

INTERNATIONAL TRAVEL INSURANCE CONFERENCE

9th-10th May 2007

(EUROPEAN)



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THANKS TO THE COMMITTEE



David Stirling – *Crispin Speers & Partners*

David is responsible for broking and production at Crispin Speers & Partners. www.cspinsurance.com. Having founded the company with three other working directors back in 1985, he has amassed a reputation as a market maker and innovator of products and insurance solutions within the sports, travel, leisure and entertainment industries. Travel Insurance is at the core of CSP's business and with friends, clients and affiliates all around the globe he adds a little spice to the ITIC committee meetings. Having travelled extensively on behalf of the company his trips now are a little more restrained due to family commitments including helping to coach a junior rugby side.



Fiona McDonald – *Europ Assistance*

Fiona joined Europ Assistance as Deputy Director of Travel & Leisure in August 2004, having spent nearly 30 years working in the insurance industry. For the previous seven years, Fiona was responsible for the growth and profitability of the Travel business at Royal & SunAlliance and FirstAssist. Having chaired the ABI Travel Insurance committee for three years, and spoken at many industry conferences on a variety of subjects, Fiona is an acknowledged expert in the field of travel insurance.



Greg Lawson – *Citybond Insurance*

On graduating from Loughborough University in 1993, Greg started his career as a Lloyd's broker with the Travel division of Butcher, Robinson & Staples. Joining Citybond in January 2004, Greg is now primarily responsible for broking, product development, operations and compliance issues. Recently, he has worked on a number of innovative projects including online medical screening, pan-European travel insurance products and social media marketing.



Julie Remington
Travel Insurance Suppliers Network

Julie Remington is an independent consultant who assists in all aspects of the travel insurance industry. Julie has worked in most sectors of the industry from claims handling, assistance, medical screening to having worked for Lloyd's of London and AXA Insurance. Julie is also the chairman of Travel Insurance Claims Committee.



Marta Santamaria – *Mapfre Asistencia*

Marta Santamaria is General Manager for MAPFRE Abraxas and MAPFRE Assistance in the UK and the company's medical assistance and repatriation alarm centre supporting UK travellers abroad based in Madrid. During her 15 year career with MAPFRE Asistencia she has held senior management positions in the company's Spanish headquarters and a number of its European and International operations. Marta's extensive experience in the worldwide assistance market includes the setting up and managing of MAPFRE's international assistance suppliers' network and call centre facility.



Chris Isaacs – *Acumus Insurance Solutions*

Chris has over 25 years experience in the insurance industry having commenced his career in 1981 with Stewart Wrightson Insurance Brokers. He has enjoyed working in a variety of areas, specialising in Japanese Commercial Insurances in the UK for 12 years before changing direction and moving into the travel and accident field in 1998 with ACE Europe. Chris has worked for both insurers and brokers during his nine years in the travel insurance industry and is currently working for Acumus Insurance Solutions Limited, a business to business specialist travel scheme broker.

CHAIRMAN'S WELCOME

Dear Delegate,

Welcome to ITIC and the beautiful city of Bath.

This year, we've swapped the Sea Breezes of Brighton for the Spa water of Bath and we trust you'll enjoy the change.

As always, the conference agenda covers the most topical issues affecting the Travel Insurance industry. In particular, this year we look at the suitability of the travel trade to sell travel insurance, insurance fraud and age discrimination.

Networking will also play its usual integral part in the conference, and we trust you will enjoy the settings we have provided for this.

Have a great conference.

