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**3RD INTERNATIONAL TRAVEL INSURANCE CONFERENCE
CARIBE HILTON SAN JUAN | 26-28 FEBRUARY**

SAN JUAN 2013



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WELCOME



Ian Cameron
Chairman
International Travel Insurance Conference

Dear Delegate,

Welcome to the Caribe Hilton San Juan and to the 3rd ITIC Americas conference.

The old city of San Juan is, in my opinion, one of the most beautiful in the Caribbean basin, and I hope you will enjoy walking through its streets with their Spanish colonial architecture.

The conference agenda has been designed to bring together for discussion issues that affect the changing face of travel health insurance across North and South America and the Caribbean.

From looking at how to get the best out of the US, Canadian and Latin American healthcare systems, to regulation surrounding the sale of travel insurance products, providing emergency assistance for diving accidents and other medical claim-related topics, the agenda seeks to deal with the latest issues facing the industry.

We hope you'll also enjoy the social side of the conference and take advantage of all its networking opportunities.

I look forward to spending the next few days with you.

Ian Cameron



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BRIEF AGENDA

Tuesday 26th February - DAY 1

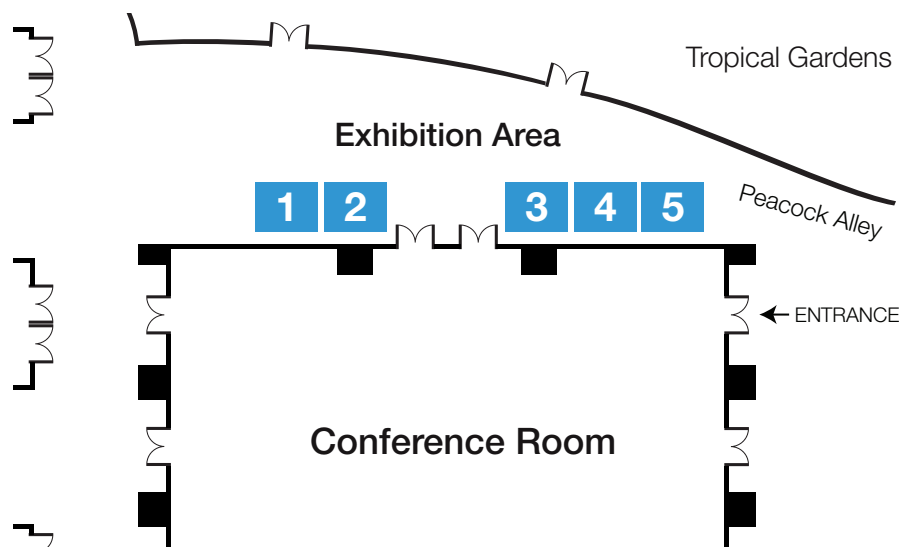
08:00 - 08:45	Networking breakfast
09:00 - 10:30	Panel: Shopping for US healthcare – educating the customer
10:30 - 11:00	Coffee break
11:00 - 11:30	Speaker: Cross border healthcare coverage between the US and Mexico
11:30 - 13:00	Panel: Medical tourism in Latin America
13:00 - 14:30	Networking lunch
14:30 - 16:00	Interactive session: International Network Forum
16:00 - 17:00	Welcome cocktail hosted by the Exhibitors

Wednesday 27th February - DAY 2

08:00 - 08:45	Networking breakfast
09:00 - 09:30	Speaker: Fit to fly?
09:30 - 11:00	Panel: Accessing medical treatment in Canada
11:00 - 11:30	Coffee break
11:30 - 13:00	Panel: Diving accidents in the Caribbean and Central America
13:30 - 15:00	Pool party & Puerto Rican lunch

Thursday 28th February - DAY 3

08:00 - 08:45	Networking breakfast
09:00 - 10:30	Panel: Inter Caribbean transfer to Martinique on the EU scheme
10:30 - 11:00	Coffee break
11:00 - 12:30	Panel: Regulation surrounding the sale of travel insurance in different states
19:00 - 23:00	Farewell beach party and BBQ



MEET THE EXHIBITORS!

1 One Call Medical Transports

One Call Medical Transports is a worldwide ground transportation management service. One Call's expertise is in procuring and co-ordinating ground transportation worldwide, 24 hours a day. The global One Call transportation network includes ambulance, stretcher, wheelchair, limousine and taxi providers in every corner of the world. Since 2004, One Call Medical Transports has proudly served the worldwide air ambulance industry, travel and medical assistance companies and commercial medical escort providers from their professionally staffed 24/7/365 World Dispatch Center near Chicago, Illinois, US.

