need to be mindful of how their data is protected, and asks what insurance cover is available in the case of a breach

>>





INSURANCE, HEALTHCARE MEDICAL SECURITY AND LEGAL ASSISTANCE AND MORE

Swan Group, is your travel healthcare and insurance solutions partner of choice in MENA, GCC and globally. We offer a suite of tailored solutions to serve your needs.

Our state of the art 24/7 emergency response center is operated by experienced doctors and nurses ready to assist you around the clock 365 days a year.

Guaranteed reliable services in Lebanon, Iraq, Syria, Jordan, Yemen, GCC countries, Africa and globally.

Contact: Raffy Karagossian, VP of Ops and Business Development
+1 647-967-4788 rkaragossian@swanassistance.com

www.swangroupholding.com - www.swanassistance.com

According to the *Insurance Banana Skins 2017* survey, conducted by PwC and the Centre for the Study of Financial Innovation in the UK, cyber risk is the number one 'banana skin' for reinsurers and high up the list within other segments. "The threat from both direct cyberattacks and major cyber insurance losses is escalating," according to the report. "Even insurers that don't underwrite cyber cover are likely to have considerable exposures within other business lines. Protecting against attack and managing the underwriting risks demand more timely and effective risk intelligence. This includes a better understanding of the 'crown jewels' most at risk and the constantly morphing nature of the threats."

It is estimated that fraud and cyber offences make up 47.3 per cent of all crime according to the *Crime Survey of England and Wales* conducted by the Office for National Statistics (ONS). Around 11.8 million incidents of crime were covered by the survey – 3.6 million were fraud, and two million were computer misuse offences. The City of London Police stated that more than 80 per cent of online crime goes unreported, which means the actual level of cybercrime is far higher. In the *2014 Verizon Data Breach Investigation Report*, the authors identified that in 95 per cent of cases, misappropriation of data by an employee was to 'secure their next move'. The report relied upon statistics contained in *The Recover Report*, published by Mishcon de Reya, which established that in 65 per cent of cases 'information theft by rogue employees' was undertaken to use the information in a new role with an existing competitor. In 30 per cent of cases,

the thief planned to use the data to set up a competing business.

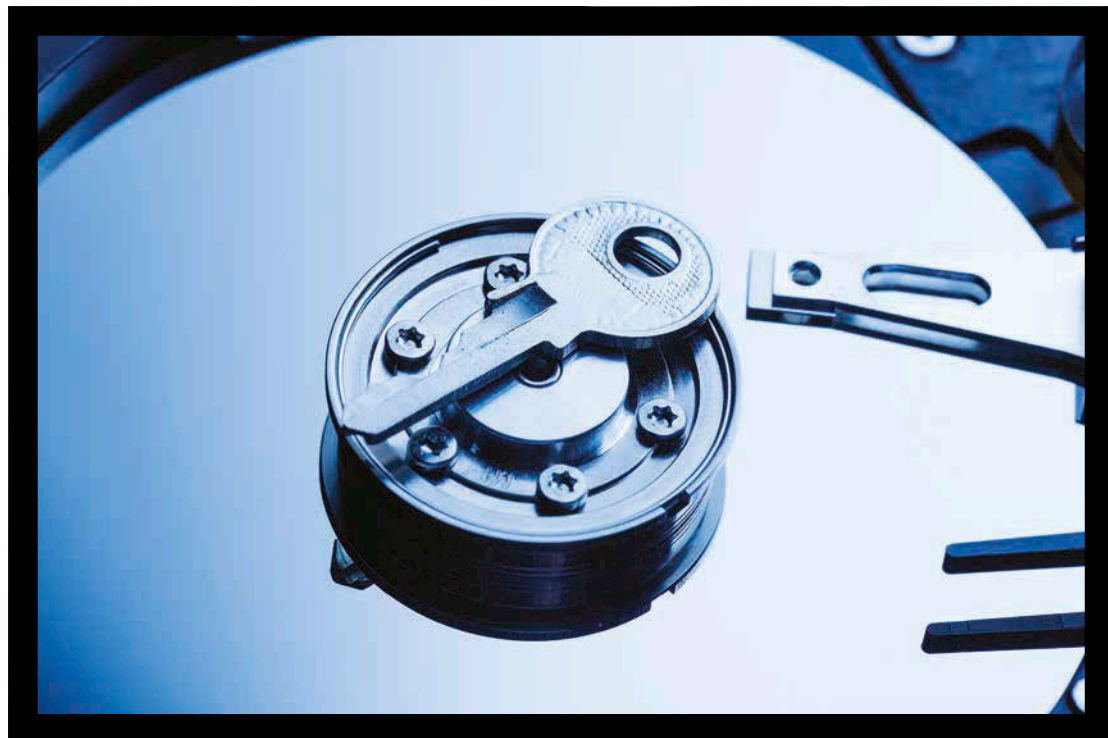
A certain inevitability

The *Insurance Banana Skins* report offers insights into the likelihood and impact of attacks on the insurance industry: "A large number of respondents warned that major attacks on insurers were inevitable, and many added that their impact could be catastrophic." This risk is seen to be increasing because 'a more interconnected world means there is more exposure', as one respondent put it, and 'because an ever-growing volume of insurers' business is coming from digital channels'. Dean Thompson, vice-president of marketing and sales at HCMS Group in the US, said: "The old adage of 'it's not if, it's when' applies here. Due to PHI [protected health information] and financial information, the insurance industry has always been fertile ground for hackers and international cyber groups. The key to a plan is how you respond to the incident and how prepared you are to recover."

The greatest concerns were about the theft or ransom of sensitive customer data

The threat from both direct cyberattacks and major cyber insurance losses is escalating

(such as personal, medical, or financial information – described as 'gold' on the black market and 'dark web'), the



corruption of insurers' databases, and the theft of intellectual property. The ensuing potential for reputational damage is large. "Would a large health insurer be able to survive such a public event?" one respondent asked.

Well, the good news is that they already have. Blue Cross in the US was hacked in 2013 but didn't realise until 2015, when it admitted that the personal information of 10 million customers had been accessed. Anthem, another US health insurer, announced in 2015 that a hack left 78.8 million customers exposed to the risk of identity theft protection or other financial crime.

In the UK, travel insurer Staysure had its

website hacked several years ago, and the criminals were believed to have taken the three-digit card verification value numbers of some policyholders. In this case, the Information Commissioner's Office (ICO) fined the firm £175,000 for poor website security that resulted in the hackers being able to obtain the information. The ICO said that 100,000 credit card details were put at risk, as well as other data such as names, addresses and medical details. In Australia Aussie Travel Cover was hacked, in late December 2014, and 770,000 personal data entries were compromised.

August 2016 saw the implementation by the European Commission of the Directive



One Call Does It All

Medway Air Ambulance simplifies air medical transport.

Just one call to Medway Air Ambulance means all arrangements are handled quickly and efficiently. We have safely transported patients and their families worldwide since 1987.

- Bed to bed service – managing the entire trip
- Providing our own skilled team of doctors, nurses, paramedics, and pilots
- State-of-the-art fleet of Lear 35 Jets

Expect exceptional care, safety, reliability, and customer focused communication. Medway Air Ambulance works with all major health insurance companies.

Contact Us Today!

www.medwayair.com



MEDWAY
Air Ambulance
Global Solutions

001-770-963-1412

on Security of Network and Information Systems (NISD), although member states will have 21 months to transpose the Directive into their national laws. The NISD provides legal measures that aim to boost the overall level of cybersecurity in the European Union. Jamie Monck-Mason, executive director in Willis Towers Watson's cyber practice and a wording and policy expert, said that while regulations can be a burden, they can also present an opportunity: "While it may be easy to think of the NISD as yet another compliance burden, companies should harness it for business advantage and bolster their cyber risk strategies by: creating a cyber resilient culture so employees feel prepared for future incidents; enhancing supply chain trust and resilience by engaging third-party suppliers and customers in cybersecurity processes and business continuity measures and approaching cyber risk transfer more analytically."

With the advent of even tougher regulations (EU General Data Protection Regulation) in May next year, fines could become crippling to companies – as high as €20 million, or four per cent of global turnover. These regulations are far reaching, and will apply to data processing carried out by organisations operating within the EU as well as those operating outside of it, if they offer goods or services to individuals within the EU.

Preventative steps

"Cyberattacks originate from both within and without a company; travel and health insurers are no exception, but what can be done to mitigate the risk?" asked Dan Hyde, the London-based partner for commercial dispute resolution at international law firm Penningtons Manches. "In relation to an inside attack, a company cannot intercept emails, for example, and compliance departments are left to use a monitoring role to seek to control such misuse. The only effective recourse is for an employer, by virtue of incorporation into the contract of employment with its employees, to obtain acceptance of the proper use of the Internet and email whilst at work, with the ultimate sanction for breach being disciplinary action and ultimately summary dismissal." These 'cyber terms of use policies' can be very effective, said Hyde; the most straightforward measures may often have the biggest impact. Communication of information is vital to ensuring that employees are aware of the acceptable limits. Beginning with the employee contract, neither the most basic terms nor the most innovative provisions are incorporated into the contract if the employee is not provided with the employee handbook. Companies should ensure that employees receive

and sign for receipt when they are first employed. Employee training can address areas of potential weakness either through

Due to PHI [protected health information] and financial information, the insurance industry has always been fertile ground for hackers and international cyber groups

compulsory attendance at lectures delivered by relevant experts, or through informal sharing between employees of

best practice. Reasonable training may take the form of lectures, seminars, debates, workshops or online videos or forums. The purpose is to engage employees, to require that they read relevant procedures, and monitor that there is understanding of the systems in place. Any hacker regards humans as the weak link, and training will at least educate staff as to the methods of cyberattack and reduce the odds of their opening an infected attachment or disclosing a password. Anthony Dagostino, head of global cyber risk at Willis Towers Watson, agreed that employees are seen as a weak link in the chain of cyber security. He noted: "We're in a time of emerging and evolving cybersecurity and privacy regulations and

companies need to be diligent in their preparation and adherence. To mitigate a loss of service and ensure risks are assessed and appropriately protected, essential service companies will need to look beyond technology and ensure their protections are also adequately addressing employee risks." IT systems, including every aspect of hardware and software, should be tested and kept up to date to ensure, so far as possible, optimum protection. Ransomware and other cyberattack viruses can exploit weaknesses in IT systems. Hyde recommends that expert technical IT assistance, to include external expertise if required, be enlisted. A data breach response plan should be formulated and >>

CELEBRATING

25 YEARS

OF PARTNERSHIP



INTERNATIONAL
ASSISTANCE
GROUP



Discover what makes our partnerships so special

Through our unique global alliance, our partners benefit from exceptional opportunities to network and share knowledge. These include annual Forums where managers from around the world come together to exchange industry best practices; and our Academy where assistance coordinators get to take part in hands-on training sessions. Want to join us for the next chapter in knowledge sharing?

Get on board at www.international-assistance-group.com

LOCAL PARTNERS GLOBAL SOLUTIONS

the nature of cyber incidents is changing. Insurance policies have to evolve to reflect the changing environment

practised until it is second nature. It should be as well practised as a fire drill. One of the issues that will engage those who are the subject of a data breach will be assessing what practical steps can be taken to limit the damage that will inevitably be caused and considering what lawful steps can be deployed to seek redress. The issues below should be considered thoroughly both before (and after) any cyberattack hits the company:

- What type of data is involved in our business.
- How sensitive is the data.
- Are individuals involved.
- Is/was the data encrypted.
- What would be the potential scale of any breach.
- What type and class of individuals would likely be affected i.e. customers, staff.
- Are there wider risks, for example risks to public health, public confidence, serious financial harm or national security.

“The data breach response plan should ensure that there is an effective comprehensive back up of data so that it can be retrieved,” said Hyde. “This is critical. The response should also look to quickly limit the damage. The watchwords of speed, clarity and transparency should become etched on the minds not only of those charged with the protection of data but also on those responsible for the overall strategy of the company.”

Protection against attacks

The largest cyber insurance writers are American International Group Inc., XL Group Ltd, and Chubb Ltd, according to a report by Fitch Ratings; but many insurers around the world offer such cover today. CFC Underwriting provides cyber insurance through authorised brokers in over 60 countries, and recently launched a revamped cyber proposition that offers upgrades to previous policies. The new proposition provides broader cover for senior executive officers who are regularly targeted in cyberattacks, covering theft

of personal funds of individuals as well as those of the company. And if a suit is brought against directors and officers following a cyberattack, the policy provides affirmative cover in the event that their management liability policy doesn't respond.

The policy is also one of the very few to offer full retroactive cover as standard, meaning that policyholders are covered for breaches they discover during the policy period, even if it first occurred long before. Symantec has reported that the average time to discover a breach is 205 days, making this a particularly important feature. Cyber product leader at CFC James Burns said at the launch of the product: “No modern business can escape cyber risk, but as cyber criminals have become more sophisticated and as we live in an increasingly connected world, the nature of cyber incidents is changing. Insurance policies have to evolve to reflect the changing environment. We have completely reconstructed our proposition and now offer policyholders more than just a comprehensively worded policy, but rather an all-encompassing cyber

if businesses are not prepared, then they could be facing significant losses. At this stage, however, it appears that this is a risk many businesses are willing to take

incident solution.”

