

INSURERS • ASSISTANCE • HOSPITALS • AIR AMBULANCE



Barcelona

International Travel & Health Insurance Conference

DATE & LOCATION

29 October - 1 November 2012
Hotel Arts, Barcelona

Diagonal

Centro Comercial

Casa Batlló

la Sagrada Família

Park Güell

Hotel Arts

Casa Milà

Parc Joan Miró

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Welcome

Moderator:

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



Dear delegate,

A warm welcome to the 20th International Travel Insurance Conference (ITIC), and to the iconic city of Barcelona.

Another year has flown by and in the main, we have been spared any major volcanic eruptions, earthquakes and other disasters that have caused chaos for the industry in the past. No, the past 12 months have been dominated more by manmade economic woe ... the economic crisis: aka the banking crisis and the euro crisis. Will Greece stay or go? What will happen in Spain? Is the Chinese economy slowing? etc. etc. etc. If nothing else, the global financial situation has kept us all on constant alert.

Moderator:

Julie Remington,
Director,
TISN



And so to ITIC. This year's agenda, as always, covers the most topical issues in the industry today. From (unsurprisingly) the economic outlook, to underwriting, assistance, air ambulance and claims issues, the agenda is a comprehensive analysis of everything that's relevant to travel and health insurers today.

Moderator:

Dave Fitzpatrick,
Sales Manager
ITIJ



And of course ITIC would not be ITIC without its social and networking functions.

Moderator:

James Wallis,
Editor,
Waypoint AirMed &
Rescue Magazine



It's going to be a busy week, and I look forward to spending time with everyone.

Have a great conference.
Best regards,

Ian Cameron
Conference Chairman



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Brief Agenda 2012

DAY 1 - Monday 29th October

10:00 - 13:00		Registration opens (Lunch buffet commences 13:00)
14:00 - 15:00		Case studies: Transporting heavyweight patients
15:00 - 15:30		Case study: Transporting burns victims
15:30 - 16:00		Coffee break - Exhibition Area
16:00 - 16:30		A comparison between standard and electronic stethoscopes
18:30		Welcome Function - Shoko Restaurant and Lounge

DAY 2 - Tuesday 30th October

10:00 - 11:30		Panel session: Economies and currencies
10:00 - 11:30		Panel session: Strategies to cope with market cost pressures
11:30 - 12:00		Coffee break - Exhibition Area
12:00 - 13:30		Shortening length of stay and billed charges in the US without discounting or negotiating a bill
12:00 - 13:30		Panel session: Safety – what is the gold standard?
13:30 - 14:30		Lunch - Exhibition Area
14:30 - 16:00		Panel session: Cookie legislation/automatic renewal clauses
14:30 - 16:00		Panel session: Intelligent underwriting – loading vs exclusions
16:00 - 16:30		Coffee break - Exhibition Area
16:30 - 17:00		Bottle onboard – what's in it?

							
Travel Insurance	IPMI	Air Ambulance	Assistance	General	Function	Networking	Break



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Brief Agenda 2012

DAY 3 - Wednesday 31st October

10:00 - 11:30		Panel session: Combating medical treatment corruption
10:00 - 11:30		Interactive session: Air ambulances and ethics
11:30 - 12:00		Coffee break - Exhibition Area
12:00 - 13:30		Panel session: From 0-100, how to set up a travel insurance company from scratch in under a year
12:00 - 13:30		Panel session: IPMI/Travel insurance for the 21st Century – digitalizing your business
13:30 - 14:30		Lunch - Exhibition Area
14:30 - 15:30		Interactive session: Insurance fraud
14:30 - 16:00		Panel session: Factors affecting IPMI pricing
15:30 - 16:30		Coffee break - Exhibition Area
15:30 - 16:30		Medical Directors' Forum

DAY 4 - Thursday 1st November

10:00 - 10:30		Opportunities in developing markets
10:00 - 11:00		EURAMI board meeting (closed)
10:30 - 11:00		Coffee break - Exhibition Area
11:00 - 12:30		Panel session: Reciprocal healthcare in Spain
11:00 - 13:00		EURAMI members meeting (open to all)
19:30 - 01:30		Finale Dinner - including the ITIJ Awards and after party

							
Travel Insurance	IPMI	Air Ambulance	Assistance	General	Function	Networking	Break

Great Company, Food, Drink & Welcome!