2 OAG

OAG: Absolute Aviation Advantage. The world leader in aviation intelligence, OAG is relied upon globally for essential aviation information, data and insight. Only OAG has the capability to deliver accurate, comprehensive and up-to-the-minute aviation data – and expertise to convert this information into market-leading intelligence and innovative travel solutions. The OAG Analyser drives business performance by delivering more meaningful insights from flight schedules data, while OAG Flight Status provides access to the world's most accurate historic and live flight status.

3 Jackson Memorial Hospital

Jackson Memorial Hospital is one of the largest and most comprehensive public teaching hospitals in the US. Jackson Health System has more than 1,500 licensed beds, while Jackson International offers an array of services that includes a one-of-a-kind medical concierge and hospitality programme, and serves as a bridge for hospitals, physicians, insurance companies and assistance companies seeking expertise in complex medical cases for their international patients. Jackson International's team of dedicated professionals is committed to providing the highest standard of care for these patients and their families.

4 Tenet Healthcare

As an integrated medical system, Tenet Healthcare provides a full continuum of care to more than four million patients each year in the US, and many more from across the globe who choose our hospitals because of our reputation for outstanding clinical care. Tenet operates 50 acute care hospitals in 10 states and more than 100 outpatient service centers. Our International Patient Services programme establishes referral relationships with healthcare institutions, governments, insurance companies, self-insured entities and referring physicians, and responds to the needs of the individual patients who contact us directly.

5 Medical Tourism Association

The Medical Tourism Association (MTA) is a global non-profit association for the medical tourism and international patient industry. The MTA works with healthcare providers, governments, insurance companies, employers and other buyers of healthcare – in their medical tourism, international patient, and healthcare initiatives – with a focus on providing the highest quality transparent healthcare. The MTA is also committed to raising consumer awareness of international healthcare options, and has specific initiatives designed to educate and increase the number of consumers who travel for healthcare. In addition, the MTA educates consumers about their options internationally for medical treatment.

Welcome Cocktail Tuesday 26th February

All of the exhibitors at ITC San Juan would like to personally welcome you to the conference with a cocktail served in the exhibition area at the end of conference day 1.

From 4pm, try one of the Hilton Caribe's world famous Pina Colada cocktails whilst networking with peers and reflecting on the first day of conference sessions. Be sure to take the opportunity to visit all of our exhibitors during this time!

The exhibitors will of course be available throughout the week to meet with you and will be situated next to the Conference room. Networking breakfasts will be served from 08:00 each morning in the exhibition area, as well as refreshment breaks.

AGENDA

DAY 1 - TUESDAY 26 FEBRUARY

08:30 - 08:45

Networking breakfast in the Exhibition Area



Panellist:

Mark Anevich
Director of Claims &
Product Development,
Orion Travel Insurance

Panellist:

Shane Wolvorton
Principal,
The Delta Group

Panellist:

Nick Fitzsimmons
VP Managed Care,
Global Excel
Management

09:00 - 10:30

Panel session:

Shopping for US Healthcare – educating the customer

Patient direction is always important, but doing so in the US is even more so. The disparities in the cost of treatments between different hospitals – some of which can be geographically very close to each other – means that sending clients to the correct hospital can save

thousands of dollars for insurers. But what can insurance companies do to empower the consumer at the moment they need assistance? Our expert panel give their opinions on how best to educate consumers about the importance of choosing the right healthcare provider.

10:30 - 11:00

Coffee & refreshments



Speaker:

Jacquie Schwoerke
Director, International
Patient Services,
Sharp HealthCare

11:00 - 11:30

Cross border healthcare coverage between the US and Mexico – a provider's experience

During this session, the audience will learn how and why Mexican nationals working in the US choose employer health insurance programs that provide

coverage in Mexico and/or the US. Participants will also learn the benefits and disadvantages of the plans available in the event of an emergency.



Panellist:

Luis Felipe Arango Pardo
Managing Director,
Int. Program, UC San
Diego Health System

Panellist:

Zaydee Capo
VP Healthcare
Services,
GMMI

Panellist:

Salvador da Cunha
President,
Affinity Marketing
International

11:30 - 13:00

Panel session: **Medical tourism in Latin America**

Our expert panelists will discuss how to avoid the pitfalls of managing access to providers and will provide an update on the current healthcare status and methods of cost containment. For companies that wish to work in Latin

America, insider knowledge of the business is essential – from being aware of the providers that may not be everything they promise, to the different nature of healthcare provision in countries across the continent.

HOTEL & CONFERENCE PLAN



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DAY 1 - TUESDAY 26 FEBRUARY

13:00 - 14:30

Lunch in the Exhibition Area



Panellist:

Laura HiltonHead, Global Health &
Safety Resources
HTH Worldwide/GeoBlue

14:30 - 16:00

Interactive session: **International Network Forum**

The International Network Forum is offering representatives from all sides the opportunity to define best practices in network development and contracting with healthcare providers around the world. There will be an opportunity to sign an industry charter that would define what the travel health insurance industry considers reasonable, ethical and acceptable practices.