Jamie Monck-Mason said: “Insurance can provide improved cyber resiliency by: restoring data, software and system functionality; covering the costs of regulatory investigations; defending third-party cybersecurity claims; mitigating

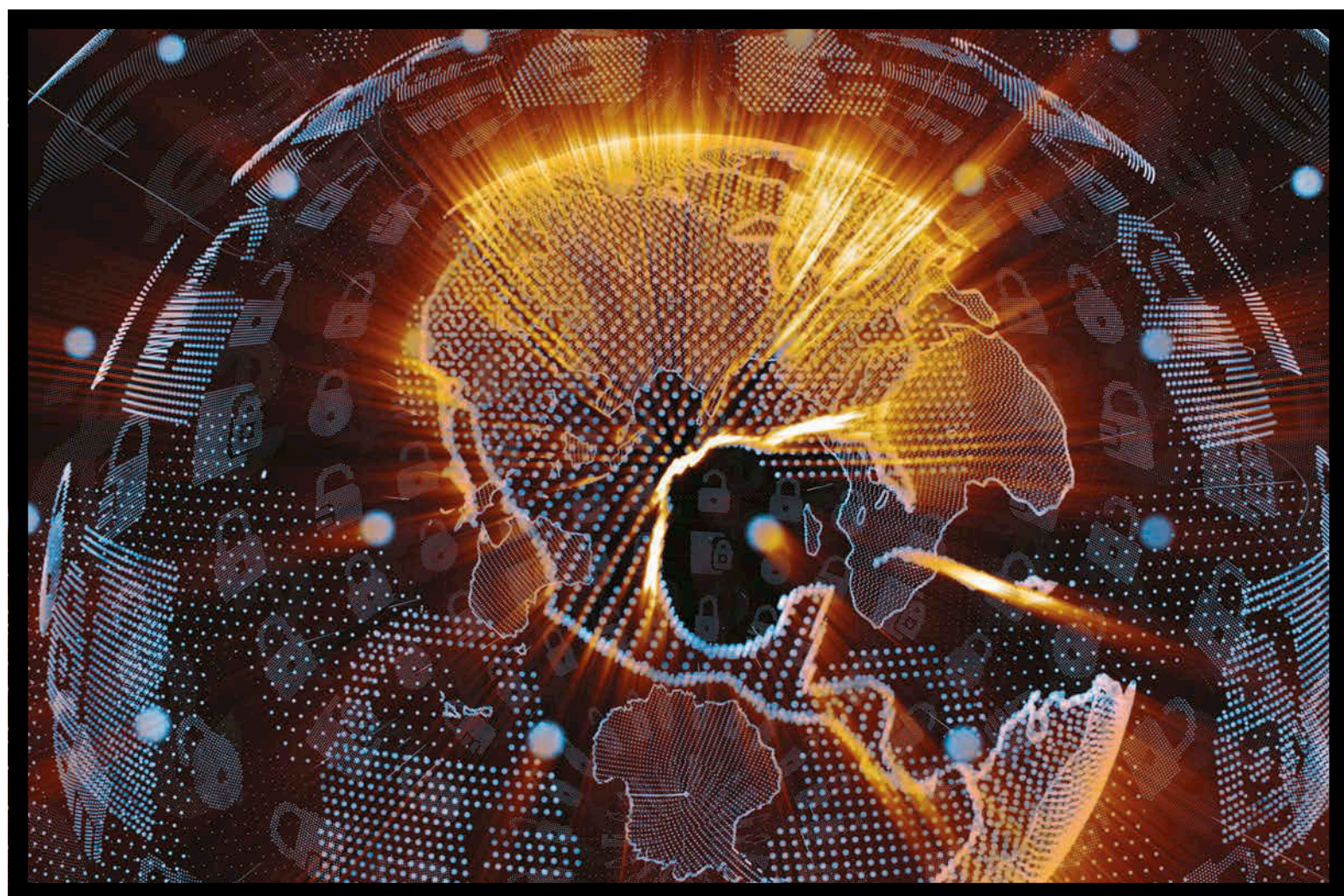
reputational damage; as well as covering breach response costs and network business interruption losses.”

The recent ‘WannaCry’ ransomware virus attack was heralded as the wake-up call for businesses concerned about their cyber security. A recent survey of 250 UK insurance broking firms, however, shows that following the attack there has been little increase in the number of enquiries for cyber insurance cover. The research, carried out by research and communications consultancy FWD, shows that 73 per cent of brokers surveyed said that there had been no change at all in the number of enquiries for cyber cover following the WannaCry attack. Only four per cent of brokers said that they had seen a significant increase. Elliot Lane, joint managing director of FWD, commented: “Attacks of this type are becoming increasingly prevalent. Since WannaCry, there have been further cyberattacks, on Whitehall and the more virulent Petya

ransomware attack. The question is what incident will be the catalyst to kick-start the market? Firms might be holding back on cyber insurance if they do not think that the right type of products are available; however, if businesses are not prepared, then they could be facing significant losses. At this stage, however, it appears that this is a risk many businesses are willing to take.” That research is backed up by findings in the *2017 Risk:Value Report* from NTT Security, which revealed that just 39 per cent of UK-based respondents think that the incoming General Data Protection Regulation (GDPR) applies to them. The GDPR, of which data management and storage are key components, raises concerns about executives’ knowledge of what data is being stored securely and where. Just four in 10 UK respondents believe that all of their organisation’s data is secure, while 55 per cent say that all of their company’s critical data is secure. However, UK decision makers are much less well informed than their counterparts in other countries about where their data is physically stored, with 57 per cent admitting they know – compared to a global average of 67 per cent. Linda McCormack, vice-president of UK and Ireland at NTT Security, commented on the findings of the survey: “While our respondents are not in an IT function, they should still be aware of any new compliance regulations affecting their company’s security and data, especially as the implications of non-compliance are very serious. The problem is that many see it as a costly and time-consuming exercise that delivers little or no value to the business, yet without it, they could find themselves losing customers, or having to pay very large regulatory fines.”

Step up, or pay up

The inevitable conclusion, then, is that insurance and assistance companies holding the personal data of millions of customers – and not just credit card information, but health records as well – must invest in protecting their systems and servers. Educate and train your staff, make sure you are in compliance with all regulatory requirements, and then you can be content that you have taken every step possible to protect your company, and therefore your customers, from being the victim of hackers. ■

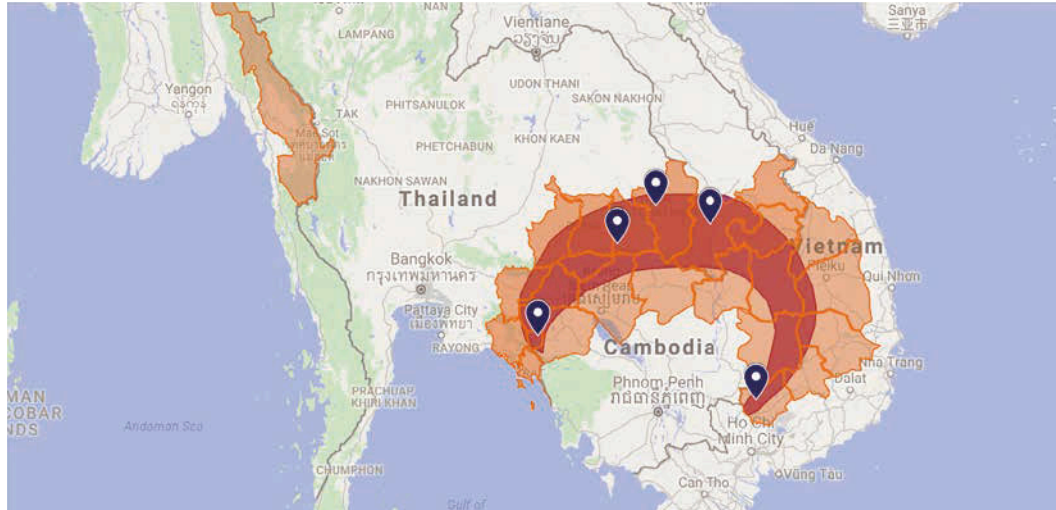


“Super Malaria” It’s Treatable!

Media reports have recently claimed that "super malaria" in the Greater Mekong subregion of southeast Asia cannot be killed by current antimalarial treatments. This is untrue. On Sept. 29, the WHO released a report detailing that medications are available to treat it.

The strain of multidrug-resistant malaria described by media as “super malaria” was first identified in western Cambodia during 2008. It has since spread to northeastern Thailand, southern Laos, and southern Vietnam. Malaria transmission occurs year-round

in these countries and the risk is highest during and immediately following the rainy season, which typically occurs June to November. Multidrug resistance will likely influence the choices a travel health provider will offer when recommending malaria prevention drugs to individuals operating in these areas. We recommend all individuals consult their travel health provider well in advance of a trip to the Greater Mekong subregion to determine which antimalarial drugs are best suited. In addition, individuals should follow mosquito bite precautions at all times.



*Author: Courtney Kansler, Health Intelligence Analyst
iJET International, Inc.*

Providing a Safety Net for You and Your Clients

POWERED BY
iJET

- Risk Assessments
- Trip Briefs
- Dynamic Alerts
- Travel Safety Training

Prepare

- Traveler Tracking
- Two Way Communication
- Safety Check in
- Mobile Application

Monitor

- Security Hotline
- Assistance Services
- Protection Details
- Evacuation Services

Respond

INSTANT GRATIFICATION

With tech-hungry millennials now coming of age and travelling independently, app offerings from travel insurance and assistance providers have become essential rather than just 'nice to have'. *ITIJ* found out what's on the market and how far these apps go to meet the requirements of today's customers >>





Moving Medicine Forward

Your best partner in Portugal for world-class private healthcare services

With 9 hospitals and 8 outpatient clinics with urgent care, HOSPITAL DA LUZ offers greater geographical coverage through the largest private hospital group in Portugal, which includes Hospital da Luz Lisboa, the biggest and best in class private hospital in the country.

Delivering excellence and innovation through the integration of patient care, research and advanced training, HOSPITAL DA LUZ moves medicine forward with high-end technology, placing great value on team medicine and multidisciplinary cooperation.

Our experience in working with global insurance and assistance companies guarantees a cost-effective, quality driven solution for international clients through the ease of one multiunit agreement supported by internationally focused relationship managers.

Our International Patient Services provides personalized support throughout the process of care with consideration for the needs and particular concerns of expats, travelers, evacuation cases, and other patients who travel to us for planned care.

For further information, including advice on how to partner with us, call **+351 213 138 260** or email intlpatientservices@luzsaude.pt



ÁGUEDA | AMADORA | AMARANTE | AVEIRO | ÉVORA | GUIMARÃES | LISBOA | OEIRAS | OIÃ
PORTO | PÓVOA DE VARZIM | SETÚBAL | VILA NOVA DE CERVEIRA | VILA NOVA DE GAIA

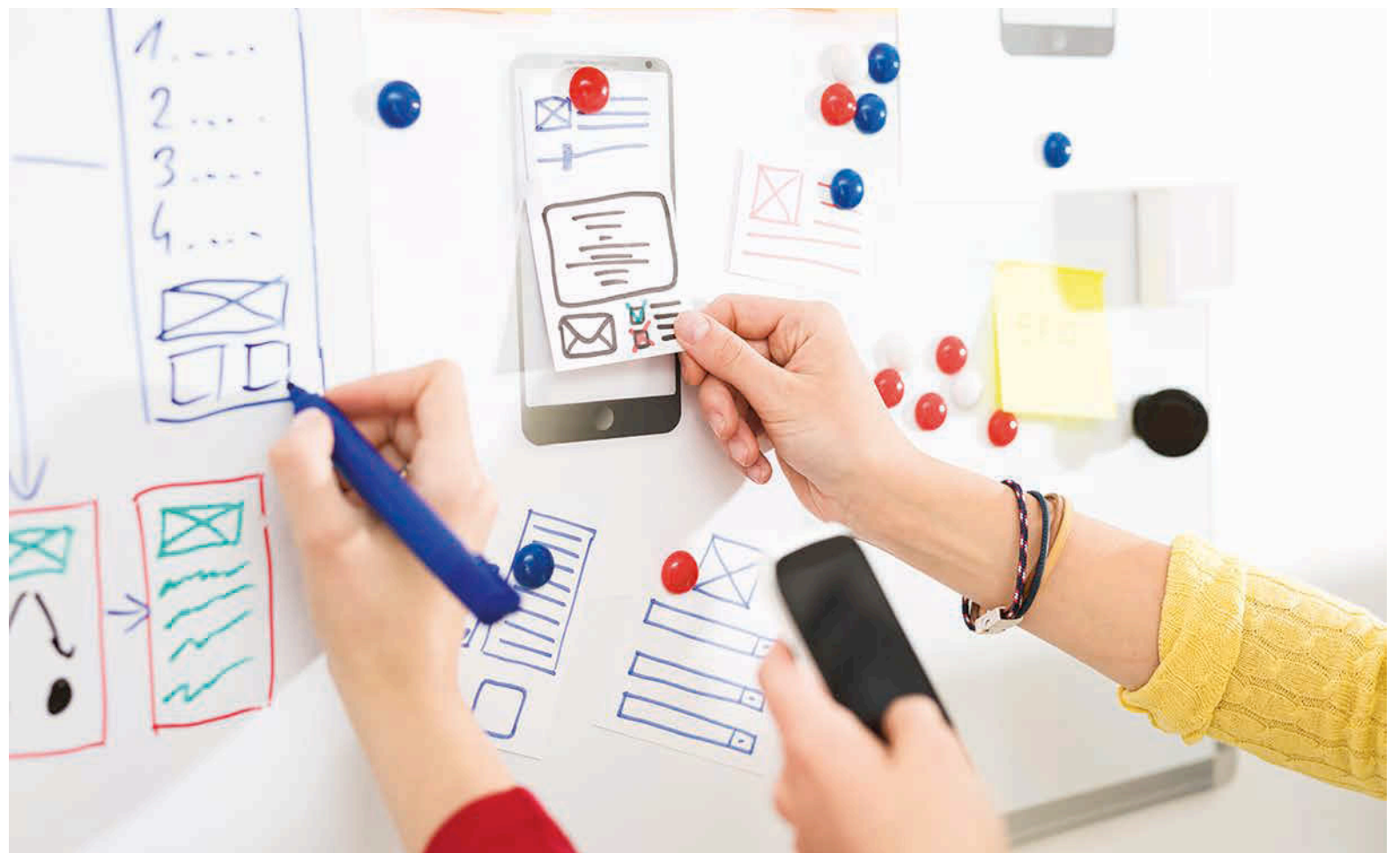
hospitaldaluz.pt

LUZ SAÚDE
luzsaude.pt

Travel insurers have been making good use of claims automation technology and paperless claims systems to streamline the claims process for customers (*ITIJ 196, Man vs Machine*), and this embracing of technology to give customers what they want, how they want it, and when they want it is now being used in exciting ways to develop apps that further meet these needs, while helping insurers to retain customers and cut costs. As the president of Aon's Affinity Travel Practice, Beth Godlin, told *ITIJ*: "As the way consumers research and buy travel evolves, travel insurance is evolving, too. Whether it's how consumers book a flight or how they submit a travel insurance claim, technology is presenting unique challenges and opportunities for customer service. The idea of evolving with customer needs from a service standpoint isn't really a phenomenon with a start and end date; it's a constant flow of change and transition."