One Call Medical Transports presents The ITIC Welcome Reception 2012

We request the pleasure of
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One Call Medical Transports will welcome delegates with a full open bar,
delicious food, and entertainment; it promises to be a **truly spectacular evening**.

SHOKO

Restaurant and Lounge

From 18:30



Monday 29th October

10:00 onwards

Conference Registration

12:00 - 13:30 > Exhibition Area

Lunch

Panellist:**Sam Simone**Vice-President,
Skyservice Air Ambulance**Panellist:****David Sinclair**LAA Medical Supervisor,
European Air Ambulance

14:00 - 15:00 > Meeting Room 1

Air Ambulance

Case studies:
Transporting heavyweight patients

There is no doubt that the general public has become heavier, but those who are morbidly obese present certain specific

challenges for air ambulance and assistance companies when it comes to staff, equipment and logistics.

15:00 - 15:30 > Meeting Room 1

Air Ambulance

Case study:
Transporting burns victims

A specific type of injury requires specific care, making expertise, knowledge and experience key to successful air ambulance

transfers. Burns victims can be at particular risk of infection, and careful control must be taken to ensure a safe transport.

Dr Jose SilvaMedical President,
Michou y Mau Foundation

15:30 - 16:00 > Exhibition Area

Coffee and refreshments

16:00 - 16:30 > Meeting Room 1

Air Ambulance

**A comparison between standard and electronic stethoscopes**

The noisy in-flight interior of current air ambulance aircraft with an environmental sound level of around 82db make auscultation virtually impossible. Nevertheless, robust and reliable auscultation of a patient en-route is paramount for many acute deteriorations to be diagnosed, appropriate intervention to be established, and finally confirmation

of successful resolution. In this study, we objectively analyse the quality of recorded sound transmission as well as the subjective quality of auscultation. In both endpoints, a direct comparison between standard stethoscopes and electronic stethoscopes with amplification and ambient noise reduction is presented.

Alex VeldmanManaging Director,
Med Call

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18:30 onwards

Welcome Function

This year's Welcome Function, sponsored by One Call Medical Transports, is being held from 6.30pm at Shoko, a Restaurant

and Lounge Bar, which can be found just down the road from the Hotel Arts at Paseo Maritimo de la Barceloneta.



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air ambulance

Tuesday 30th October

10:00 - 11:30 > Meeting Room 1

General



Panellist:

Dennis Turner

Chief Economist, HSBC



Panellist:

Tom Kirchmaier

Senior Fellow of the
Financial Markets Group



Panel session: Economies and currencies

The speakers in this session will address what everyone is concerned about at the moment – the fragile global economy, currency exchange rates and the potential

impact if a country were to default from the eurozone. For all the most up-to-date insights and opinion, this session is a must-attend event for the well informed.

Panellist:

Christoph Ullrich

Manager, international
Network/Travel Agency, ADAC



Panellist:

Robert Glück

Director, Marketing & Sales,
ADAC Service GmbH



Panellist:

Jacobo Bercovici

CMO,
REVA



Panellist:

Janine Benson

Principal Consultant,
TakeCare Assistance



10:00 - 11:30 > Meeting Room 2

Air Ambulance



Panel session: Strategies to cope with market cost pressures

While the global economy fluctuates, private air ambulance companies are being forced to come up with new and innovative ways of maintaining their profitability.

A group of experts in such measures will inform delegates of the different ways in which they can keep service standards high while making savings.

11:30 - 12:00 > Exhibition Area

Coffee and refreshments

Panellist:

Maria K Todd

CEO, Mercury Healthcare
International, Inc.