Ian Cameron
Conference chairman



CONFERENCE STAFF

Conference moderator
Ian Cameron - *Voyageur Events*



Conference moderator
Julie Remington - *TISN*



Conference manager
Denise Clements - *Voyageur Events*



Conference co-ordinator
Helen Watts - *Voyageur Events*



CONFERENCE VENUES AND MAP



The Royal Crescent

Francis Hotel



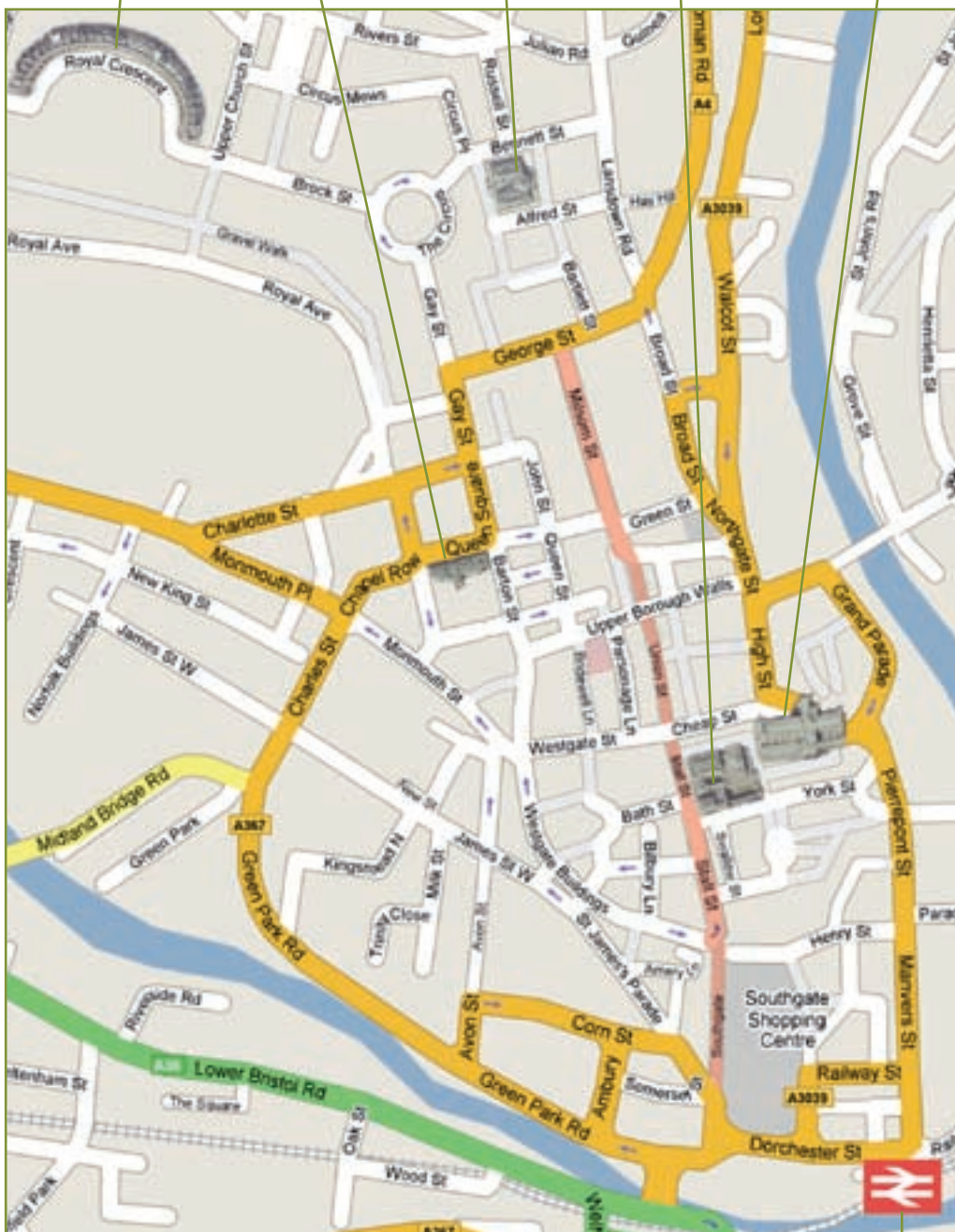
Pump Rooms & Roman Baths



Assembly Rooms



Bath Abbey



- Through routes
- Shopping high street
- Pedestrian routes

Bath Spa Railway Station

Thanks to the sponsors:

