Questions raised in New York ferry crash

It reads like something out of a horror story: 10 die in ferry crash and many injured. Some trapped in wreckage. Pilot attempts suicide minutes later. But was it as bizarre as all that? What went wrong in the control room or was the pilot to blame? Christopher Wakes has the grisly details

Richard Smith 55, the pilot of the Staten Island Ferry that ploughed into a pier killing 10 people and hospitalising another 67 is under police custody after fleeing from the scene and attempting suicide. Questions are being asked about where the captain, Michael Gansas, was at the time of the crash. On the afternoon sailing, on Wednesday 15 October, the Andrew J. Barberi was approaching her berth at the St George terminal on Staten Island from the Whitehall terminal in Manhattan, when Smith apparently blacked out at the ship's controls and accelerated instead or slowing down. The 6,000pc ferry, traveling at an estimated 19mph with 1,300 passengers on board and already subject to wind gusts of up to 40mph, smashed into a concrete maintenance pier 100 metres from her berth. Chairwomen Ellen Engleman of the National Transportation Safety Board said, “Weather was not a factor and there were no signs of mechanical failures,” CBS reported that witnesses described a horrifying scene of passengers running for their lives as the vessel slammed into the pilings alongside the dock, ripping open a 200-feet section of the ferry like a can opener. The sounds of splintering wood, twisting metal and people screaming were deafening. Coming a little over two years after 9/11, New York did not need this. Mayor Michael Bloomberg, who visited the scene, said, “This is New York’s worst mass-transit accident ever.”

EU law for insurance accounting standards

Back in September (ITIJ 32), Overhaul of insurance accounting angers European insurers said that the International Accounting Standards Board (IASB), which is an independent standards-setter based in London, was planning on the imposition of radical new accounting standards for the insurance industry, and that these were making many insurers in Europe very angry. Well, now a deal is near. The European Union (EU) has finalised legislation obliging listed companies to adopt new international accounting standards by 2005. Although this was on the drawing board well before the Enron accounting scandal, the idea behind it is to protect the EU from similar scandals. EU Internal Market Commissioner Frits Bolkestein said, “This will put an end to the current Tower of Babel in financial reporting, improve competition and transparency, and make the free movement of capital much easier.” But although steps have been taken, the continued on p.5

Fewer Americans buying health insurance

A growing proportion of the US has no health insurance, and this can have serious consequences for all concerned. Milan Korcok gives a health report. The number of Americans with no health insurance has jumped to almost 44 million, 5.7 per cent more than last year, the largest single increase in a decade. That represents 15.2 per cent of the population of the United States (more than one out of every seven people) who must pay for healthcare out of their pockets, find some charitable or uncompensated means of getting it, or go without. To foreign insurers, the issue of uncompensated care in the US is no small matter, as many of those without health insurance tend to use hospital emergency rooms and outpatient departments as their primary health care facilities. When their hospital bills go unpaid, as they often do, hospitals turn to other sources to offset their losses, such as private insurers who can pay – especially those from foreign countries who don’t have the same volume of discount contracts as domestic insurers do. The latest figures, released by the US Census Bureau, show that despite the political rhetoric demanding relief for the uninsured, the problem just keeps getting worse. According to the Census Bureau, the percentage of people covered by employment-based health insurance dropped from 62.6 per cent in 2002 to 61.3 per cent. In the United States, the great bulk of health insurance is privately funded by employers, with employees sharing premium costs. When workers lose their jobs, they also lose their health insurance, which is a serious matter during times of rising unemployment and corporate layoffs. The provision of health insurance is not mandatory for employers, and many smaller firms simply don’t provide it. They say they can’t afford it. In fact, only 30.8 per cent of workers in companies that have fewer than 25 employees are provided with health continued on p.5
WE INVEST IN RELATIONSHIPS THAT IMPACT OUR CLIENTS’ BOTTOM LINE

Mercy Hospital

Facts and Figures:
- Organization Name: Mercy Hospital, Inc.
- System or Group Affiliation: Catholic Health East
- Location: Miami, Florida
- Financial Status: Not-for-Profit
- Year of Founding: 1960
- Hospital Type: General Short Term
- Annual Admissions: 18,750
- Number of Beds: 512
- Open Heart Surgical License: Yes
- Medical Specialties: Anesthesiology, Cardiology, Cardiopulmonary, Colon / Rectal, Dermatology, Emergency Medicine, Endocrinology, Family Practice, Gastroenterology, Infectious Diseases, Internal Medicine, Nephrology, Neurosurgery, Neonatology, Nursing, OB / GYN, Oncology / Hematology and Radiation Treatment, Ophthalmology, Orthopedics, Pain Management, Physical / Rehabilitation Medicine, Plastic Surgery, Podiatry, Psychiatry, Pulmonary, Radiology, Surgery, Ultrasound
- International Department: Mercy Hospital International Services
- Travel Insurance Accepted: Select
- Annual Foreign Admissions: 500
- International Services: Private International Patient Center providing centralized registration and admission; insurance/financial assistance; medical and non-medical transportation; air and ground ambulance reservations; coordination of airline and car rental reservations; assistance in finding hotels and long-term housing; assignment for professional translation services.
- Additional Select Services: Private lobby featuring International Patient Business Center; fax machine, photocopier, internet connection, laptop computer; private lobby with TV/VCR, kitchen and dining area
- Web Address: www.mercymiami.com

Notable:
Mercy Hospital received a 2003 Distinguished Hospital Award for Clinical Excellence from HealthGrades, placing the facility among the top 5% of all acute care hospitals in the United States.

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PROVEN HEALTHCARE PURCHASING
Blackouts put travel at risk

National Grid Transco, operator of the UK's high-voltage electricity transmission network, has admitted that Britain is facing its tightest electricity squeeze for years this winter. This has led to fears that the country may be heading for more blackouts like the one last August, which left Londoners without power and commuters stranded for hours – both in the Underground and on the roads when the traffic lights failed. It was the biggest failure for over ten years. But power failure is not an exclusively British thing, and the situation was similar to the one that paralysed Italy in late September. And this came just weeks after another blackout hit southern Sweden and Denmark. So all is not well on the European power grid and political sensitivities are high. The question of whether Europe is following the US in its regular power failures is on everyone's minds. In August, at least $75 million in damages were caused when a break in a circuit occurred in Ohio, plunging eight US states and a large part of eastern Canada into darkness. It is predicted that Europe will have to spend more than €1 trillion on a new infrastructure guaranteed to stop blackouts, and people are feeling deep into their pockets. The state of power outages across the developed world has concentrated the politicians’ minds and the question of nuclear power has been put back near the top of the political agenda. But in the meantime, it looks as though it might be sensible to think about what we shall do next time. Peter Hayman said, ‘We have seen a marked increase in the number of people who have been refused cover elsewhere calling about our Free Spirit solutions scheme and seeking cover for their pre-existing medical condition. Whereas we used to see very serious cases under this scheme, such as terminal prognosis and heart conditions, there are now many people calling us with relatively minor complaints who have not been provided with cover elsewhere.’ Peter Hayman & Company advises people travelling with cover for their condition, as medical expenses can be very expensive, particularly in the US and in Spain. The company’s Free Spirit policy includes cover for medical equipment and medications in addition to the usual travel sections.

Hundreds hurt in Japanese quakes

More than 400 people were hurt, at least 18 of them seriously, when two powerful earthquakes shook the island of Hokkaido in northern Japan on 25 September. The first, which measured 8.0 on the Richter scale, was the strongest that has been felt anywhere in the world this year. It left 16,000 homes without electricity and started a fire at an oil refinery. Air, land and sea transport were all interrupted for most of the day on many parts of the island, and 32 flights were cancelled at the airport after the ceiling of the control tower collapsed. More than 40,000 people were evacuated from their homes and troops were asked to distribute fresh water.

Travel insurers tighten terms

According to travel insurance specialists PJ Hayman & Company, an increasing number of travel insurers and scheme providers are tightening their terms of acceptance for people who have pre-existing medical conditions. The increased cost of medical claims and higher cancellation costs – which typically account for 85 per cent of the total claims – has led to many underwriters being a lot more selective. Peter Hayman said, ‘We have seen a marked increase in the number of people who have been refused cover elsewhere calling about our Free Spirit solutions scheme and seeking cover for their pre-existing medical condition. Whereas we used to see very serious cases under this scheme, such as terminal prognosis and heart conditions, there are now many people calling us with relatively minor complaints who have not been provided with cover elsewhere.’ PJ Hayman & Company advises people travelling with cover for their condition, as medical expenses can be very expensive, particularly in the US and in Spain. The company’s Free Spirit policy includes cover for medical equipment and medications in addition to the usual travel sections.

Adding up the cost of Isabel

The toll of Hurricane Isabel when it hit the US mainland in September was put at $1.17 billion by the Insurance Services Office (ISO) (see ITIJ 33). Hurricane Isabel put wind up insurers. The hurricane caused a swathe of damage that stretched from North Carolina through Virginia, West Virginia, Delaware, Maryland, Pennsylvania, New York and New Jersey. Estimates for insured losses now vary from state to state, but the ISO predicts that the largest state totals will add up to $450 million for Virginia and $410 million for Maryland. Almost $450 million claims are anticipated as a result of damage caused by Isabel.

Mallorca recruits tourist police

The Balearic Islands are so worried about the incidence of petty crime and violence, prostitution and theft on the streets of their popular islands, including Mallorca, Ibiza, Menorca and Formentera that they are recruiting a new tourist police to deal with the problem. Travelers to the islands next year may even be surprised to hear the familiar voice of the British Bobby, as hundreds of police are drafted in from across Europe. The local authorities believe that bridging the language barrier is an essential part of cracking down on crime between tourists, and applicants may therefore need to speak Spanish, Catalan and English before they will be considered for the post. Fighting in the streets is always between tourists, said a spokesman for the Interior Ministry. ‘We don’t have enough police to deal with it and not enough who speak English or German.’ From May 2004, there will be a 100-strong police force spread out over the most popular resorts, such as Magaluf and Arenal on Mallorca, as well as the normal police presence. It is estimated that this extra force will be increased to a 400-strong multi-lingual force in 2007, which will function from March to November each year. Frances Tuke from the Association of British Travel Agents (ABTA) was pleased at the news and said that prevention was better than cure. This is a big problem in the Balearics, which are host to some 11 million tourists each year.

Freak gust causes death

A young British company director died after being dragged headfirst into a concrete wall during the extreme water sport of kite surfing. He had been seen to struggle with his kite as he came out of the water, when a freak gust of wind dragged him at high speed – first into a massive sea wall and then into the side of a building. He was not wearing a helmet, though his kite-surfing kit was fitted with the normal safety equipment. A verdict of accidental death was recorded at the coroner’s court and the judge recommended a review of safety procedures. The British Kite Surfing Association said that it always recommends kite surfers to wear helmets.
Borneo kidnap fears

Armed kidnappers in a speedboat raided a remote tourist resort in the jungle of Borneo, where they seized six people, including three Indonesians and three Filipino migrant workers, before escaping. This occurred at the Borneo Paradise Eco-Farm Resort in the eastern Sabah state, but no guests were staying at the 15-bed resort at the time.

The Paradise Eco-Farm is near the mouth of a river at ahat Datu, 115 miles southeast of Kota Kinabalu, which is Sabah’s capital. The kidnappers were believed to be Malaysian pirates. According to the Malaysian police chief, the assumption is that they want ransom though they have not received any demands as yet. Philippine military sources have said that the kidnappers were headed for the southern island of Mindanao, which seems to indicate that they are part of a Philippine armed group.

The kidnap is reminiscent of two attacks on diving resorts in Malaysia in 2000. These were conducted by Abu Sayyaf, which is an al-Quaida-linked Islamist extremist group in the southern Philippines. It kidnapped dozens of hostages, including western tourists, and only released them after large ransoms had been paid.

The US, Australia and other countries all renewed warnings against travelling to Sabah earlier this year. The US, Australia and other countries all renewed warnings against travelling to Sabah earlier this year.

Tourists die at Grand Canyon

Rescue workers have recovered the bodies of six tourists and the pilot of a helicopter that crashed in the Grand Canyon on 20 September. It is thought that two of the passengers were Japanese tourists and that another two were Germans.

According to Sundance Helicopters, the Las Vegas-based company that operated the aircraft, it was shuttling the tourists to a helipad at the bottom of the Grand Canyon on what was supposed to be a four- to six-minute ride. In the Canyon, the tourists were supposed to have boarded a boat for a tour of the Colorado River.

Germany and Saudi fight terrorism

German chancellor Gerhard Schröder said on 6 October that Germany would join with Saudi Arabia to intensify their fight against terrorism. This was Mr Schröder’s first visit to the Saudi Kingdom and he confirmed that Ulfrich Kersten of the Federal Criminal Office would be going to discuss ways of increasing cooperation in the war against terrorism.

Mr Kersten has said that his service benefits greatly by learning from the experience of police investigating cases of terrorism in the Middle East.

Text saves woman

A woman was rescued from a blizzard-hit mountain in Switzerland. "Need helicopter rescue off north ridge of Piz Badile, Switzerland." She was stranded for two nights in the Alps in sub-zero temperatures. But her message worked and she was winched to safety from the 10,000 ft mountain by helicopter.

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50 die in school bus crash

A bus carrying high-school children in Indonesia crashed head-on into a lorry on a busy highway on 8 October, killing at least 50 people. The pupils were returning from a trip to Bali when the bus collided with the lorry at Subabundo, 500 miles east of Jakarta. A second lorry then piled into the two vehicles on the poorly maintained road.

Bali killer to be executed

A third Islamic militant was sentenced to death on 2 October over the Bali bombings. He joins his younger brother on death row and shouted “Allahu Akbar” (God is greatest) as the verdict was given. He was the fourth key suspect to be convicted for the attack that killed 202 people on 12 October last year, most of whom were foreign tourists, and is the third facing a firing squad. The convicted man showed no remorse and accused Western leaders of being the true terrorists.

The first anniversary of the Bali bombing was marked by thousands of people, who took part in a series of ceremonies on the Indonesian holiday island. A formal commemoration service was organized by the Australian government, a ‘paddle for peace’ was led by several dozen surfers, and a candle light vigil was held on the bomb site. Survivors, victims’ relatives, locals and tourists all found their own way to remember the people who died, and the scale of the tragedy became all too real when it took 15 minutes to read out the name of every victim at the commemoration service, which was attended by 1,800 people.

Irishmen held in India

Two Irishmen were in court in India on 15 October in connection with the murder of Anna Bartlett, a 25-year-old Englishwoman who was found dead in the River Beas. This flows through the remote hill town of Manali, which is known as the drug capital of northern India. The two men had reported voluntarily to the Irish embassy in New Delhi four days later.

Ms Bartlett travelled to India on holiday in September, just months after being released from prison in the United Arab Emirates after serving two years of a 10-year sentence for using, importing and intending to traffic cocaine and ecstasy in Dubai. Police had at first assumed that she had committed suicide by jumping off the bridge, but an autopsy revealed that she had been severely beaten about the head before she died.

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International Travel Insurance Journal www.itij.co.uk
Boosting visa surveillance

All too conscious of anxieties about the effectiveness of visa surveillance, the US is sending inspectors to Muslim countries. Milor Korokc looks at what this will mean.

Hoping to boost its visa surveillance effectiveness in Muslim nations, the United States Department of Homeland Security will be deploying special agents to embassies and consulates in Egypt, Indonesia, Morocco, Pakistan and the United Arab Emirates to thoroughly vet all visa applications.

Agents have already been sent to two visa-issuing centres in Saudi Arabia. The Homeland Security agents will be assigned to work with State Department staff to scrutinise and follow up on suspicious applications.