Getting rid of paper forms and providing digital claims solutions was just the beginning; claims functions are now moving onto app-based platforms too. Allianz Global Assistance USA, for example, recently launched its TravelSmart App so that customers can file and track their claims online, with the option of selecting a direct deposit payment to their bank account once the claim is paid. Joe Mason, chief marketing officer at Allianz Worldwide Partners USA, said that the improvements to the system 'are just the beginning of the exciting innovations' planned by the company.

So, where will technology take the world of apps? The incredible popularity of Amazon's Alexa, Google's Assistant and the iPhone's Siri means that a new generation of customers is used to instantly receiving the answers it wants, and insurers need to tap into this kind of technology, or at least deliver instant answers in digital formats. Meanwhile, geolocation is proving a popular function in many travel insurance and assistance-related apps, as users can be provided with assistance and/or travel,



health or security advice based on their exact location. Staying connected to travellers in their

Travel tracking and intelligence apps can put technology in the palm of a travelling employee's hand

moment of need is vital for insurance and assistance providers – it gives the companies an opportunity to direct their client to an appropriate nearby, or networked, hospital in the event of an illness or non-serious accident. App providers can also keep users apprised of developments specific to their travel plans. UK company Collinson Group's latest innovation, Stranded Traveller, combines both its insurance and airline lounge propositions so that, in the event of

a flight delay, the customer is able to make use of one of 850 lounges worldwide. Access to the lounge is granted via a QR code sent in an unprompted email and SMS to the customer once the system is informed of the flight delay by the airline. "This means the traveller gets real-time resolution, rather than having to wait for a limited financial recompense," said Collinson's Greg Lawson. Other companies offering travel assistance apps include Ingle International, AIG,

Staying connected to travellers in their moment of need is vital for insurance and assistance providers

Zurich, RSA and International SOS. In August, RBC Insurance in Canada launched PATH, a new travel mobile app

that provides users with the ability to view local clinics and hospitals based on their current location, search for facilities in other locations and/or call experts directly for emergency medical assistance. Other features include up-to-date travel information, travel advisories and advice. Ingle International in Canada has developed its Travel Navigator app to provide a hub of information to travellers before, during and after their trip. Whether it's a safety concern, locating a nearby healthcare provider or getting in touch with their assistance company, the app offers users what they need and want. It has been improved over the years to overcome difficulties as they have appeared, such as a lack of internet connectivity on a trip – in response to this issue, an advanced caching and content delivery system was created to push data to the user's device.

Business vs leisure travellers

Who are the users of these apps, then, and are they as popular with leisure travellers as they are with business travellers? According to one industry expert *ITIJ* spoke to for this article, 'travel insurers and assistance service providers have not yet found a compelling solution that would allow a leisure traveller to see an important value in having a mobile app on the phone while travelling'. A lack of utilisation of readily available apps can be put down to a much lower awareness of travel risks – downloading an app to keep themselves safe in an emergency simply doesn't enter into leisure travellers' thinking. Of course, in a new era of heightened awareness of terrorism and the risk this holds for travellers, it could be that leisure travellers might be cottoning on sooner than the industry thinks.

The case is different, however, when it comes to business travellers, another industry expert told *ITIJ*: "Because corporations have the obligation of ensuring the safety and security of their employees when they are required to travel for business (duty of care), they have >>



NUMBERS DON'T LIE

- 24/7/365 Call Center
- 0 flights outsourced/brokered
- Over 2000 hours of annual continuing education for flight, medical, & ground crews
- Dedicated fleet of medically-equipped aircraft
- **DOZENS** of flight, medical, & ground crews
- **HUNDREDS** of patients transported annually
- **THOUSANDS** of hours flown
- **MILLIONS** of miles flown



ONE MISSION:

SAFE AND RELIABLE
COST-EFFECTIVE
AIR MEDICAL TRANSPORT

GLOBAL
JE+ CARE
WORLDWIDE AIR AMBULANCE

+1.352.799.7771
quote@globaljetcare.com

instant and often proactive access to travel alerts and impending risks in the areas of their planned journeys.”

Emily Roberts, head of business development for security specialists Solace Global, based in the UK, also emphasised employers’ duty of care obligations, saying that an app is now essential for locating employees who are in an area where a terrorist attack has taken place: “To fulfil duty of care obligations, employers need to demonstrate that they prepare their personnel appropriately for travel, provide risk mitigation tools, monitoring and support while personnel are deployed and respond quickly and appropriately in the event of an incident. Having a single web and app-based tool that allows authorised company personnel to see, at the push of a button, who is where and who is scheduled to be where, and to reach out to employees en masse to confirm they are safe, is a critical part of crisis management. It is also key to limiting the impact of an incident.”

Because of mandatory requirements to protect their employees, corporate travellers have better awareness of the potential risks they face when they travel for business. Most assistance companies have built their own specialist security teams in-house, or have agreements with security risk organisations who have added mobile apps into their services, and because they are told to download an app by their company, most business travellers will have done so before they leave for their trip. “Our corporate duty of care solution has 100-per-cent employer usage with 15,000 corporations providing access to 2.5 million users,” Robin Ingle

of Ingle International told *ITIJ*. “Getting employees to use it was difficult at first, but informational storytelling and video guides have since changed that. Users understand that they can access web and mobile features daily, not just in an emergency. We have higher take-up rates within the education industry.”

Pre-travel information and traveller tracking, then, are key to keeping travellers safe. “Travel tracking and intelligence apps can put technology in the palm of a travelling employee’s hand, providing proactive rather than simply reactive risk avoidance,” said Emily Roberts of Solace Global. “Apps should enable access to essential pre-travel information about a destination, increasing understanding of a country’s local risks, cultural sensitivities, geography and key facts. They also need to include real-time intelligence alerting tools to notify travellers of significant events in their vicinity. And should an incident occur overseas, they should enable travellers to inform others of their location and reach out for medical and security help quickly, via a single

Employers ... have become acutely aware of how important it is to know exactly where their people are in relation to localised threats

contact point.”

Earlier this year, Assist America consolidated its app, making it available in different languages including English, French, Spanish, Thai, Bahasa, Mandarin and Arabic. Next, a Travel Status Indicator was added, informing members about

their distance from home and whether they are eligible for Assist America’s assistance services. A digital membership ID card is another important feature.

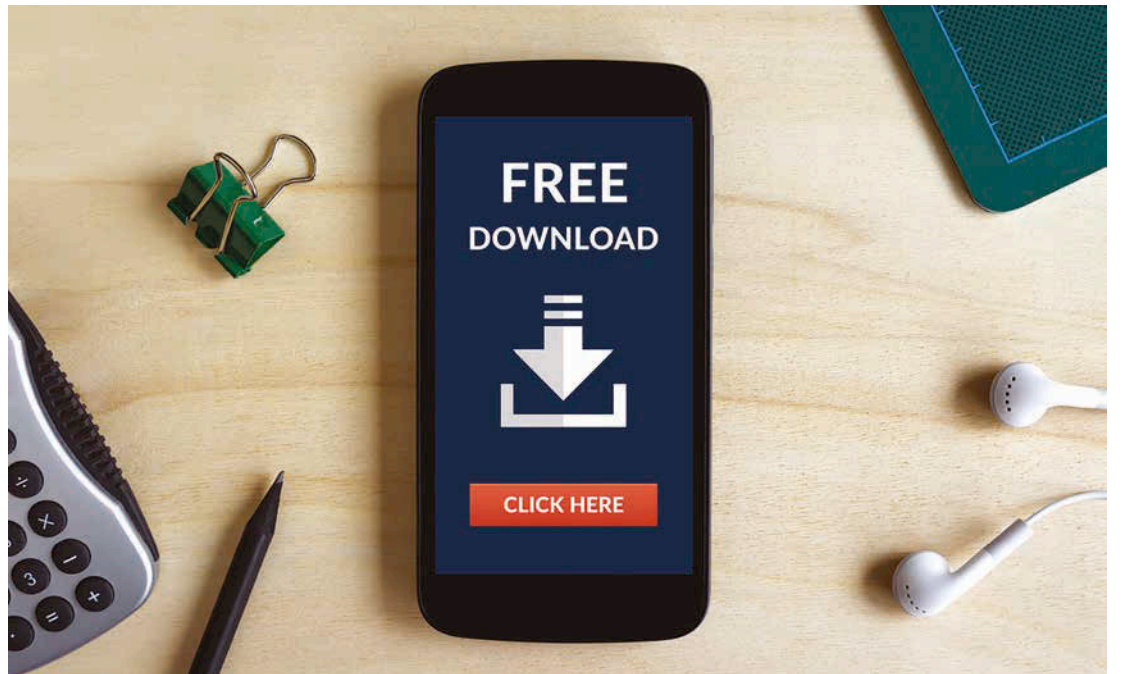
“Since its launch in 2013, our app has been a key element of our marketing and operations strategy,” explained Glenn Brunelli, Assist America’s market and product development director. “While it provides our members with unique travel tools, it also allows them to quickly contact us and access details about our programme anytime, anywhere.”

The company’s assistance services are exclusively available through insurance and group benefit plans, so the app is also a valuable branding tool for clients and partners. Assist America’s clients now have the option to co-brand the application. “Co-branding the app makes

the user experience less confusing and reminds members that our programme is a value-added benefit they receive through their insurance or benefit plans,” added Brunelli.

CEGA in the UK has developed its app for business travellers in co-operation with Solace Global, as part of CEGA’s medical and security service Intrinsic. Chris Knight, head of corporate services at CEGA, detailed some of the functions of the app: “The mobile Itinerary Travel Tracking app, which has check-in, SOS and tracking functions, gives business managers information about a travelling employee’s real-time and itinerary-based location in relation to recent security and health threats. Its instant alerts can communicate current threats to both managers and employees and it can advise employees

>>



Life Flight International Inc.



100% TRANSPARENT

Vancouver, BC Canada www.lifeflight.ca

to delay travel until risks are minimised, via individual or mass messaging.” He added: “Designed to link seamlessly with clients’ travel management programmes, the app enables businesses to proactively reduce risk by sourcing integrated medical and security intelligence, response and assistance services via a single point of contact.”

Knight pointed out that while travel tracking has been commonplace for some time for employees who are sent to destinations perceived as high-risk, when global threats have become less predictable, even employees being sent to traditionally ‘safe’ destinations need better security preparation. “Employers,” he said, “have become acutely aware of how important it is to know exactly where their people are in relation to localised threats – and to be able to access ‘one-stop’ medical and security assistance quickly, or delay travel as real-time threats change. The recent terrorist attacks here in the UK will no doubt reinforce this attitude.”

The times they are a-changing
Industry specialists, employers, travel agencies, and travel aggregators need to

communicate the changing reality of travel-related risks to both corporate and leisure travellers. It’s no longer sufficient to have a good travel medical plan including medical evacuation or repatriation. *ITIJ*’s source commented: “For travel insurers and travel plan distributors, it is vital that they work together in developing travel insurance programmes that include coverage for security assistance and evacuation as well as access to mobile apps embedded into their mobile devices. Industry specialists have the obligation to create awareness and to provide the right advice to their customers regarding emerging travel-related risks.”

We know that millennials invest in travel insurance at a greater rate than older generations. A recent travel insurance study from Aon Affinity found that 48 per cent of travel protection purchasers are under 35, compared to 39 per cent who are 35- to 54-year-olds and 14 per cent who are aged 55 and over. Technology, therefore, has to keep up with demand from this younger group of travellers.

We also know that there is no such thing as customer loyalty in this business, which is notoriously price-led. But if companies can



leverage technology to constantly improve the customer experience, then they have a better chance of sustaining a longer-lasting relationship – although Godlin of Aon did say that there is a point at which technology requires human support: “Automation backed by highly trained customer care representatives for all of those situations where customers benefit from speaking to a live person [is necessary].”

