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Welcome



Ian Cameron,
Chairman -
International
Travel Insurance
Conference (ITIC)

Dear Delegate,

Welcome to the 19th International Travel Insurance Conference (ITIC), held in the beautiful and historic city of Lisbon.

2011 has seen more challenges thrown at the global industry than ever before – from the tragic earthquake in New Zealand and tsunami in Japan, to the ongoing spectre of volcanoes around the world bringing air traffic to a grinding halt. Such issues have brought the importance of travel protection products to the front pages of national newspapers, and have given the industry an opportunity to show the world what they do best.

With the core of the travel insurance industry now gathered here in Portugal, we're sure you'll enjoy a week of lively debate, expert panel sessions and the latest research and information gathering. The agenda this year, as always, reflects the top issues facing travel insurers, assistance companies, air ambulance firms, IPMI providers and cost containment organisations in every corner of the globe.

And ITIC would not be ITIC without the plethora of opportunities for networking – from sponsored lunches and drinks, to the first night's welcome function, and of course, the final night of the ITIJ Awards.

I hope everyone enjoys the conference, and I look forward to spending the next few days with you all.

Best regards,

Ian Cameron



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Brief Agenda 2011

DAY 1 - Monday 31st October

11:30 onwards	■	Registration opens (Lunch buffet commences 12:00)
13:30 - 15:00	■	Panel session: Neonatal and mother-to-be transportation
15:00 - 15:30		Coffee break - Exhibition Area
15:30 - 16:30	■	Panel session: The African challenge
17:30 - 18:30	■	Welcome Function - Drinks in the Almada Negreiros Lounge

DAY 2 - Tuesday 1st November

10:00 - 11:30	■	Panel session: Transparency of costs, supplier choice and the benefits of in/outsourcing
10:00 - 12:00	■	Case studies: Challenges of air evacuation
11:30 - 12:30		Coffee break - Exhibition Area
12:00 - 13:00	■	The 'sickurity' problem
12:30 - 13:00	■	Repatriating patients with a mental illness
13:00 - 14:30		Lunch - Exhibition Area
14:30 - 16:00	■	Panel session: Political risk – how prepared are insurers and employers?
14:30 - 16:00	■	Panel session: Post recession – is it time for renewal?
15:45 - 16:15		Coffee break - Exhibition Area
16:00 - 17:00	■	Focus group: Development of clinical criteria for safe air medical transport

Travel Insurance	Air Ambulance	IPMI	Assistance	General	Function
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Brief Agenda 2011

DAY 3 - Wednesday 2nd November

10:00 - 11:30	■	Panel session: International medical claims management
10:00 - 11:30	■	Panel session: Consumer expectations when buying a travel insurance policy
11:00 - 12:00		Coffee break - Exhibition Area
12:00 - 13:00	■	Aeromedicine – what is the impact on the body?
12:00 - 13:30	■	Panel session: International wellness and health screening
13:00 - 14:30		Lunch - Exhibition Area
14:30 - 15:30	■	Medical directors' forum
14:30 - 16:00	■	Panel session: Cultural and religious issues in repatriation
15:30 - 16:30		Coffee break - Exhibition Area
16:00 - 17:00	■	Focus group: Co-ordinating a rescue mission team – working synergies and clinical issues
16:00 - 17:00	■	Interactive session: Expatriate and study abroad insurance

DAY 4 - Thursday 3rd November

10:00 - 11:30	■	Panel session: Cruises and seniors
10:00 - 11:30	■	Panel session: Increasing underwriting options for individual international private medical insurance (IPMI)
10:00 - 11:00	■	EURAMI board meeting (closed)
11:00 - 13:00	■	EURAMI members meeting
11:00 - 12:00		Coffee break - Exhibition Area
12:00 - 13:00	■	Panel session: Growing regionalisation of IPMI products – trends and regulations
14:30 - 17:00	■	Lisbon City Tour - sponsored by Rowland Brothers International
19:00 - late	■	Finale Dinner - including the ITIJ Awards



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Lisbon City Tour - Thursday 3rd November



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LISBON CITY TOUR

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Thursday 3rd November

14:30 - 17:00

The coaches will pass through the Praça do Comércio (Black Horse Square), up to the Cathedral, where delegates can enjoy walking up to the stunning Santa Luzia Belvedere for views across the city and River Tagus.