Department spokesmen said the deployment areas were selected for presence of al-Qaeda and other terrorist groups. The deployment represents a major overhaul of visa issuance procedures, which up to now have been the sole jurisdiction of the State Department. Under laws enacted after the 11 September 2001 terrorist attacks, many of those functions were sifted to Homeland Security, as were most of the responsibilities of the Immigration and Naturalization Service.

In a memorandum of understanding signed by Secretary of Homeland Security Tom Ridge and Homeland Security while the State Department was reviewing its implementation was given to Secretary of Homeland Security, as were most of the responsibilities of the Immigration and Naturalization Service.

In a memorandum of understanding signed by Secretary of Homeland Security Tom Ridge and Secretary of State Colin Powell on 29 September, the ultimate authority for establishing visa policy and reviewing its implementation was given to Homeland Security while the State Department retained the responsibility for managing the consular and visa issuing process. The last call on any visa, however, remains with Homeland Security.

One department official told the media that, by shifting some of the incomplete or irregular visa applications to the newly assigned agents, consular officials will be freed up to process legitimate visas, more quickly and drain some of the backlog that has developed. Those applications that raise some suspicion can then be followed up for investigation by specially trained agents, who may call the applicants in for additional interviews. Business travellers who make frequent trips to the United States for legitimate purposes will probably not need to be referred to a Homeland Security agent.

In recent hearings, Asa Hutchinson, under-secretary for border and transportation security, told Congress that among the millions of visa applications filed annually, there are many that raise questions that require further scrutiny and vetting, and they will be a priority for the newly deployed agents. Initially, 12 special agents, drawn from law enforcement and customs and immigration, have been assigned to the expansion into Muslim countries. More will be sent as needed, depending on the workload as it develops, said a department spokesman.

The tightening of visa surveillance procedures at the source of application follows several other border control actions implemented by the United States government in recent months: development of entry and exit registration for alien visitors and government inspectors to Muslim countries. More will be sent as needed, depending on the workload as it develops, said a department spokesman.

The Homeland Security agents are to be trained in the use of additional identity documents that can be used to combat identity fraud, an ever more common problem.

EU law for insurance accounting standards

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Machete bandits rob tourists

Jamaican bandits armed with guns and machetes robbed six tourists and killed a gardener in a resort town in western Jamaica on 18 September. The five men broke into several cottages in the town of Negri, kicked down doors and robbed the tourists of an undisclosed amount of cash and credit cards. A security guard at the Falcon Cottages resort was knocked unconscious and the bandits shot and killed a young gardener, who is rumoured to have tried to intervene during the robbery. According to the Tourism Minister, Aloun Asamba, the tourists who had been robbed were moved to different hotels on the Caribbean island at the government’s expense. “I am personally writing them a letter to express our sorrow,” said Asamba.

The attack comes at a time when Jamaica is attempting to encourage more tourists to come to the island.

Endorsement is not quite complete. After voicing dissatisfaction with complaints from insurers and banks, the commission postponed endorsing rules on derivatives reporting so that Mr Bolkestein could meet with IASB chairman Sir David Tweedie to unblock talks on derivatives in the balance sheets.

Mr Tweedie is owing not to build under pressure from the European Union and says that he sees little point in further compromise and that he is not prepared to make any concessions that would endanger the principle of so-called fair-value accounting. This requires banks and insurers to value derivatives contracts, and in some cases loans, at current market values, even if this could result in a hit to earnings.

“Compromise for compromise’s sake,” Mr Tweedie said, “would destroy the credibility of the IASB. He reiterated his determination not to repeat what he sees as a huge mistake made by the US standard setters in the mid-1990s – succumbing to pressure from the US Congress to water down rules on how companies should account for the cost of share options. Caving in to Europe would also cause other countries, particularly in Asia, to think of the board as not being truly international.”

The European politicians, and in particular French President Chirac, along with the banks and insurers, have attacked the new standards. Chirac wrote a letter to European Commission president Romano Prodi in July charging the derivatives rules, and there seems to be a growing sense of unease. Insurers and banks have been invited to comment on the board’s proposals, which must be finalised by March 2004.

Ironically, international accounting standard do not apply to US companies, but the IASB and its US equivalent, the Financial Accounting Standards Board, are working to bring the world’s two major accounting standards in line with each other. Having new international standards would be a boon for non-US companies providing that the US Securities and Exchange Commission eventually allows non-US companies that use the standards to list their shares in the US, rather than requiring them to restate results under US generally accepted accounting principles, or GAAP.

At a meeting of the Institute for International Economics, Mr Bolkestein said that EU representatives and the US accounting oversight body have been meeting ‘round the clock’ to talk about European audit firms registering with the new US accounting oversight board. Joining forces makes sense because the oversight board lacks the resources to deal in the languages of 15 European countries – something that can only get worse when the EU is expanded to 25 countries.

EU law for insurance accounting standards

Continued from p. 1

Fewer Americans buying health insurance

Continued from p. 1

25.7 per cent. The lack of health insurance affects many economic levels – middle class as well as lower. The Census Board found that the percentage of families without coverage who earn $25,000 to $49,999 annually rose from 17.3 per cent in 2001 to 19.3 per cent last year.

Ron Pollack, executive director of Families USA, an advocacy group favouring universal health insurance, noted that: “Last year’s growth in the number of people without health coverage is the largest increase in a decade. The huge number of uninsured Americans now exceeds the cumulative population of 24 states plus the District of Columbia. “The increase in the number of people without health coverage is the direct result of our weak and job-losing economy. This increase was caused by unemployment growth, double-digit health cost increases, and employers – who find spiraling health costs to be unaffordable – passing on more and more of those costs to their workers.”
Journeys reaches for the sky

After receiving the accolade of ‘Top Travel Insurance Company’ at Travel Bulletin’s recent Travel Stars 2003 Awards, Journeys Travel Insurance in the UK is looking forward to building upon this achievement to further refine both the quality of its product and its service to travel agents. ‘Over the years Journeys has pioneered many new trends and standards, including the unique Daily Rate product and we have several new initiatives in the pipeline,’ commented Patrick Chong, managing director of Journeys Travel Insurance. ‘One such innovation is the launch of a new concept aimed at employers, encouraging them to buy annual travel insurance for their employees through business travel agents.’

Confidential insurance helpline

The Irish Insurance Federation (IF)’s dedicated anti-fraud telephone service, Insurance Confidential, has dealt with 1,003 cases of suspected insurance fraud since the telephone service opened on 20 February this year. According to IF chief executive Michael Kemp, ‘The level of public interest in Insurance Confidential has made it a resounding success. There is a strong level of interest and support for the Federation’s anti-fraud campaign, and a real public desire for action against fraudulent claimants. The Insurance Confidential telephone helpline has received reports of insurance frauds from people connected to the suspected fraudulent claimant in a number of ways including relatives and friends, neighbours, customers, employers and ex-employers, employees and work colleagues.’

Mr Kemp concluded, ‘In 2003, we estimate that insurance fraud will cost €100 million. This is an unnecessary cost facing insurers and is a significant cause of rising insurance premiums for personal and commercial policyholders alike.’

FirstAssist supports MLA

FirstAssist, has reaffirmed its position as market leader in the field of rehabilitation as it announces another key contract win with MLA, the Liverpool, UK, based medical legal agency. FirstAssist Rehabilitation will be the sole supplier of such services to MLA, creating an unrivalled offering for solicitors across the UK. Kath Newton, operations director of MLA, commented: ‘Our partnership with FirstAssist Rehabilitation has far-reaching benefits for both organisations. We have drawn upon FirstAssist’s healthcare expertise and services to streamline the personal injury process. Now we have a more focused approach to rehabilitation, which will expedite the resolution of personal injury cases.’

Bradstock shares suspended

News on the grapevine has revealed that insurance broker Bradstock has requested its shares be suspended on the Alternative Investment Market (AIM), after failing to secure professional indemnity insurance. In a statement, Bradstock said that it had been unable to renew its professional indemnity insurance policy at a premium that was affordable and economically viable. As a direct consequence, negotiations between Bradstock and the potential new chief executive have been terminated.

Bradstock added: ‘In view of the consequences of these developments on the financial position of the group, Bradstock has requested that its shares be suspended from trading on the AIM. Bradstock is urgently reviewing the options available to it with its advisors, and a further announcement will be made in due course.’

RBS beefs up Irish presence

Royal Bank of Scotland has catapulted itself into second place in the Irish mortgage market by buying former building society First Active for £600 million. This follows its hostile takeover of NatWest three years ago and is part of its bid to create an Irish banking powerhouse to take on the Bank of Ireland and Allied Irish Bank. This is the fifth time so far this year that RBS has put its hands in its pockets. In June, it boosted its Direct Line insurance business with the acquisition of Churchill Insurance.

Hiscox makes claims easier

More brokers will be able to get instant access to claims updates following Hiscox’s announcement that its new Web-based claims management system will be rolled out across the UK. The Hiscox claims management system is designed to increase efficiency in claims handling and to give brokers instant access to information on the status of claims. The new system will allow brokers to check the status of a claim and any new documentation related to it, as well as processing claims online once they have the proper authorisation. All brokers will be able to use the system to lodge requests for information or action with Hiscox claims underwriters, which appear automatically on workflows.

Hiscox is also testing the feasibility of giving end customers access to the system in order to view their claim.
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EU closes probe into Lloyd’s

The European Commission has closed its probe into the UK’s supervision of the Lloyd’s of London insurance market. This has come as a disappointment to some private investors, who had been hoping for support in their quest to recover their lost fortunes.

European Union Internal Markets Commissioner Frits Bolkestein said that Lloyd’s practices were now in line with European law and therefore require no further investigation. The investigation opened in December 2001 and focused particularly on whether the UK government was adequately monitoring the solvency of insurance companies. The regulators were particularly interested in whether the UK government was looking at the question of insurance reserves potential to cover liabilities.

Some 20,000 individual investors, or ‘names’ lost about £6 billion in the late 1980s and early 90s, when Lloyd’s was hit by a series of asbestos- and disaster-related claims. Many names went bankrupt as a result. Since then, aggrieved investors have been pursuing several courses of action. Some names turned to the EU to resolve. Mr Bolkestein said, though, that ‘residual concerns’ had been addressed. Improvements had now been made and Lloyd’s practices were now in line with EU rules on insurance.

Scandal-hit insurer Equitable Life won the right on 17 October to sue nine former non-executive directors for their role in helping to bring the 241-year-old insurer to the brink. The insurer, which is chasing £3.3 billion in compensation, welcomed the ruling.

The company claims that the directors were negligent in failing to act appropriately in the run-up to and after the test case challenge, which eventually resulted in Equitable losing a £1.5 billion legal battle over ‘guaranteed annuity rate’ pension policies. The trial, which is likely also to encompass Equitable’s claim against auditor Ernst & Young, is expected to start in April 2005. This means that the company’s long-suffering policyholders may have to wait until 2006 for a verdict.

This could well bankrupt some of the individuals concerned, eight men and one woman, all high-profile directors worth a lot of money, and might cost the remaining policyholders millions. They have said that the ruling was a ‘blow’ to the hopes of encouraging a wider range of non-executive directors into Britain’s boardrooms. It may also send directors’ liability insurance costs soaring. The implications for Britain’s boardrooms are huge.

Paul Brathwaite of the Equitable Members’ Action Group, said: ‘The victims in this are the remaining policyholders who are picking up the tab.’

The latest instalment in the Equitable saga looks like being a blockbuster court battle, likely to rack up legal costs of as much as £20 million. It looks set to last some eight months, so we haven’t heard the last of Equitable yet.…..

Unwelcome attention for AXA

Just as some parents choose their children’s name so that it puts them at the top of the list in class and they’re likely to sit near the front, so the French insurance company AXA SA adopted its unusual name in part so that it would appear at the top of the business lists and directories. AXA used to be called Mutuelle Unies-Drouot until it changed its name in 1985 to the newer and more upbeat version, and was easy to pronounce in every language. But given the bad publicity that AXA has had in the past few weeks, the top men at AXA could be excused for thinking that it might be time to change to a new name….

First, there was the kerfuffle (and to our American friends, that means fuss or commotion) with Mony (see ITJ 33, Insurance matters, Only in it for the Money), when AXA’s offer for the company left shareholders reeling at the stingy price offered and AXA refused to budge. And then there was the business with Alliance Capital Management Holding Ltd, which is controlled by AXA and which was implicated in the widening US government probe into improper trading in mutual funds and Alliance was forced to suspend the manager of its technology-stock mutual fund.

So things have not been going well for AXA and, while shares were on the up when chief executive Henri de Castries was making optimistic sounds about buying and seizing opportunities, they have been falling in the wake of the latest problems. A lower share price could well make further deals-making difficult and add to the frustration for AXA investors.

AXA had built up a strong US presence, where many of its European rivals, including Sweden’s Skandia Insurance Co., Zurich Financial Services, and Royal & SunAlliance have not been so successful, and it has a good reputation for making savvy acquisitions. But the Mony saga has dented it somewhat. The weaker dollar doesn’t help and, if it worsens, that will make the profits AXA earns in the US worth less in euros.
If you are looking for a network in the Americas, your only choice is ASSIST-CARD

Pioneer and leader in the region since 1972, the ASSIST-CARD Alarm Centers provide 24/7 multilingual and direct assistance services in over 2600 cities in 24 countries in North, Central and South America.

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We can take the best care of your clients by customizing our products through the selection of specific components from our extensive menu of services.

OUR SERVICES

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ASSIST-CARD: Your best partner in the Americas
Taiwan keeps prices down

The leading domestic and international insurers and reinsurers in Taiwan are planning to set up a self-regulatory framework for the non-life market. This is intended to stop a steep decline in premiums and to reduce the industry’s rising exposure to risk. Non-life insurance and reinsurance premiums have come under pressure all over the world ever since hitting their highest peak in the wake of the 11 September attacks in the US. The industry in Taiwan, which is notorious for its cut-throat competition, is the first market where insurers have decided to break ranks and lower prices.

Mr Li, vice-president of Union Insurance and chairman of the fire committee in the Non-Life Insurance Association of the Republic of China, explained. He said that competition by smaller insurers fighting for market share had forced premium prices in the commercial property sector down by 30 per cent since March this year. In an attempt to deal with the situation, a task force headed by Mr Li is setting up rules for market discipline.

Mr Li sees the role of the taskforce as one of bringing the market to order by introducing restrictions on contract terms. Mr Li hopes that will bring about certainty and clarity, and 'sensible and pragmatic', 'simple and straightforward'.

The review exercise was taken up at the behest of its recommendations to the ministry.

In a statement to the ministry, the commission has expressed the view that an insurance law is needed. The Law Commission has brought out a paper on the insurance sector in recent years, the sector on which the number of insurance companies was made to the government directly, which was OK now time to overhaul the Insurance Act and make it responsive to the reservations companies may have against the laws that affect them.'

The review exercise was taken up at the behest of RDA in order to prepare a comprehensive insurance law.

Friends doorsteppers come to end of road

Friends Provident joined the growing number of British insurance companies at the beginning of October who are shutting down their traditional door-to-door sales forces, the most famous of whom were the men from the Pru who hung up their boots two years ago. Friends Provident’s move is likely to affect some 380 jobs.

The company has said that this decision will give it greater financial flexibility. The direct sales force had been proving expensive to run, and this move will mean that some fixed costs will become variable, as well as giving overall cost savings and improving profitability. Some of the sales operat...
Royal and SunAlliance (RSA) have admitted to being ‘disappointed’ by a court ruling in the US state of Delaware, which could cost it as much as $280 million. This was when a federal district court ruled in favour of US bank Wells Fargo and insurer MBIA, which had sued RSA’s US subsidiary Royal Indemnity Company (RIC).