When it comes to developing a global hospital network, the decision between 'renting' and 'building' is a complex one. Considering whether or not the rental

model can work in Latin America, the pros and cons of each model, and whether there is any truth behind the promises of discount opportunities that arise through local partnerships.

Finally, there will be a discussion about how travel health insurers can exploit new technology to aid them in their work. There are technologies available on the marketplace now that have made the traditional letter of guarantee somewhat redundant – we'll review these possibilities and assess how they can improve life both for the claimant and their insurer.

16:00 - 17:00

Welcome cocktail hosted by the Exhibitors

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When: Wednesday 27th March 1.30pm

ITIC PRESENTS

THE SAN JUAN POOL PARTY 2013

Venue: Hilton Caribe Hotel Pool

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Buffet**

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only**

**Re [wear your
delegate
badge!]**

DAY 2 - WEDNESDAY 27 FEBRUARY

08:00 - 08:45

Networking breakfast in the Exhibition Area



Panellist:

Gerardo Martinez
Medical Director,
ASA

09:00 - 09:30

Fit to fly?

There are often occasions where there is confusion amongst the different parties involved in a patient's aeromedical evacuation, particularly with regards to who is responsible for determining the patient's transportability. This session provides delegates with clear clinical,

regulatory, and administrative conditions that would favour an adequate transport decision, as well as the level of shared responsibilities, as defined by universal protocols, and how they are affected by the region of the world where the referring medical facility is located.



Panellist:

Peter Lozier
CNO & EVP Sales &
Mkt,
CMN Inc.

Panellist:

Robin Ingle
Chairman,
Ingle International

Panellist:

Bryce Taylor
Medical Director,
International Patients
Program, University
Health Network

09:30 - 11:00

Panel session:

Accessing medical treatment in Canada

Reports of bed shortages in Canadian hospitals have been circulating the North American travel insurance industry for some time, as the effect it has on insurers is that they then have to pay to keep their client in a bed in a foreign hospital. The panellists, all of whom

have extensive experience in providing assistance services to Canadian travellers, will discuss the latest developments in the Canadian healthcare system that will affect providers of international travel cover, and consider the potential alternatives that can be offered to clients.

11:00 - 11:30

Coffee & refreshments



Panellist:

Petar Denoble
Head of Medical
Research,
Divers Alert Network

Panellist:

Nicholas Bird
Chief Medical Officer,
Divers Alert Network

Panellist:

Bill Ziefle
President and CEO,
Divers Alert Network

11:30 - 13:00

Panel session:

Diving accidents in the Caribbean and Central America

The clear-blue waters of the Caribbean are a haven for divers from around the world, but almost inevitably, accidents will happen at some point to this group of travellers. Our panellists will discuss the management of diving injuries, treatment opportunities at dive locations, DAN America Network, qualified service providers (emergency

units, hyperbaric chambers, consultants for diving medicine and evacuation services). Also discussed are the types and incidence of specific diving injuries and the comparison with non-diving injuries, such as the severity of injuries, urgency and emergency, time to treatment and effects of time to treatment outcomes.

13:30 - 15:00

Pool party & Puerto Rican lunch



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DAY 3 - THURSDAY 28 FEBRUARY

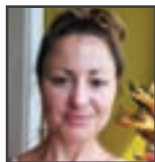
08:00 - 08:45

Networking breakfast in Exhibition Area



Panelist:

Annette Girard-Claudon
Medical Director,
IWIA



Panelist:

Sabrina Grossi
Administrative &
Financial Director,
CHU Martinique



Panelist:

Cai Glushak MD
International Medical
Director,
AXA Assistance

09:00 - 10:30

Panel session:

Inter Caribbean transfer to Martinique on the EU scheme

Our panel of experts will discuss the trend of and the impact of transporting EU patients from various Caribbean islands to Martinique for treatment under the EU scheme – what is

the effect on the health budget for the country, has the EU provided additional funding and will Martinique continue to be a receiving destination for high-level care in the future?

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THANKS TO THE COMMITTEE



David Ewing
Vice President of
International Business
Development,
Skyservice Air
Ambulance

David Ewing is currently vice president of international business development for Skyservice Aviation, Inc., based in Montreal, Quebec, Canada, and has been involved in the air ambulance industry for over 20 years in both Canada and the US. He serves as a consultant to both national and international news media outlets, as well as sitting on various committees within the travel health insurance and emergency medical services industries.



Pablo Castillo
CEO
Medbrick

Pablo Castillo is chief executive officer at MedBrick, a Canadian company specialising in cost containment and medical tourism in Latin America. In 2000, Pablo graduated from Bishop's University in Quebec. Since then, he has been involved in the health insurance industry and has developed a strong expertise in the medical cost containment and travel assistance fields. Through a growing network of medical providers in Mexico and the rest of Latin America, Pablo and MedBrick are reaching out globally providing specialised and reliable services to insurance carriers, assistance companies and third party administrators.



