

YOUR 32-PAGE GUIDE TO THE INDUSTRY EVENT OF THE YEAR



4 - 7 November 2013 | InterContinental Wien

Vienna

International Travel & Health Insurance Conference

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Welcome

Dear delegate,

Welcome to the 21st International Travel and Health Insurance Conference (ITIC), and to the beautiful city of Vienna.

It's been more than 10 years since the conference last visited Vienna, and while little has changed in the city, our industry has continued to grow around the world. ITIC Global now regularly attracts over 600 delegates from over 70 countries, representing all sectors of the market.

As always, the conference sessions provide stimulating insights into and discussions on the latest issues in the industry, be they insurance policy wording, technology, medical innovations or the transport of patients. If there's a topic you're particularly interested in, there's sure to be a session for you.

ITIC events are, of course, renowned for their networking opportunities, and this year will be no different. We trust you will enjoy the social functions that help to promote this important aspect of the business.

I look forward to seeing you all over the coming days.

Best regards,



Ian Cameron
Conference Chairman



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BRIEF AGENDA



Monday 4 November

Time	Conference room 1
09:30 - 13:00	Registration
13:00 - 14:00	Networking lunch (Exhibition Area)
14:00 - 15:30	Remote repatriation: getting the basics right
15:30 - 16:00	Networking coffee break (Exhibition Area)
16:00 - 17:00	Medical repatriations by air: the results of a survey of 900 patients transported by air ambulance or commercial stretchers
18:30 - 20:30	Welcome Function at Wiener Kursalon - hosted by One Call Medical Transports

Tuesday 5 November

Time	Conference room 1	Conference room 2
09:30 - 11:00	Emerging trends and dangerous countries – avoiding black holes in your assistance network	Air ambulance case studies
11:00 - 11:30	Networking coffee break (Exhibition Area)	
11:30 - 13:00	Do aggregators help or hinder customer purchase?	The internationalisation of Japanese medical institutions
12:30 - 14:00	Networking lunch (Exhibition Area)	
14:00 - 14:30	Reinventing marketing and loyalty through mobile devices	International Network Forum
14:30 - 15:30	Mobile strategy workshop	
15:30 - 16:00	Networking coffee break (Exhibition Area)	
15:30 - 18:00	Exclusive tour of the Schönbrunn Palace – hosted by GMMI	



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BRIEF AGENDA



Wednesday 6 November

Time	Conference room 1	Conference room 2
09:30 - 11:00	Infectious diseases and travel	Is IPMI sustainable?
11:00 - 11:30	Networking coffee break (Exhibition Area)	
11:30 - 13:00	Ensuring transparency in international air ambulance accreditation	Technology: the power to drive profits
13:00 - 14:00	Networking lunch (Exhibition Area)	
14:00 - 15:30	Medical Directors' Forum	Prevention and detection of fraud
15:30 - 16:00	Networking coffee break (Exhibition Area)	
16:00 - 17:00	FIFA World Cup 2014 Assistance Forum	

Thursday 7 November

Time	Conference room 1	Salon Schubert
09:30 - 11:00	EHIC update	EURAMI board meeting (closed)
11:00 - 11:30	Networking coffee break (Exhibition Area)	
11:30 - 13:00	Debate: Managed care: is the US model the right one?	EURAMI board meeting (open)
13:30 - 17:00	Vienna sightseeing tour - Sponsored by Rowland Brothers International	
19:00 - 01:00	ITIC Finale dinner, ITIJ Industry Awards & After Party	



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Moderators



Ian Cameron

Chairman, International Travel and Health Insurance Conference (ITIC)



Julie Remington

Director, Travel Insurance Suppliers Network (TISN)



David Fitzpatrick

Group Sales Manager, International Travel and Health Insurance Journal (ITIJ)