Wells Fargo and MBIA were, respectively, trustee and guarantor to bondholders of Student Finance Corporation (SFC), which provided students with loans, primarily at US truck driving schools. RIC acted as credit risk insurer to SFC. The problem, however, was that RIC filed two lawsuits last year in Texas against SFC, alleging fraud and seeking cancellation of the credit risk policies. The case is still pending.

The federal district court in question promised that there would be a more detailed opinion later. In the meantime, RSA said that it would wait for this before deciding whether or not to appeal. In its September interim results statement, RSA admitted that the Wells Fargo/MBIA decision could cost it $280 million. The insurer has apparently made provision for the case, though it has not said how much. But add this to the two other outstanding cases with banks Wilmington Trust and PNC, and the total bill could be $500 million.

RSA said that the outcome of the Wells Fargo/MBIA case did not change its view to any material extent. Commentators have said that, in cases like these, one would usually expect an out-of-court settlement, though this is likely to be higher after this ruling.

RSA shares, which had already fallen sharply since the announcement of the rights issue, have fallen again.

UIA links up with Ramblers

Specialist UK affinity insurer for the not-for-profit sector, UIA Insurance has entered into an agreement to provide a range of insurance services to the Ramblers’ Association and its members. According to this arrangement, the mutual insurer will be the exclusively endorsed provider of home, motor and travel insurance to supporters of the Ramblers’ Association, making a donation to the association for every policy that is purchased and subsequent renewals.

UIA will work closely with the Association to promote insurance products to members through a combination of partly branded direct mail and advertising campaigns. UIA will also provide support by exhibiting at the Ramblers’ Association conferences.

Allianz cuts off reinsurance arm

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Pru reveals slump in sales

Allianz Group’s US arm, Allianz Life, is selling its life reinsurance business to Reinsurance Group of America (RGA). RGA is apparently ceding commission of $310 million for the block of business, which is expected to generate over $400 million in annual premiums. The deal is expected to be closed towards the end of this year.

Jan Carendi, who sits on the Allianz Group board for the Americas, said: ‘We announced that the Allianz Group would concentrate on strategic core activities. With the sale of our life reinsurance business in the US, we are demonstrating that we put this strategy into action. The received ceding commission, together with the release of required capital, will support this strategy and strengthen the capital base of the group.’

The Prudential has revealed a 10 per cent slump in worldwide sales of insurance products so far this year. It is putting a brave face on things, however, and says that there are signs of ‘positive trends’ in the market, such as strong growth in Asia where there has been a rise in sales as markets recover from the SARS crisis.

The fall in sales has been blamed on poor investor confidence in the UK, fuelled by a series of mishaps in the sector like the Equitable Life saga. In the US, the problem has been a lack of customer appetite, as investors have been discouraged by low interest rates. Chief executive Jonathan Bloomer declined to comment on talk that the Prudential has appointed advisers to sell its Egg internet bank. Egg’s online business in France is rumoured to be about to close down.
**Munich Re calls for cash**

The world’s biggest reinsurer, Munich Re, has bowed to outside pressure and revealed plans for a €3.8 billion cash call on shareholders. The group has said that the money will be used to expand the business, though it appeared to rule out foreign acquisitions.

The company has been seen as hungry for cash in recent years, along with much of the insurance industry, as a falling stock market hit the value of its investment portfolio. It acknowledged that public pressure had played a part in its decision to strengthen its capital base. Concerns about a cash call have been a drag on Munich Re’s share price, which has fallen.

Pressure intensified on the company earlier in the year when it saw its rating cut from AA+ to A+ by financial rating agency A.M. Best, following the reinsurer’s release of earnings for the first six months of 2003. Although Munich Re had reported an improvement in its non-life underwriting performance, A.M. Best said that earnings for the full year 2003 would be below expectations. The company was angry about the downgrade and said that it considered it to be unjustified and the reasons given for it to be unwarranted.

**German insurance shares rise**

This is what happened on 13 October when the government confirmed plans to make losses on insurers’ stock market assets tax deductible. This could have the effect of raising the third-quarter earnings of the major players.

This change in the tax law is to be backdated to 1 January 2003 and means that German life and health insurers will be able to offset the value of equity write-downs against their tax bill for operating earnings, thus saving them millions of euros and easing future difficulties if stock markets were to fall further.

Hope is being expressed that this move will increase transparency for ratings agencies and prevent other insurers from getting into financial difficulties as a result of high tax burdens as well as high stock market losses.

The promise of tax relief sent shares of Munich Re, Allianz AG Holding and AMB Generali up. A Munich Re spokesperson said that the company expects its 2003 net earnings to benefit from this, though he couldn’t put a figure on it. Neither of the other two has commented.

**Make votes count**

The Association of British Insurers (ABI) has urged its members to avoid abstaining on resolutions at company annual meetings. The ABI also said that investors should have a clear policy, which it should approve at board level, on voting on behalf of their life and pension funds at annual meetings.

It is interesting to note that, during this year’s votes on directors’ pay at annual meetings, investors have tended to abstain rather than register a vote, and were heavily criticised for this. In its first statement on voting policy, the ABI has urged investors to ‘seek to make a clear decision to vote in favour for or against each resolution, in preference to the use of abstention.’ And if they do decide to abstain, they should make it clear that this is done as a protest vote, which should act as a ‘warning signal’ to the company in question.

Insurance companies are influential shareholders in the stock market because they invest billions of pounds, and their votes are important. The ABI therefore urged its insurance company members to make their voting policy publicly available, preferably on their websites.

The ABI repeated its recommendation that investors should try to raise their concerns with companies in advance of annual meetings. In this way, they would stand a hope of being able to resolve any differences in private before any critical vote.

**Questions raised in New York ferry crash**

In nearly a century and I am confident that we will get to the bottom of it, which involves the crew being tested for drugs and alcohol.’

Passenger Kerry Griffiths, a British nurse from Bristol, administered a tournaquet to victim Paul Esposito, who had both his legs sliced off in the crash, stemming the blood and saving his life. Kerry stayed with Paul until he reached the hospital and then disappeared but was later traced to be reunited with him.

Carrying 70,000 passengers a day on five ferries, the five-mile, 25-minute journey to and from lower Manhattan to Staten Island, passing the Statue of Liberty and Ellis Island, is very popular with tourists. It’s an enjoyable trip, especially as the Hollywood style view of New York’s skyscrapers is free of charge.

For further details and a look at what can have gone wrong, see News analysis, page 22.
Of the 15 best hospitals in the U.S.

only one is in Miami.

AARP’s (American Association of Retired Persons) Modern Maturity magazine has listed the best hospitals in America, Baptist Hospital was among the top fifteen.

Baptist Health offers leading medical attention including Cardiac and Vascular Surgery, Oncology, Orthopedics, Urology, Sports Medicine, Maternity, Pediatrics and Cosmetic Surgery. And through Miami International Medical Center, the complimentary coordination of all your travel and medical needs is just one call away.

Ask about our fast track Executive Medical Check Up which was created for people on the go. Your customized medical check up is performed in one morning using the most advanced technology with results available before departure.

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Cutting risk of recurrence

In what is being seen as a breakthrough for thousands of women who are diagnosed with early-stage breast cancer, a new drug is being hailed as preventing the recurrence of tumours in many patients once they have been treated. This has been a major problem in fighting the disease and, in a clinical trial involving 5,000 patients, Novartis AG’s once-a-day pill, Femara, was found to lower the risk of recurrence by 43 per cent. This is a very significant finding. Things had already been looking good when the trial was stopped halfway into its five-year run so that patients taking placebos could be put on the drug. Novartis of Basel, Switzerland, also makes the successful cancer drug Gleevec.

Breast cancer is the leading cancer after lung cancer in women in the industrialised world. According to the World Health Organisation, some 1.2 million women will be diagnosed with breast cancer this year. Worldwide, about 85,000 women die each year from breast cancer.

For many women, this is because the tumour returns, either to the breast or to another part of the body. In more than half of women treated for breast cancer, the cancer recurs five or more years after the original diagnosis, so Femara offers hope to many women. Femara’s generic name is letrozole and it is one of a relatively new class of drugs known as aromatase inhibitors. Aromatase’s Arimidex also belongs to this class and was approved in the US last year.

When is fertility treatment cloning?

This is a question that has been prompted by a team of Chinese and American scientists who have been experimenting on a DNA-rupturing technology that is similar to that which created Dolly the sheep. This entails the creation of embryos — not from a single source of DNA, but from genetic material from their parents and an egg donor. This technology, which is known as nuclear transfer, is controversial both because of regulatory questions about its safety and because of its potential for cloning human beings. It raises a number of ethical questions. But the doctors involved in the project say that critics who are concerned about cloning are motivated for all the wrong reasons. These are either anti-abortion politics, or a misunderstanding of the technology.

This experiment, which would not have been allowed in the US since 1998, was conducted in China, which has been becoming a growing haven for research into reproductive medicine. However, that said, on 10 October China’s Ministry of Health announced broad new restrictions specifically banning the use of the nuclear transfer technique in fertility procedures. Doctors have expressed the fear that unreasonable limits on fertility research may hurt patients. Dr James Garlo, who is a senior member of the scientific team reporting on the advance and director of the division of reproductive endocrinology at New York University, said that he often sits at his desk and listens to women weep. “That is powerful,” he said. “And not one person writing the laws understands that.”

DVT news

A new study of passengers travelling between Stansted Airport and Italy has found that most blood clots develop in the first two or three hours of a flight. The risk of developing DVT is therefore as great on a short flight as a long one, though blood clots can grow larger and more dangerous with time so the problem can be worse on a long flight or if passengers transfer straight to a car or coach for a long drive, or if they wait for hours in an airport. The Aviation Health Institute said that the sample used in the study was large and its results were therefore significant. A spokesperson said that he hoped the study would encourage people to take precautions on even the shortest of flights, such as drinking water, wearing flight socks and taking aspirin.

However, extra help may soon be at hand! Trial of a new pill called Fibitab, which has an anticoagulant effect on the blood and an anti-inflammatory effect on the blood vessels, has been hailed a success. Some 186 volunteers at moderate risk of DVT took part in the study on a flight from London to New York. Out of the 92 people who were given the placebo, seven had blood clots after the flight, while of the 94 who took the new pill, none had blood clots.

Bad news for sunlovers

Research by medical research trust Reth has shown that sunscreens are no protection against skin cancer. They may protect against UVB rays, but even the strongest and best-quality sunscreens offer only limited protection from UVA rays, which have been blamed for releasing free radicals and causing melanoma. This is very worrying because people think they are safe from melanomas as long as they stay away from the cream. But the research showed that even SPF 30 cream only protected against UVA rays by a factor of two. Thousands of people every year contract melanoma and about a quarter of them die. It would seem that the only way to stay safe is to avoid the sun’s rays completely. So it is a case of Greenland here we come from now on…

Doctors needed for North America

While many European nations are awash with physicians, governments in the United States and Canada are complaining of shortages they say are depriving patients of much needed care. Milan Korcok reports

Recently, an advisory group to the US Congress, The Council on Graduate Medical Education (COGME), recommended a 15 per cent increase in the number of medical school graduates by the year 2015 and the creation of 3,000 more residency training positions in US teaching hospitals. It also urged ending the goal of seeking a 50/50 mix of primary care doctors and specialists – a long-standing goal to emphasise less costly family medicine. The recommendation sharply reverses a national medical agenda, which, for almost 20 years, has claimed an oversupply of doctors. The lead author of the report, Edward Salberg of the State University of New York at Albany, said that meeting such an increased target would require adding up to five new medical schools. He also said that, if such action were not taken soon, there would be a shortage of between 85,000 and 96,000 physicians in the United States by the year 2020. And in Canada, a survey sponsored by the Ontario College of Family Physicians (an advocacy and regulatory group representing family doctors) reported that almost one-third of Ontarians had problems finding a doctor. The College is seeking enlargement of medical schools to accommodate more generalist training. It estimates that, if no action is taken, Ontario will be 4,500 family doctors short of its need by the end of the decade. According to the Paris-based Organisation for Economic Cooperation and Development (OECD), the US had a ratio of 2.8 physicians per 1000 population, and Canada a 2.1 ratio in 2001. The OECD median for the year was 3.1. Italy had a ratio of 6, Germany 3.6, Switzerland 3.5, and France 3.3.
Although Americans are living longer and profess to be more health-conscious, the government’s annual report on the nation’s health also shows them to be getting fatter, more slothful, and embarked on an epidemic of diabetes — much of it linked to obesity. Milan Korcok looks at the statistics.

The report by the National Centre for Health Statistics shows that, between 1997 and 2002, the number of Americans diagnosed with diabetes increased by 27 per cent. Diabetes was the 10th leading cause of death among women and sixth among men in 2001. People with diabetes run the risk of severe complications, including heart disease, chronic kidney disease, blindness and amputations.

Dr Julie Gerberding, director of the Centre for Disease Control and Prevention, says that by eating a healthy diet and engaging in regular physical activity, individuals can greatly reduce their risk of Type 2, adult-onset diabetes.

‘Prevention is the only way to beat this epidemic,’ she said. ‘May be, but Americans, especially young ones, don’t seem to be listening.

The NCHS report, updated and released annually, noted that obesity has more than doubled, from 15 per cent in 1976–80 to 31 per cent in 1999-2000, with 6.5 per cent of adults aged 20 to 74 being overweight or obese. This is consistent with data from the Organization for Economic Cooperation and Development (OECD), which shows that in 1999 Americans were the fattest people on earth — 31 per cent of them meeting or exceeding the OECD’s criterion of obesity. Mexicans were next with 24 per cent hitting the OECD’s obesity scale, the UK next with 22 per cent, and Australia with 21 per cent.

Physical inactivity also appears to be approaching epidemic levels with 38 per cent of female high school students and 24 per cent of male students admitting they did not engage in recommended amounts of vigorous or even moderate physical exercise in 2001. In a special section on diabetes, the report notes that 6.5 per cent of American adults were diagnosed with diabetes in 2003. Another report shows that about 12 million adults have been diagnosed with diabetes and an additional 15 million have it but don’t yet know it.

But there was also good news in the report. This is that average life expectancy reached a record high of 77.2 years in 2001, up nearly two years since 1990. Life expectancy for women was 79.8 years and for men 74.4.

Also encouraging to the proponents of good health was a slight reduction in smoking since the year 2000, down to 25 per cent among men and 20 per cent among women. Among high school students, smoking was down to 29 per cent in 2001 from 36 per cent in 1997. The ‘smoking’ threshold for students was having smoked any cigarettes during the previous month. OECD figures show the United States to have the second lowest rate of smoking (19 per cent overall) among 30 member nations. The lowest was Sweden with 18.9 per cent. The US was followed closely by Australia and Canada — both at 19.8 per cent. The most prevalent ‘puffers’ among OECD nations were the Greeks, at 35 per cent and the Japanese at 32.9 per cent. The French, the Brits and the Irish were locked in at 27 per cent, the Germans at 24.7 per cent. Another milestone in the health report showed infant mortality in the US reaching a record low of 6.8 infant deaths per 1,000 live births, down from 6.9 in 2000. Still, that ‘low’ remains far higher than most western European countries (UK 5.5, France 4.6, Germany 4.6, Japan 3.1, Canada 3.3. It is also higher than a majority of all countries in the OECD.

GE bags Amersham

Giant US conglomerate General Electric has agreed a $9.5 billion takeover bid for UK diagnostic and medical imaging group Amersham. This is the latest in a series of buying sprees by GE, as it sheds slow-growth units like insurance businesses and ploughs billions back into businesses that look attractive.