While it is impossible to prevent all

incidents, Roberts of Solace Global concluded, the right technology can prepare and inform travellers, enabling them to make smarter choices and reduce the likelihood of an emergency. “As technology advances,” she said, “it can help more people around the world account not just for colleagues, but also for friends and family members during disasters, and to stay away from danger wherever possible.” ■

To fulfil duty of care obligations, employers need to demonstrate that they prepare their personnel appropriately for travel, provide risk mitigation tools, monitoring and support whilst personnel are deployed



Connect with us for more information.

cambridge **fx** .com



Drastically reduce your amount of failed or delayed payments, as well as foreign exchange risk

Gain visibility into payment status as well as local banking regulatory requirements in order to effect payments more efficiently

Dedicated and knowledgeable client support group with expertise working with TPA's

Streamlined Payments Solutions For Global Healthcare Programs

Many health insurers, third-party administrators, cost containment and assistance companies are facing the challenge of making timely and accurate payments to providers and members, as they expand their healthcare programs around the globe. We partner with you to streamline your payment workflow in order to identify inefficiencies and provide time and quantifiable cost savings.

How We Help

- Sophisticated knowledge of unique payment requirements for each country
- Pre-payment validation tools to minimize human error and wire investigations
- Optimize claims payments through a centralized and consolidated payment workflow
- Flexible technology and services to align with various internal controls and policies
- Ability to absorb heavy intermediary bank charges
- Secure, scalable solution for multi-user and multi-entity access and authentication



INDUSTRY AWARDS
FINALIST 2017
SPECIALIST SERVICE PROVIDER OF THE YEAR

Your bridge to the world.

Starting from scratch

ITIJ caught up with David Healy, CEO of Aetna International, to talk career paths, technology and the rising cost of healthcare



How did you first get started in the insurance industry, and how did you progress to reach your current role?

I started my career in the domestic Irish insurance market. In the mid 1990s the international financial services centre was set up in Dublin and I was offered a position with J. Rothschild International, the first cross-border life company to set up in the city. This was my first taste of cross-border international insurance, which has become my focus over the last 20 years or so.

In 1995, Aegon was looking to set up a cross-border life company in Luxembourg and I relocated to become part of their start-up team. I began as head of operations and within a couple of years was promoted to managing director of the business. After seven years in Luxembourg, I returned to Ireland and set up a cross-border life insurance and investment company for Aegon in Dublin. The next 14 years were spent as CEO of Aegon Ireland before an approach by Aetna to become general manager for Europe at Aetna International. The role had similarities to my previous cross-border experience, distribution and geography but was a departure from a product perspective. After a short period, my responsibilities at Aetna International expanded to include the operational side of the business, and in the past few months I've been appointed head of the newly merged Europe, Middle East and Africa region.

How has the industry changed since you were first introduced to it? What are the biggest differences between then and now?

Regulation has changed enormously, not just in markets like the UK and Ireland but on a global scale, including emerging markets such as the Middle East and South East Asia. Doing business is now more complex, but the regulations and legislation that have come in over the last 10 or 20 years are, overall, for the better. Propositions available to consumers are more robust and insurers are required to maintain adequate levels of capital to meet stringent solvency requirements. Technology has also changed the industry immensely. Customers can now transact with insurers and brokers more easily and information is available at the touch of a button. For insurers, access to high-quality data is an important shift that provides a greater understanding of claims trends, and how the industry can deliver efficiencies and improve outcomes for members. Aetna International is driving a big data agenda, looking at a whole range of issues that will allow us to provide better and more sustainable propositions for clients.

What, in your opinion, is the next big thing in health insurance and benefits?

The roll-out of our new virtual health facility is something we're excited about. Virtual health – or vHealth – is transforming the way

people access care, and I believe this is just the beginning of some big changes in the industry as this technology evolves. vHealth will provide a very different experience for customers seeking medical advice. Consultations are delivered virtually through a mobile app, allowing patients to communicate with primary care doctors by video via their phone, tablet or computer. Doctors can prescribe medicines, refer to specialists, and advise patients on their medical concerns. All interactions are recorded for future reference. Hospital visits should be reduced and accessing consultants who specialise in particular conditions will be easier.

What sort of challenges is the health insurance industry likely to encounter over the next few years, and do you think it is prepared to meet them?

On the global stage, the challenge is about on-going regulation – the need to be compliant on a global basis is, and will continue to be, critical. In the past we've seen a lot of insurers selling on a non-admitted basis into certain territories, particularly off-shore. This practice is becoming untenable and there is definitely a need for firms to become properly regulated in their main territories with fully compliant solutions.

Big data is another issue that will shape the industry over the next decade. The volume of data is now substantial, and the potential

"access to high-quality data is an important shift that provides a greater understanding of claims trends"

to learn from it immense. The challenge is how to collect, analyse and safeguard that information, and how to use what we learn to benefit the member. The escalating cost of healthcare on a global basis is another huge challenge; how the industry works with healthcare providers to control costs and monitor fraud, waste and abuse will be critical. Data will again play an important role, facilitating informed dialog between insurers and healthcare providers around cost control to ultimately keep insurance affordable for members.

Aetna has been nominated in the International Travel & Health Insurer of the Year category in this year's ITIJ Awards. Congratulations! What does this nomination mean to you?

This means a lot to us. We don't set out seeking to win awards but when we do it is a great endorsement of the proposition that we deliver to members, and a recognition of

the hard work and dedication of our staff. Award success makes us feel that we must be doing something right and gives us the motivation to continue delivering a high-quality product and service proposition into the future.

Can you describe a typical day in your role?

I really don't have a typical day in the office. There's a lot of travel involved to meet our regional teams and business partners. Internal governance also takes time, as does planning and forecasting activity. I also spend time working with our sales teams on some of the large corporate presentations we get involved with. It's important to understand what it takes to win, what the competition is doing and how we can continue to be successful through each of our distribution channels.

What are the most challenging aspects of your job?

I am responsible for three large regions

that will make the most difference. I need to assess whether, for example, the opportunity will improve our customers' experience or has the potential to deliver long-term scale or sustainable profitability to the business. It's about filtering out the big opportunities from the many smaller ones that can keep you busy but have less impact. Keeping the team focused on the needs of the customer is important, as is maintaining a high level of compliance within the organisation.

What are your proudest achievements, personally and professionally?

I was involved in two major start-ups from scratch, one in Luxembourg and the other in Ireland, and did everything from writing the policy conditions to buying tea cups. Those businesses are now large and successful in their own right. To see those organisations grow into multi-billion dollar companies with hundreds of employees, and be successful and profitable in their own right by the time you leave, is probably my proudest achievement in my career so far. My greatest achievement, however, is still ahead of me. And I'll achieve this with Aetna International. On the personal front, I've managed to combine a challenging career with a lot of travel and still have a strong family unit, with three happy and healthy teenagers who are achieving their own success in life.

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

As a teenager, I was passionate about sailing and boats. So the only job I ever wanted growing up was to join the navy and travel the world. It helped that I loved the idea of the structure and discipline, and the hierarchy of how you measure success in the military. ■

"the need to be compliant on a global basis is, and will continue to be, critical"

and a lot of opportunities come across my desk every day, so it's easy for me and the rest of the team to be busy being busy! The challenge is to find and focus on the market, product, partnership or customer opportunities

SERVICE DIRECTORY

ITIJ
International Travel & Health Insurance Journal

***Your essential guide to suppliers for the
global travel and health insurance industry***

CATEGORY KEY

AIR AMBULANCE

COST CONTAINMENT

MEDICAL ESCORT
ON COMM. AIRLINE

ASSISTANCE COMPANIES

CRITICAL CARE
PATIENT TRANSPORT

MEDICAL PROVIDER

CATASTROPHIC
CLAIMS SPECIALIST

FUNERAL DIRECTORS

TRAVEL AGENTS

CLAIMS MANAGEMENT

GROUND TRANSPORT
- MEDICAL

WEB & DESIGN
SERVICES

COMMERCIAL
REPAT SPECIALISTS

HOSPITALS

TECHNOLOGY

ADDITIONAL BUSINESS CLASSIFICATION HEADINGS AVAILABLE ON REQUEST

**AVAILABLE
ONLINE**

itij.com/service-directory



AIR AMBULANCE
(AFRICA)

Ace Air & Ambulance (Pvt) Ltd.



James Halsted, – *Managing Director*

2 Mount Road, Avondale, Harare, **Zimbabwe**

tel: +263 (4) 302 141
tel: +263 (782) 999 901/2/3/4

email: james@ace-ambulance.com
website: www.ace-ambulance.com

AMREF Flying Doctors



Dr Bettina Vadera – *Medical Director*

Wilson Airport, Langata Road, PO Box 18617, Nairobi, **KENYA**

tel: +254 20 6000 090
fax: +254 20 344 170

email: emergency@flydoc.org
website: www.flydoc.org

Awesome Air Evac



Shane Marais – *General Manager*

Hanger 104C, Gate C, Lanseria Airport, Lanseria, **SOUTH AFRICA**

tel: +27 11 430 1777

email: rescue@awesomeairevac.com
website: www.awesomeairevac.com

ER24



24/7 Flight Desk

Cambridge Manor Office Park, Manor 1, Stone Haven Road, C/o
Witkoppen & Stone Haven Roads, Sandton, Paulshof, **SOUTH AFRICA**

tel: +27 (0) 10 205 3100
fax: +27 (0) 866 781 507

email: flight@er24.co.za
website: www.er24.co.za

Medic’Air International



Dr Jean-Philippe MATTEI – *Medical Director*

Dar El Bacha - Tizougatine 5, 40000 Marrakech Medina, **MOROCCO**

tel: +212 5 24 38 13 88
fax: +212 524 428 436

email: operations@medic-air.com
website: www.medic-air.com

Asia Air Ambulance



Mr. Toranit Sripal – *Managing Director*

Asia Air Ambulance Co. Ltd., Bangkok 599/59 Ratchadaphisek Road,
Jatujak, Bangkok 10900, **THAILAND**

tel: +668 9896 9000
fax: +662 192 1801

email: operations@asiaairambulance.com
website: www.asiaairambulance.com

EDS AVIATION PTE LTD



Shik – *Managing Director*

33 Ubi Avenue, #08-13, Vertex Tower B, **SINGAPORE**, 408868

tel: +65 9836 3265
fax: +65 6846 9542

email: info@eds-aviation.com
website: www.eds-aviation.com

Flying Doctors Asia



Prithpal Singh – *CEO, Director*

A'Posh Bizhub, 1 Yishun Industrial St 1, #08-03, **SINGAPORE**, 768160

tel: +65 6483 5412
fax: +65 6734 1338

email: prithpal@flyingdoctorsasia.com
website: www.flyingdoctorsasia.com

Medic’Air International 每递安国际



Dr Li Tao – *Medical Director*

885 Renmin Road, Huaihai China Building, Room 808, 200010 Shanghai, **CHINA**

tel: +86 2163 558289
fax: +86 2163 558285

email: operations@medic-air.com
website: www.medic-air.com

Medical Wings



Dr.Sura Jaidwatee, M.D. – *Medical Flight Manager*

222 Don Mueang International Airport Office Building 3rd Floor,
Vibhavadi Rangsit Road, Sanambin, Don Mueang, Bangkok 10210, **THAILAND**

24h tel: +662 247 3392
fax: +662 535 4734

email: m.w@medicalwings.com
website: www.medicalwings.com

Air Alliance Medflight GmbH



Eva Kluge – *Director of Sales & Business Development*

SIEGERLAND AIRPORT, Werfthalle G1, 57299 Burbach, **GERMANY**

mob: +49 170 366 4933
24/7 tel: +49 2736 4428 45

email: e.kluge@air-alliance.de
website: www.air-alliance.de

AIRLEC Air Espace



Paul Tiba – *Managing Director*

Zone Aviation Générale, 33700 Mérignac Cidex 05 **FRANCE**

24Hr tel: +33 56 34 02 14
fax: +33 56 55 98 18

email: paul.tiba@airlecairespace.com
website: www.airlecairespace.com

(EUROPE)