The tour also takes in the Castle of São Jorge, one of the main attractions of the tour, and known as the 'masterpiece of the city'. The Lisbon City Tour will then continue on foot through the Alfama quarter – one of the most ancient parts of the city that is famed for its flower-adorned windows. The coaches will then drive to the Belém area of Lisbon – the monumental quarter – where delegates will be given the chance to visit the famous Monastery of Jerónimos, which was designated as a UNESCO World Heritage site in 1983. The coaches will then depart along the back of the River Tagus for views of the Monument to the Discoveries – one of the must-see stops in Lisbon.





The coach leaves promptly at 14:30 from the hotel lobby



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Agenda 2011 - DAY 1 - Monday 31st October

11:30 onwards

Registration

12:00 - 13:30 > Exhibition Area

Lunch

13:30 - 15:00 > Meeting Room 1



Panellist:

Dr Charlotte Bennett
Neonatal Medical Director,
AirMed UK



Panellist:

Dr Andrea Vincenzo Braga
Group Chief Medical Officer,
Allianz Global Assistance



Panellist:

Mike Key
Medical Services
Business Development
Director, AirMed
International LLC

Panel session: Neonatal and mother-to-be transportation

The panellists will consider the ramifications of accepting neonatal or pregnant air ambulance patients, including the type of medical equipment thought to be essential, the training medical professionals should

undergo in order to properly prepare for such transports, and the risks to the patients. Coming from both a medical and holistic point of view, the panellists will discuss best practices as well as what can go wrong.

15:00 - 15:30 > Exhibition Area

Coffee and refreshments

15:30 - 16:30 > Meeting Room 1



Panellist:

Dr Bettina Vadera
Executive and Medical
Director, AMREF
Flying Doctors



Panellist:

Dr Douglas M Gwatidzo
Chief Medical Officer,
MARS Zimbabwe

Panel session: The African challenge

Our expert panellists, both of whom operate almost exclusively in Africa, will offer delegates insights into the particular problems that exist for air ambulance and assistance operations on this vast continent. Each one will report on cases that have actually been undertaken in Africa that

presented specific issues for the air ambulance crews and medical teams. Africa's economic situation means that certain air ambulance missions are undertaken free of charge – and one of the most experienced operators in this field, AMREF Flying Doctors, will give its unique view on the topic.

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17:30 - 18:30

Welcome Function

Drinks served in the Almada Negreiros Lounge



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Agenda 2011 - DAY 2 - Tuesday 1st November



Panellist:

Lynn McDonald-Duke
Assistant CEO, Third
Party Payer Management,
Bangkok Hospital



Panellist:

Jeff Tolbert
CEO, AirMed International



Panellist:

Bernadette Breton
Managing Director, AIMS

10:00 - 11:30 > Meeting Room 1

Panel session: **Transparency of costs, supplier choice and the benefits of in/outsourcing**

For an insurer looking at protecting their bottom line, this session will detail how important it is for providers to be open and transparent with their billing procedure – whether they are a hospital, air ambulance company or

assistance firm. The panellists will also give their opinions on how best to choose individual suppliers of services, as well as considering the possible pros and cons of keeping skills in-house or outsourcing to a third party.

11:30 - 12:30 > Exhibition Area

Coffee and refreshments



Dr Hervé Raffin
Manager, Medic'Air
International



Caroline Pearman
General Manager Medical
Evacuation, West African
Rescue Association



Dr Marcus Tursch
Medical Director, med call
GmbH

10:00 - 12:00 > Meeting Room 2

Case studies: **Challenges of air evacuation**

With travellers heading to ever more exotic destinations, the possibility of them catching a rare and dangerous disease is increased. Our panellists will report on case studies that demonstrate the necessary precautions for transporting patients suffering from infectious diseases

– by ground and air – as well as identifying current trends in disease management, such as for malaria in West Africa. The problem of transporting and safely storing blood products will also be addressed during the session, with the latest information and advice on offer.



Dr Peter Felkai
CEO, SOS Hungary

12:00 - 13:00 > Meeting Room 1

The 'sickurity' problem

The issue of getting a sick patient through stringent airport security processes can be stressful for both the patient and the team escorting them back home. Dr Felkai will discuss the difficulties of getting an infectious passenger through airport security, as well as the problems

presented by a lack of standardised regulations around the world. For the medical personnel, getting all necessary equipment through security checks can also be an onerous task – an issue that will be addressed during the session.