James Paul Wallis

Editor, Waypoint AirMed & Rescue

Committee Members

With thanks to the advisory committees



Robert Glueck

Sales & Marketing Director, ADAC Ambulance Service



Bernadette Breton

Managing Director, AIMS



Carl Carter

Managing Director, IMG Europe Ltd



Sean Culligan

Chief Operations Officer, AMREF Flying Doctors



Teresa Rogers

International Business Lead, Aviva UK Health



Ian Jones

Lifestyle Claims Technical Manager - Direct & Partnerships, AXA Insurance



Thorkild Lykke

Head of International Network, SOS International



Gary Sommerford

Fraud Expert, Larus Consulting



Laura Hilton

Head, Global Health and Safety Resources, HTH Worldwide



Dick Atkins

Legal Counsel, International Recoveries



David Ewing

Vice-President, International Business Development, Skyservice Air Ambulance



Bob Lavers

Senior Consultant EMEAA, Olympus Managed Health Care



Tom Bishop

Head of Travel Insurance, Direct Line Group



Anne Rodenburg

Commercial Director, Air Link Air Ambulance



Patrick Schomaker

Sales & Marketing Director, European Air Ambulance



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

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 <p>proud sponsors of the Registration Booth</p>	 <p>proud sponsors of the Vienna Sightseeing Tour</p>	 <p>proud sponsors of the String Quartet</p>	
 <p>proud sponsors of the ITIC Crew and Hostesses</p>	 <p>proud sponsors of the Delegate Lists</p>	 <p>proud sponsors of the Conference Brochure</p>	
 <p>proud sponsors of the Notepads and Pens</p>	 <p>proud sponsors of the ITIJ Awards Night Programme & Business Class Packs</p>	 <p>proud sponsors of the Vienna Guidebooks</p>	
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Exhibition Plan

Come and meet the ITIC Vienna 2013 Exhibitors!



Exhibitors by booth number:

- | | |
|---|---|
| 1. IAAA / NAAMTA | 12. Grupo Hospitalario Quirón |
| 2. One Call Medical Transports | 13. ADAC |
| 3. UnitedHealthcare International | 14. ÖAMTC |
| 4. John Allison/Monkhouse | 15. Touring Club Suisse / AAA Alpine Air Ambulance AG |
| 5. Medi-Car | 16. Nordic Insurance Software |
| 6. Commercial Medical Escorts | 17. LIFESUPPORT Patient Transport |
| 7. REVA Inc. | 18. INCHCAPE SHIPPING SERVICE |
| 8. Tyrol Air Ambulance | 19. Star Allianz |
| 9. EURAMI | 20. Medilink Air Amulance |
| 10. AeroPlan | 21. Medical Fly |
| 11. Bongo International Funeral Service | |

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See back cover for full details



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13:00 - 14:00 > EXHIBITION AREA

Networking Lunch

14:00 - 15:30 > CONFERENCE ROOM 1

Remote repatriation: getting the basics right

When an insured client is ill or injured in a remote region, often on the other side of the globe to where the insurer is based, getting that client to a higher level of medical care in a timely manner is of the essence. Such repatriations, though, can be fraught with potential problems – anything from

time differences, language problems, communication issues and cultural concerns. This session will address what an insurance company or its partner assistance company can do to make the task of the air ambulance provider easier, and thus allow it to offer the best possible service to the insured client.

Sean Culligan
Chief Operations Officer,
AMREF Flying Doctors



Mark Rands
Managing Director,
Specialty Group

Craig Morrison
CEO, Southern Cross
Travel Insurance



15:30 - 16:00 > EXHIBITION AREA

Coffee and refreshments

16:00 - 17:00 > CONFERENCE ROOM 1

Medical repatriations by air

The International Assistance Group reports on its study into the global air ambulance business, showing how physicians make real-life critical air medical transport decisions for their patients, and the resulting cost implications for their clients.

The study quantitatively compared medical transport missions onboard commercial airlines with those on private air ambulance aircraft, and will specifically identify, rank and isolate the differences between the two transport options.