Capital Air Ambulance



Lisa Humphries – *Sales Director*

Airport House, Exeter International Airport, EX5 2BD, **UK**

tel: +44 845 055 2828
fax: +44 1392 350 039

email: sales@capitalairambulance.co.uk
website: www.capitalairambulance.co.uk

DRF Luftrettung / German Air Rescue



Dr. Peter Huber – *CEO*

Rita-Maiburg-Str. 2, D-70794 Filderstadt, **GERMANY**

24h tel: +49 7007 3010
fax: +49 7007 3119

email: ops@drf-luftrettung.de
website: www.drf-luftrettung.de/air-ambulance

EURO LINK GmbH



Dr. Friedrich Renner – *Medical Director*

Allgemeine Luftfahrt, D -85356 München Flughafen, **GERMANY**

tel: +49 89 6137 2103
fax: +49 89 6137 2106

email: info@flyeurolink.de
website: www.FlyEuroLink.de

European Air Ambulance



Patrick Schomaker – *Director Sales & Marketing*

Luxembourg Airport, B.P.24, L-5201, Sandweiler, **LUXEMBOURG**

24hr tel: +352 26 26 00
fax: +352 26 26 01

email: alert@air-ambulance.com
website: www.air-ambulance.com

FAI – rent-a-jet AG



Volker Lemke – *Director Sales and Marketing CSO*

Flughafenstrasse 124; 90411 Nuremberg; **GERMANY**

tel: +49 911 36009 31
fax: +49 911 36009 59

email: Volker.lemke@fai.ag
website: www.fai.ag

GlobalMed International



Gert Muurling – *CEO & Medical Director*

Auf Roedern 7c, 56283 Pfaffenheck, **GERMANY**

tel: +49 6742 897 425
fax: +49 3212 100 5018

email: info@globalmed-international.com
website: www.globalmed-international.com

Jet Executive International Charter



Irena Dimitrijevic – *Marketing & Sales*

Mündelheimer Weg 50, D-40472, Düsseldorf, **GERMANY**
"Homebase FRA & MUC"

tel: +49 211 602 7775
fax: +49 211 602 7776

email: sales@jetexecutive.com
website: www.jetexecutive.com

Malteser Service Center



Johannes Hoischen – *International Network and Repatriation*

Malteser Service Center Kalker Hauptstr. 22-2, 51103 Köln, **GERMANY**

tel: +49 221 98 22 333
fax: +49 221 98 22 339

email: ambulance@malteser.org
website: www.malteser-service-center.de

Medic’Air International



Dr Herve Raffin – *General Manager*

35 rue Jules Ferry, 93170 Bagnolet, Paris, **FRANCE**

tel: +33 141 72 1414
fax: +33 148 57 1010

email: operations@medic-air.com
website: www.medic-air.com

North Flying a/s



Jesper Kragelund – *Sales Manager*

North Flying Terminal, Aalborg Airport, DK-9400, Nørresundby,
DENMARK

tel: +45 9632 2900
fax: +45 9632 2909

email: jkr@northflying.com
website: www.northflying.com

Quick Air Jet Charter GmbH



Philipp Schneider – *Account Manager*

Hangar 3, Cologne Airport, 51147 Cologne, **GERMANY**

tel: +49 2203 955 700
fax: +49 2203 955 7020

email: ops@quickair.de
website: www.quickair.de

To have your company listed in our service directory

contact the sales department now:

sales@itij.com or telephone: +44 (0) 117 925 51 51 (opt.1)

Rescue Wings Malta**Andrew Lee** – International Business Executive186 Ix Xatt Santa Maria Estate Mellieha MLH 2771, **MALTA**tel: +356 2703 4129
dir. tel: +356 999 43 112email: andrew.lee@er24.co.za**Swiss Air-Rescue (Rega)****Stefan Becker** – Head of Corporate DevelopmentRega-Center, PO Box 1414, CH-8058 Zurich, **SWITZERLAND**tel: +41 44 654 33 11
fax: +41 44 654 33 22email: stefan.becker@rega.ch
website: www.rega.ch**Tyrol Air Ambulance****Manfred Helldoppler** – Managing DirectorFuerstenweg 180, A-6026 Innsbruck-Airport, **AUSTRIA**tel: +43 512 22422 100
fax: +43 512 288 888email: taa@taa.at
website: www.taa.at

To have your company listed in our service directory

contact the sales department now:

sales@itij.com or telephone: +44 (0) 117 925 51 51 (opt.1)**Aeromedevac Air Ambulance****Adam Williams** – PresidentGillespie Field Airport, 681 Kenney Street, El Cajon, CA 92020, **USA**toll free: + (800) 462 0911
fax: + (619) 284 7918email: awilliams@aeromedevac.com
website: www.aeromedevac.com**AirEvac International****Raul Mendoza** – President / CEO3404 Bonita Rd, Chula Vista, Ca. 91910, **USA**tel: +1 619 754-6755
fax: +1 619 330 4551email: info@aeiamerica.com
website: www.aeiamerica.com**AMR Air Ambulance****John "Jay" Paladino** – General Manager8001 South InterPort Blvd., Suite 150, Englewood, CO 80112, **USA**tel: +1 720 875 9182
fax: +1 720 875 9183email: info@AMRAirAmbulance.com
website: www.AMRAirAmbulance.com**Global Jetcare, Inc.****Bart Gray** – President15421 Technology Dr. Brooksville, FL 34604, **USA**tel: +1 352 799 7771
fax: +1 352 799 7776email: bart@globaljetcare.com
website: www.globaljetcare.com**JET ICU****Mike Honeycutt** – President2561 Rescue Way, Brooksville, FL 34604, **USA**tel: +1 352 796 2540
fax: +1 352 796 2549email: ops@jeticu.com
website: www.jeticu.com**Jet-Rescue Air Ambulance****Carlos Salinas** – CEOSuite 100, 7777 Glades Road, Boca Raton, Florida 33434, **USA**

tel: +1 786 619 1268

email: operations@jet-rescue.com
website: www.medjetsUSA.com**REVA Inc****Stuart Hayman** – CEO2101 W. Commercial Blvd., Suite 1500, Fort Lauderdale, Florida 33309, **USA**tel: +1 954 730 9300
fax: +1 954 485 6564email: operations@flyreva.com
website: www.flyreva.com**Skyservice Air Ambulance****David Ewing** – Senior Vice President, Global MarketsMontreal/PE Trudeau Int Airport, 9785 Avenue Ryan, Montreal (Quebec), H9P 1A2, **CANADA**tel: +1 514 497 7000
fax: +1 514 636 0096email: alert@skyservice.com
website: www.skyserviceairambulance.com**AIMS****Bernadette Breton** – Chief Executive OfficerAIMS House, 3 West St, Bryanston 2191, Johannesburg, **SOUTH AFRICA**tel: +27 11 783 0135
fax: +27 11 783 2950email: operations@aims.org.za
website: www.aims.org.za**AMREF Flying Doctors****Dr Bettina Vadera** – Medical DirectorWilson Airport, Langata Road, PO Box 18617, Nairobi, **KENYA**tel: +254 20 6000 090
fax: +254 20 344 170email: emergency@flydoc.org
website: www.flydoc.org**Assistance Group Menasa****Christian Deloughery** – CEOUnit 4G, Gold Tower, JLT, Dubai, **UNITED ARAB EMIRATES**

tel: +971 52 490 4258

email: Cdeloughery@assistancegroup.ae
website: www.assistancegroup.ae**CONNEX Assistance****Dr Helmy El Tanahy** – CEOOffice 11, Floor 1, 6 El Sad El Aali st, Dokki, Cairo, **EGYPT**tel: +202 3 336 0005
fax: +202 3 762 0003email: alarm@connexassistance.com
website: www.connexassistance.com**Medical Services Organisation (MSO)****Brenda Durow** – General Manager - AssistancePO Box 1578, Gallo Manor, 2052, **SOUTH AFRICA**tel: +27 (0)11 259 5403
fax: +27 (0)11 259 500124hr email: assistance@mso.co.za
website: www.mso.co.za

To have your company listed in our service directory

contact the sales department now:

sales@itij.com or telephone: +44 (0) 117 925 51 51 (opt.1)**AA International****Sharon Tan** – Director**ASIA**tel: +603 7965 3883
fax: +603 7629 8288email: marketing@aa-international.com
website: www.aa-international.com**AIG Travel****Martin Villarino** – General Manager, AIG Travel Asia PacificLevel 15 Menara Worldwide, 198 Jalan Bukit Bintang, 55100 Kuala Lumpur, **MALAYSIA**tel: +603 2772 5555
fax: +603 2685 5673email: martin.villarino@aig.com
website: aig.com/travel**ASIAN TRAVEL AND MEDICAL SERVICES****Rahul Gupta** – Sr. Manager - International Business131/1, PICNIC GARDEN ROAD, KOLKATA - 700039, **INDIA**tel: 0091-9836309173
fax: 033-23440170email: rahul.gupta@asiantms.com
website: www.asiantms.com**Alpine Rescue Service Pvt Ltd 'Mission: Save Life'****Mr. Ram Nepal** – Executive DirectorEkikaran Sadak, 16 Kha.2.37, Naya Bazar - 16, Kathmandu, Nepal, POBOX: 21100, **NEPAL**24/7 tel: +977 1 436 2652
24/7 fax: +977 1 442 5111email: info@alpine-rescue.com
website: www.alpine-rescue.com**AP Companies KAZAKHSTAN****Elmira Turmagambetova** – General Manager4, 148 Mamir, Auzovskiy region, Almati, **KAZAKHSTAN**

tel: +7 727 350 52 76

email: KZT@ap-companies.com
website: www.ap-companies.com**AP Companies UZBEKISTAN****Ilhom Sadikov** – Business Development Manager4a, Uzumzor street, Ulukbek region, Tashkent, **UZBEKISTAN**

tel: +9 987 123 890 41

email: uzb@ap-companies.com
website: www.ap-companies.com

Asian Assistance – Myanmar



Dr Yin – *Chief Medical Officer*

No 29,3rd floor,35th Street, Kyauttada Township,Yangon, **MYANMAR**

tel: +95 979 584 3944

email: Myanmar@asian-assistance.com
website: www.asian-assistance.com



Asian Assistance – Philippines



Marby Cervantes Madulara – *Team Leader, Operation and Medical Development*

504P to 508P, Pacific Drive Five E Com Center Bldg, Pacific Drive
Extension Block 18 Mall of Asia Complex, Pasay City, **PHILIPPINES**

tel: +63 999 878 6990

email: Philippines@asian-assistance.com
website: www.asian-assistance.com



Asian Assistance – Thailand



Susanne Mørch – *Director*

Viphavadi Tower 15th floor, 51/3 Ngamwongwan Road, Ladyao,
Chatchuchak, 10900 Bangkok, **THAILAND**

tel: +66 2 941 1540

email: contact@asian-assistance.com
website: www.asian-assistance.com



Asian Assistance – Vietnam



Nick Wongkuan – *Director of Finance and Business Development*

Hanoi Ly Thai To, Level 5, 41A Ly Thai To, Hoan Kiem, Hanoi, **VIETNAM**

tel: +84 915 618 860

email: Vietnam@asian-assistance.com
website: www.asian-assistance.com



BrightCare Assist



Gloria Lee Carmen V. Matti – *CEO*

Unit 10-1, Fort Legend Tower, 31st Street corner 3rd Avenue,
Bonifacio Global City Taguig, 1632, **PHILIPPINES**

tel: (632) 785-0055
fax: (632) 224-4152

email: ops@brightcare-assist.com
website: www.brightcare-assist.com

CareJet Assist



Anthony Decoste – *President*

Level 24 Robinsons Cyberscape Beta, Topaz & Ruby Roads,
Ortigas Center, 1605 Pasig City, **PHILIPPINES**

tel: +63 2 226 6911

email: ops@carejetassist.com
website: www.carejetassist.com

Global Assistance & Healthcare



Alain Durand – *President Director*

Cibis Nine, 5th Fl, Jalan TB. Simatupang No. 2,
Cilandak – Pasar Minggu, Jakarta 12560, **INDONESIA**

tel: +62 21 299 78 999
fax: +62 21 299 78 9555/66

email: global@global-assistance.net
website: www.global-assistance.net

Global Assistance Partners Co.,Ltd.



Gna KH CHUNG – *CEO*

101-2906 Brown Stone Seoul, 464 Chongparo, Jung Gu,
Seoul 04510, **KOREA**

tel: +82 2 723 8839
fax: +82 2 720 8839

email: chunggna@globalassistance.co.kr
http://www.globalassistance.co.kr

Global Doctor China



Regina Zheng – *Operations Manager*

Unit 808/811, Level 8, No.88, Bai Zi Wan Nan Er Road, Chaoyang
District, Beijing, P.R., 100022 **CHINA**

tel: +86 10 5815 1188 Ext. 812
fax: +86 10 8775 9138

email: regina@globaldoctor.com.au
website: www.globaldoctor.com.au

Global MediCALL Assistance



Sridhar K – *Chief Operations Officer*

MALAYSIA

tel: +6 03 3359 6969
fax: +6 03 3359 6161

email: marketing@globalmedicallassistance.com

VISTA ASSISTANCE & HEALTHCARE & AIR AMBULANCE



Steven Yang – *CEO*

Level 3 Kerry Center Shopping Mall, 1 Guanghua Road, Chaoyang District,
Beijing 100020, **P.R. CHINA**

24/7 tel: +86 10 852 973 38
fax: +86 10 852 966 15

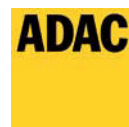
email: ops-asst@vista-china.net
website: www.vista-china.net

To have your company listed in our service directory

contact the sales department now:

sales@itij.com or telephone: +44 (0)117 925 51 51 (opt.1)

ADAC Ambulance Service



Christoph Ullrich – *Senior Manager International Network*

Hansastr. 19, D - 80686 Munich, **GERMANY**

tel: +49 89 7676 2912
24h Alarm: +49 89 7676 8912

email: christoph.ullrich@adac.de
website: www.adac.de/ambulance

AIG Travel



Sally Waithe – *General Manager, AIG Travel EMEA*

21 Cecil Pashley Way, Shoreham Airport, Shoreham-By-Sea,
West Sussex, BN43 5FF, **UK**

tel: +44 (0)1273 456 484

email: sally.waithe@aig.com
website: aig.com/travel

AP Companies



Natalya Butakova – *Business Development Manager*

17 Varshavskoye Shosse, Moscow 117105, **RUSSIA**

tel: +7 495 989 1120
fax: +7 495 989 1130

email: natalya@ap-companies.ru
website: www.ap-companies.ru

AU International Service / ASSIST UKRAINE



Andrey ZIMIN – *Director*

Str. Sholudenko 3, 04116 Kiev, **UKRAINE**

tel: +38044 251 28 11
tel: +38044 239 90 56

email: assist@assist-ukraine.com
website: assist-ukraine.com

AXA Travel Insurance



Erick Morazin – *Global Sales Director*

The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, **UK**

tel: +0800 028 3336
tel: +0203 2840 879

email: enquiries@axa-travel-insurance.com
website: www.axa-assistance.co.uk

CNAS



Carole Luisy – *Managing Director*

80 rue des alliés, 38100, Grenoble, **FRANCE**

tel: +33 438 49 83 49
fax: +33 438 49 83 40

email: carole.luisy@cnas-assistance.com
website: www.cnas-assistance.com

Customer Care Solutions Call & Assistance Center GmbH



Monica Shankar – *Int. Marketing & Network Manager*

A-1080 Vienna, Skodagasse 28/5, **AUSTRIA**

tel: +43 140 190 130
24/7 tel: +43 140 190

email: marketing@customer-care-solutions.at
website: www.customer-care-solutions.at