GE and Amersham have been talking for years because of their complementary interests in medical devise maker Instrumentarium Corp. GE and Amersham have been collaborating on developing new tracers that are injected into the body and attach themselves to diseased cells at early stages of infection. This deal looks set to make healthcare an even bigger part of the US behemoth and has contributed to the formation of the newly named GE Healthcare Technologies unit. Amersham manufactures both instruments and consumable agents used in medical scanning, and by research institutions and pharmaceutical companies developing new drug treatments. GE will now also manufacture the agents, as well as embarking on a new area of specialty concerned with the protein-separation business.

The EU’s antitrust regulators are thought to be likely to approve the deal, though they may require some concessions. Lawyers who are monitoring the deal say that the concern about the two companies’ product lines dominating certain product markets is not sharp enough to torpedo the deal. It is thought that their products are complementary, without overlaps, and that this should not cause any problems of monopoly.
Smallpox jab for Aids?

What started out as a ‘crazy idea’ has proved to have encouraging results in the treatment of Aids. A medical researcher, who had worked previously on the Soviet biological weapons programme, noticed that Aids began to spread rapidly across central Africa when smallpox was eliminated and people stopped being vaccinated against it. He took blood samples from people – both vaccinated and not – and found that, when HIV was introduced to the blood of those who had been vaccinated, the virus either failed to grow or was slowed down.

The researcher, who works now at the George Mason University in Fairfax, Virginia, felt that the result were ‘statistically significant’, in spite of the small sample. The university has now filed patent applications on the smallpox vaccine’s therapeutic use against HIV and Aids.

The International AIDS Vaccine Initiative has indicated caution, while accepting that the results are encouraging. The research is in its early stages.

Bionic arm offers hope

The first experiments in creating ‘bionic’ arms and hands offer hope to stroke patients. These are being conducted in Britain and the US and may change the lives of people who have lost the use of their arms after a stroke.

Up to six volunteers will have tiny electrodes implanted in their muscles next year to help develop this technology. Researchers believe that they should be able to mimic messages from the patients’ brains, which control the muscles in weak or paralysed limbs. These tiny implants can be inserted through minimal surgery and may eventually be injected.

The idea is that patients will only have to trigger an initial movement in their arms, leaving sensors to activate further movement.

This would be a much more user-friendly way of controlling movement and enabling disabled patients to recover movement. This would improve their quality of life immeasurably.

Hormone hope for heart patients

According to scientists at the University of North Texas, the female hormone oestrogen could soon be used to treat stroke and heart attack victims. They think that they may be able to harness its power to create a radical new breed of drugs that would be far more effective than those in use today.

Now that they understand how oestrogen works to protect the body from strokes, Alzheimer’s disease and heart attacks, they feel they may be able to develop new treatments, effectively recycling the hormone and thus helping people recover far more quickly. Research is still at a very early stage but experts are excited by the discovery and say it is very important.

Bid to improve health in China

The World Health Organisation has been following an ambitious plan to raise $200 billion from governments and companies worldwide to strengthen the public health infrastructure in China.

In a recent report, however, it has admitted that it has fallen short of its aim. This is significant because, as a spokesperson said, if public health systems in the developing countries are not improved, the world will be in trouble.

China is believed to have been the breeding ground for many deadly bugs, including SARS and several new flu viruses. SARS caused near-global panic and is reckoned to have had an economic cost, particularly in the tourism industry but also in manufacturing companies in SARS-affected parts of the world, of somewhere between $30 billion and $100 billion.

But the outlook is not rosy. The Centre says that SARS is at early stage but experts are excited by the discovery and it is very important.

Insurance companies and Aids

Proposals that were published by the Association of British Insurers (ABI) on 22 September should end discrimination from insurance companies keen on assessing the risks of HIV and Aids. It has issued a set of principles that insurers should follow when considering an application for life cover, so that they do not make unfair assumptions about an applicant’s risk or their sexuality based on the occupation.

The ABI wants to make sure, too, that insurance companies do not ask applicants whether they have been tested for HIV, but only if they have tested positive or are waiting for a test result. That may sound incredible, but only if they have tested

Drinks group to help with Aids

British-based drinks group, Diageo, whose brands include Guinness and Smirnoff vodka, has pledged to provide its entire African workforce with access to free antiviral drugs to tackle the growing Aids problem across the continent.

The idea is to provide the drugs to all of its HIV-positive staff and their dependants. Once it has been prescribed, the drug will be available to the person for life, regardless of whether he or she leaves the company.

The company says it has come to this decision on humanitarian and commercial grounds, motivated by the number of staff who have died of Aids. It hopes that other companies will be encouraged to follow suit.

Diageo has 5,000 staff in more than 22 African countries, working in breweries, sales and marketing, as well as other functions. Aids accounts for 10 per cent of the company’s annual sales, so customers are as important as the staff.

The number of staff infected with Aids is likely to mirror local rates, which range from one per cent in Senegal, seven per cent in Nigeria and 25 per cent in South Africa to 35 per cent in other countries in southern Africa. Yet, according to a report published by the World Health Organisation on 22 September, only one per cent of Africans who need anti-Aids drugs are receiving them.

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The ABI wants to make sure, too, that insurance companies do not ask applicants whether they have been tested for HIV, but only if they have tested positive or are waiting for a test result. That may sound like a subtle difference but it is an important one.

Good start for new cholesterol buster

Initial sales for the new AstraZeneca drug, much-heralded as a weapon against cholesterol, have got off to a promising start in the US. Crestor, launched in the US in September, is part of the company’s bid to recover after its best-selling drug and once the world’s biggest-selling drug. Losec, lost patent protection and gave in to generic competition.

In a confident statement from the second-largest drug manufacturer in the world, AstraZeneca said that it expects to deliver top performance. It reckons this will take responsibility for public health organisations, including the WHO and the European Commission, will cost the company $30 billion.

Hence the need for the Diageo programme, which will cost the company many millions. This is not the first company to attempt to tackle the disease, with previous initiatives by the London-based mining group Anglo-American, which owns the de Beers diamond business.

According to Médecins Sans Frontières, the cheapest generic anti-retrovirals cost $100 per person per year. But administering the drugs and monitoring patients for life puts the cost up much higher than that. Diageo’s programme is confidential and will be run by independent health organisations, which will take responsibility for administering the drugs.

NHS patients go abroad

The case of Yvonne Watts who went to France for a hip replacement because she was sick of the National Health Service (NHS) waiting lists hit the headlines in the UK in early October when a judge ruled that the ‘undue delay’ to which she had been subjected was unreasonable and she was entitled to send the bill for reimbursement to the NHS. In a landmark case that may open the floodgates, he said that this was a matter of European law.

So the message was clear and there have been few people in the UK who did not make a mental note to find out where they could get their condition treated quicker in Europe. Since 2001, the NHS has been sending hundreds of patients to France and Belgium for surgery to keep waiting lists down. And now it’s the patients’ turn. This could give them a quick fix. As a postscript, it is interesting to note that a new technique for hip operations, which allows patients to leave hospital the next day, rather than the usual 11 days, has been used successfully for the first time in Europe at Chase Farm hospital in Enfield in the UK. This could save the NHS millions of pounds.
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Globalisation gone mad?

McDonald’s is an emblem of US cultural expansion and commercial strength, and the idea of putting its restaurants in Baghdad might not be in the best possible taste, given all that’s gone before and the anti-American feeling in this war-torn country. But that, apparently, is what the hamburger chain is thinking of doing and we’re tempted to ask whether this is globalisation gone mad, or what?

This emerged on the sidelines of a high-level conference on Iraqi reconstruction that was held in London in October, chaired by Lord Prior, chairman of the Arab-British Chamber of Commerce. He expressed concern that the US government should not rush to introduce private enterprise into Iraq, so perhaps someone should have a quiet word with him about McDonald’s plans.

The Iraqis have fast food of their own – meat stuffed between wheat pancakes, pittas filled with hummus, fried aubergine, potato, hard-boiled egg and mango pickle, aubergine-wrapped meat, chicken machboos, filled pastries, and baklava. A more patriotic solution to those hunger pangs might be more to the taste of this proud people.

Green hair day

Unlucky cruise passengers who took a dip in a ship’s luxury swimming pool this time it was a precautionary measure. When chlorine in the water on the P&O cruise ship Oceana dyed the hair of nine passengers who went for a swim. As ‘a gesture of goodwill’ the ship referred the passengers to the ship’s beauty salon for a corrective treatment where hairdressing staff might feel more at ease.

Fiji says sorry for eating missionary

The unkindest cut of all

There are a lot of ghastly things that can happen on one’s travels, as insurers are only too well aware, but this one takes the biscuit! It happened a long time ago – 1867, to be precise – but the Fijians, the majority of whom are Christian nowadays, are embarrassed by it and want to hold a traditional apology ceremony. That’s to say sorry for their ancestors’ killing and eating a British missionary. One local apparently boasted after the cannibalisation of the reverend Thomas Baker, who came from Rye in East Sussex, ‘we ate everything but his boots!’ This was not an unusual occurrence in a country that used to be known as the Cannibal Isles, but the residents believe that they have been cursed with bad luck for the grisly fate that befell the missionary and they want to make amends.

The apology ceremony is to be held in November. Baker’s descendants have been invited – should be left…

Not one to let a chance go by…

Former press officer at Downing Street and then at Sky TV, Tim Allen is not one to let a chance go by. He now spins for Warren Buffett’s executive plane rental business, NetJets and, when he heard that Tim Allen is not one to let a chance go by…

Trouser snake

A fearless (or mad?) tourist was caught at Sydney airport in September for trying to smuggle eight snakes – including four deadly cobras – in his pants. The man endeavoured to avoid detection by stuffing the snakes into socks and strapping them to his calves. The cobras, which can grow up to 15-feet and are capable of killing an animal as large as an elephant, were packed with cardboard in order to prevent them biting, an indication that they died during the nine-hour flight. The other four snakes are believed to be emerald tree boa and are in quarantine at Taronga Zoo.
Patriotism gone too far  
High-flying JetBlue has been slapped with privacy violation charges for passing passenger information on to the army. Milan Korosec stands to attention

America’s high-flying discount airline, JetBlue, has been hit with civil law suits and is being investigated by the US government for allegedly violating privacy rules by providing travel records of more than one million of its passengers to an anti-terrorism contractor working for the Pentagon. The class action lawsuits – one filed in Salt Lake City, Utah, the other Los Angeles – charge JetBlue Airwais Corp with fraud, misrepresentation, breach of contract and invasion of privacy. The passenger records, which JetBlue admits it handed over to army contractor Torch Concepts, were used in so-called ‘data-mining’ test programme to help profilers determine means of identifying potential terrorist threats. The contractor matched the data provided by JetBlue against other databases containing vital information about the passengers. Filing the legal actions was followed by announcements from the US Department of Homeland Security and the Federal Trade Commission. Both of these pledged to investigate any possible breaches of federal privacy laws. New York-based JetBlue has been in business only three years, but is widely hailed by passengers for its thrift fares and customer-friendly service. The company admitted handing over the travel records of 1.1 million passengers from 2001 and 2002 out of, what it said, was a sense of patriotism and concern about the safety of its passengers in the wake of 9/11. JetBlue chief executive officer David Neeleman publicly apologised to the airline’s customers and announced that he had commissioned the corporate accounting firm Deloitte and Touche to analyse and review the company’s privacy policy. In a public statement, Neeleman said he wanted to ‘let our customers know that we are fully committed to their privacy’, and that the airline had been assured by the contractor that no pertinent customer data was released to any third party, or out of government, and that all data had subsequently been destroyed. The Department of Homeland Security’s chief privacy officer Nuala O’Connor Kelly confirmed that her department would pursue its inquiry vigorously to determine why no notice was given to passengers about the use of their personal data. The Federal Trade Commission echoed that it, too, would review all charges relating to consumer privacy. A spokesman for JetBlue reported that the airline had received about 1,500 e-mail complaints about the privacy violations. In spite of this, though, it had not experienced any significant number of cancellations. In the meantime, as government investigators and lawyers for passenger groups honed their scalpels in anticipation of forthcoming litigation, JetBlue fortunes kept climbing higher as the airline announced that it would split its stock three for two for the second time since going public last year. The new shares would be issued 20 November to shareholders of record as of 10 November. Neeleman said the split would reflect the company’s confidence in the company’s future growth prospects.

Following the announcement of the split on October 7, JetBlue shares climbed 1.1 percent to $68.29 on the Nasddaq market. When the airline went public last year, its shares sold for $18. JetBlue operates 186 flights a day, rapidly adding new destinations across the country, and by September 2003 had flown some 930 million revenue passenger miles (one paying passenger flown one mile). The discovery of weapons, Stanley knives and bleach hidden on two planes on 16 October, prompted the US Federal Aviation Authority to order an immediate security inspection of 7,000 airlines in the American commercial fleet. Additional safety inspections were ordered in a 24-hour sweep, with departing flights from all US airports. This was organised by agents from the FBI anti-terrorism division and the Department of Homeland Security. The FBI was quick to downplay the possibility that the items were linked to a hijack plot. The offending items were found by maintenance workers in the lavatories of two aircraft operated by Southwest Airlines at Houston and New Orleans airports and the airline thought they had been planted as a prank to the Transportation Security Administration.

US air alert  
London 21/2 has appointed Keith Mill, who was best known in the airline industry as the man who set up the successful Air Miles incentive travel scheme, as chief executive, charged with winning the Olympics bid. Keith, 53, is the founder and now non-executive chairman of Loyalty Management UK (LMUK), the company that runs Nectar, the UK’s biggest reward programme, which has just celebrated its first anniversary. Prior to founding the Air Miles business, Keith had over 20 years’ experience in marketing and advertising. And perhaps most interestingly, in 1999 he was one of the crew who won the Clipper Round the World Yacht Race. A man for all reasons, obviously.

Iberia faces tough ride

Terminals and runways are now under construction at Madrid and Barcelona, and things are looking good for traffic to Spain. But the one airline that has just celebrated its first anniversary. Loyalty Management UK (LMUK), the company that runs Nectar, the UK’s biggest reward programme, which has just celebrated its first anniversary. Prior to founding the Air Miles business, Keith had over 20 years’ experience in marketing and advertising. And perhaps most interestingly, in 1999 he was one of the crew who won the Clipper Round the World Yacht Race. A man for all reasons, obviously.

Landmark deal for air travellers

A landmark European Union deal has ruled that air travellers whose flights are delayed, overbooked or cancelled will be legally entitled to generous levels of compensation, between £75 and £425, for short- and long-haul flights respectively. This drew howls of protest from the low-cost airlines on 15 October, said that the new rules would force airlines up. Their argument is that fixed compensation levels are not fair, as the flights themselves are so different. They think that compensation levels should be linked to the price of the original ticket. The new rules are expected to come into effect in the first half of next year. "Meals, hotels and free phone calls will also be offered on a sliding scale depending on the length of the delay. Currently, airlines are not obliged to offer any compensation, although some do.

Throwing caution to the wind

British Airways is apparently set to resume its direct flights to the Pakistan capital, Islamabad, this winter. Flights were suspended in September 2001 because of concerns about security in the region, but BA says that its security experts have worked closely with the Pakistan authorities and the British government to keep the situation under close review. Just to be on the safe side, a number of additional security measures have been taken.

Air Miles remembered

London 21/2 has appointed Keith Mill, who was best known in the airline industry as the man who set up the successful Air Miles incentive travel scheme, as chief executive, charged with winning the Olympics bid. Keith, 53, is the founder and now non-executive chairman of Loyalty Management UK (LMUK), the company that runs Nectar, the UK’s biggest reward programme, which has just celebrated its first anniversary. Prior to founding the Air Miles business, Keith had over 20 years’ experience in marketing and advertising. And perhaps most interestingly, in 1999 he was one of the crew who won the Clipper Round the World Yacht Race. A man for all reasons, obviously.