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Agenda 2011 - DAY 2 - Tuesday 1st November



Richard Milverton
Registered Mental
Health Nurse, NHS
and Consultant for
CEGA & Healix

12:30 - 13:00 > Meeting Room 2

Repatriating patients with a mental illness

Patients suffering from mental illnesses are some of the most difficult to repatriate. Here, a seasoned

professional offers his point of view – from the needs of the patient to the needs of the escort.

13:00 - 14:30 > Exhibition Area

Lunch



Panellist:
Chris Job
Head of Information
Travel and Response,
Drum Cussac



Panellist:
Tom Hudson
Senior Vice President
and General Counsel,
frontierMEDEX



Panellist:
Daniel Johnson
Head of Kidnap Response
Operations, ASI Global LLC

14:30 - 16:00 > Meeting Room 1

Panel session: Political risk – how prepared are insurers and employers?

Our experts will discuss what liability insurance companies and employers are willing to accept for their internationally mobile workforce, and also clarify what such companies' duty of care really is. With violent

unrest continuing in parts of North Africa and the Middle East, companies should be extra careful about their exposure to political risk and the possibility of their employees getting caught up in unrest.



Panellist:
Patrick Schomaker
Director Sales &
Marketing, European Air
Ambulance



Panellist:
Laurent Saeul
Managing Director,
European Air Ambulance



Panellist:
Scott Sarver
Manager for Special
Missions, CESSNA

14:30 - 16:00 > Meeting Room 2

Panel session: Post recession – is it time for renewal?

Air ambulance companies are at the sharp end of travel assistance delivery, and when one considers the soaring price of aviation fuel, such companies are under more pressure than most. Even so, international air

ambulance providers are considering investing further in their fleet. With new, dedicated aeromedical aircraft on the shopping list, our panellists will discuss the best way forward for the industry.



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19-21 March 2012 - Sheraton Hotel - New Orleans



Agenda 2011 - DAY 2 - Tuesday 1st November

15:45 - 16:15 > Exhibition Area

Coffee and refreshments



Dr Mauricio Lynn
Medical Director, Jackson
International

16:00 - 17:00 > Meeting Room 1

Focus group:

Development of clinical criteria for safe air medical transport

Dr Lynn offers his professional opinion about how best to develop standards for air medical transfers – from the

medical equipment utilised in different missions, to specialised training for flight nurses and doctors.