DRF Luftrettung / German Air Rescue



Dr. Peter Huber – *CEO*

Rita-Maiburg-Str. 2, D-70794 Filderstadt, **GERMANY**

24h tel: +49 7007 3010
fax: +49 7007 3119

email: ops@drf-luftrettung.de
website: www.drf-luftrettung.de/air-ambulance

DRK Assistance



Andreas Speich – *Managing Director*

Aufm Hennekamp 71, 40225 Düsseldorf, **GERMANY**

tel: +49 211 301805-0
fax: +49 211 301805-21

email: info@drkassistance.com
website: www.drkassistance.com

EgyCross Assistance



Dr. Hany Benyamen – *CEO*

Av. del General Perón, 25 . Planta 10 F, 28020 Madrid, **SPAIN**

tel: +34 910 602 414
tel: +20 100 6222 910

email: ecanetwork@egycross-assistance.com
website: www.egycross-europe.com

Eurocross Turkey



Dr. Michael Adams – *Director Business Development*

Altunizade Mahallesi, Ord. Prof. Fahrettin Kerim Gökay Caddesi,
Eşref Çakmak Plaza, No:32 Kat:3 34662 Üsküdar, İstanbul, **TURKEY**

tel: +90 216 265 15 25
fax: +90 216 265 15 65

email: int@eurocrossturkey.com.tr
website: www.eurocrossturkey.com.tr

Global Assistance a.s.























Ing. Marek Jaroš – *General Manager*

Dopraváku 749/3, 18400 Prague 8, **CZECH REPUBLIC**

tel: +420 266 799 770
fax: +420 266 799 797

email: ops@1220.cz
website: www.1220.cz

| | | |
|---|--|--|
|  | Global Voyager Assistance - Black Sea |  |
| | Oxana Razorenova – General Manager 77-79 Nezhsinskaya Str., 65023, Odessa, UKRAINE tel: +38 048 7373 441 email: gmbs@gvassistance.com fax: +38 048 7373 442 website: www.gvassistance.com | |
|  | Global Voyager Assistance - Russia |  |
| | Costas Danilenko – CEO PO Box 11, 125124 Moscow, RUSSIA tel: +7 495 775 0999 email: cdanilenko@gvassistance.com fax: +7 495 775 0998 website: www.gvassistance.com | |
|  | IFRA Assistance GmbH – Austria |  |
| | Mr. Christian Steindl M.D. – CEO IFRA Assistance GmbH, Schießstättg 21, A-3100 St. Pölten, AUSTRIA tel: +43 (0) 2742 49 11 email: office@ifra.at fax: +43 (0) 27 42 89165 website: www.ifra.at | |
|  | Inchcape Medical & Assistance Services |  |
| | Mara Mytilineou – Operations Manager 3, Agiou Dionysiou street, 18545 Piraeus, GREECE NEW tel: (+30) 210 42 24 805 email: assistance@iss-shipping.com fax: (+30) 211 79 07 790 website: www.iss-assistance.com | |
|  | Intana Global |  |
| | Denise Groom – Head of Commercial 6 Devonshire Square, London EC2M 4YE, UK email: enquiries@intana-global.com website: www.intana-global.com | |
|  | Interamerican Assistance S.A. |  |
| | Inez Tissink – Coordinator International Activities Syngrou Avenue 350, 17680 Kallithea, Athens, GREECE tel: (+30) 210 94 61 750 email: tissink@interamerican.gr fax: (+30) 210 94 61 004 website: www.interamerican.gr | |
|  | Malteser Service Center |  |
| | Johannes Hoischen – International Network and Repatriation Malteser Hilfsdienst gemeinnützige GmbH Malteser Service Center Kalker Hauptstr. 22-2, 51103 Köln, GERMANY tel: +49 221 98 22 333 email: ambulance@malteser.org fax: +49 221 98 22 339 website: www.malteser-service-center.de | |
|  | Marm Assistance |  |
| | Mahmut Kadirbeyoglu – CEO AirPort Plaza, Ankara Caddesi, No:486, Kurtkoy 34912, Istanbul, TURKEY tel: +90 216 560 07 24 email: marm@marm.com.tr fax: +90 216 560 07 07 website: www.marmassistance.com | |
|  | MD Medicus Assistance GmbH |  |
| | Sven Scharff – International Network Manager Industriestr. 2a, 67063 Ludwigshafen, GERMANY tel: +49 - 621 / 5490 171 email: assistance@md-medicus.net fax: +49 - 621 / 5490 029 website: www.md-medicus.net | |
|  | Medicall AG |  |
| | Armin Bucher – CEO Zurichstrasse 38, CH-8306 Bruttisellen, SWITZERLAND tel: +41 44 655 16 67 email: mservices@medicall.ch website: www.medicall.ch | |
|  | MRI Assist |  |
| | Denise Rogers – Network Manager C/Porto Pi, 8. 07015 Palma de Mallorca SPAIN tel: +34 971 919 244 email: info@medicalresponse.es fax: +34 971 919 255 website: www.mri-assist.com | |
|  | Save Assistance France |  |
| | Thomas Blanchet – Key Account Manager / Responsable Grands Comptes 6 Rue Jean-Pierre Timbaud, Le Campus, Bat. B1, 78180 Montigny-Le Bretonneux., FRANCE tel: +33 (0)13062 6752 email: blanchet@saveassistance.com 24 tel: +33 (0)13062 1122 website: www.saveassistance.com | |

| | | |
|---|---|---|
|  | Savitar Group Ltd. |  |
| | Maria Berkova – General Manager 3rd floor, entrance #4, 20/3 Bolshoy Karetniy lane, Moscow, 127051, RUSSIA tel: +7 495 987 1775 email: svg@savitar-gr.com fax: +7 495 987 1776 website: www.savitar-gr.com | |
|  | Semetur Assistance |  |
| | Eugenio Crenes – General Manager Paseo de la Castellana 18, 7ª Planta, 28046 Madrid, SPAIN tel: +34 911 010 470 email: info@semetur.com fax: +34 902 001 410 website: www.semetur.com | |
|  | Tangiers International |  |
| | Jane Hegeler – Managing Director 54 Melita Street, Valetta, VLT 1122, MALTA tel: +356 277 800 16 email: info@tangiersinternational.com fax: +356 2720 5500 website: www.tangiersinternational.com | |
|  | TBS Team 24 d.o.o |  |
| | Edvard Hojnik – General Manager CROATIA, SLOVENIA, SERBIA, MNE, BH, KOS, MAC tel: +386 2616 5819 email: info@tbs-team24.com fax: +386 2618 5800 website: www.tbs-team24.com | |
|  | Tyrol Air Ambulance |  |
| | Manfred Helldoppler – Managing Director Fuerstenweg 180, A-6026 Innsbruck-Airport, AUSTRIA tel: +43 512 22422 100 email: taa@taa.at fax: +43 512 288 888 website: www.taa.at | |
|  | Assistance Group Menasa |  |
| | Christian Deloughery – CEO Unit 4G, Gold Tower, JLT, Dubai, UNITED ARAB EMIRATES NEW tel: +971 52 490 4258 email: Cdeloughery@assistancegroup.ae website: www.assistancegroup.ae | |
|  | CONNEX Assistance JLT |  |
| | Lara Helmi – International Network Director #204 Gold Crest Executive Tower, Jumeirah Lake Towers, Dubai, UNITED ARAB EMIRATES tel: +97 14 368 36 25 email: dubai@connexassistance.com fax: +97 14 420 49 12 website: www.connexassistance.com | |
|  | Fakeeh International |  |
| | Dr. Fatih Mehmet GUL – Executive Director Palestine Street, Al Hamra District P.O. Box 2537 21461, JEDDAH/SAUDI ARABIA tel: 00966 12 6603080 email: ops@fakeehinternational.com website: www.fakeehinternational.com | |
|  | GORAL ASSISTANCE LTD |  |
| | Marcel Kadoche – International Network and Development Manager Maskit 27 str. Herzeliya Industrial Park 46733, ISRAEL tel: +972 9 9579930 email: info@goralassist.com fax: +972 9 9579931 website: www.goralassist.com | |
|  | IRAN ASSISTANCE |  |
| | Ashkan Lahiji – International Network Manager No 24,SOS building,15th Street, Gandhi Avenue, Tehran,15175, IRAN tel: +98-21-88648620 - 24 email: operation@iranassistance.com fax: +98-21-88648502 website: www.iranassistance.com | |
|  | SWAN INTERNATIONAL ASSISTANCE – MUTUAL CARE |  |
| | Mr. Joseph Akiki – CEO P.O. Box 2265 Jounieh, Lebanon tel 24/7: +961 9 224 008/009 email: request@swanassistance.com fax: +961 9 224 010 website: www.swanassistance.com | |

To have your company listed in our service directory

contact the sales department now:

sales@itij.com or telephone: +44 (0)117 925 51 51 (opt.1)

Active Care Management



Paul Schlosser – Client Relationship Manager

3600 Rhodes Dr., Windsor, ON, N8W 5A4, **CANADA**

tel: +519 945 8256 ext.4111
fax: +519 251 5165

email: pschlosser@active-care.ca
website: www.active-care.ca

AIG Travel



Jim Koziol – General Manager, North America

3330 Business Park Drive, Stevens Point WI 54482, **USA**

tel: +1 715 295 9105

email: jim.koziol@aig.com
website: aig.com/travel

Allianz Global Assistance



Sarah Hume – Vice President, Client Services

4273 King St E, Kitchener, Ontario N2P 2E9, **CANADA**

tel: +1 866-520-8823
(ext.) 52345

email: sarah.hume@allianz-assistance.ca

ASSIST CARD



Federico Tarling – Chief Service Officer

ASSIST-CARD Building, 175 South West 7th Street, Suite 2407,
Miami, FL 33130, **USA**

tel: +1 305 381 9959/69
toll free: +1 800 874 2223

email: federico.tarling@assistcard.com
website: www.assistcard.com

CanAssistance



Fabienne Lavoie – Director, International Operations and Claims

550 Sherbrooke Street West, Suite B-9, Montreal, Quebec,
H3A 3S3, **CANADA**

tel: +1 514 286 7707
fax: +1 514 286 8413

email: fabienne.lavoie@canassistance.com
website: www.canassistance.com

GORAL ASSISTANCE CANADA INC.



David Ohayon – Local Manager

2155 Vincent St, Montreal, QC H4M 1M6, **CANADA**

tel: +1 514 448 1343
fax: +1 514 448 1835

email: info@goralassist.ca
website: www.goralassist.com

MD ABROAD



Ignacio C. Marquez – COO

2999 NE 191st Street, Suite 608, Aventura, Florida, **USA**

tel: +1 (786) 475-5475
fax: +1 718 847 0533

email: operations@mdabroad.com
website: www.mdabroad.com

ONTIME CARE WORLDWIDE INC.



JOHNSON FU – CEO

15 Wertheim Court, Suite 501, Richmond Hill, ON L4B 3H7, **CANADA**

tel: +1 905-707-1512
fax: +1 905-707-1513

email: info@jfigroup.ca
website: www.jfiginsgroup.com

SunMed International, LLC



Dra. Kinyi Haber – Medical Director, VP International Operation

2000 NW 89th Place, Miami FL 33172, **UNITED STATES**

tel: +1 786 888 6792
fax: +1 786 551 0763

email: khaber@sunmedint.net
website: www.sunmedint.net

TMCA Group Corp



Crystal Wharton – President

217 Broadway Suite 608, New York, New York 10007, **USA**

tel: +1 646 398 9021
fax: +1 646 398 9025

email: Crystal@tmcatravel.com
website: www.tmcatravel.com

Dr Colin Plotkin & Sons Consulting INC.