Dr Valerie Rego
Director,
World Travel Protection



Dr Glenn Staples
Director,
MSO International

18:30 - 20:30

Welcome Function hosted at the Wiener Kursalon

Sponsored by One Call Medical Transports

Where the Vienna Ring Boulevard meets the green of City Park lies one of the most exclusive and striking buildings of Vienna: the Wiener Kursalon. On Monday 4 November, it will be the

exclusive venue for the ITIC delegate Welcome Function. Situated within short walking distance of the InterContinental Hotel, this dazzling venue will transport delegates instantly into a glamorous and decadent

bygone era. The Welcome Function promises to be an exclusive evening of sophistication and elegance, with fine wines served alongside an exquisite, delectable menu of finger food.

ONE CALL MEDICAL TRANSPORTS PRESENTS

THE ITIC GLOBAL 2013 WELCOME FUNCTION

*The historic Kursalon Wien will open its doors
exclusively to ITIC delegates
from 18:30 on Monday 4th November*

Join us in this beautiful venue and enjoy:

- Fine wines and open bar service*
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09:30 - 11:00 > CONFERENCE ROOM 1

Emerging trends and dangerous countries: avoiding black holes in assistance networks

Global travellers, by their very nature, will always want to see new and different destinations, but such trends often present serious challenges for assistance companies. More remote destinations, coupled with an increase in security concerns in certain regions of the world, are making insurers and assistance firms think hard about where they next need to consider setting up a network of contacts. This session will offer delegates insights into where travellers are heading that could potentially cause some headaches when the call for emergency assistance comes in, and the types of dangers that tourists will

encounter in different parts of the world. There are many promises made by insurers and their underwriters about 'global assistance networks', but are these promises kept? There are insurers that recognise where there are 'black holes' in their assistance network, and thus have realised that such problems are meaning that in certain countries, the assistance they can offer is limited. Should policy wording be revised to reflect the reality, or can the global assistance industry work together to recognise where these black holes exist and try to fill them?

Frances Nobes

*Global Risk Analyst,
Red24*



Pascaline Wolfemann

*Director - Resource
Development,
UnitedHealthcare International*

Steve Thompson

*Head of Consultancy,
Red24*



Ronald Pritchard

*Director - Medical Network,
MSH*

09:30 - 11:00 > CONFERENCE ROOM 2

Air ambulance case studies

09:30 > CASE STUDY 1

While visiting Canada from Australia, a husband and wife were involved in a serious motor vehicle accident which resulted in admission to separate hospitals.

The case study will explore the complex nature of the transport of two multi-trauma patients across the world using various modes of transport.

Graham Williamson

*CEO, LIFESUPPORT
Patient Transport*



10:00 > CASE STUDY 2

A 68-year-old Belgian patient suffering abdominal pain is admitted to intensive care at Antalya Hospital in Turkey. A CT scan shows a five-centimetre abdominal aneurysm (under a kidney) as well as multiple stenoses of the coronaries on angiography, and the patient is scheduled for vascular surgery for his aortic dissection on the next day.

In spite of the Turkish doctor's disapproval, an evacuation by air ambulance is performed during the night. The patient is safely operated

on at a university hospital in Belgium the day after his arrival.

Discussion:

- 1) Are the decisions to evacuate based on manageable risks?
- 2) Is the 'non-fit-to-fly' ruling from a local doctor a definitive 'red light' for evacuation?
- 3) Price comparison of an early medevac versus major surgery followed by a long stay in intensive care.



Hervé Raffin

*General Director,
Medic'Air International*

10:30 > CASE STUDY 3

Accommodating special client requests and taking social factors into consideration is vital when providing a quality air ambulance service. A mother and her three children were injured

in a car accident. How do you keep the family together and bring everybody safely back home with the appropriate level of medical care?

Dr David A. Sinclair

*Medical Supervisor,
Luxembourg Air Ambulance
for European Air Ambulance*





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11:00 - 11:30 > EXHIBITION AREA

Coffee and refreshments

11:30 - 13:00 > CONFERENCE ROOM 1

Do aggregators help or hinder customer purchase?