Panellist:

Ferial Ladak

Medical Director,
Global Excel Management



Panellist:

Laura Hilton

Head of Global Health &
Safety Resources,
HTH Worldwide



12:00 - 13:30 > Meeting Room 1

Travel Insurance



Panel session: Shortening length of stays and billed charges in the US – without discounting or negotiating a bill

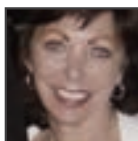
What every international travel insurer with a patient in the US needs. Experts who are on the ground offer their informed experience and opinion about how cost savings can be achieved in US hospitals without the need for long discussions

and negotiations after the event. With healthcare costs still rising, the speakers will address how Americans manage hospitalisations of international patients, and what insurers can learn about this approach.

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Panellist:
Eileen Frazer
Executive Director,
CAMTS



Panellist:
Peter Lozier
Chief Network Officer, CMN/
Europ Assistance



Panellist:
Dr Herve Raffin,
General Director,
Medic Air International



12:00 - 13:30 > Meeting Room 2

Air Ambulance



Panel session: **Safety – what is the gold standard?**

Standards of healthcare differ widely around the world, and the standards employed by international air ambulance providers can vary just as widely. Our speakers will consider the different

approaches that some nations and companies have to safety, and address how difficult it can be to standardise an industry such as the global air ambulance sector.

13:30 - 14:30 > Exhibition Area

Lunch

14:30 - 16:00 > Meeting Room 1

Travel Insurance



Panellist:
Eleanor Armstrong
Associate,
Blake Laphorn



Panellist:
Chris Bland
Client Services Director,
Greenlight



Panel session: **Cookie legislation and automatic renewal clauses**

European laws that define what details sites can record in text files called cookies came into force on 26 May 2012. Cookies are widely used to customise what repeat visitors see on a site and by advertisers to track users online.

For insurance companies that have automatic renewal clauses, this has caused some concern and potential problems. Our speakers will explain the problem as well as potential solutions during this session.

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16:00 - 20:00 > meet in the hotel lobby

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Plato, 400 BC.

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14:30 - 16:00 > Meeting Room 2

IPMI

**Panellist:****Pradeep Dharmapalan**

Chief Executive,

BDAE Expat Consultancy JLT

**Panellist:****Karen Collins**

Pricing and Risk Director

EXPACARE



Panel session:

Intelligent underwriting – loading versus exclusions

In the individual international private medical insurance (IPMI) marketplace, many customers would pay more to have all their pre-existing medical conditions included in their policy, rather than being told they cannot be covered. This

session will examine what it takes to correctly price a risk rather than exclude it, while considering the fact that most policyholders will be moving around the world, rather than remaining static in one country's healthcare system.

16:30 - 17:00 > Meeting Room 1

Assistance

**Bottle onboard – what's in it?**

Among the equipment of a medical crew repatriating a patient, there are many devices and materials that are not allowed onboard commercial aircraft for security reasons – among them, liquid, aerosols and gels (LAGs). Such chemical agents and medical equipment are indispensable for treating patients during the flight.

Dr Felkai will review the usage and

efficiency of the most up-to-date equipment and methods, as well as which medical LAG materials can be tested by security personnel and carried onboard. The question to be answered is whether materials used in medical practice can be identified by modern technologies and allowed (as no-risk materials) onboard a commercial flight.