Dr Colin Plotkin – Managing Director

27-3088 Francis Road, Richmond, British Columbia V7C 5V9, **CANADA**

tel: +1 604 241 9677
fax: +1 604 241 0733

email: colin@plotkinconsulting.com
website: www.plotkinconsulting.com

Global Excel Management



John Spears – VP Business Development & Marketing

73 Queen St, Sherbrooke, QC J1M 0C9, **CANADA**

tel: +1 819 566 8833
fax: +1 819 566 8447

email: corpinfo@globalexcel.com
website: www.globalexcel.com

New Frontier Group



Gitte Bach – President and CEO

1024 Bayside Drive, Suite 144, Newport Beach,
California, 92660-7462, **USA**

tel: +1 949 429 7130
fax: +1 949 666 6520

email: Bach@NewFrontierGroup.com
website: www.newfrontiergroup.com

To have your company listed in our service directory

contact the sales department now:

sales@itij.com or telephone: +44 (0)117 925 51 51 (opt.1)

Allianz Global Assistance



Sarah Hume – Vice President, Client Services

4273 King St E, Kitchener, Ontario N2P 2E9, **CANADA**

tel: +1 866-520-8823
(ext.) 52345

email: sarah.hume@allianz-assistance.ca

Claims at TuGo



Taka Katsube – Director Assistance & Cost Management

10th Floor, 6081 No.3 Road, Richmond, BC V6Y 2B2, **CANADA**

tel: +1 604 303 2113
fax: +1 604 276 4593

email: tkat@tugo.com
website: www.tugo.com

Eurocross Turkey



Dr. Michael Adams – Director Business Development

Altunizade Mahallesi, Ord. Prof. Fahrettin Kerim Gökay Caddesi,
Eşref Çakmak Plaza, No:32 Kat:3 34662 Üsküdar, İstanbul, **TURKEY**

tel: +90 216 265 15 25
fax: +90 216 265 15 65

email: int@eurocrossturkey.com.tr
website: www.eurocrossturkey.com.tr

CoreSource (Third Party Administration)



Ben Frisch – Regional President CoreSource Western Region

6240 Sprint Parkway, Suite 400, Overland Park, Kansas, 66251, **USA**

tel: +1 913-814-6102
fax: +1 913-387-5902

email: bfrisch@coresource.com
website: coresource.com

Global Assistance & Healthcare



Alain Durand – President Director

Cibis Nine, 5th Fl, Jalan TB. Simatupang No. 2,
Cilandak – Pasar Minggu, Jakarta 12560, **INDONESIA**

tel: +62 21 299 78 999
fax: +62 21 299 78 9555/66

email: global@global-assistance.net
website: www.global-assistance.net

Global Excel Management



John Spears – VP Business Development & Marketing

73 Queen St, Sherbrooke, QC J1M 0C9, **CANADA**

tel: +1 819 566 8833
fax: +1 819 566 8447

email: corpinfo@globalexcel.com
website: www.globalexcel.com

Intana Global



Denise Groom – Head of Commercial

6 Devonshire Square, London EC2M 4YE, **UK**

email: enquiries@intana-global.com
website: www.intana-global.com

New Frontier Group



Gitte Bach – President and CEO

1024 Bayside Drive, Suite 144, Newport Beach, California, 92660-7462, **USA**

tel: +1 949 429 7130
fax: +1 949 666 6520

email: Bach@NewFrontierGroup.com
website: www.newfrontiergroup.com

Star Healthcare Network, Inc.



Gigi Galen Grobstein – President

120 Bloomingdale Road, Suite #304, White Plains, NY 10605, **USA**



tel: +1 914 358 9121
fax: +1 914 358 9206

email: Ggalen@starhealthcarenet.com
website: www.starhealthcarenet.com

To have your company listed in our service directory

contact the sales department now:

sales@itij.com or telephone: +44 (0)117 925 51 51 (opt.1)

| | | | |
|---|---|--|--|
|  | AIMS | |  |
| | Bernadette Breton – <i>Chief Executive Officer</i> | | |
| | AIMS House, 3 West St, Bryanston 2191, Johannesburg, SOUTH AFRICA | | |
| | tel: +00 27 11 783 0135 fax: +00 27 11 783 2950 | email: operations@aims.org.za website: www.aims.org.za | |
|  | Medical Services Organisation (MSO) | |  |
| | Brenda Durow – <i>General Manager - Assistance</i> | | |
| | PO Box 1578, Gallo Manor, 2052, SOUTH AFRICA | | |
| | tel: +27 (0)11 259 5403 fax: +27 (0)11 259 5001 | 24hr email: assistance@mso.co.za website: www.mso.co.za | |
|  | AP Companies | |  |
| | Natalya Butakova – <i>Business Development Manager</i> | | |
| | 17 Varshavskoye Shosse, Moscow 117105, RUSSIA | | |
| | tel: +7 495 989 1120 fax: +7 495 989 1130 | email: natalya@ap-companies.ru website: www.ap-companies.ru | |
|  | ChargeCare International | |  |
| | Mary-Jo McDonald (MJ) – <i>Managing Director</i> | | |
| | Sanderum Centre, 30a Upper High Street, Thame, OX9 3EX, UK | | |
| | tel: +44 1865 400 007 fax: +44 845 003 1351 | email: contact@chargecare.net website: www.chargecare.net | |
|  | Eurocross Turkey | |  |
| | Dr. Michael Adams – <i>Director Business Development</i> | | |
| | Altunizade Mahallesi, Ord. Prof. Fahrettin Kerim Gökay Caddesi, Eşref Çakmak Plaza, No:32 Kat:3 34662 Üsküdar İstanbul, TURKEY | | |
| | tel: +90 216 265 15 25 fax: +90 216 265 15 65 | email: int@eurocrossturkey.com.tr website: www.eurocrossturkey.com.tr | |
|  | Marm Assistance | |  |
| | Mahmut Kadirbeyoglu – <i>CEO</i> | | |
| | AirPort Plaza, Ankara Caddesi, No:486, Kurtkoy 34912, İstanbul, TURKEY | | |
| | tel: +90 216 560 07 24 fax: +90 216 560 07 07 | email: marm@marm.com.tr website: www.marmassistance.com | |
|  | Allianz Global Assistance | |  |
| | Patrick Hrusa – <i>Regional Head, North America, Medical Provider Management</i> | | |
| | 4273 King St E, Kitchener, Ontario N2P 2E9, CANADA | | |
| | tel: +1 866-520-8823 (ext.) 52922 | email: patrick.hrusa@allianz-assistance.ca | |
|  | Claims at TuGo | |  |
| | Taka Katsube – <i>Director Assistance & Cost Management</i> | | |
| | 10th Floor, 6081 No.3 Road, Richmond, BC V6Y 2B2, CANADA | | |
| | tel: +1 604 303 2113 fax: +1 604 276 4593 | email: tkat@tugo.com website: www.tugo.com | |
|  | Dr Colin Plotkin & Sons Consulting INC. | |  |
| | Dr Colin Plotkin – <i>Managing Director</i> | | |
| | 27-3088 Francis Road, Richmond, British Columbia V7C 5V9, CANADA | | |
| | tel: +1 604 241 9677 fax: +1 604 241 0733 | email: colin@plotkinconsulting.com website: www.plotkinconsulting.com | |
|  | Global Excel Management | |  |
| | John Spears – <i>VP Business Development & Marketing</i> | | |
| | 73 Queen St, Sherbrooke, QC J1M 0C9, CANADA | | |
| | tel: +1 819 566 8833 fax: +1 819 566 8447 | email: corpinfo@globalexcel.com website: www.globalexcel.com | |
|  | Global Medical Management | |  |
| | Rajja Itzchaki – <i>COO</i> | | |
| | 880 SW 145th Ave., Suite 400, Pembroke Pines, FL, 33027, USA | | |
| | tel: +1 954 370 6404 fax: +1 954 370 8613 | email: info@gmmi.com website: www.gmmi.com | |
|  | MD ABROAD | |  |
| | Ignacio C. Marquez – <i>COO</i> | | |
| | 2999 NE 191st Street, Suite 608, Aventura, Florida, USA | | |
| | tel: +1 (786) 475-5475 fax: +1 718 847 0533 | email: operations@mdabroad.com website: www.mdabroad.com | |

| | | | |
|--|--|--|---|
|  | New Frontier Group | |  |
| | Gitte Bach – <i>President and CEO</i> | | |
| | 1024 Bayside Drive, Suite 144, Newport Beach, California, 92660-7462, USA | | |
| | tel: +1 949 429 7130 fax: +1 949 666 6520 | email: Bach@NewFrontierGroup.com website: www.newfrontiergroup.com | |
|  | Penfield Care | |  |
| | Mr Stephen Zatylny – <i>President</i> | | |
| | AI-130 Terence Matthews Crescent, Ottawa, Ontario, K2M 0J1, CANADA | | |
| | tel: +1 613 703 9861 fax: +1 819 200 0281 | email: info@penfieldcare.com website: www.penfieldcare.com | |
|  | Star Healthcare Network, Inc. | |  |
| | Gigi Galen Grobstein – <i>President</i> | | |
| | 120 Bloomingdale Road, Suite #304, White Plains, NY 10605, USA | | |
| | tel: +1 914 358 9121 fax: +1 914 358 9206 | email: Ggalen@starhealthcarenet.com website: www.starhealthcarenet.com | |
| To have your company listed in our service directory | | | |
| contact the sales department now: | | | |
| sales@itij.com or telephone: +44 (0) 117 925 51 51 (opt.1) | | | |
|  | European Air Ambulance | |  |
| | Patrick Schomaker – <i>Director Sales & Marketing</i> | | |
| | Luxembourg Airport, B.P.24, L-5201, Sandweiler, LUXEMBOURG | | |
| | 24hr tel: +352 26 26 00 fax: +352 26 26 01 | email: alert@air-ambulance.com website: www.air-ambulance.com | |
|  | Malteser Service Center | |  |
| | Johannes Hoischen – <i>International Network and Repatriation</i> | | |
| | Malteser Service Center Kalker Hauptstr. 22-2, 51103 Köln, GERMANY | | |
| | tel: +49 221 98 22 333 fax: +49 221 98 22 339 | email: ambulance@malteser.org website: www.malteser-service-center.de | |
|  | Skyservice Air Ambulance | |  |
| | David Ewing – <i>Senior Vice President, Global Markets</i> | | |
| | Montreal/PE Trudeau Int Airport, 9785 Avenue Ryan, Montreal (Quebec), H9P 1A2, CANADA | | |
| | tel: +1 514 497 7000 fax: +1 514 636 0096 | email: alert@skyservice.com website: www.skyserviceairambulance.com | |
| To have your company listed in our service directory | | | |
| contact the sales department now: | | | |
| sales@itij.com or telephone: +44 (0) 117 925 51 51 (opt.1) | | | |
|  | Extreme Care Repatriation | |  |
| | Petar Chernaev – <i>Manager</i> | | |
| | I Gevgeliiski, Sofia 1309, BULGARIA | | NEW |
| | tel: +359 882 52 9557 | email: office@extremecare.eu website: www.extremecare.eu | |
|  | Flying Home Pte Ltd | |  |
| | Mr Ang Ziqian – <i>Director</i> | | |
| | Blk 4 Lorong 8 Toa Payoh #01-1345A, SINGAPORE | | |
| | tel: +65 6253 0001 fax: +65 6353 5801 | email: enquiry@flyinghome.com website: www.flyinghome.com | |
|  | Funeral Home AURIGA Ltd. | |  |
| | Helena Sulikova – <i>Chief of International Department</i> | | |
| | B. Nemcové Street 1052/1, 412 01 Litomerice, CZECH REPUBLIC | | |
| | tel: +420 724 257 899 fax: +420 416 732 582 | email: repatriations@pohrebni-auriga.cz website: www.funeral-assistance.cz | |
|  | FUNERARIA OFFICIA ROBERTO ZEGA - Worldwide Repatriations Specialist | |  |
| | Cristina Zega – <i>Repatriations Manager</i> | | |
| | Via Clelia, 26 / 28 - 00181 Roma, ITALY | | |
| | tel: 0039 06 78 40 300 fax: 0039 06 78 02 488 | email: info@zega.it website: www.zega.it | |

G7 Mortuary Shipping - Latin-American Funeral Assistance



Christian Correa – Operations Director

Zona Franca Local 110, Rionegro, Antioquia, **COLOMBIA & USA**

tel: +1 203 343 8111
tel: +57 4 562 1142

email: info@g7ms.com
website: www.g7ms.com

Rowland Brothers International Ltd.