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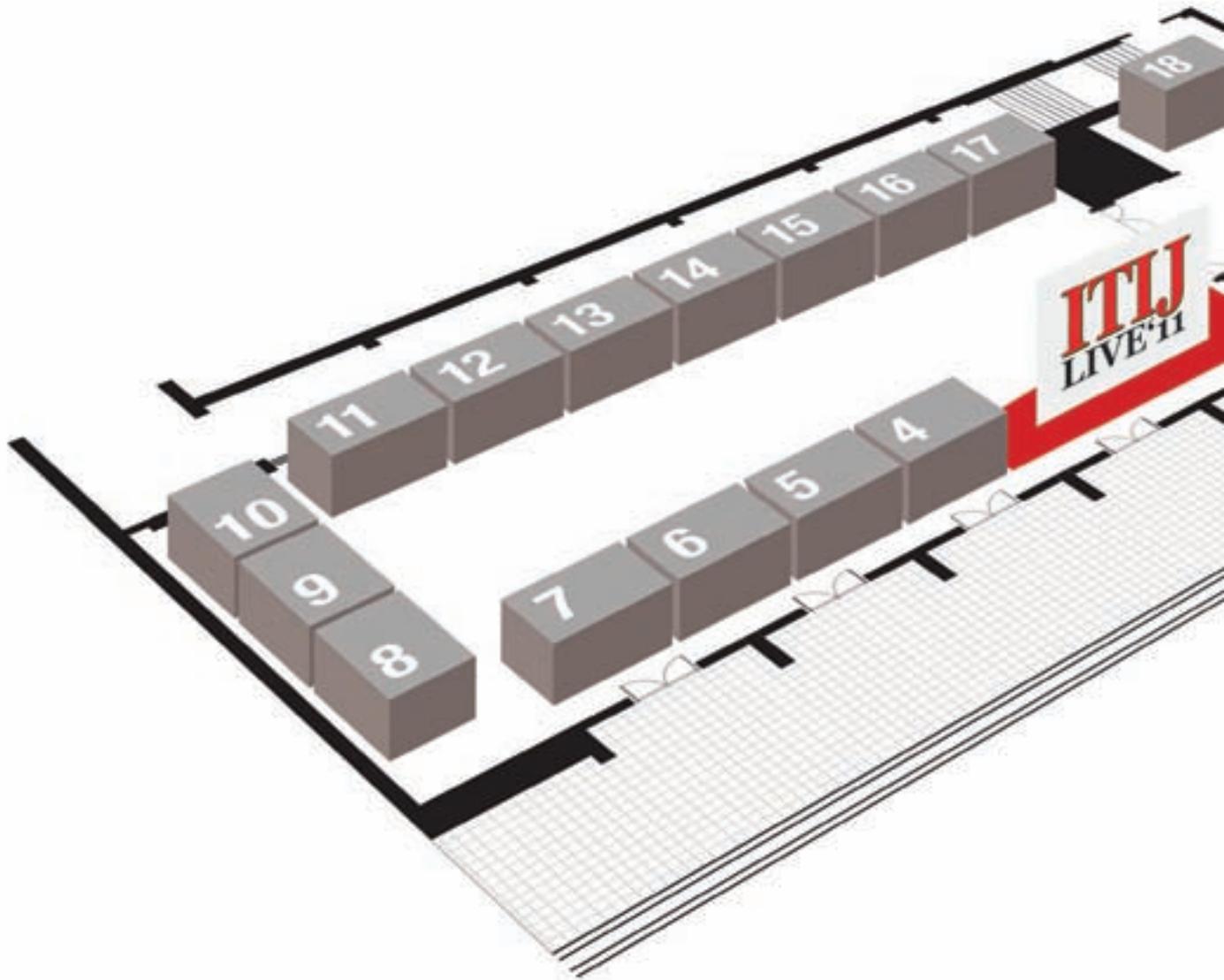
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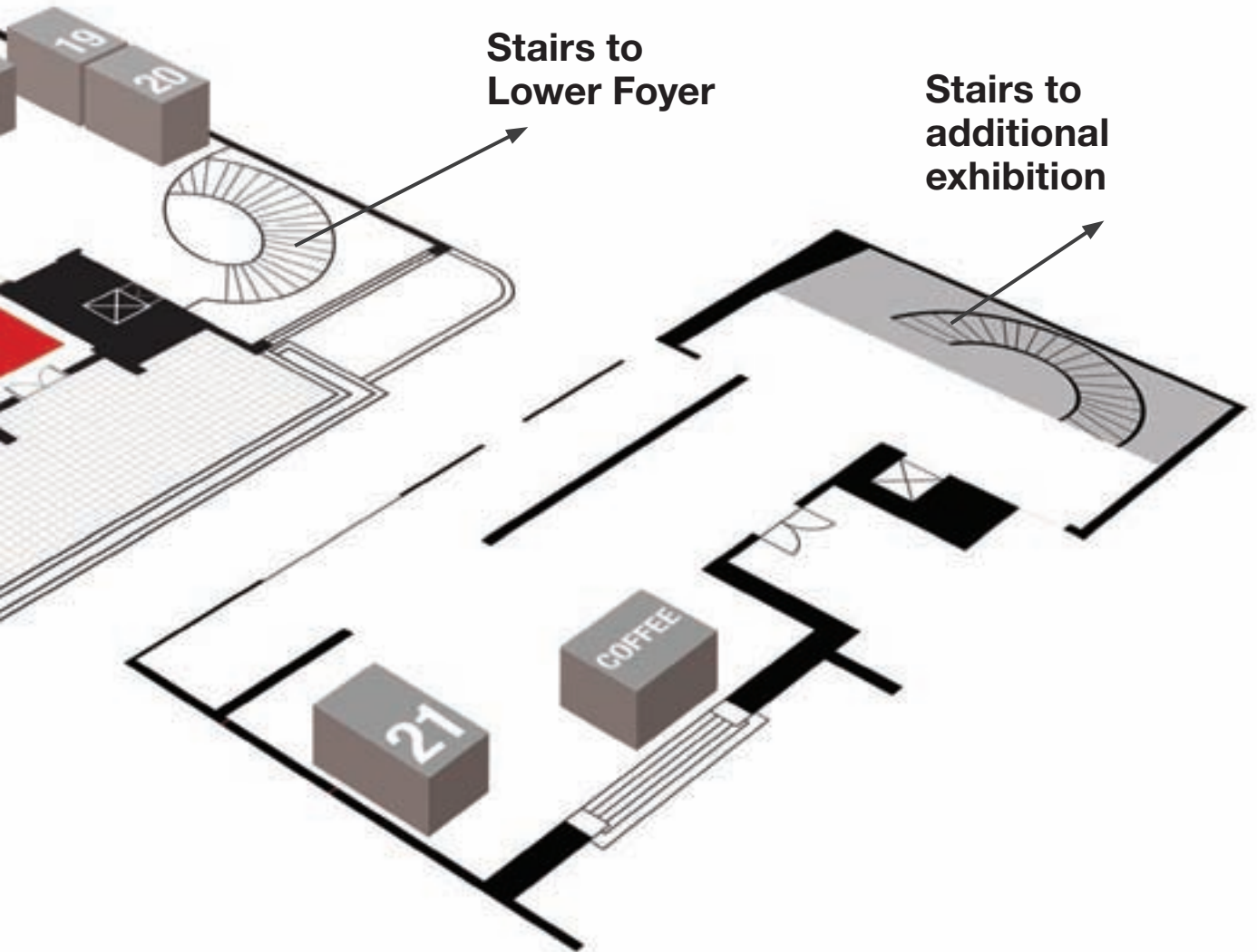
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Exhibition Area