Dr Peter Felkai

Medical Director

SOS Hungary Medical

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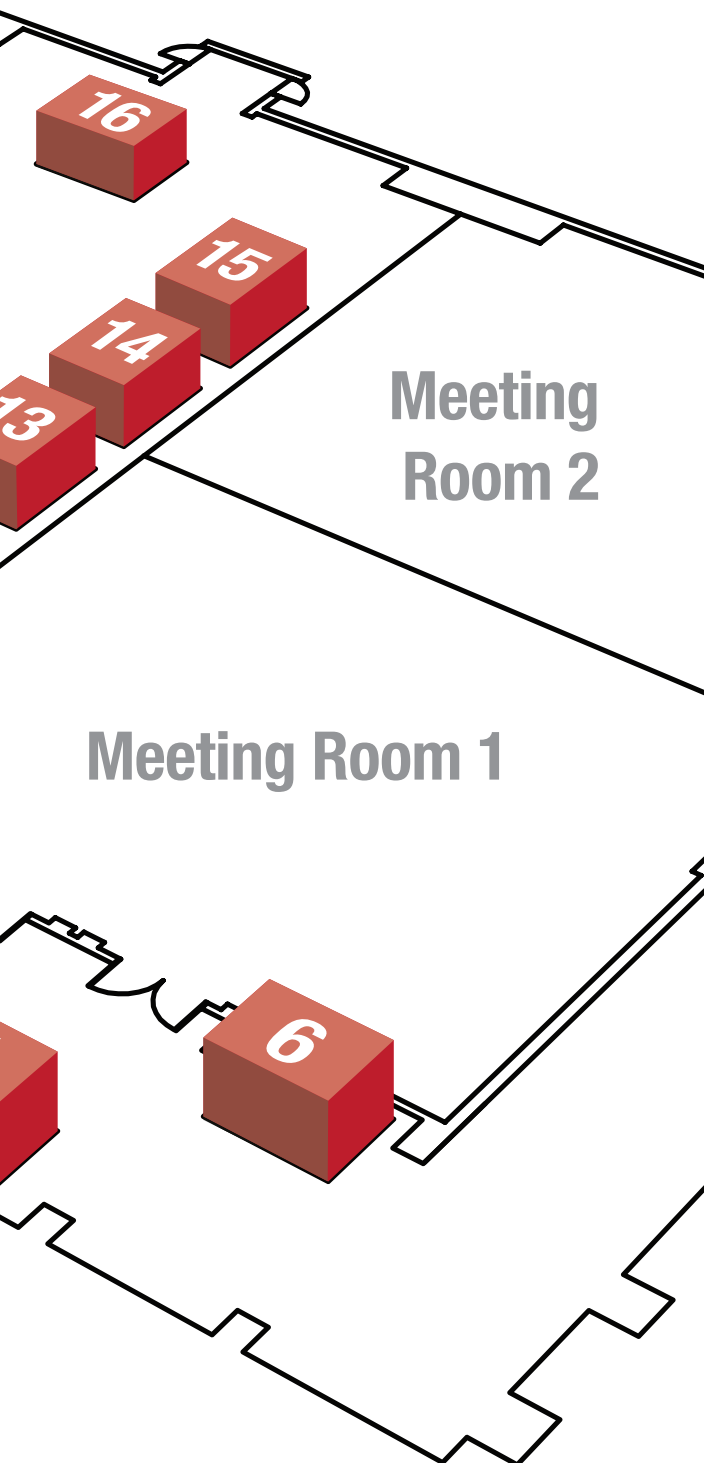
29 October - 1 November 2012
Arts Hotel

Exhibition Plan - Hotel Arts, Salon Gaudi 4



Exhibitors by booth number:

- | | | |
|------------------------------------|-----------------------------|------------------------------------|
| 1. ITIJ Live 2012 | 8. REVA | 15. Star Allianz |
| 2. ITIJ Live 2012 | 9. ADAC Ambulance Service | 16. Inchcape Shipping Services S.A |
| 3. Medinyx Insurance Solutions | 10. USP Hospitals - Spain | 17. Tyrol Air Ambulance |
| 4. Nordic Insurance Software | 11. TCS Ambulance/Alpine AA | 18. CAMTS |
| 5. GlobalOptions | 12. Santair | 19. Gestitursa |
| 6. Commercial Medical Escorts | 13. Grupo IMA - IMA Group | 20. Greek Flying doctors |
| 7. Anubis International Assistance | 14. Euro Link Air Ambulance | 21. Greek Flying doctors |



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Hotel Arts, Barcelona

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Wednesday 31st October

Panellist:
Gary Sommerford

Snr Business Consultant,
Fraud & Investigations,
InterGlobal IPMI


Panellist:
Lara Helmi

International Network Manager,
Connex Assistance Middle East


Panellist:
Sneh Khemka

Director of Healthcare
Development, Bupa


10:00 - 11:30 > Meeting Room 1

Travel Insurance IPMI



Panel session: Combating medical treatment corruption

Fraud is an ongoing problem for both the travel insurance and international private medical insurance sectors. While some fraud is perpetrated by the customer, a worrying proportion is due to medical professional corruption, which sees

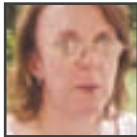
doctors paid by intervention, making it tempting for some to do some 'creative accounting'. Insurance providers need to be aware of the common fraud practices and know how best to ensure they do not happen.