Martha Turnbull
Head of Auto, Property
& Travel Claims, RBC
Insurance

As a head of auto, travel and property claims, Martha has responsibility for auto loss and damage and property claims, as well as emergency travel and medical assistance, provider contracting, and claims operations across Canada. Martha has over 16 years of travel assistance, case management and claims experience. As knowledge of case management and other clinical issues are key to successful risk management in the travel insurance industry, Martha maintains a clinical position as a staff nurse in the Emergency Department at The Credit Valley Hospital. Martha is the past president of the Travel Health Insurance Association.



Laura Hilton
Director of Global
Health & Safety
Resources, HTH
Worldwide

Laura is the architect of HTH's contracted physician and hospital network, which spans 185 countries. She is also responsible for HTH's Global Health and Safety member tools and databases, available online and via mobile and iPhone apps. Laura has nearly 20 years of experience in international assistance operations and provider contracting. Prior to joining HTH in 1999, Laura managed the international provider relations department at MEDEX Assistance.



Abbe Bendal
VP International
Services
Broward Health

Abbe Bendell, RN, CCM, is vice president of Broward Health's International (BHI) Services. In her role, she is responsible for the overall strategic and operational management and execution of BHI's mission as well as advancing BHI's strategic vision for creating and expanding its affiliations and outreach in the region. Bendell develops, guides and provides management oversight for Broward Health's newly growing international program. Prior to joining Broward Health, Bendell served as Senior Health Care Consultant for Phoenix Healthcare Associates & KCI Partners, LLC as well as Senior Vice President of Jackson International for Operations. Bendell received a Master in Business Administration from the University of Miami School of Business in Coral Gables, Florida. She received a Bachelor in Nursing from the University of Maryland School of Nursing in College Park, Maryland. Bendell is a member of the Case Management Society of America and American Nurses Association. She is a Certified Case Manager.



Shai Gold
International Triage

Shai Gold is the former VP of International Services of Jackson Memorial Hospital (Miami). In 2010, Shai established International-Triage, LLC as a medically-focused, TPA and network solution for Caribbean payers and governments facing an unprecedented "access crisis" to American providers due to fiscal limits and/or visa restrictions. The company's network consists of some 15 centres of excellence in Panama, Costa-Rica, Colombia, Bahamas and Venezuela. Additionally, the company offers medical assistance and medical case-management services in Panama, Bahamas, Trinidad, Dominican-Republic, Cayman Islands, Colombia and Brazil.



Anne Rodenberg
Commercial Director
USMX AirLink Ambulance

From the Netherlands, but living and working in Mexico. Anne Rodenburg is the Commercial Director of USMX AirLink Ambulance, a US air ambulance company operating from Mexico since 1988. Anne is responsible for the company's product development, marketing, sales, and quality control. She holds a Masters Degree in Communications with a specialization in cultural differences and diversity in global business. She has been a key player in USMX AirLink's management team for two years.

DAY 3 - THURSDAY 28 FEBRUARY

10:30 - 11:00

Coffee & refreshments

**Panelist:**

Jack Zemp
VP, Deputy General
Counsel USA,
Allianz Global
Assistance

**Panelist:**

John Fielding
Of Counsel,
Steptoe & Johnson
LLP

11:00 - 12:30

Panel session: **Regulations for sale of Travel Insurance in different states** – latest developments and opportunities

Across the US, the rules governing who can sell travel insurance and how are different, and the lack of cohesion can be at best confusing, and at worst impossible to fathom. For providers seeking to get into the travel insurance arena, the options are myriad, but recent efforts made by the US Travel

Insurance Association with the National Association of Insurance Commissioners aim to simplify the rules. The panellists are well versed in the art of state regulation, and throughout the session they will share the latest developments and discuss how insurers might take advantage of them.

19:00 - 23:00

Farewell beach party and BBQ

As the sun sets in San Juan, we invite all ITIC San Juan delegates to celebrate the end of a successful conference on the beach of the Hilton Caribe Hotel. With a full open bar and appetising American Grill, enjoy the magical views of the ocean

whilst taking the opportunity to say farewell to your industry peers. Including music from one of Puerto Rico's most well-loved party bands, you'll be immersed in an evening of fun and laughter – the perfect way to conclude your time at ITIC.

FAREWELL BEACH PARTY

WHEN: 19:00-23:00hrs

WHERE: THE BEACH, HILTON CARIBE HOTEL

WHAT: AMERICAN GRILL WITH BBQ CHIEF

WHO: PUERTO RICAN PARTY BAND

WOW: MAGICAL SETTING

WHY: OPEN BAR



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