Zoom Zoom

Scotland has been given a major boost in its campaign to improve transatlantic flights with the announcement that new scheduled air services to Canada will commence in May 2004. Zoom Airlines, which was founded in Canada in May 2002 by Scottish-born entrepreneur Hugh Boyle, will operate the flights, which will start at an estimated cost of £69 for a one-way ticket. Commenting on the new service, Mr Boyle said: “As a Scot who has lived in Canada for a good number of years, I am well aware of the strong family, historic and cultural links between the two countries. I believe Zoom Airlines will bring a new and welcome dimension to transatlantic travel and provide a major tourist boost to both countries.” The airline claims to offer more legroom than most aircraft catering to the transatlantic markets, billing itself as offering ‘high quality at low cost’. Zoom will also commence scheduled flights from Gatwick to Canada from next summer, surely giving Air Canada a run for its money.

Prices plummet in NZ

It’s the way of the airline world these days and now it’s happening in New Zealand, as Virgin follows the trend. Roger Abbott reports

The Richard Branson juggernaut continues to make waves in the Antipodes. Virgin Blue, the Australian based flagship, is grabbing an increasing share of the Australian domestic market with fliers attracted by the no-frills, cheaper prices. Virgin Blue’s network continues to expand with new routes opening up on a regular basis – for example, direct flights between Canberra and the Gold Coast, and Canberra and Adelaide began in early September. It was recently announced, too, that Virgin Blue plans to introduce trans-Tasman flights by early 2004 under the banner Pacific Blue, with flights not only to Australia but also to other major cities in New Zealand. New Branson has announced that he plans to introduce domestic flights in New Zealand by mid-2004 and has promised to slash fares to half those currently available on Air New Zealand and Quantas, the other domestic carriers.

Sashaying down the aisles

Aircraft aisles are due to turn into catwalks from 1 November, when cabin staff on Spanish airline Air Europa shed their formal uniforms in favour of a new casual look. David Legg considers the change

Stewardesses and stewards will become flying ‘models’ for Valencia-based clothing group Sez Mensina as they don the upcoming seasonal collections for Canoche and other brands. The airline, which has around 15 per cent of the Spanish market, claims that the change will offer a dynamic and modern touch to a look that had become anchored in the past. Staff will be able to choose between various outfits – including skirts and trousers for the women – although all will wear at least one common element to identify them. Various print marketing and advertising campaigns with the clothes manufacturers are planned, including a presentation of the spring collection at the end of October. Air Europa, which flies mainly on tourist routes, set another new trend in the Spanish market this summer in the fight to compete with the no-frills carriers. It copied its rival’s lead in July and began charging tourist class passengers for meals on European and domestic flights. Now Spain’s biggest airline, Iberia, is preparing to do the same from January.
Air France flat on its back

Air France has unveiled its new range of totally revamped ground and inflight products to satisfy its customers’ expectations as closely as possible. There are two main features, the redesigned Espace Première First Class, which is the pinnacle of luxury, and the further enhanced Espace Affaires Business Class for optimum passenger comfort. The new design is called as a part of the 'Air France - The Key to a Flawless Flight' project. The project is aimed at providing a comfortable and relaxing environment for passengers.

Air Nostrum flies high

This was the third time lucky for Europe’s best regional airline. David Brog looks at its achievements.

Air Nostrum has become the first company to be voted Europe’s best regional airline on three separate occasions by the Continent’s regional association. With the latest award for 2003–2004, from the European Regions Airline Association (ERA), the judging panel praised Air Nostrum’s leadership in the international arena and its ability to sustain growth during a particularly difficult period for airlines.

The ERA has a membership of 70 airlines, which carried more than 76 million passengers between 360 destinations in 26 countries last year. A franchisee for Spanish flag carrier Iberia on domestic and short-haul international routes, Air Nostrum has notch up its third victory in the space of just four years. Its previous wins were in 1999 and 2002.

Founded in December 1994, the company has flown more than 16 million passengers since then, 45,000 of whom have flown more than 100 times. It has won 10 awards since inception and is very popular with our customers but we are always looking at ways to enhance the travel experience. The aim of this sleeper service trial is to look at ways in which we can offer a longer and more comfortable night’s sleep, enabling customers to arrive in the UK in the best possible shape.

False economy

According to a report by Britain’s air passenger watchdog, the Air Transport Users Council (ATUC), budget airline booking can be a false economy. Passengers are often deceived by the cheap deals advertised by the no-frills companies and fail to spot those dreaded hidden cost (taxes, parking, etc). They will be cheaper and so miss better available fares. ATUC conducted the study after receiving dozens of complaints from passengers confused by the various deals and routes on offer. After checking 1,500 fares advertised by eight airlines, it concluded: “The difference in fares was often minimal and, on occasion, full-service airlines were actually cheaper than their no-frills rivals.”

Flats out all the way

A new sleeper service will be trialled this month by British Airways Club World customers on overnight flights from New York JFK to London Heathrow. The trial, which is taking place on 16 selected flights during October, is in response to customer requests to maximise sleeping time during flights. Flights also include three new onboard dining options, as well as new higher-quality pillows and blankets aimed at maximising comfort when sleeping on British Airways Club World flat beds. Martin George, British Airways director of marketing, said: “We already know that Club World is very popular with our customers but we are always looking at ways to enhance the travel experience. The aim of this sleeper service trial is to look at ways in which we can offer a longer and more comfortable night’s sleep, enabling customers to arrive in the UK in the best possible shape.”

New low-cost airline

Competition is set to heat up in the domestic airline market in Australia with the announcement by flagship carrier Qantas that it will launch a new low-cost airline in May 2004. Roger Allnutt reports

Although it is claimed by CEO Geoff Dixon that the new airline would tap into the increasing leisure market, it would seem that the main aim is a bid to counter competition from rival Virgin Blue owned by Sir Richard Branson. Qantas announced that the new airline would be a separate business with its own brand. Mr Dixon said, “This will be a true low-cost carrier – lean, highly competitive and with the standards of safety and reliability associated with Qantas.”

The plan is to use Boeing 737-800 or Airbus A320 planes, with a minimum of 23 planes by mid 2005. The location of the headquarters for the new airline is still to be determined but it will probably be Sydney.

Britannia feeling broody

If everything goes according to plan, Britannia Airways could soon have a sister company operating in the budget airline sector. German owner TUI has confirmed that it is seriously looking at starting up a no-frills subsidiary, which could be up and running as soon as summer 2004. Sales will be made both via the web site and through the travel trade.

Guide dogs on track

Eurostar is to allow blind and partially sighted people to take their guide dogs with them on train journeys from Waterloo to Paris and Brussels. When booking, the guide dog owner must specify that he or she has a guide dog and the adjacent seating area will apparently be booked for the dog. Free of charge. The new policy coincides with the official introduction of the new Kent high speed section of the rail link, since when Eurostar trains have broken the record from London to Brussels (1 hour 59 minutes) and London to Paris (2 hours 18 minutes).

Regenerating the regions

Flybe chief executive Jim French has called on the government to invest in budget airline services to help the regeneration of the UK’s regions. He also repeated his plea for new runways at Birmingham and Heathrow. Speaking at a Labour Party conference fringe meeting in Bournemouth in October, French said that subsidies to help establish new regional routes should be made available in the UK. He added: “The Labour government to invest in budget airline services to help the regeneration of the UK’s regions. He also repeated his plea for new runways at Birmingham and Heathrow. Speaking at a Labour Party conference fringe meeting in Bournemouth in October, French said that subsidies to help establish new regional routes should be made available in the UK. He added: “The Labour government has announced its intention to invest in new budget airline capacity.”

The UK has a long tradition of providing financial support to regional airports and airlines, particularly during times of economic difficulty. The government has already committed £50 million to support regional airports and airlines, including £20 million for the Manchester Airport Group, which owns Manchester and Bournemouth airports. In addition, the government has announced plans to invest £30 million in the Manchester Airport Group’s infrastructure, including the construction of a new northern terminal building.

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www.iti.jt.co.uk  ■  International Travel Insurance Journal
Just when it looked like it was safe to go back in the water, a New York ferry crashes into a pier killing 10 passengers. Chris Wales looks back at other major ferry disasters.

The recent tragic Staten Island Ferry crash, which was allegedly caused by the pilot, has once again highlighted the potential dangers of ferry travel. That said, though, a ferry insider told iJK that, ‘statistically, travel by ferry is safer than crossing the road.’ When you consider that the Staten Island Ferry carries some 20 million passengers a year and that their first major incident with fatalities, not to mention the fact that over 16 million passengers passed through the Port of Dover last year with no major incident on the Channel since 1987, it would seem that there is much truth in what the man says. So what are we to think? Why is it that ferry accidents generate such extensive media coverage? Part of the answer is probably the dramatic photo opportunities of stricken ships. Whereas aeroplanes disintegrate on impact, capsized or damaged ships make fantastic dramatic images. Who cannot remember, for example, the moving sight of The Herald of Free Enterprise languishing on her side in the shallow waters outside Zeebrugge harbour?

Another answer could be the human error aspect. Regrettably, airline pilots generally perish in serious accidents, as do train and coach drivers, but sea captains these days rarely go down with their ship. If they are culpable, captains survive to face the music and press hysteria; as Captain David Lewry of the Herald of Free Enterprise would surely attest. Take, for another example, that of Assistant Captain Richard Smith, who was at the controls of the 22-year-old Andrew J. Barberi when she was about to dock at the St George terminal on Staten Island. Apparently, he slumped over the control panel, causing the ferry to speed up when he should have been decreasing speed, resulting in a crash into maintenance pier. The international press had a field day, particularly as Smith fled the accident scene and later attempted suicide. At the hospital, where he was taken in a serious condition, he was put under police custody and the trial by the media had begun.

Facts such as that he was on high blood pressure medication and ‘could’ have forgotten to take it that day, may have been what caused his black out. But it also emerged that he had been in control of a ferry in 1995 that hit the same pier. The fact that that incident was traced to a faulty propeller was not a lead story.

The suicide attempt was much more the stuff of headlines. Smith only attempted suicide, but not everyone is that lucky. The manager of the Minoan Flying Dolphins, owners of the Express Samiou which sank off Piraeus killing 82 people in September 2000, succeeded by jumping out of his sixth floor office window in Piraeus when he was charged with criminal negligence.

**Safety measures**

So what is the shipping industry doing to make it safer for us to travel by ferry? SOLAS 90 and the subsequent Stockholm Agreement (see Table 1) meant that many European ferries were taken out of service because they did not conform to the strict survivability conditions if they were involved in a collision.

Now all ferries trading to and from European ports conform to SOLAS 90. But the problem is that this agreement is not acknowledged worldwide.

**Ferry companies’ liability**

A wise ferry traveller takes out travel insurance and unfortunately suffers an onboard fatal accident, he or she will be paid out the full accident cover. Taking a typical policy (see Table 2), death cover will pay out £15,000 but if you are under 16 it will be limited to £3,000 and if you are over 75 you will get nothing! So the redress is on the sea carrier.

The Athens Convention covers this – see Table 3. As well as a claim on the travel insurance policy, liability is also due from the sea carriers signed up to the Convention.

Moves are afoot to increase the compensation payments (see Table 3), which have not changed since 1974.

Last year, a protocol to the Athens Convention was adopted at a conference in London to up the maximum liability to 400,000 SDR – which is eight times the original 1974 limit. It must be said that this protocol is yet to be ratified by all the signatories. The P&I Clubs recognise that their exposure is likely to be increased. That said, however, at the moment they remain in the background.

Going back to Staten Island, it is interesting to note that the US has not signed up to the Athens Convention. This begs the question of what is their liability and what can the victims of the recent ferry crash expect to receive in compensation? US legal experts are saying that the city of New York, which runs the ferry service, could try to limit its financial liability by using an old maritime law doctrine from the 1850s: This doctrine, which is known as the limitation of liability, allows a vessel’s owner to go into federal court and cap any financial awards for damages to the current value of the vessel – an amount that could be as little as $600,000 based on the estimated scrap value of the vessel.
Andrew J. Barberi. Apparently, the owners of the Titanic took this step!! However, let us leave the last word on the subject to attorney Steven Barkus. He said, ‘I think the city

Major ferry disasters

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TABLE 2

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P&O Ferries Terms and Conditions of Carriage

2. Compensation Payments

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<td>Loss of or damage to cabin luggage</td>
<td>£333 SDR</td>
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<tr>
<td>Other luggage</td>
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P&O Ferries Convention relating to the Carriage of Passengers and Luggage by Sea 1974 (as amended) provides for the carriage of passengers and luggage by sea. It was implemented in the UK by the Shipping Act 1988 (Cruise Ship Safety) Regulations 1996, which require compliance by all passenger ships, including passenger ferries, within a phased timescale starting on April 1997 and ending on October 2002.

P&O Ferries is a member of the SOLAS Convention, which is the world-wide regulatory framework governing the safety of passenger ships.

The SOLAS Convention is governed by the International Maritime Organisation (IMO) and is implemented by national governments. It sets mandatory requirements for the design, construction, operation and maintenance of passenger ships.

TABLE 3

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TABLE 3
In times of terror

Terrorism has become a way of life for a lot of people – both at the giving and the receiving end. But where does the insurance industry stand on this difficult question. John Briley considers what cover there is available

For a glimpse of the confusion surrounding terrorism insurance in the travel industry, one need only surf the Internet. The Web site of New York International Group (NYIG) contains a statement that the firm’s plans cover, among other things, “war and terrorism [and] nuclear, biological and chemical” incidents. But there, immediately below that is a caveat – in bold, red capital letters: ‘Please note we do not provide trip cancellation insurance for acts of terrorism, war or political unrest.’

The distinction, says NYIG Director Doug Polifron, is simple. ‘We will not reimburse you for cancellation of your trip due to a terrorism event but we will cover your medical, life, or disability if a terrorism strikes while you are in your destination.’

Polifron says assertions by other travel insurance firms that they do cover trip cancellation due to terrorism ‘are a misrepresentation’. Ask those firms for details, he predicts, ‘and you will learn that if something happens in New York, for example, they can just move your flight to Newark’ and not reimburse you for money spent on the trip.

So what does it cover? Mike Gosner president of insurance reseller Universal Travel Protection, Dallas, Texas, says that NYIG coverage is unusual because ‘most policies don’t really cover terrorism and acts of war’. Many policies allow travellers to cancel trips when there is a terrorism incident in a city on their itinerary, but they will not cover injury, death or dismemberment due to incidents that occur during travel, such as the downing of a plane by terrorists. ‘It is kind of sad, frankly,’ Gosner says. ‘If the plane comes down due to a terrorist event and you have flight coverage, you should be covered regardless of how the plane went down. Travellers should be very, very careful when they buy insurance from anyone to make sure they understand the fine print,’ he cautions. ‘If the policies are not detailed anywhere else.’

And, Gosner adds, policies should not be ambiguous. ‘There are no grey areas in insurance. Either it’s covered or it’s not.’

To wit, Travel Guard folds terrorism coverage into its comprehensive policies. To buy terrorism insurance separately, says Travel Guard Communications Manager Carol Meuller, ‘would be like buying fire insurance for your home but not covering anything else. Like many providers, Travel Guard’s policies only cover travel within 30 days of a terrorist incident and only cover cities listed on the traveller’s itinerary. For example, if you had planned to visit Haifa, Israel, in mid November, the 4 October suicide bombing in Haifa would not constitute a valid cause for reimbursement of cancellation. Some providers limit that window to only 10 days.’

The few companies that do cover travellers for injuries due to terrorism, events charge significantly more than consumers are accustomed to paying for travel insurance. Polifron says that NYIG’s terrorism coverage ‘can run [up to] 30 times more than a standard policy. NYIG also charges more for coverage in high-threat destinations. ‘For a country that has an active US Department of State travel warning, $500,000 worth of [accidental death and dismemberment] coverage will run $250 and up,’ Polifron says. ‘I have people headed to Middle East countries and they are shocked at how much it costs. We have never sent anyone to Iraq for less than $2,500. But this is not your typical $37 travel insurance policy. That’s why I say most of the others are misrepresenting what they really cover.’