Panellist:
Sean Culligan

Chief Operations Officer,
AMREF Flying Doctors


Panellist:
Bernadette Breton

Managing Director,
AIMS


Panellist:
Pascaline Wolfermann

Director, Resource
Development, FrontierMEDEX


10:00 - 11:30 > Meeting Room 2

Air Ambulance



Interactive session: Air ambulances and ethics

Liability, costs and credit – why do insurance companies use an air ambulance broker?

This session aims to answer the question: when an insurance company advises a client that they have organised an air ambulance, does either party know what they are getting? Representatives from leading insurance, assistance and air ambulance companies will open discussions

on topics such as: who is the contract between? Does the insurer have any direct redress with the air ambulance company? And what does insurance contract law in the US and Europe mean for suppliers? This session will question insurance companies on why they use brokers rather than go directly to an air ambulance company, where they often end up paying more for the same service.

11:30 - 12:00 > Exhibition Area

Coffee and refreshments

ITIJ

LIVE'12

BARCELONA

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Both together operate 7 dedicated air ambulance aircraft and have performed medical repatriations from over 150 countries.

Panellist:**Carlos Coutinho**VP Travel Medical Insurance,
Canadian Automobile Assoc.**Panellist:****Jill McCutcheon**Partner,
Borden Ladner Gervais LLP**Panellist:****Jean-Pierre Paquet**Vice-President,
Avalon Actuarial**12:00 - 13:30 > Meeting Room 1**

General



Panel session:

From 0-100, how to set up a travel insurance company from scratch in under a year

From solvency, to underwriting, to staff, and finding office space, the list of things to consider when starting an insurance company from nothing and building it from the ground up can seem

intimidating.

Our speakers will show that while it can be a Herculean task, it does not necessarily have to be – with the right knowledge and expertise.

Panellist:**Manjit Rana**Founder & Director,
Ingenin Limited**Panellist:****Mette Nøhr**Head of eBusiness,
Bupa International**12:00 - 13:30 > Meeting Room 2**Travel Insurance
IPMI

Panel session:

IPMI/Travel insurance for the 21st Century – digitalising your business

How can digital technology aid companies and customers? Our expert speakers will address the ways and means that insurance companies –

whether health or travel – can take advantage of new and innovative systems and apps that can revolutionise their customer service.

13:30 - 14:30 > Exhibition Area**Lunch****Moderator:****Dick Atkins**Legal Counsel,
International Recoveries**Panellist:****Dennis Jay**Executive Director, Coalition
Against Insurance Fraud**Panellist:****Phil Peart**

Director, Centricity Ci

**Panellist:****Lars Skaar**Director International
Strategies, GlobalOptions**14:30 - 15:30 > Meeting Room 1**

Travel Insurance

**Interactive session:
Insurance fraud**

This interactive session will cover the latest state-of-the-art methods of detecting fraudulent claims as well as dramatic examples of fraud prevention relating to travel claims. The keynote speaker, Dennis Jay, executive director of the Coalition Against Insurance Fraud,

will share highlights of his fraud fighting career, and Phil Peart will present his latest fraud detection videos involving international claims. Audience members involved in claims handling are invited to share their significant fraud cases as part of the interactive experience.



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Panellist:**Teresa Rogers**International Business
Leader, Aviva Health UK**Panellist:****Sarah Dennis**International Healthcare Director
Jelf Employee Benefits**Panellist:****John Rose**Chief Operating Officer,
IJET**14:50 - 16:00 > Meeting Room 2**

IPMI

**Panel session:
Factors affecting IPMI pricing**

Our expert speakers will consider the many different risk factors that have to be considered when pricing an international private medical insurance policy. From the ubiquitous pre-existing medical condition risk, to the potential

destination countries, their health systems and reciprocal agreements, underwriters are aware that every relevant factor has to be taken into account to ensure accurate reflection of risk and a fair price.