Exhibitors by booth number:

- | | |
|--|--------------------------------------|
| 1. ITIJ | 12. Lufthansa German Airline |
| 2. ITIJ | 13. Lufthansa German Airline |
| 3. ITIJ | 14. Commercial Medical Escorts (CME) |
| 4. Baptist Health International Services | 15. Aero Jet International |
| 5. Inchcape Shipping Services | 16. MARM Assistance |
| 6. Tyrol Air Ambulance | 17. MARM Assistance |
| 7. AeroMedical Escort Services | 18. ADAC Ambulance Service |
| 8. Nordic Insurance Software | 19. USP Hospitales |
| 9. DRK Assistance | 20. MARS Zimbabwe |
| 10. Air Ambulance Professionals | 21. AeroMedevac Ireland |
| 11. Netcare 911 | |



上海国际旅行保险会议

Shanghai



19 - 21 June 2012 | Peninsula Shanghai | www.itic.org.uk/shanghai



Agenda 2011 - DAY 3 - Wednesday 2nd November



Panellist:

Katherine Ward
Senior Vice-President
International Business
Development,
UnitedHealth International



Panellist:

Teresa Rogers
Business Lead
International, Aviva
Health UK



Panellist:

Lisa Resling Halpern
Global Commercial Director,
Euro-Center

10:00 - 11:30 > Meeting Room 1

Panel session: International medical claims management

This session will encompass the wider issue of claims management, and will thoroughly investigate every avenue – from a focus on overcoming language barriers, cultural differences and tolerances, to what

is deemed appropriate treatment and an acceptable treatment plan. The panellists will also discuss how an insurer can ensure that the care their client is given is relevant, well managed and cost effective.



Panellist:

Simon Tottman
European Expert for Travel
Insurance and Assistance,
Finnacord



Panellist:

Rochelle Turner
Head of Research,
Which? Travel



Panellist:

Robin Ingle
Chairman, Ingle
International

10:00 - 11:30 > Meeting Room 2

Panel session: Consumer expectations when buying a travel insurance policy

Our industry experts will offer the latest consumer research and market data showing how consumer approaches to acquiring travel insurance and assistance policies vary both internationally and over time, and discuss what European consumers expect when they purchase their travel cover, in terms of the level of assistance on offer and standards of customer care.

The panellists will also discuss how consumers buy travel insurance; the most popular type of policies being purchased; and the differences in claims behaviour that exist between the different policy types. Also under discussion will be what people expect travel insurance to cover them for, what they want from a policy, and the clarity and ease of finding the policy that is right for them.

11:00 - 12:00 > Exhibition Area

Coffee and refreshments



Dr Terry Martin
Director of CCAT
Aeromedical Training,
CCAT

12:00 - 13:00 > Meeting Room 2

Aeromedicine – what is the impact on the body?