In fact, NYIG has some less costly policies that exclude any country that is under an active US State Department warning. Polifron notes that few individuals buy NYIG’s terrorism coverage – most of the purchasers are companies – and that almost none of his customers opt for the nuclear, biological and chemical event coverage because it is simply too expensive. ‘That can add 500 per cent to 1,000 per cent to the premium.’

Some of the cancellation and interruption policies cover only foreign destinations. Insurance provider Access America in June extended its trip cancellation and interruption coverage to include incidents of domestic terrorism. Access America, like many providers, defines terrorist acts as those that result in property damage, injury or loss of life, and are committed by an organised terrorist group that is recognised by the US Department of State.’

Coverage is provided when a terrorist act occurs within 30 days of a customer’s arrival in a domestic
The presence of Jemaah Megawati Sukarnoputri lacks control of radical hotel in central Jakarta suggests that President injuries. Battles frequently cause collateral deaths and rebel group National Liberation Army (ELN); these FARC engages in frequent battles with the AUC and kidnapped in northern Colombia, where both the Puerto Rico, Colombia that killed seven people. On politicians, journalists and others who vocally group historically has carefully selected its targets increasingly target urban areas, and though the stamp out terrorism in the country. FARC strikes President Alvaro Uribe, due largely to his pledge to calculate those rankings.

High-threat regions For insurers who intend to follow NYIG and cover customers during travel to high-threat regions, the big question becomes, what countries are most likely to experience a terrorist attack or other significant unrest in areas frequented by travelers? There are some obvious places – Iraq, Afghanistan, Liberia and Pakistan, for example – but some other countries are slightly less certain. The following is iJET Travel Risk Management’s list of the 10 countries most susceptible to terrorism today, excluding the countries above. (iJET did not rank these 10 in order of risk; the list is alphabetical. iJET maintains security risk ratings for 182 countries. Terrorism is one of six sub-categories used to calculate these rankings.

- Colombia: The Revolutionary Armed Forces of Colombia (FARC) has essentially declared war on President Alvaro Uribe, due largely to his pledge to stamp out terrorism in the country. FARC strikes increasingly target urban areas, and though the group historically has carefully selected its targets (politicians, journalists and others who vocally opposed the group), FARC terrorists have shown an increasing willingness to inflict broader damage, as evidenced by the 24 August bombing on a pier in Puerto Rico, Colombia that killed seven people. On 13 September, at least eight foreigners were kidnapped in northern Colombia, where both the FARC and the paramilitary group United Self-Defense Forces of Colombia (AUC) operate. The FARC engages in frequent battles with the AUC and rebel group National Liberation Army (ELN); these battles frequently cause collateral deaths and injuries.

- Indonesia: The 5 August bombing of the Marriott hotel in central Jakarta suggests that President Megawati Sukarnoputri lacks control of radical militants in the country. The presence of Jemaah Islamiyah (JI) cells in Indonesia and recent trials of JI leaders and accomplices in last October’s Bali bombing make the country vulnerable to terrorist attacks. The more that Indonesian police arrest suspected terrorists, the greater the likelihood that attacks will continue, especially against Western targets, including businesses. The vast size of the country and its many islands provide ample room for terrorists to hide and plan and carry out attacks.

- Israel: Palestinian terrorists groups, backed by legions of willing suicide bombers, have developed a sophisticated capability to stage attacks. These groups, especially Hamas, have the technological know-how to build both suicide belts and improvised explosive devices, and possess an intelligence network to identify potential targets and deliver bombers. The close proximity of Palestinian cities and villages to Israeli targets and the absence of a border fence between Palestinian and Israeli communities give potential bombers the ability to reach destinations within hours of receiving instructions. While Israeli security forces are the most advanced in the world in tracking and arresting terrorists, the current wave of attacks will continue for the foreseeable future.

- Kenya: As a country hosting numerous and various foreign businesses and interests, Kenya is a desirable target for Al Qaeda and sympathetic groups. Inadequate border security and close proximity to countries with little or no security, such as Somalia and Sudan, exacerbate Kenya’s predicament. Many terrorism experts predict a repeat of the 28 November, 2002 attacks in Mombassa.

- Libya: The threat of terrorist bombings continues issued after your effective date and covers your trip dates, then you may cancel or interrupt.

- Nigeria: Nigeria is bordered by unstable countries (Chad and, to an extent, Cameroon) and is home to major multi-national oil firms, which are attractive targets for terrorists. Nigeria’s population is roughly 50 per cent Muslim, which allows militant Muslims from outside Nigeria to blend in while planning attacks. Nigeria has not experienced a major terror attack in recent memory, but high religious and ethnic tensions over control of Nigeria’s oil well make the country ripe for an attack.

- Philippines: Terrorism in the Philippines is driven by separatist groups, primarily the Moro Islamic Liberation Front. Philippine security forces are more advanced in the world in tracking and arresting terrorists, but high religious and ethnic tensions over control of oil wells make the country ripe for an attack.

- Russia: The threat of terrorist bombings continues to plague southwest Russia and major urban centres in European Russia, this includes a real threat to tourist areas, especially Moscow. A 15 September truck bomb in Miansa killed at least two people and injured 15 Russian officials acknowledge that there are at least 3,000 rebel fighters engaged in a guerrilla campaign in southern Russia.

- Spain: The Basque separatist group ETA continues to target a variety of Spanish interests, most notably the tourism industry. Common targets include political offices of PP and PSOE parties, police installations, hotels and resorts. Authorities blame ETA for the 14 September shooting of two policemen in Lagran. Roots of Basque separatism run very deep. Despite some significant arrests by joint Spanish-French law enforcement agencies over the past 18 months, the popular support enjoyed by the ETA militant network does not appear to

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have eroded significantly. ETA often - but not always - warns authorities of attacks in advance, thereby diminishing the chances of collateral injury. But authorities have attributed more than 900 deaths to ETA attacks in the past 35 years.

• Thailand: A major terrorist attack in Thailand is increasingly likely. Numerous tourist destinations and foreign businesses are in relatively remote locations that give terrorists the opportunity for ‘hit and run’ operations. The Thai government has been slow to actively combat terrorism, but finally accepted the reality that terrorists are operating in the country. Thai officials have warned of possible terrorist attacks during the mid-October Asia-Pacific Economic Cooperation summit. Authorities only recently banned the parking of large trucks near buildings, hotels and malls, a measure that many nations took months or years ago. The recent arrest of Hambali, a top terrorist operative in Southeast Asia, was a major success for Thai authorities, who were working with US assistance. But as in the Philippines, Thai cooperation with the US anti-terror effort is a double-edged sword.


Why is terrorism cover so topical?

The impact on the insurance industry following 9/11 was a driver for a number of things. It raised media and public attention to terrorism and to the financial implications thereof. Jon Cooper, commercial manager of Mondial Assistance, looks at the question from a British point of view.

As a result of 9/11, the whole re-insurance market was put in a state of turmoil due to the losses sustained as a result of this event. The latest figure suggested a claims figure of £70 billion. The knock-on effect of 9/11 is that, as a result, re-insurance costs have increased as re-insurers have had to look at ways to recoup some of that loss.

Consequently primary insurers have seen an increase of over 100 per cent on their re-insurance premium. This, at the end of the day, will have to be passed on to the client company and, in turn, to their customers.

From the UK perspective

In terms of the knock-on effect on travel because of fears about terrorism, travellers were nervous at the outset, but there was also economic uncertainty where individuals wanted to wait to see what happened before committing to holidays. It is probably therefore fair to say that the reduction in travel was more for financial reason rather than fears about terrorism. In general the UK customer is pretty robust and rational about these things. So has there been a demand for terrorism cover from the customer?

Travel agents do not promote terrorism cover to customers as they are marketing a dream not a horror!

In terms of the insurance industry in general, there has been no demand to include terrorism cover in their policies. For the average travel agent issues such as cancellations, flight delays and medical cover are of key importance.

Weighing up risk versus cost

One question often asked when rationalising re-insurance and terrorism is, ‘Why is there additional cost? Where is the risk?’

Increased costs are not a direct correlation to the increased risk of travel. Re-insurers have needed to increase premiums. There has been a need for them to maintain a party line. They have been under pressure by government to insure terrorism as they don’t want it as a risk and as such they have conformed to this.

What terrorism cover is available?

Re-insurance programmes can offer terrorism cover for certain sections, such as medical, but not for cancellation as this would be classed as a catastrophe risk. For example, if people cannot travel for a sustained period of time, then the cost cannot be covered by the insurer as it would be prohibitive.

From the UK perspective

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If clients did want to include terrorism cover, there would clearly be an increased charge because of the additional cost of the cover. In truth, we write very few products that don’t carry war and terrorism exclusions as there was not a demand from the leisure or business consumer and we believe that this situation will prevail.

9/11 was probably the most catastrophic terrorism event we have ever seen both in cost and public perception but it hasn’t really cost the UK travel insurance industry anything. Underwriters met on 12 September and agreed a sensible line agreeing that whilst customers were technically not covered there was more than a legal obligation, it was a moral one and was therefore viewed accordingly, and as a result claims were paid.

Primary insurers with a re-insurance contract excluding terrorism cover cannot cover terrorism. However, when an event occurs such as 9/11 or Bali, insurers with their moral hat on will take a line and it will frequently be one of helping people.

In these instances, the industry has rallied in a positive way to deal with the situation. If insurers understand the total cost then they can quantify it and are happy to pay it. If the risk is unknown then this cannot be done.

In reality, terrorism cover is a ‘non-issue’ as the everyday traveller needs sensible cover for their everyday needs, such as cover for loss of belongings, sickness and so on. No insurance policy will cover everything and we will not cost policies to provide cover that customers don’t need.

Many people were affected by 9/11 in terms of flight delays, as a knock-on effect, and of course the people who were injured there. UK nationals were looked after by the UK Government and the US authorities. For them, at the end of the day, though, cost was not an issue because of the truly terrible conditions.
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Things have come a long way since Pasternak wrote his groundbreaking book but there is still a distance to go. Contas Danilenko takes a look at healthcare in the former Soviet Union and its gradual move from public to private.

In 1956, Boris Pasternak finished his novel, Dr Zhivago. His central figure, Doctor Yuri Andreyevich Zhivago (later played on screen to great acclaim by Omar Sharif) was a general practitioner. Doctors – as well as lawyers and other professionals – were all considered by the Bolsheviks after the fall of the Romanov as a symbol of the ‘bourgeoisie’, which had to be ‘reformed’ in order to find their place in the new society that was then in the process of being built. Although Pasternak was awarded the Nobel Prize in 1958 (after his book was smuggled from the USSR), it is interesting – and significant – that it was not published in Russia until 1988.

In his novel, Zhivago qualifies as a doctor, marries, and has a child. He couldn’t fully accept the official literary doctrines that had developed from a theory of class struggle but followed his own principles. His professional objectives were dedicated to family practice, which under the communist regime, was banned.

Days of reform

Healthcare as a whole was therefore reformed and healthcare in the former Soviet Union and its satellite countries had to be ‘reformed’ in order to find their place in the new society that was then in the process of being built. Although Pasternak was awarded the Nobel Prize in 1958 (after his book was smuggled from the USSR), it is interesting – and significant – that it was not published in Russia until 1988.

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State v. private healthcare – part 4

Dr Zhivago’s legacy

‘The insurance industry has contributed a lot to raising the level of healthcare.’

The insurance industry has contributed a lot to raising the level of healthcare. As an example, Rosno – which is by far the leader in private medical insurance, with 150,000 yearly plans sold each year thanks to contracts with the commercial departments of governmental medical facilities – contributes to the renovation, equipping those state facilities and keeping the personnel motivated. Every year, Rosno pays more than 50 million euros’ worth in claims for voluntary medical insurance policies. Although Rosno operates in the entire Russian Federation, it must be emphasised that 70 per cent of its business is based in Moscow and its immediate neighbourhood.

Managed care, which was first introduced in Russia by local insurance groups in the 1990s as an annual pre-payment for access to private and public facilities, has quickly become a stable service and payment method in the delivery system of Russian healthcare. The introduction of compulsory health insurance for all citizens in 1994 was a major step in furthering reform initiatives in the healthcare system. Thus in 1997, the State Duma approved the formation of a privatized voluntary healthcare insurance market. With the new legislation, the market opened for existing state facilities to promote their own clinics and hospitals. The State Duma also boosted the medical insurance industry, since medical plans sold by insurers are deductible as an overhead while the direct payment of medical facilities are considered to be a profit (therefore taxed at 35 per cent) and subject to social contributions (another 38 per cent). This is why HMO-type plans, sold directly by the medical facility, are attractive for individuals but not so much for companies.

National insurance companies now sell policies directly to consumers, providing access to private care centres. In fact, over 100 insurance companies now exist on the Russian market, with the top six – Rosno, Ingosstrakh, Alpha Insurance, Sibir, Roso Garantie and Renaissance – providing the majority of voluntary healthcare insurance.

Indeed, the opening up of the industry has also caught the attention of the world insurance market. AIG, BUPA, Aetna, PPP and Alliance already sell healthcare insurance to their international clients as part of their global approach, and the extension to Russia will only happen when the law is passed allowing foreign players to enter the Russian market (this is basically a requirement of the WTO for the Russian government).

In parallel to private healthcare, there is still also a governmental system of compulsory medical
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insurance. That remains the reality for 95 per cent of the Russian population. This certainly applies less in Moscow and the Moscow region, where it is standard to offer voluntary medical insurance when hiring professionals in a healthcare package for employees and their relatives. It is estimated that only some eight to ten per cent of Moscow residents, and less than three per cent of those in rural Russia, can afford voluntary health insurance or a private medical provider.

The real demand

So the real demand for healthcare services has not yet been formulated, although this is changing with an emerging upper-middle class and government subsidised programmes. On a corporate level, healthcare benefits are being introduced to Russian middle and upper management as described above and as per Soviet tradition, and the big organisations are still proud to show they have their own medical facilities, for reasons of both prestige and security. Although regional clinics and hospitals still far outnumber those in the private sector, the consumer has begun to seek a better alternative, resulting in a two-tier, fee-for-service provider system. This means that there is one system which provides high-quality private care for the emerging elite, and one that provides basic healthcare through public polyclinics sponsored by the government through compulsory health insurance. The life expectancy in the Russian federation stands today as one of the lowest in the world (76.7 years for males, and 77.2 for females) and the concept of universal free healthcare for all Soviet citizens belongs to the past.

With a series of major reforms in the mid-1990s, the Russian healthcare system has run the gamut from once-revered social programming to a situation close to collapse, then followed by a call for change.

Dental clinics

Some five years ago, one of the most profitable retail businesses was the establishment of the dental clinics that have spread like mushrooms in Moscow, St. Petersburg and all the major Russian cities. This used to be run mainly by private entrepreneurs, who have recently specialised, bought expensive dental equipment and hired dentists on a commission basis (varying from 20 to 30 per cent). As an example, just opposite the Moscow zoo, we can find one of the best dental clinics in the whole of Europe, the European Dental Centre, which was founded by French entrepreneur Mr. André Koubouff. At the time, in the mid-90s, he saw the lack of a world-class dental facility and decided to establish a state-of-the-art dental clinic with 10 dental chairs, laboratory, X-rays and private parking. Today, however, with the improvement of the banking system, the simplification of accountancy for small and middle-size organisations, a decrease in criminality and the growth in savings among the population, including former graduates from dental institutes, things have changed. The tendency now is for dentists to try to run their own practice on their own. They therefore take out bank loans and finance their set up on their own.