Online insurance aggregators are well established now in many markets around the world, and it is a trend that experts believe will continue to show its influence on the insurance industry. A trend for aggregators to drive down prices and cover has left some customers buying insurance that fails

to meet their expectations when it comes time to claim. However, by making insurance more accessible to the masses, more policies can be sold. Can the problem be the solution at the same time? Our experts analyse the power of the aggregator market.

Zena Carter
Travel Ins. Comm. Manager
MoneySupermarket



Simon Tottman
Consultant,
Finaccord

Jim Grace
CEO & President,
InsureMyTrip



11:30 - 12:00 > CONFERENCE ROOM 2

The internationalisation of Japanese medical institutions

The international assistance industry has for some time had difficulties working with Japanese medical providers due to the nature of the Japanese health system, but change is afoot, with plans in place to internationalise the medical system and care provided to foreign patients. Emergency Assistance Japan has

been working intensively with the Ministry of Economy, Trade and Industry to identify ways in which Japanese medical providers could alter their business model in order to attract more foreign patients and work more cohesively with foreign insurers. The speaker in this session will give an update on the pace of change.

Makiko Sakakibara
Deputy Gen. Manager - Intl
Project Dept., Emergency
Assistance Japan Co., Ltd.



12:30 - 14:00 > EXHIBITION AREA

Networking lunch



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Vienna

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ZONE

Uncover Vienna with a *private tour* of the **Schönbrunn Palace**

15:30 - 18:00 | Tuesday 5th November

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14:00 - 14:30 > CONFERENCE ROOM 1

Reinventing marketing and loyalty through mobile devices

Today's mobile ecosystem presents brands with new opportunities that were not even in existence 12 months ago. Apps now offer immediate access to client geo-location, make the process of channelling clients to service points smart and interactive, create a new, rich and interactive communication medium that directly connects brands to their customers at minimal cost, and finally makes it possible to integrate m-payments to the mix, presenting new and exciting opportunities for boosting revenues.

The travel insurance world would greatly benefit from capitalising on these latest developments in mobile, and kill five birds with one stone! Boost service perception, actively engage customers with directed and personalised communication, slash costs by channelling customers to the most profitable service points, and finally increase revenues by cross selling, up selling and obliterating churn. Within the next three years, brands will face a compelling dilemma:
Go mobile, or go silent!



John Nikolaidis
Co-Founder,
Niobium Labs Ltd

14:00 - 15:00 > CONFERENCE ROOM 2

International Network Forum

There can be suspicion and distrust between insurers, assistance companies and hospitals, sometimes with good reason!
The International Network Forum will provide an ideal platform to compare notes and start a discussion on the issues at play and define best practices in network development and

contracting with international healthcare providers. The forum is an opportunity to step up as insurers and assistance companies who do work effectively and ethically with providers to distinguish your company and get involved in shaping a charter that could act as a benchmark when contracting with hospitals in future.



Laura Hilton
*Head, Global Health
and Safety Resources,*
HTH Worldwide

14:30 - 15:30 > CONFERENCE ROOM 1

Mobile strategy workshop

Now integrated into the packed conference agenda is the opportunity to attend a workshop on Mobile Strategy led by John Nikolaidis of Niobium Labs.
John is offering 30 delegates the chance to discover new ways to successfully deliver

marketing and loyalty schemes utilising mobile and geo-location technologies and navigate the uncharted territory of the mobile ecosystem. John is co-founder of NiobiumApps, a mobile technology firm that specialises in taking mobile marketing to the next level.