16:00 - 16:30 > Exhibition Area**Coffee and refreshments****15:30 - 16:30 > Meeting Room 1**

General

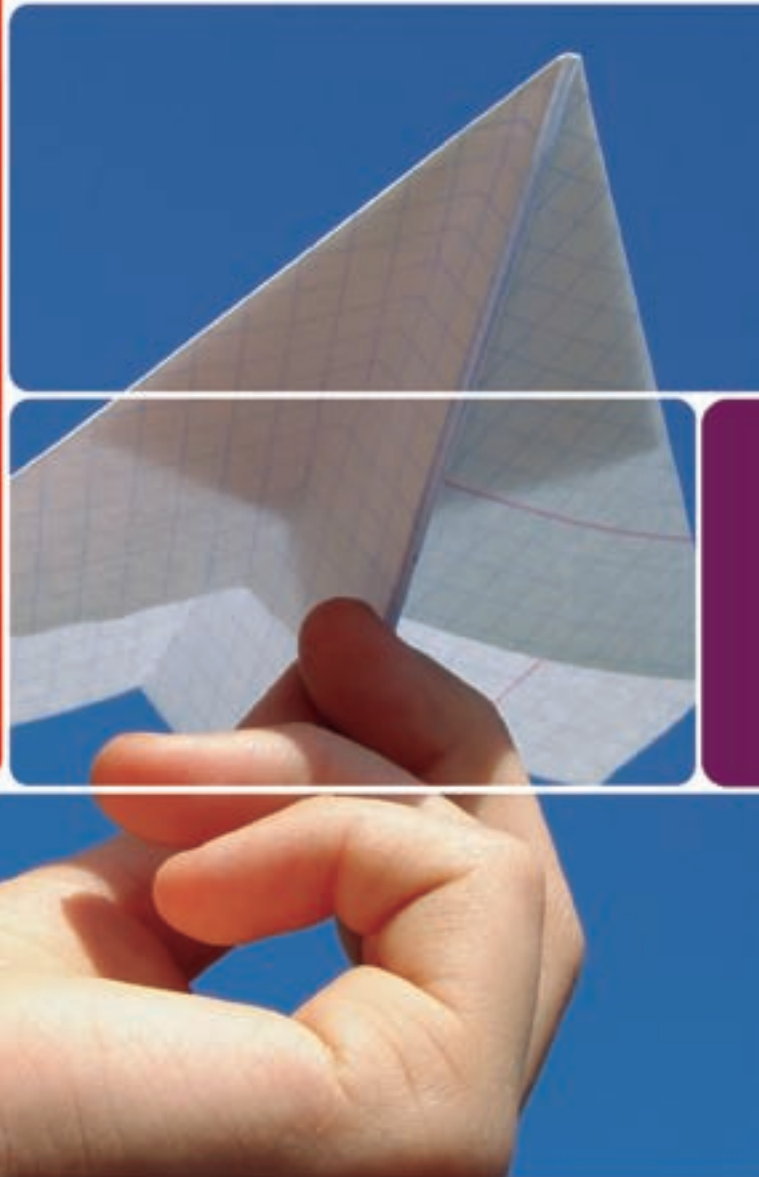
**Panel session:
Medical Directors' Forum****Moderator:**
Frank GillinghamMedical Director,
HTH International

Medical directors of insurance and assistance companies are invited to submit cases for discussion among peers. Your submission can be anonymous should you wish. This is an opportunity for real industry

debate and discussion that it is hoped will lead to changes for the better within the global travel health industry. Learn from other companies' best practices, or sometimes even from mistakes that have been made.

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**16:00 - 20:00 > meet in the hotel lobby****Barcelona city and market walking tour
with wine tasting**



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Thursday 1st November

10:00 - 10:30 > Meeting Room 1

Travel Insurance



Panel session: Opportunities in developing markets

Some of the world's largest and most established travel insurance markets have stalled in recent years, and many of the best opportunities for strong and sustained growth are now to be found in developing countries, where consumer awareness is often low and where the

competitive landscape can be fierce. This session examines the growing importance of these new markets and also considers, from a distribution angle, how providers may need to tailor and adapt their local approach to take full advantage of these opportunities.