Dinosaurs like the European Dental Centre have not had too much to worry about with the competition from local private practice, as a clinic has opened up every 500 metres or so. They still get their patients from the region because unlucky experiences in their home town mean that they prefer to trust a foreign provider, and a foreign provider usually employs exclusively westerners (or at least western-trained Russians). It must be said that, in the field of dental care, even during Soviet times, it was standard to give ‘consideration’ to the dentist in order to avoid being stuck on a waiting list with little hope of being seen within the forthcoming three months. The privatisation of dental clinics has been a success story like no other, and the number of private dental practices has outnumbered state dental practices. Something similar is happening in cosmetic surgery, with a move from the state-run (often corrupt) system to a ‘fee for service’ system. The success of cosmetic surgery in Moscow has led to a turnover close to $30 million, which in turn has enabled the opening of brand new medical facilities. It has also allowed professionals to keep practicing in their chosen field of activity, including not only cosmetic surgeons but also auxiliary professions such as nurses supervising operations and post-operative care, anesthetists, and so on.

Paying for service

Unfortunately, dental and cosmetic surgery are the exceptions and the only fields in medicine that can exist on their own on a ‘fee for service’ basis. The disparity of salaries within the medical professions is certainly one of the highest in the world. With medical professionals in Moscow waiting in line for half a day’s work, or $150–200 for the operation and a modern hospital, is quite a unique ‘bed to bed’ concept and is often referred to as a model in the private health industry. This model could in the future be repeated in the regions and rural areas. By minimising huge investment in medical equipment and by using existing resources in the field of medical transportation, a scale economy could be created.

The Russian tycoon and Chelsea FC owner, Roman Abramovich, recently contacted GVA to study the possibility of integrating an alarm centre within the hospital he is currently building in the Kuntsovo area (elite district of the Moscow region). Today, GVA’s operations are based in association with Emergency Medical Care (a Paris based operation that operate field clinics for oil and gas operators in Algeria, Nigeria, Chad, Libya and so forth). However, in the near future, the American Hospital of Moscow (AHG), and their American ‘system’ of medical insurance, is expected to revolutionise the Russian health sector.

The real demand for ‘fee for service’ insurance is, however, limited to the oil and gas industry, rich individuals and foreign insurers.

The design and introduction of healthcare reform is not an easy challenge. The present content with its current components – elective and compulsory health insurance, privatisation, deregulation, decentralisation, government subsidy and foreign participation, with an increase in state health budgets – are the ingredients for success. It is necessary, however, not to push these necessary charges too quickly. For the next 10 years, most of the population will still only be able to afford the Russian-type NHS because it is free. An American type of private medicine is already growing actively in parallel, and buying medical insurance will be a necessity. However, the direct payment to weed out of the system.

Remote areas

Another sector of the medical profession that has seen a huge change over the past decade is medical transportation and provision of medical services in remote areas. Russia represents 1/9 of the globe (or 1/6 when adding the former Soviet Republics) and within such a vastness, the necessity of being able to organise adequate medical transportation becomes obvious.

Global Voyager Assistance started its Russian operation in 1999 as a specialist in medical transportation. Rapidly, the chain of service was completed by the ‘add-on’ of a medical engineering division in association with Emergency Medical Care (a Paris based operation that operate field clinics for oil and gas operators in Algeria, Nigeria, Chad, Libya and so forth). However, in order to be fully independent and control the service level at every stage it was necessary to have adequate wards in an elite Moscow medical facility, things that were done when entering an agreement with the American Hospital of Moscow.

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ITALY

Italians aren’t the greatest travellers in the world, but when they do leave their homes they like to be properly protected. In a previous issue (ITIJ 21, December 2002), we looked at the healthcare market in Italy and now Joaquin Rodriguez takes a look into the wonderful world of insurance and assistance in the land of bella pasta.

The Italians have traditionally been great adventurers and tireless explorers, always looking for new horizons to discover – needless to mention the Romans, Marco Polo or Christopher Columbus. Nevertheless, when compared to other European nations, it seems that these days Italians are less adventurous and prefer to enjoy all the undeniable wonders of their country rather than travel abroad.

When in Rome...

Like their Mediterranean neighbours, such as Spaniards and Greeks, a great number of Italians choose to spend their holidays in their own country, which is not really surprising considering Italy’s fantastic scenery and many tourist attractions. In fact, out of a population of around 59 million, no more than 18.1 million people travel abroad each year. According to Italy’s National Statistical Institute (ISTAT in its local acronym), Italians made almost 73.3 million holiday trips in 2001, of which 65 per cent (46 million) were made in Italy.

Trips by Italians to foreign countries were mainly concentrated in the European Union area, with France (21.7 travels out of every 100 travels) leading the table. Spain (12.1), Greece (7.8) and Germany (6.1) were the other favourite destinations. Central and South America were the most visited non-European areas (3.6 travels out of 100 holidays abroad).

For as long as the vast majority of holiday travels within Italy (94.2 per cent) lasted a short period of time (between one and three nights). In the case of international holiday travels, the average stay period was longer, with 78 per cent of holidays extending to four or more nights.

When travelling, a considerable number of Italians choose to do it by coach (68 per cent of all holiday travels were made by car; and another 2.9 per cent by boat). Demographic analysis shows that Italian women are keeners travellers than men, with 51.5 per cent of travels made by females. Travel rates are highest for the 25–34-year-olds (38.1 per cent), followed by the 45–64-year-olds (24.1 per cent). People over 65 account for only 8.1 per cent of the travels. With respect to residence area, Italians living in the north (the most industrialised region of the country) were responsible for 54.8 per cent of the travels, the south for 23.5 per cent and the centre for 21.7 per cent.

Keeping up appearances

But in the country of ‘bella figura’, appearances have always been important and statistics should be considered carefully. In fact, and according to a survey published last August, some three million Italians fake their holidays or pretend that they have been away when they haven’t. It seems, another poll revealed recently, that for some reason – either health, financial problems, or security fears – that 19 per cent of Italians were not planning to go on holidays this year, but almost a third of them intended to pretend that they were.

As for the Italian tour operator market, it is fairly accurate to say that it is quite different from its German or British counterparts, which are highly concentrated. The market in Italy is clearly dominated by Aploutour. Founded in 1947 as a travel agency, Aploutour has reached its leading position after a series of continuous mergers and acquisitions that have turned it into the first Italian tourism group, which is among the 10 largest in Europe.

However, most of the 360 companies operating on the market are small-sized firms, with no more than five employees. It is estimated that six million Italians, out of 18 million travelling abroad each year, use a tour operator or a travel agency. On the other hand, every year, approximately 39 million foreigners are seduced by a country extremely rich in artistic and cultural terms, not to mention other assets such as its cuisine, climate and landscape. This figure makes Italy one of the world’s top tourism destinations, only beaten by France, Spain and the US in visitor numbers. Visitors choosing Italy for their holidays mainly come from Germany (almost 10 million in 2001), the US (around 4 million), France (2.6 million), Japan (2.4 million) and the UK (2.4 million).

Travel insurance market

The travel insurance market is comparatively immature compared to other European markets. It was worth around €164 million in 2002 and the bulk of business was sold with package holidays. But things are changing and the future of the industry points towards a different panorama as travel agencies are increasingly reaching distribution agreements with insurers. The internet and banks are also starting to play an important role.

For Europ Assistance Italy, which holds a leading position in this market, the most popular channels through which travel insurance is sold are travel agencies and Pronto Eura, a dedicated call centre with a toll-free number. Other channels used by the Italian subsidiary of the French holding are its own shops, insurance brokers/agents, bank counters and the internet. In fact, the company set up its e-commerce business in June 2002, and the sales via this channel now represent five per cent of the total turnover of the policies sold through all channels. Europ Assistance Italy also has inclusive contracts with many tour operators. Mondial Assistance Group has also a strong presence in Italy and the restructuring of its operations has had an important impact on the country. Since January 2002 CEA and Elvia Italy (both PAS Group companies) and Mondial Assistance merged into Mondial Assistance Italy. CEA and Elvia are kept as Mondial Assistance Italy brand names, each of which specialises in one segment of the tourism sector and offers products in line with the specific requirements of the different operators. CEA is the tour operator specialist and Elvia specialises in travel agencies. The company also relies on the Internet for sales and product awareness, and in fact is constantly launching new products through it. As an example, in October 2002 they presented GlobalSic, an Internet-based insurance product from Elvia, dedicated to assistance, protection and guarantees for winter sports activities. In 2001 Elvia Italy and CEA collected premiums in the region of €60 million, an increase of more than 9 per cent on the previous year.

In the case of File Diretta Group, another important player in this field, the electronic channel is crucial as they sell 95 per cent of their policies through the internet. This is mainly due to the fact that travel agencies use the dedicated section of File Diretta’s Web page to sell travel insurance policies to their customers. They also work with insurance brokers.

Light at the end of the tunnel

The future for the travel insurance industry is not precisely defined in a country with ‘very strong
competitors and a negative approach towards insurance in general, as Europ Assistance Italy’s Stefania Ughi states. Rossella Poli, marketing manager at Filo Diretto, shares a similar point of view.

‘One of the problems that we face is the merger between some of the most important players in the industry because it could lead to a less number of competitors in the market. A high level of competition is not good for customers if it is only a competition based on price and not on quality,’ she said.

Nevertheless, it seems that there is light at the end of the tunnel. ‘Holidaymakers now have a greater awareness of the risks and the level of safety in destination countries and this was reflected in an increase in the number of questions on this topic put to Euro Assistance on the telephone, as well as on the website,’ explains Ms Ughi. ‘Customers are more aware and more anxious to be covered against risks, so they seem to be reassured about their coverage - amount of cover, geographical cover, precise conditions for reimbursement, flight insurance coverage, and so forth. Furthermore, the general tendency to spread out holidays during the year and the increase in short breaks is confirmed: Euro Assistance registers several peaks during the year, no longer only during the traditional periods of July-August,’ maintains Ms Ughi.

In fact, and despite the challenges facing the industry in this country, the Italian market still looks attractive to some of the major international groups. For example, Spanish Mapfre Asistencia, one of the worldwide leading companies in the assistance market, has recently acquired a company near Milan as the gateway to its operations in Italy.

**Assistance companies**

The main companies operating on the Italian assistance market are Europ Assistance Italy (with around 40 per cent of the market share in 2001), Mondial Assistance Italy (13 per cent), the Italian Automobile Club (7.3 per cent), Inter Partner Assistance Italy (3.4 per cent), Pronto Assistance (3.1 per cent) and Filo Diretto (2.3 per cent). The subsidiary of Europ Assistance has been operating in Italy since 1968 and it has become the indisputable market leader ever since. Based in Milan, it has 700 staff (more than 200 of whom are call centre operators) and more than 31,000 providers. The company is now diversifying its portfolio of products and services. In particular, they are focusing on the development of the health sector, with new services such as second opinions, telemedicine and distance care. The total turnover of the company was €158 million in 2002.

Mondial Assistance Italy is based in Milan and has 245 employees, around 90 of who work in the call centre.

As a complement to travel insurance, they offer a complete range of medical, legal, property and automobile-related assistance solutions, and they have also incorporated pure service offers to their range of products. CRM and personalised customer programmes, such as child care, home assistance and unemployment support, are some examples of this diversification. In July 2002 the company obtained the ISO 9001:2000 certification for its technical assistance centre.

Pronto Assistance is a company of the Italian insurance group Fondia-SAI. Created in 1991 to sell a variety of assistance insurance policies (home, health, work), the company set up a service division in 1993, Pronto Assistance Servizi, which operates from Turin. Pronto Assistance Servizi had a turnover in 2001 of more than €6 million in 2002 (€1 million more than in 2001, when it reached €5 million).
Message from the editor

Barely a day goes by without some mention of terrorism in the news and it has become a way of life for a lot of people – for the perpetrators, those on the receiving end and, of course, the observers like us who hear about it all the time.

As a result, it’s become something of a bite note for the insurance companies – who either insure against it at their peril or decide not to also at their peril because it looks bad from a humanitarian point of view and no one wants to insure with them. Damned if they don’t, and damned if they do...

So it seemed timely for us to consider where the insurance industry stands on this difficult question, and what cover there is available. We look, too, at security experts’ (JET Travel Risk Management’s) list of the 10 countries in the world most susceptible to terrorism today. We don’t mean to make anyone nervous – but you know how it is...

We also have the fourth part in our series on what’s round the corner. Look after yourselves – you can never be sure.

As always, there is plenty to read, plus all the usual miscellany of news and views. In the usual way, we have the fourth part in our series on what’s round the corner. Look after yourselves – you can never be sure.

During the first nine months of 2003 alone, I received 21 e-mails and faxes citing a ‘Request for urgent business relationship’. All involved scams from Nigeria or another African country, and at least a dozen people have sent me copies of their Nigerian offers. The requests have become progressively more professional looking. Invariably, a person posing as a government official who needs a ‘responsible party’ outside Nigeria to agree to accept ‘excess billed funds’ that are lying in wait in Nigeria, so that these funds can be sent abroad. Usually, the recipient is offered 25 per cent of the funds, 10 per cent is for expenses, and the rest for the African partner. The stated amount of the funds typically varies between 20 and 30 million US dollars. ‘Just keep the transaction confidential, send in your private bank account info and the “100 per cent safe’ transaction will occur.’

No one has ever collected on any of these offers. Many who respond have had their bank accounts emptied. Some listen to the offer and travel to Nigeria to expedite the transaction. Those who do are often kidnapped, robbed, beaten, extorted, arrested, killed, or otherwise victimised.

Despite warnings, television documentaries and exposés, people still fall for these dangerous scams. The possibility of obtaining a huge amount of money often destroys their common sense. Several hotline callers have pleaded for help for their loved ones in peril in Nigeria as a result of their having been duped by such scams. Some callers continue to pay ‘concess’ to get them released and back home. Other, more fortunate callers were referred to us by their assistance company/travel insurer before attempting to take advantage of the offer from Africa. Each initially asked for a referral to an attorney in Nigeria to help complete a business transaction.

Upon further questioning, I realised that every one of these calls involved a scam. We were able to alert the caller of the disaster he faced if he either travelled to Africa or gave out the requested banking information.

Other related calls have involved some elderly people who were victimised as they tried to claim international contest prizes they had supposedly won. Another call came from a Canadian who was arrested after he obtained millions of dollars from people who had paid him ‘expenses’, a requisite to become eligible to receive the non-existent prize money. Despite vigorous law enforcement efforts, very few of the victims, often elderly and with limited income, are ever fully compensated for their losses. One recent e-mail from Lagos contained a contact telephone number, which we called. The distinguished-sounding person said he had a Ph.D in economics. He talked like a business executive and assured us that once he received the banking data, he would then provide us with comprehensive information. As part of his effort to obtain entire to our bank account, he faxed his picture with a letter, which explained the distribution process for the 27,000,000 US dollars.

Several years ago, I presented a session on Nigerian scams at an international legal symposium in Dublin. A Nigerian official with a nine-person entourage arrived at the meeting site and then forcefully requested time to explain to the audience his country’s efforts to stop these scams. Each member of his group carried a gun. As a compromise, three people were allowed inside, without weapons. Despite some arrests in Nigeria, the scams still occur virtually unabated.

As this column was going to press, we received a call from a US citizen, whose daughter was victimised in Lagos. He told us that, when he called his daughter’s call phone, a man answered and informed him that his daughter had been in a terrible accident and was being refused treatment at a local hospital until US $10,000 was received. The fraudster obtained the money and called his daughter’s number again to verify the Western Union information.