Welcome function
Hygeia UHG I



After dinner entertainment
Wings Medical Group



Bath walking tour
Rowland Brothers



Conference bags
ADAC




Delegate badges
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AGENDA

Day 1	Wednesday 9th May 2007	Day 2	Thursday 10th May 2007
10:30-12:00	Jane Austen walking tour of Bath sponsored by Rowland Brothers	09:00-11:00	Panel Session – Insurance fraud: who’s to blame?
12:00-13:30	Registration & welcome lunch served in the Octagon, Assembly Rooms	Panellist 8	Professor Graham Lucas, – Priory Healthcare
13:30-13:45	Conference chairman’s welcome and introduction	Panellist 9	Lynda Calloway, Claims Director – Claims International
13:45-14:15	Changes in travel insurance: market share and methods of distribution	Panellist 10	Stella Jones, Major Account Manager – Europ Assistance Holdings Ltd
Speaker 1	Todd Davis, Senior Finance Analyst – Mintel	Panellist 11	Andy Hancock, Managing Director – Prontac
14:15-14:45	Coffee Break	11:00-11:30	Coffee Break
14:45-17:30	Panel Session – Is the travel trade equipped to sell travel insurance?	11:30-13:30	House Debate – Do travel insurers discriminate against the elderly?
Panellist 2	Malcolm Padgett, Partner – Coffin Mew LLP	Panellist 12	Ian Nowell, Internal Consultant – Age Concern
Panellist 3	Andy Juggins, Chairman – ABI Travel Insurers’ Committee	Panellist 13	Sean Worth, Policy Adviser, Social Inclusion & Crime – ABI
Panellist 4	Andy Cooper, Director General – FTO	Panellist 14	Paul Beven, Director Risk Rating – Healix International
15:30-16:00	Coffee Break	Panellist 15	Scott Roberts, Product Manager, Travel & Pet – NIG Insurance Ltd
Panellist 5	Mike Monk, Head of Financial Services – ABTA	13:30-14:30	Lunch Break
Panellist 6	Greg Lawson, Association of Travel Insurance Intermediaries	Afternoon Focus Groups in the Card Room	
Panellist 7	Reidy Flynn, Insurance Division – Financial Ombudsman Service	14:30	Marketing Michael Smith, SeaMountain
19:30-21.30	Welcome Function sponsored by UHGI hosted at the Roman Baths	15:30	Subrogation Louise Seers, Penningtons Solicitors Larry Levin, International Recoveries
		19:30-01:00	Black Tie Dinner hosted at the Pump Rooms – entertainment sponsored by Wings



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Speaker 1

Changes in travel insurance: market share and methods of distribution

Todd Davis

Senior Finance Analyst – Mintel

As a Senior Finance Analyst at Mintel, Todd is responsible for writing, managing and editing reports across a wide range of major consumer finance sectors, and is central to developing Mintel's Finance Intelligence offering. Previously, he has worked for market research firms in London and Toronto where his areas of expertise

included corporate and investment banking and foreign exchange. Todd completed his MBA after having worked for two of Canada's largest independent financial services firms, managing client and IFA relationships with High Net Wealth clients. He also undertakes speaking engagements and PR/media work for Mintel.

Coffee Break served in the Octagon

Panel Session **Is the travel trade equipped to sell travel insurance?**



Panellist 2

Malcom Padgett

Partner - Coffin Mew LLP

Malcolm Padgett has specialised for over 25 years in the regulation of retail distributed general insurance, and is now Partner and Head of Insurance and Business Regulation at Coffin Mew LLP. He is well known as an external legal adviser to insurance companies, banks, and retailers, particularly in areas where there have been major regulatory, competition law and statutory interventions in recent years.



Panellist 3

Andy Juggins

Chairman - ABI Travel Insurers' Committee

Andy Juggins is Head of Travel and Pet Underwriting at RBS Insurance, and is Chairman of the ABI Travel Insurance Committee. He read Law

at Exeter University and is now married with two boys aged 14 and 17. He supports Arsenal ('always has, always will') and his interests include playing as much golf as his work and children will allow. He also loves Indian food, cricket and real ale pubs.