Simon Tottman

Global Markets Analyst,
Finaccord



10:00 - 11:00 > Salon Picasso

Air Ambulance



EURAMI board meeting (closed)

10:30 - 11:00 > Exhibition Area

Coffee and refreshments

Panellist:

Eric Grootmeijer

Network Manager, ANWB/
ARC Europe



Panellist:

Jose Farre

Senior Counsel, Ramallo
Pallast & Partner



Panellist:

José Domingo Valls

Head of Legal Services
Division, GESTITURSA



11:00 - 12:30 > Meeting Room 1

Travel Insurance



Panel session: Reciprocal healthcare in Spain

The ongoing battle between international insurance companies and Spanish hospitals continues. Our panellists will consider the latest legal developments, and give their expert advice to insurers who need to ensure costs are controlled in Spain about how best to approach the thorny issue of the

European Health Insurance Card (EHIC), and what it does and does not cover. Should Spanish hospitals accept the EHIC without argument? This session will explore the complicated issue that continues to affect international travel insurers and their assistance company partners.



11:00 - 13:00 > Salon Picasso

Air Ambulance



EURAMI board meeting (open to all members)



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

Official ITIC Barcelona city bus tour

Rowland Brothers Barcelona City Tour

Rowland Brothers
INTERNATIONAL**Thursday 1st November****14:00 - 17:00**

The Rowland Brothers International Official Sightseeing Tour has become an integral part of the ITIC agenda, offering delegates the perfect opportunity to explore the city.

The ideal way to see the very best of Barcelona, they have prepared a bespoke tour exclusively for you.

Explore both the Sagrada Familia and Park Güell, as well as Montjuïc, offering unmissable opportunities to photograph the most memorable views of Barcelona.

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TICKETS FROM THE
REGISTRATION
DESK

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The coach leaves promptly at 14:00 from the hotel lobby



19:00 - late

Finale Dinner including the ITIJ Awards

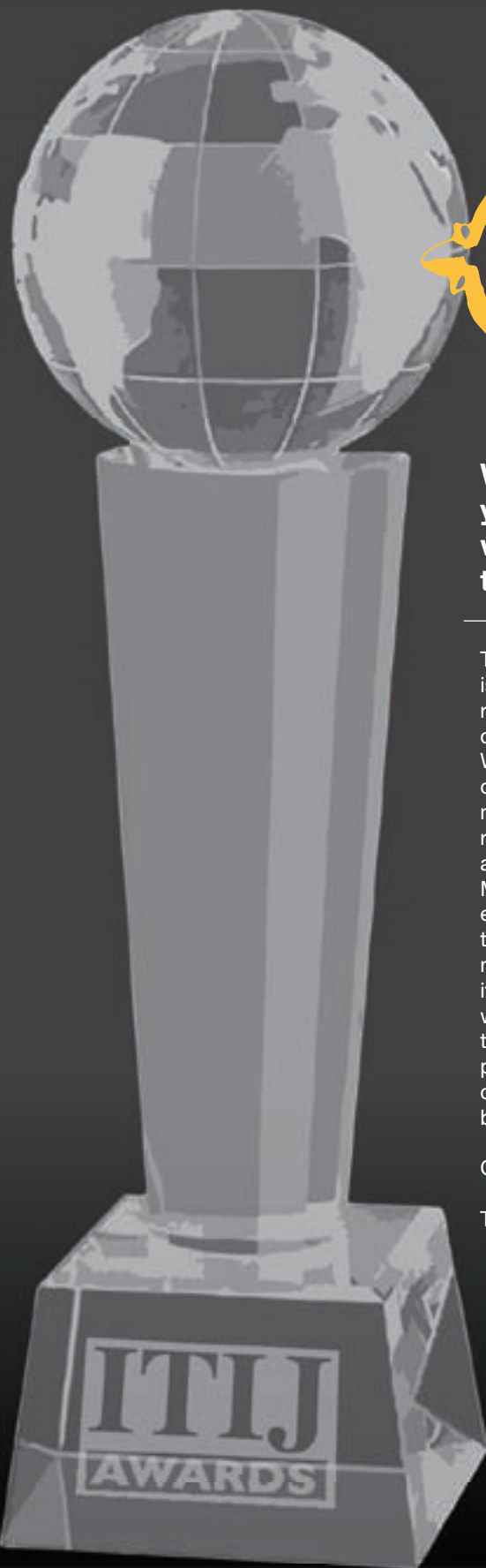
We cordially invite you to the Gran Saló Gaudí of the Hotel Arts Barcelona for this spectacular black-tie event.