Surprisingly, his daughter answered. She was fine. It appears as though one or more operators at the telephone company’s switchboard in Lagos had been bribed to forward calls from abroad to another Nigerian telephone number in order to effectuate this scam. This new scam is likely to spread quickly. For many reasons, there are also people who fall for the promises of drug dealers posing as businessmen. Unscrupulous individuals may offer to pay up to several thousand dollars to naïve victims to transport suitcases from South-American or Asian countries. Typically the couriers are told that the contents are valuable leather goods, jewels or rare coins. Some pawns are briefly trained to learn basic information about a product such as wicker and rattan furniture, and then they are sent on a fake buying trip sometimes culminating with the victim apprehended at an airport with the boss’s suitcase and its contraband.

Despite specific warnings at its airport and all over Malaysia, that ‘Odia (drug) means death’, vulnerable people still wind up there with suitcases or a package, carried as a favour. The results are cruel and can be fatal. In most countries, it makes no difference that the carrier has no idea that drugs or guns or other contraband are secreted in the suitcase. Ignorance of the law is no defence. He/She still may face the death penalty, or extensive time, up to life, in a foreign prison, enduring the harshest conditions, far from friends and family.

We regularly get hotline calls in such situations and help obtain local lawyers and otherwise assist in a coordinated effort to obtain justice.

Scams and flimflams

There are a lot of cons practised all over the world, though mostly in Africa, which attempt to extort money from people. Unfortunately, they sometimes succeed.

Dick Atkins, Philadelphia US lawyer and specialist in travel insurance-related legal matters, recalls some recent cases.
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Colombia at crossroads

The security situation in Colombia has reached a turning point. Our contact at Iliet Travel Risk Management assesses the situation and thinks about the future.

Since coming to power in 2002, President Alvaro Uribe has undergone several important victories in his war against the country’s leftist guerrilla and right-wing paramilitary groups. A new security plan in June 2003 has helped reduce drug cultivation and kidnappings. And the right-wing paramilitary group United Self-Defence Forces of Colombia (AUC) has promised to demobilise.

Yet key security issues remain. The Revolutionary Armed Forces of Colombia (FARC) continues to pursue its objectives through narcoterrorism, posing a significant threat to travellers. Further, the increasing success of drug eradication efforts may spur the FARC, National Liberation Army (ELN) and numerous other armed groups to increase kidnappings and target a more diverse spectrum of victims. Finally, recent indications of a military alliance between the FARC and ELN may point to an escalation of the war.

After seven months of negotiations, the government on 15 July secured a demobilisation agreement with the right-wing paramilitary group AUC. The accord paves the way for the complete disbandment of the AUC’s 13,000-strong force by 31 December 2005. Many analysts doubt the accord’s feasibility, most notably due to indications that elements within the AUC may yet reject the deal. United Nations officials and US legislators have been critical of Colombia’s promises of amnesty for suspected human rights violators. Still, the accord represents the best chance for a long-term reduction of violence.

With drug eradication efforts continuing to squeeze the narco-trafficking profits of armed irregular groups, analysts are warning that kidnapping and extortion networks will intensify operations. According to a joint survey by the Colombian government and the UN Office of Drug Control, the coca crop was reduced by 32 per cent in the first seven months of 2003 (after a reduction of 30 per cent in 2002). During a 27 August visit with Colombian officials in Facatativá, US anti-terrorism czar Z. Coffer Black warned the Colombian government to be prepared for a sharp increase in the number of kidnappings over the next several years.

In response, the Colombian government is accepting US $25 million from the US for an anti-kidnapping programme. The initiative, aimed at professionalising the military and police anti-kidnapping squads, includes the following:

• training and equipping 400 anti-kidnapping specialists (training began 13 August);
• construction of an anti-kidnapping training centre (complete with 10 expert instructors);
• creation of an intelligence database;
• consolidation of the anti-kidnapping agencies;
• creation of an anti-kidnapping helicopter squadron.

Still, kidnappings are likely to increase. Armed groups will probably continue to use roadblocks to shop for potential abductees nationwide. Mass abductions and the abduction of children are also likely to rise. Other targets include business travellers and expatriates. With an already over-deployed military, it is unlikely that the government will be able to provide the necessary protection for civilian tourists travelling in the countryside.

FARC-ELN Alliance

On 26 August, the FARC and the ELN released a joint statement criticising what they described as Uribe’s fascist and militaristic policies. The groups rejected peace negotiations and demanded a prisoner exchange. They also attacked the approaching 25 October referendum, which would approve further taxpayer funding to finance the war against the armed irregular groups and is seen as a gauge of Uribe’s popular support. While the content of the letter was not especially noteworthy, the fact that both groups signed it alarmed government officials.

The joint statement may indicate that the ELN, which until recent months was involved in peace negotiations with the government, is following the lead of the bigger and better-financed FARC away from the negotiating table and into deeper war. Although many analysts remain sceptical about the ability of the two groups to work together, a pact between the 17,000-strong FARC and 4,500-member ELN would represent a significant escalation of the conflict.

Despite marked success so far, Uribe will probably fail to force an evolution of the guerrilla and paramilitary groups into political organisations during his current term, which runs until 2006. (By law, Uribe may not run for re-election. There is some discussion, however, of amending the constitution to allow a sitting president to run for re-election.)

Some analysts also believe that the FARC has made a strategic decision to retreat into the mountains and jungles and wait until Uribe’s term expires. This could enable the group to avoid a direct confrontation and build up its capacity to take on a post-Urribre government. In the meantime, peace looks unlikely and the Colombian military’s ability to fight the insurgents will largely depend on continued funding from the US. Any deviance from the US position of strong financial support would be disastrous for Colombia.

CLAIM and COUNTERCLAIM

Getting overheated!

Our thanks go to Walter van Tiel, marketing manager at Europeesche Verzekeringen in the Netherlands, for the following story, which brought a smile to our lips, if only because we can all imagine ourselves in this situation. There is, however, a lesson to be learned – which is to buy breakfast rolls from the baker.

Due to the bad reputation of the resort for burglary, our client kept his expensive video compact camera in the oven over night. The following morning, his mother, who was in the habit of rising early in the morning, wanted to surprise the family with some freshly baked bread rolls and she switched on the oven to preheat.

What happened you can imagine…

Our client’s claim of €699 was paid.

Please keep your stories coming – we’ve pretty well run out of these now and we need your help. So genuine ones, please, and the more bizarre the better.
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<td>Email Address</td>
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**MEDICAL ESCORT ON COMMERCIAL AIRLINES**

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<th>Fax Number</th>
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<td>Mark Jones</td>
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<td>Service Provider</td>
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<td>AMREF Flying Doctor Service</td>
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JLT goes to Glasgow

Jardine Lloyd Thompson (JLT) has announced the opening of its insurance broking operations in Glasgow with the employment of David Christian as regional managing director.

Scotland has been an untapped area for JLT hitherto, other than a substantial presence in employee benefits. On the success of their existing employee benefits operation, they are now looking to build a significant insurance broking presence.

Mr Christian will be responsible for the setting up and development of JLT’s insurance broking operations in Scotland. He has been in the insurance industry for 20 years and has gained extensive knowledge of corporate business through a variety of international roles with major insurers and brokers.

New enterprise for veteran

Travel Insurance Suppliers Network (TISN) is the new business venture of Julie Remmington. Having been fully exonerated from the allegations Aon made against her in June, Julie has decided to try her hand at something new.

Having worked in the travel insurance industry for nearly 15 years in various roles relating to covering claims, medical screening, medical assistance, and the Lloyd’s market, Julie feels she is well placed to offer professional advice to others.

The idea behind TISN is to be a totally independent advisory service not only to insurers but industry suppliers also. Through a network of professionals and suppliers TISN can provide everyday functions such as audits right up to one-off disaster management planning.

Diary dates

10 November

10 – 12 November
Institute for International Research Innovative Strategies for Provider Network Management Caribe Royale Orlando, USA rtsunb@uusa.com

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**Groupama latest**

In a further reinforcement of Groupama’s focus on the SME market, Liz Brown has been appointed as manager for the UK. A previous employee of the UK group, Liz has held a number of senior underwriting roles, including commercial development underwriter for Groupama and senior underwriter for Legal & General.

On her promotion, Liz commented, ‘I am delighted to be returning to Groupama at this time and to be working with the SME team to ensure innovative and consistent and high-quality support, delivered in an efficient and cost-effective manner.’ Groupama has also elected David Simpson as chief internal auditor for its UK operations. David has, joined from a division of BAE Systems plc where he was head of audit. He will lead the group’s head office audit team and will be accountable to the UK board for the development and delivery of the internal audit strategy for Groupama UK. A chartered accountant and member of the Institute of Internal Auditors, David began his career at KPMG and has a wealth of experience. Prior to his role at BAE plc, David was senior manager for group projects at Lloyds TSB.

**MD for Domestic and General**

Domestic and General Group plc has announced the resignation of Tim Solverson as managing director, with effect from 31 December 2003. This is to allow him to relocate to the Republic of Ireland, where he will be taking a new position in the insurance sector in Dublin. Tim Solverson has been an executive director of the group since 1991 and its managing director since 1998. He has played a significant role in the group’s development and growth to meet the changing nature of the market place.

John Pearman has been selected as his successor with effect from January 2004. He has been working with the board as a non-executive director since 2002 and a senior independent director since June 2003. John’s strategic and operational skills in direct marketing and contact centres will be invaluable to the group in securing ongoing growth and profitability as the group continues to develop its traditional warranty business and its growing support services division.

**New faces at Fusion**

Two new faces have joined the team at Fusion Insurance. First-time insurance veteran Nick Wright has taken on the demanding role as regional sales manager to be based in the Midlands, UK. He joins from Zurich Commercial where he was regional sales and operations manager for Home Counties South. Prior to this, Nick worked for Primary Broker Services as sales and marketing director.

And secondly, David Bouckot has been appointed as deputy underwriting manager based in London. Previously employed with Royal and SunAlliance, where he was key account manager, Bouckot boasts an admirable 21 years within the insurance industry and is ACII qualified.

**Scottish Widows CE walks plank**

Scottish Widows chief executive Mike Ross left the company on 23 September, just six weeks before parent Lloyds TSB was wrapped over the knuckles for the miss-selling ofJessica bonds. Mr Ross, who is also deputy chief executive of Lloyds TSB, received a £1.4 million golden handshake in compensation for the loss of his job.

His successor was named as Archie Rancie, the bank’s current operations and IT director. Lloyds emphasised that there was ‘no connection’ between Ross’s departure and any fine imposed by the Financial Services Authority (FSA). Some £100 million had been set aside to compensate up to 50,000 who were sold the bonds.

These had been marketed under the Scottish Widows brand and are the promised high returns and give no guarantees over the principal.

**New president for Marsh**

Roger Egan has been promoted to president of Marsh Inc., the risk and insurance services subsidiary of Marsh & McLennan Companies (MMC). Marsh Inc. chairman, Ray J. Grosos, said, ‘Roger’s experience of 31 years with Marsh and his record of accomplishment qualify him to assume this expanded role. We will work together in a close partnership to share responsibilities for enhancing client service and growing the business.’

MMC chairman Jeffrey W. Greenberg added, ‘Ray and Roger have a unique combination of experience in the professional and risk services. We are confident that under their leadership, Marsh will continue its record of success.’

Roger joined Marsh in 1972 and subsequently advanced through management positions of increasing responsibility. He headed the Northeast Region prior to becoming president and CEO of North America, the post he held until his appointment as vice-chairman in 2002.

**New job at Lloyds**

Iain Suttle has become Lloyd’s first head of business process reform, with a remit to modernise and improve business processes across the Lloyd’s market. During an outstanding career, Iain has worked for the Bank of England and was CEO of CHIST, the stand-alone share settlement system. One of his responsibilities will be as chairman of Kinnell, which will deliver major efficiencies for risk placing in the Lloyd’s market.

**Legal merger**

Commercial law firm Penningtons, which is based in the City of London, with further offices in the Central South of England (Basingstoke, Gatwick and Newbury) and an overseas office in Paris, is pleased to announce the merger of Andrea & Co with its Gatwick office from 1 November 2003. Penningtons is the founder member of the European Law Group and a member of Multilaw, an association of 56 independent firms in 144 countries worldwide. Penningtons’ legal services cover a range of specialist areas including corporate and commercial, litigation, property and construction, private client, intellectual property, employment, immigration, clinical negligence, personal injury and family.

Andrea & Co is a law firm operating in the niche travel and tourism sector. The firm is owned and managed by Costas Andres and he will be joining Penningtons with a team of six fee earners plus support staff. Costas Andres, who is recognised as a leader in the travel field by the Chambers Guide to the UK Legal Profession, said: ‘I am delighted to be joining Penningtons. The merger will enable me to spend more time servicing and developing clients in the travel industry. The legal team at Andrea & Co is moving across in the merging and being part of a larger firm will facilitate the expansion of this area of work. It will also allow us to provide a full legal service to our clients rather than just litigation advice and representation.’

David Barton, managing partner at Penningtons’ Gatwick office, said: ‘The travel industry continues to grow despite recent events and we are delighted that Costas and his team are joining Penningtons. The merger is further evidence of our strategic plan to merge with firms in specialist areas. Costas and his team are extremely valuable additions to Penningtons.’

**Would you like to write for us?**

Are you interested or involved in travel insurance or health industries?

**Whether you are a professional journalist, an industry professional we would love to hear from you**

Call Ian Cameron at the ITIJ offices or email him: ian@itij.co.uk

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**Dame Janet Bartlett** is an international insurance consultant, Philadelphia, which provides global legal assistance to the travel insurance industry. He is in charge of international legal assistance for two of the world’s leading companies involved in handling international legal incidents for the past 20 years. She can be reached by email at dstanton@q.com.

**Barry Beley** is senior managing editor at ITIJ Travel Risk Management, which provides travel risk management solutions, including intelligence and 24/7 travel alerts and hotline services, for thousands of multinational clients. Beley also writes for the Washington Post, Business Traveller, Security Management and numerous other publications. He lives in Washington, D.C.

**John Cooper** is commercial manager of Multidestinations, one of the largest travel insurance and assistance groups in the world. Based in a global infrastructure, Multidestinations operates around the clock in 37 operational centres in 36 countries, and has a network of over 240 administrators.

**Michael Cooper** was born in Paris in 1963, where he studied and worked until 1992. He then moved to Москвы, where he joined a Swiss assistance company, and then worked as the president of a small travel company from 1994 until 1999. In the summer of 1999, he founded Global Voyage Assistance, which is based in Moscow and Cyprus.

**Guy Gaggia** is an India-based business man with more than 30 years experience in the Middle East.

**Jeffrey Greenberg** is a New Jersey journalist covering mainly travel and tourism issues in Spain. He writes on air transport for a leading international news agency, as well as contributing special features to Newsweek and writing in-flight magazine articles and guestblogs.

**Travel Intelligence (www.ijt.com), the travel risk management company, provides real-time Travel Intelligence and a secure Worldtrak technology platform for tracking and communicating with business JET services as backed by regional and category specialists from the fields of intelligence, security, travel, and travel risks staff at around-the-clock operation centres in London, Paris, and New York. For more information, look at www.ijt.com.

**Christian Hauck** is an air award-winning health policy journalist who covers travel insurance, public health, and medical education issues in Canada and the United States. He has been writing about health and travel for newspapers and magazines in Canada since the 1980s and is a frequent contributor to travel and consumer media. He lives in Fort Lauderdale, Florida.

**Leif Hedengren** is a freelance journalist specialising in Spanish affairs. He has worked in a number of posts, including PR and communications manager at MyMedic, communications officer in the Spanish Navy and news correspondent for the Spanish press.

**Christopher Hall** worked in the ferry industry for over 20 years with companies such as ANL, P&O, and Eastern Mediterranean and Wightlink. He was chairman of the International Travel Trade Association, member of the Croatian Tourism Council and co-founder of the Association of Tour Operators to England (ACTOE) and has been a member of the Tourism Medal by the French government.

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