Panellist 4

Andy Cooper

Director General – FTO

Andrew Cooper is the Director General of the Federation of Tour Operators, the association representing the interests of larger tour

operating groups in relation to political issues, as well as working jointly in the areas of health and safety, crisis management and responsible tourism. He is also the Director General of the International Federation of Tour Operators and has held this position since June 2003, having previously worked for the Airtours (MyTravel) Group as UK Head of Legal Services for some 14 years.

Coffee Break served in the Octagon



Panellist 5

Mike Monk

Head of Financial Services – ABTA

Mike Monk has been Head of Financial Services at the Association of British Travel Agents (ABTA) since 1993. He also heads

the Membership Department and the Accounts Department, and is responsible for the Association's role as a financial regulator. Mike is a Fellow of the Institute of Chartered Accountants, and has previously worked as Finance Director of a Lloyd's insurance broker. He is currently responsible for liaising with HM Treasury as part of its review into the implementation of the Insurance Mediation Directive.



Panellist 6

Greg Lawson

Association of Travel Insurance Intermediaries

On graduating from Loughborough University in 1993, Greg started his career as a Lloyd's broker with the Travel division of Butcher,

Robinson & Staples. Joining Citybond in January 2004, Greg is now primarily responsible for broking, product development, operations and compliance issues. Recently, he has worked on a number of innovative projects including online medical screening, pan-European travel insurance products and social media marketing. Always willing to travel and 'network', Greg lives in Surrey with his wife and two young daughters.



Panellist 7

Reidy Flynn

Insurance Division – Financial Ombudsman Serv.

Reidy Flynn has been in the Financial Ombudsman Service since 2000, and was previously head of information services at

the Insurance Ombudsman Bureau. Reidy trained as a barrister and was editor of the All England Law Reports before practicing law in New York and Hong Kong. Reidy is an Associate member of the Chartered Institute of Arbitrators and a CEDR-registered mediator. She holds a part-time judicial appointment and is a visiting lecturer at London Metropolitan University.

Welcome Function hosted at the Roman Baths

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Panel Session Insurance fraud: who's to blame?



Panellist 8
Professor Graham Lucas
Priory Healthcare

Professor Graham Lucas FRCP, FRCPSych, FFOM, D(Obst)RCOG is currently affiliated to the University of Surrey Medical School, Priory Healthcare, the UK Foreign and Commonwealth Office, the International Association of Physicians for Overseas Services, and the General Medical Council. He has also in the past worked with various government organisations, including the Health and Safety Executive and Department of Health. His main areas of interest incorporate occupational mental health issues, expatriate and repatriate stress and the management of post traumatic stress disorder following accidents or injuries.



Panellist 9
Lynda Calloway
Claims Director - Claims International

Lynda Calloway ACII, F Inst TT joined Claims International Ltd (CIL) in 1994 as Business Development Manager and has held the position of Claims Director with the company since February 2002. From 1985 to 1993, she was Claims Manager then International Underwriter at Home & Overseas Insurance Company Limited. Prior to this, she worked in the Household Underwriting and Statistical Analysis departments at Eagle Star Group, which she joined in 1977. Lynda has a 13-year-old son called George (aka Kevin!).



Panellist 10
Stella Jones
Major Account Mgr - Europ Assistance Holdings Ltd

Stella Jones joined Europ Assistance shortly after completing her degree in languages where her skills were used fully in her work as a key member of the international emergency operations team. Within a couple of years, Stella was asked to manage Europ Assistance's Irish operation as Call Centre Manager, followed by additional responsibilities as Manager for Claims, Triage Service and Expatriate Assistance and Claims Teams. After many years operating out of Europ Assistance's Irish office, Stella relocated back to the UK in April 2006 to take up the position of Major Accounts Manager for the company's key travel clients.