Fiona Greenwood – Operations Director

299-305 Whitehorse Road, West Croydon, Surrey CR0 2HR, **UK**

tel: +44 20 8684 2324
fax: +44 20 8684 8000

email: info@rowlandbrothersinternational.com
website: www.rowlandbrothersinternational.com

Singapore Casket Company (Pte) Ltd – Worldwide Repatriation



Calvin Tang

131 Lavender Street, Singapore, 338737, **SINGAPORE**

tel: +65 6293 4388
fax: +65 6296 5993

email: customerservice@singaporecasket.com.sg
website: www.singaporecasket.com.sg

Gateway International EMS



Oliver L. Müller – Managing Director

600 Pennsylvania Ave SE, Washington DC, 20003, **USA**

tel: +1-202-499-2294
fax: +1-201-205-2239

email: oliver.mueller@gateway-ems.com
website: www.gateway-ems.com

One Call Medical Transport



24 Hour Worldwide Ground Transports

3815 E Main St., Suite C St. Charles, IL 60174, **USA**

tel: +1 630 444 2100
fax: +1 630 823 2900

email: ops@ocmt.com
email: www.ocmt.com

Acibadem Healthcare Group



Berna Gür – International Network Supervisor

Fahrettin Kerim Gökay Cad.
No:49 34662 Altunizade İstanbul, **TURKEY**

tel: 0090 530 9768398

email: ops@acibadem.com.tr
website: www.acibademinternational.com

Anatolia Hospital



Dr. Irfan Erdogan – General Coordinator

Caybasi Mh 1352 Sk No 12 , 07100 Antalya, **TURKEY**

tel: +90 242 249 33 00
fax: +90 242 311 67 78

email: drirfan@anatoliahospital.com
email: www.anatoliahospital.com

Broward Health International



Manuela Pujals – Manager Business Development

1608 SE 3rd Avenue, Ste 503-B, Ft Lauderdale, FL 33316, **USA**

tel: +1 954 767 5587
fax: +1 954 888 3874

email: MPujals@browardhealth.org
email: Sbaig@browardhealth.org

Jackson Memorial Hospital International



Dominick Destefano – Associate Director of Sales

1500 NW 12th Avenue, Suite 829 East, Miami, FL 33136, **USA**

tel: +305-355-1211
fax: +305-355-5545

email: Dominick.destefano@jhsMiami.org
website: www.jmhi.org

Luz Saúde SA



Eve Jokel, MPH – International Director

Rua Carlos Alberto da Mota Pinto, 17-9.º 1070-313 Lisboa, **PORTUGAL**

tel: +351 213 138 260
fax: +351 213 530 292

email: intlpatientservices@luzsaude.pt
website: luzsaude.pt/en

Sharp Global Patient Services



Jacque Schwoerke – Vice President, Sharp GPS

8695 Spectrum Center Blvd., San Diego, CA 92123, **USA**

toll free: +1 888-265-1513
tel: +1 858-499-4967

email: Sharp.GlobalPatientServices@sharp.com
website: www.sharp.com

UC San Diego Health System International Patient Program



Larry Baker – Managing Director

136 W. Dickinson Street, Suite 109, San Diego, CA 92103-8222, **USA**

tel: +1 619 471 0466
fax: +1 619 543 5282

email: lbaker@ucsd.edu
website: health.ucsd.edu/international

AMREF Flying Doctors



Dr Bettina Vadera – Medical Director

Wilson Airport, Langata Road, PO Box 18617, Nairobi, **KENYA**

tel: +254 20 6000 090
fax: +254 20 344 170

email: emergency@flydoc.org
website: www.flydoc.org

European Air Ambulance



Patrick Schomaker – Director Sales & Marketing

Luxembourg Airport, B.P.24, L-5201, Sandweiler, **LUXEMBOURG**

24hr tel: +352 26 26 00
fax: +352 26 26 01

email: alert@air-ambulance.com
website: www.air-ambulance.com

GlobalMed International



Gert Muurling – CEO & Medical Director

Auf Roedern 7c, 56283 Pfaffenheck, **GERMANY**

tel: +49 6742 897 425
fax: +49 3212 100 5018

email: info@globalmed-international.com
website: www.globalmed-international.com

LIFESUPPORT Patient Transport



Graham Williamson – CEO

VANCOUVER – TORONTO – HONOLULU

tel: +1 250 947 9641
fax: +1 877 288 2908

email: graham.williamson@LifeSupportTransport.com
website: www.LifeSupportTransport.com

Medical Wings



Dr.Sura Jaidwatee, M.D. – Medical Flight Manager

222 Don Mueang International Airport Office Building 3rd Floor,
Vibhavadi Rangsit Road, Sanambin, Don Mueang, Bangkok 10210, **THAILAND**

24h tel: +662 247 3392
fax: +662 535 4734

email: m.w@medicalwings.com
website: www.medicalwings.com

Prime Nursing Care, Inc.



Franziska Hollenstein – CEO / Founder

1918 Harrison Street, Suite 215, Hollywood, Florida, 33020, **USA**

24/7 tel: +1 754 999 0460
fax: +1 754 222 5051

email: www.primenursingcare.com
website: contact@primenursingcare.com

AMREF Flying Doctors



Dr Bettina Vadera – Medical Director

Wilson Airport, Langata Road, PO Box 18617, Nairobi, **KENYA**

tel: +254 20 6000 090
fax: +254 20 344 170

email: emergency@flydoc.org
website: www.flydoc.org

Doctors At Your Home Inc.



Jose B. Gardens P.A CHE – President/C.E.O

5201 Blue Lagoon Drive, 8th Floor, Miami, FL 33126, **USA**

toll free: +1 888 933 3305
tel: +1 305 629 3612

email: corporate@doctorsatyourhome.com
website: www.doctorsatyourhome.com

Cambridge Global Payments



Brad Loder – VP Marketing & Corporate Sponsorships

212 King Street West, Suite 400, Toronto, ON M5H 1K5 **CANADA**

tel: +1 (416) 646 6401
ext. 2392

email: bloder@cambridgefx.com
website: www.cambridgefx.com

Firemelon (Magenta Insurance System)



David Corney – Managing Director

40-42 Lisburn Road, Belfast, BT9 6AA, **NORTHERN IRELAND**

tel: 02895 213 831

email: david.corney@firemelon.com
website: www.firemelon.com

Voyageur Aeromedical Travel



Marc Banting – Director

19 Lower Park Row, Bristol, **UK**

tel: +44 (0)117 921 0401
fax: +44 (0)845 384 7008

email: marc@voyageur.co.uk
website: www.voyageur24.com

V Creative Design



Steve Annette – New Media Director

Voyageur Buildings, 43 Colston Street, Bristol BS1 5AX, **UK**

tel: +44 (0)117 929 4636
fax: +44 (0)117 925 2040

email: info@vcreativedesign.co.uk
website: www.vcreativedesign.co.uk

Gribben joins UIB

International (re)insurance broker UIB has announced the appointment of Keith Gribben as its new group financial director, with immediate effect. He will be based in the company's London office, where he will report to group chairman Bassem Kabban and work closely with CEO Shaun Barrington, CEO of UIB Holdings, and Tony Dilley, CEO of international at UIB International Ltd. According to UIB, 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 Aon'. "We are pleased to welcome Keith Gribben to the senior management team at UIB," said 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 UIB and wish him the best for the future." Keith said that he is excited by the new opportunity, and looks forward to 'helping drive the business both in the UK and internationally'.



Keith Gribben

Paraboschi joins IMG as executive VP

Steve Paraboschi has joined international medical and travel insurance company International Medical Group (IMG) as executive vice-president, the company has announced. Steve will have responsibility for P&L across the company, as well as for supporting IMG's international insurance distribution and operations. "IMG is a market leader whose rapid global growth, innovative product solutions and steadfast commitment to being there for its customers set it apart from competitors," said Steve. "I'm thrilled to join at such an exciting time in the company's history, and look forward to working with its outstanding leadership team to further the company's international reputation for excellence." Before coming to IMG, Steve previously served as CEO of AXA Assistance USA, and as general manager and vice-president of AXA Assistance USA's global healthcare

TPA and travel services business, where he was in charge of the development of a travel risk management product and led revenue growth of 110 per cent over five years, among other achievements. He currently serves on the US Travel Insurance Association's board of directors, and that of the French American Chamber of Commerce of Chicago. "We are pleased to welcome Steve to the team," said Brian Barwick, president and CEO of IMG. "He has a proven track record of developing business strategies that drive top line and bottom line growth, while supporting a dynamic environment of teamwork and employee development. His customer-focused and results-oriented approach, combined with his industry expertise, make him distinctly qualified to serve as IMG's executive vice-president."



Steve Paraboschi

Bellwood Prestbury appoints Henry

Specialist global insurance broker Bellwood Prestbury has announced that, following a seven-year posting as its chief underwriting officer in Afghanistan, Adrian Henry has officially joined the firm. Adrian brings over three decades' experience in major markets – including those in remote, post-conflict and high-risk environments – to the company, having spearheaded the development of Afghanistan's first private medical scheme. His insurance and reinsurance experience covers life, kidnap and ransom, political risk, political violence, general/professional liability and many other segments.

"Adrian is a well-known and respected professional in the international commercial insurance arena," commented the broker's managing director Peter Bellwood. "He brings with him a wealth of experience and specialist knowledge, which will deliver significant value to Bellwood Prestbury's clients, who demand and expect the very best when it comes to protecting their personnel and operations in complex, challenging and remote environments around the world."



Adrian Henry

Richard Coleman joins Collinson Group

Collinson Group has announced the appointment of Richard Coleman as its European director. Richard will be responsible for building and executing strategy across Collinson Group's European sectors, according to the company, and will also lead the expansion of its global insurance and assistance business lines. Richard joins Collinson Group after nearly 20 years at Zurich Insurance, where he most recently served as managing director of the company's UK commercial broker business. Collinson has said that he will work closely with joint CEO David Evans to continue the company's expansion. "We are delighted to have Richard join our senior team," said David Evans. "With

an ever-changing consumer landscape in an increasingly globalised world, fresh thinking is required to meet evolving customer needs and maintain strong growth. We have many exciting projects underway which reflect our ambition to deliver the best products and services for our customers." Richard said that he was 'looking forward to becoming a part of this ambitious and successful team': "While already established in Europe, there is clear potential for growth which would further cement Collinson Group as an organisation with truly global capabilities. We will be continuing our expansion in the insurance, loyalty and lounge sectors and I'm looking forward to the challenge."

New appointment for MetLife

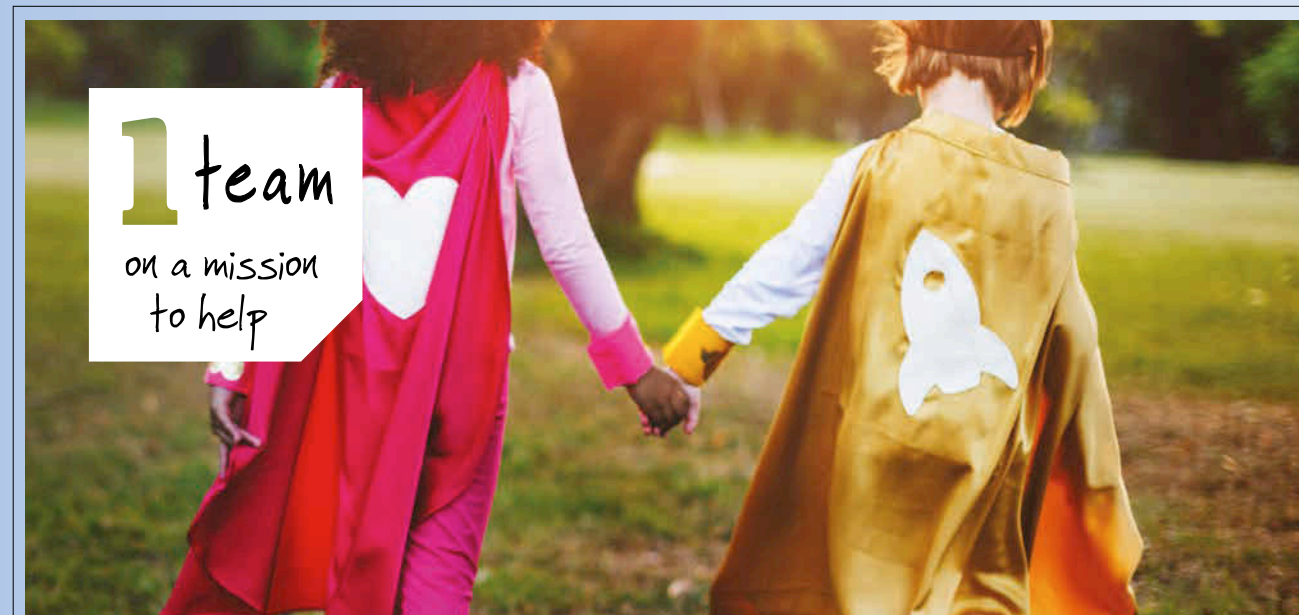
UK-based group life insurer MetLife has appointed Mark Baldwin as the new business development director for its UK employee benefits business, as part of ongoing plans to strengthen its market presence. Mark will take on the responsibility for driving distribution strategies and enhancing strategic partnerships with employee benefits consultancies, seen as a key enabler for the company's growth strategy. Mark has served with MetLife for six years, and Adrian Matthews, MetLife UK's employee benefits director, praised his

"track record of business development and strategic sales growth", which 'will enable us to further accelerate the momentum we have built in the market'. "There is a real opportunity for organisations to align their benefits strategy with their business strategy," said Mark, "and MetLife has a major role to play in helping existing and new customers maximise the value they get from their benefits spend. I am looking forward to working with employee benefits consultants in helping UK companies respond to the needs of their changing workforces."

New claims director for Ageas UK

Robin Challand has been announced as the new director of Ageas UK's claims services, effective from January next year. He has already served with Ageas for nine years as a senior manager, and is currently the director of IT, where he has been instrumental in developing Ageas' electronic business strategy, according to the company. Previously, Robin worked extensively in claims, operations and business integration in the UK and Europe, with heavy involvement in designing and selecting

Ageas' supplier and partner networks. Francois-Xavier Boisseau, CEO – insurance at Ageas, said: "The claims team is very much the shop window for an insurance business and it is vital that we have a leader in place that can ensure both our customer and business needs are met. At a time when the industry faces a number of challenges relating to claims management, I'm confident that Robin's experience and expertise will allow us to maintain focus on delivering the already award-winning claims service we provide."



With just the right balance of effective cost management and caring emergency assistance services, our team is there to help anytime, anywhere.

How can we help?

CostCare Solutions.
Emergency Assistance.
Case Management.

Dedicated Account Management Team.
North America and Worldwide.

Contact Jeff Hyman, Chief Operating Officer, Operations

Medical Global Competence Centre – Canada
jeff.hyman@allianz-assistance.ca
www.allianz-assistance.ca

Allianz Global Assistance is the registered business name for AZGA Service Canada Inc.



Isn't it time for a paradigm shift?

Avoiding costs upfront is much better
than paying for savings on the backend.

We call it StandbyMD.



StandbyMD
offers:



Intelligent
Triage



On-demand
telemedicine **worldwide**



House calls in
over **4000** locations



Cashless networks
in **190** countries

StandbyMD
Telemedicine and beyond.

For more information visit
standbymd.com

standbymd@globalexcel.com
1.305.459.4882