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 2012 ITIC Finale Dinner and ITIJ Awards will be an evening to remember.





INTERNATIONAL TRAVEL INSURANCE JOURNAL **INDUSTRY AWARDS 2012**

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 Hotel Arts Barcelona on 1st November 2012.

The International Travel Insurance Journal (ITIJ) Industry Awards ceremony is an annual event that gives the companies at the forefront of their respective industries a chance to be recognised for the work they have done over the past 12 months.

Whether you are an insurer, intermediary, claims handler, air ambulance operator, international private medical insurance provider, cost container, medical provider or – our newest category – legal services provider, receiving an award from the industry's most respected journal represents affirmation that your peers value the contribution you make to the industry. Many delegates ask how the finalists and winners are decided, so to explain: the finalists were selected after a lengthy period of voting on the ITIJ website. Each registered user of the ITIJ website 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. Once the finalists have been notified, each one is asked to submit a written presentation that gives our independent judging panel a base on which to decide the ultimate winner. A video presentation from each finalist will also be shown during the ITIJ Awards ceremony after the ITIC Finale Dinner.

Congratulations to all this year's finalists, and best of luck!

The ITIJ team



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International Travel Insurance Conference

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Finalists for the 2012 ITIJ
Air Ambulance Provider of the Year

Airlink Ambulance

FAI

REVA



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EURAMI



EURAMI promotes high-quality aeromedical transfers throughout Europe and the world via fixed-wing or rotor aircraft. EURAMI's services include consultancy, accreditation, the EURAMI Academy, research and development and networking.

Finalists for the 2012 ITIJ
Assistance/Claims Handler of the Year

MAPFRE ASSISTANCE

SOS International

Travel Medical Assist



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Marmassistance provides a wide range of assistance services in Turkey, as well as the region of the Caucasus, the Balkans, the Middle East and Central Asia, to the clients of international travel and health insurance companies.

Finalists for the 2012 ITIJ
Hospital/Medical Provider of the Year

Broward Health International

Bupa Cromwell Hospital

Grupo Hospitalario Quiron



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Plotkin Consulting



Plotkin Consulting specialises in all aspects of medical loss mitigation, equally serving providers of medical services, insurers and reinsurers of medical travel insurance, both locally and internationally.

Finalists for the 2012 ITIJ
Cost Containment Company of the Year

UnitedHealthcare International

GMMI

Marmassistance



Award sponsored by
WTP Assist



WTP Assist is an emergency medical, travel and security assistance provider with years of experience coming to the aid of customers. The company provides medical and travel assistance and information services including emergency medical evacuation and repatriation and medical case management.

Finalists for the 2012 ITIJ
Insurer/Underwriter of the Year

Europ Assistance

Ingle International

MAPFRE ASSISTANCE



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Global Excel Management



Global Excel Management is a worldwide medical cost containment company, providing services to a broad range of market segments. They co-ordinate treatment options to determine the most appropriate course of action from both a medical and financial perspective.

Finalists for the 2012 ITIJ
Intermediary of the Year

AON

Columbus Direct

Healix Insurance Services



Finalists for the 2012 ITIJ
Legal Services Provider of the Year

Blake Lapthorn

International Recoveries LLC

Penningtons LLP



Finalists for the 2012 ITIJ
Marketing Campaign of the Year

Olympus Managed Health Care

ADAC

Plotkin Consulting



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Thanks to the Commitees



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International Recoveries



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ihi Bupa



Anne Rodenburg
USMX AirLink



Paul Vermeulen
APRIL International



Carl Carter
IMG Europe

vcreativedesign.co.uk

email:
studio@vcreativedesign.co.uk

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www.vcreativedesign.co.uk

studio@vcreativedesign.co.uk

Tel: +44 (0)117 929 46 36

V Creative Design,
Voyageur Buildings,
43 Colston Street,
Bristol, BS1 5AX, UK



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