Panellist 11
Andy Hancock
Managing Director - Prontac

Andy Hancock is Founder and Managing Director of Prontac, now part of the Securisys Group based in Whitehall. Prontac has been specialising in the verification of property, creditor, travel and medical claims since 1996, building up an extensive network of investigators and contacts both in the UK and worldwide. Andy's special interest is Nigeria, where he has met with senior government officials regarding anti-fraud initiatives. Prior to Prontac, Andy served with the Colonial Police in Bermuda for eight years. As part of the Securisys Group, Andy is now involved in global fraud issues including high security and personal protection.



EXHIBITION BOOTH LAYOUT

BOOTH 1 – M Consulting

BOOTH 2 – Nordic Insurance Software

BOOTH 3 – Wings Medical Group

Networking cash bar is available throughout the course of the conference in the exhibition area.

Messages can be left at the registration desk.



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Coffee Break served in the Octagon

House Debate **Do travel insurers discriminate against the elderly?**



Panellist 12

Ian Nowell

Internal Consultant – Age Concern

Ian Nowell, an Internal Consultant for Age Concern England, undertook a range of posts in higher education in North America and the UK following graduate and postgraduate studies at Leicester University. His 20-year career in this field has been followed by 17 years in the voluntary and community sector, working with a number of organisations in a range of roles including volunteering with Victim Support to being a bureau manager and Area Development Officer with Citizens Advice. Most recently, Ian has worked with Age Concern; firstly as the Chief Officer at Age Concern Stockport, and subsequently with Age Concern England (ACE). At ACE, he has held a number of senior positions and is currently an 'internal consultant' undertaking time-limited projects commissioned by the charity's Directorate.



Panellist 13

Sean Worth

Policy Adviser, Social Inclusion & Crime – ABI

Sean Worth is an adviser on financial inclusion to the Association of British Insurers (ABI), where he manages projects and research aiming to help improve information about, and access to, insurance protection. Prior to joining the ABI in September 2005, Sean spent two years as a senior adviser on work and pensions policy to a major political party. Sean has a PhD in labour market policy from the University of Bath and has worked as a consultant specialising in human capital research for a range of public and private sector organisations.



Panellist 14

Paul Beven

Director Risk Rating – Healix International

Paul Beven qualified as a doctor in London in 1981, and for the next ten years worked in a variety of medical environments, both in hospital and in family practice. As well as working in the UK, he travelled extensively and worked in Australia, New Zealand, Jamaica and France. After initial exposure to the world of medical assistance with Europ Assistance and Mondial Assistance in London, he and Peter Mason formed a company in 1992 to provide assistance-related medical services. Thirteen years later, Healix is a significant player in the areas of medical risk rating, consultancy, claims management and repatriation on behalf of insurance companies and others.



Panellist 15

Scott Roberts

Product Manager, Travel & Pet – NIG Insurance Ltd

With 12 years of travel insurance experience behind him, Scott Roberts now leads the National Insurance and Guarantee Corporation (NIG) in its development of underwriting travel insurance products for the broker market. After studying music at University, a temporary summer job at Sun Alliance in Horsham turned into a full time position as claims handler. But it was during his subsequent time at Primary International and Crispin Speers & Partners that Scott's interest in understanding underwriting became a passionate reality. In 2003, an opportunity to leave England arose, with Scott taking up the role of Senior Travel Underwriter with White Horse Insurance in Dublin, Ireland. This in turn led to three very successful years with the company, before he was approached by the RBS Group to underwrite and develop broker market travel and pet products for NIG.

Lunch Break served in the Tea Room

Afternoon Focus Groups in the Card Room



Marketing

Michael Smith, *SeaMountain*

How to make your product stand out in the marketplace & improve your bottom line



Subrogation

Louise Seers, *Penningtons Solicitors*

Larry Levin, *International Recoveries*

Dealing with subrogation issues in the UK, Europe and in the United States, looking at particular problems and issues which arise on a practical basis.

Finale Dinner hosted at the Pump Rooms entertainment sponsored by Wings Medical Group

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