Dr Martin will describe the effects that flight has on the body – both for patients and medical crew. As part of his presentation, he will correlate the medical and financial risk to the physiological, physical

and psychological stresses of flight. It is vital for assistance companies to fully understand the effects that a repatriation flight could have on their insured, and they must thus consider all the risks connected to such flights.



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Agenda 2011 - DAY 3 - Wednesday 2nd November



Panellist:
Dr Stefan Kottmair
Managing Director,
Almeda GmbH



Panellist:
Jacque Vilet
President, Vilet
International



Panellist:
Andrew Apps
Director, ALC Health

12:00 - 13:30 > Meeting Room 1

Panel session: **International wellness and health screening**

Our panellists will start by discussing the top health risks facing expats, tools for screening, challenges inherent in wellness programmes, and the latest telemedicine approaches for keeping employees healthy. The panellists will also discuss the implementation of wellness

programmes for local national employees of global multinationals, including the trends, issues by region and recommendations for programme design, as well as legal challenges facing pre-employment screening programmes and how such initiatives affect insurance premiums.

13:00 - 14:30 > Exhibition Area

Lunch



Frank Gillingham
Medical Director,
HTH Worldwide

14:30 - 15:30 > Meeting Room 1

Medical directors' forum

Led by Frank Gillingham, the medical directors' forum offers people in that role a chance to come together with their peers to discuss the last 12 months in the industry. Technological advances, changes in law and new aircraft all bring new

challenges to medical directors of air ambulance and assistance companies; this forum allows for open and honest discussion that will further the industry's development and bring standards of care to uniform levels.



Panellist:
Melanie Walkling
Partner, Rowland Brothers
International



Panellist:
Dr Kalyanita Sachdev
Vice President of Medical
Operations, Privat Hospital

14:30 - 16:00 > Meeting Room 2

Panel session: **Cultural and religious issues in repatriation**

From treating a Muslim patient in hospital in Spain, to ensuring the appropriate means of repatriation of remains from abroad, our panel will discuss the lengths to which providers must go in order to cater to

patients of every culture and religion. It is vital that companies respect the wishes of their clients in a world where more people from different countries are travelling to increasingly exotic destinations.

15:30 - 16:30 > Exhibition Area

Coffee and refreshments



Oxford 2012

2-3 May

Randolph Hotel



Agenda 2011 - DAY 3 - Wednesday 2nd November



Dr Jon Warwick
Medical Director,
AirMed UK



David Quayle
Medical Coordinator,
AirMed UK

16:00 - 17:00 > Meeting Room 1

Focus group: **Co-ordinating a rescue mission team – working synergies and clinical issues**



Ida Berg Schaldemose
Head of Corporate
Development, IHI Bupa



Jim Krampen
Executive Officer,
Seven Corners



Carl Carter
Managing Director,
IMG Europe Ltd

16:00 - 17:00 > Meeting Room 2

Interactive session: **Expat and study abroad insurance**

Moderated by Dick Atkins

This session will interactively explore the differences between these products, including underwriting, coverage limitations and exclusions, range of benefits and services, claims handling, cost containment,

directing insureds to medical providers, variations in assistance services, subrogation programmes and emergency legal incidents, and contrasts between European and US expat products.



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Agenda 2011 - DAY 4 - Thursday 3rd November



Panellist:

Dr Kate Bunyan
UK Medical Director,
Carnival Cruises



Panellist:

Dr Annette Girad-Claudon
Medical Director, International
West Indies Assistance



Panellist:

Jim Krampen
Executive Officer,
Seven Corners

10:00 - 11:30 > Meeting Room 1

Panel session: Cruises and seniors

This panel of industry experts will discuss the considerations that must be given to older travellers cruising the high seas – a group of travellers becoming ever more ambitious in their holiday habits. The panel will tackle

the problem from each angle – that of the cruise line whose passenger falls ill, to the assistance company involved in co-ordinating the medical evacuation of the patient, to the company that organised the cruise.

11:00 - 12:00 > Exhibition Area

Coffee and refreshments



Panellist:

Carl Carter
Managing Director,
IMG Europe



Panellist:

Philip Wright
Director UK,
DKV Globality



Panellist:

Jon Carpenter
Managing Director,
Morgan Price

10:00 - 11:30 > Meeting Room 2

Panel session: Increasing underwriting options for individual international private medical insurance (IPMI)

Each of our panellists has vast experience of designing and delivering IPMI plans to international workers; during the session, each will offer their expert opinion on the

options for individuals who need international medical insurance, and how the industry can adapt to improve their offering.



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Agenda 2011 - DAY 4 - Thursday 3rd November

10:00 - 11:00 > D.Henrique meeting room

EURAMI board meeting (closed)

11:00 - 13:00 > D.Henrique meeting room

EURAMI members meeting



Panellist:

Simon Isgar

Legal Consultant, Everys
Legal Consultancy



Panellist:

Paul Vermeulen

CEO, APRIL International

12:00 - 13:00 > Meeting Room 2

Panel session:

Growing regionalisation of IPMI products – trends and regulations

The myriad of laws governing insurance practices around the world can be difficult to navigate for even the most experienced professional. With the growing popularity of international private medical insurance (IPMI)

products, our experts discuss recent changes to regulations in different regions of the world, offering insights into common pitfalls and highlighting what companies should be aware of before they enter the marketplace.

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14:30 - 17:00 > meet in the hotel lobby

Lisbon City Tour

19:00 - late

Finale Dinner

Including the ITIJ Awards

We cordially invite you to the Ballroom of the Four Seasons Hotel Ritz Lisbon for this spectacular black-tie event.

The flagship ITIC Finale Dinner continues to be the premier travel insurance networking event of the year, and we invite you to join us once again for a sumptuous four-course meal, accompanied by fine wines and fantastic entertainment.

After dinner, the ITIJ Awards will celebrate excellence across all sectors of the travel insurance industry throughout the past year.

Together, the 2011 ITIC Finale Dinner and ITIJ Awards will be an evening to remember.





INTERNATIONAL TRAVEL INSURANCE JOURNAL

INDUSTRY AWARDS 2011



We are delighted to present the finalists for this year's ITIJ Awards. The winner in each category will be announced at the ITIJ Awards ceremony at the Four Seasons Hotel Ritz Lisbon on 3rd November 2011.

The International Travel Insurance Journal (ITIJ) Awards is an annual event that allows those involved in the industry to vote for the companies that they think deserve recognition for their achievements over the past 12 months. Whether you are an insurer, claims handler, air ambulance operator, or international private medical insurance provider, receiving an award from the industry's most respected journal represents affirmation that your peers value the contribution you make to the industry. The finalists were selected after a lengthy period of voting on the ITIJ website. Each reader of ITIJ was allowed to nominate one company in each category that they believe stands out from its competitors. Once the votes were counted and verified, the companies with the most votes in each category were selected as finalists. Each finalist then has to produce a short presentation that justifies their nomination and gives our independent judging panel a base on which to decide the ultimate winner. The presentation videos will be shown at the ITIJ Awards evening, which will be held in Lisbon on 3rd November, following the conclusion of the International Travel Insurance Conference (ITIC). For more information about the Awards, please visit the ITIJ website at www.itij.co.uk.





Finalists for the 2011 ITIJ
Air Ambulance Provider of the year



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Finalists for the 2011 ITIJ
Assistance/Claims Handler of the year



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Finalists for the 2011 ITIJ
Intermediary of the year



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Finalists for the 2011 ITIJ
Hospital/Medical Provider of the year



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Finalists for the 2011 ITIJ
Cost Containment Company of the year



Award sponsored by
WTP Assist



Finalists for the 2011 ITIJ
Insurer/Underwriter of the year



Award sponsored by
Synergy Aviation



Finalists for the 2011 ITIJ
Marketing Campaign of the year (judged independently)



Thanks to the Committees

International Travel Insurance Conference



Julie Remington
TISN



Laura Hilton
HTH Worldwide



Bob Lavers
Olympus



Leire Jimenez
MAPFRE ASSISTANCE



Tom Bishop
RBS Insurance



Carlos Alonso
Evolu Medica



Bernadette Bretton
AIMS

Air Ambulance



Patrick Schomaker
European Air Ambulance



David Ewing
Skyservice Air Ambulance



Sean Culligan
AMREF Flying Doctors



Rupert Dent
AirMed UK



Anne Rodenburg
AirLink Ambulance



Jules Couch
formerly CEGA Air
Ambulance

International Private Medical Insurance



Andrew Apps
ALC Health



Teresa Rogers
Aviva



Carl Carter
IMG Europe



Kaveh Tarbiat
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Paul Weigall
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