John Nikolaidis
Co-Founder,
Niobium Labs Ltd

15:30 - 16:00 > EXHIBITION AREA

Coffee and refreshments

15:30 - 18:00

Exclusive tour of the Schönbrunn Palace hosted by GMMI (see left)



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09:30 - 11:00 > CONFERENCE ROOM 1

The spread of infectious diseases and travel

The emergence in 2013 of the novel coronavirus and a new type of bird flu have once more thrust the issue of travellers with infectious disease into the spotlight. It is an issue that the whole chain of assistance needs to consider – from the underwriter of the policy to the air ambulance crew handling a dangerously infectious patient. Is the industry prepared to handle an outbreak of a new disease, as a result of preparations made to handle SARS and

H5N1, or is there more than could still be done?

The session will include discussions related to a study performed by Boeing, in which the company examined the microbiome of passenger planes as well as examining the social networks formed by close proximity interactions between and among passengers and flight attendants, from which they hope to learn more about the factors associated with cross infection in commercial air travel.

Charlie Easmon
Medical Director, Your
Excellent Health Service



Dr Vanya Gant
Divisional Clinical Director
for Infection, UCLH NHS
Foundation Trust

Professor Vicki Hertzberg
Associate Professor,
Emory University



09:30 - 11:00 > CONFERENCE ROOM 2

Is IPMI sustainable?

Are the current models of international private medical insurance (IPMI) policies going to remain fit for purpose in an ever-changing world? The number of expatriate employees around the world is growing, and the cost of medical treatment in many

expat hotspots is rising even more quickly, putting pressure on providers to remain profitable in a challenging marketplace. Our panel present and debate their views on this topic and present ideas to drive the industry's development.

Stephen Hartigan
Chief Executive Officer,
InterGlobal



Carl Carter
Managing Director,
IMG Europe Ltd

Mark Harris
Senior Consultant, Mercer



11:00 - 11:30 > EXHIBITION AREA

Coffee and refreshments

11:30 - 13:00 >
CONFERENCE ROOM 1

Ensuring transparency in international air ambulance accreditation

In a bid to demonstrate the quality of their services, air ambulance providers can seek accreditation from bodies such as EURAMI, CAMTS or NAAMTA. But how transparent are these programmes? Is it clear which providers hold accreditation, what standards they are being judged against and how decisions have been reached? Our questioners will ask the panel how they address these and other key challenges.

The Media & Operators



Andy Lee
Managing Director, Med'Air

Albert Carson
COO, Air Evac International



James Wallis
Editor, Waypoint
AirMed & Rescue

The Accreditation Panel



Dr Laurent Taymans
President, EURAMI

Gary Andrews
President,
Red Consulting / IAAA



Eileen Frazer
Executive Director,
Commission on
Accreditation of Medical
Transport Services

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- Mother of a 19 year old daughter who became ill while on a family vacation



www.active-care.ca



11:30 - 13:00 > CONFERENCE ROOM 2

Technology: the power to drive profits

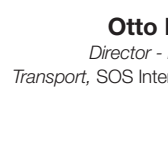
How can insurance companies use technology to exploit knowledge that they already have and put it to good use? The programs already in existence are making their impact felt, whether it is analysing a company's Big Data to better prepare for

peak injury seasons and the reasons behind them; the digitalisation of medical information enabling smoother repatriations; or secure health records that are stored online, allowing a treating doctor access to all the information they need to treat their patient in real time.

Ian Gallifant
CEO,
Zaptag Health Cloud



Tony Boobier
EMEA Insurance Industry
Leader, IBM Business
Analytics, IBM



Otto Karud
Director - Network
Transport, SOS International



13:00 - 14:00 > EXHIBITION AREA

Networking lunch

14:00 - 15:30 > CONFERENCE ROOM 1

Medical Directors' Forum

This session offers medical directors from insurers, assistance companies and air ambulance providers a chance to get together and exchange best practice ideas, and discuss recent cases that have presented particular challenges – either from

a logistical or medical point of view. Led by Dr Frank Gillingham of HTH Worldwide, this session is always well-attended and full of interesting facts and figures from which the travel insurance and assistance industries can learn.



Dr Frank Gillingham
Medical Director -
International,
HTH Worldwide

14:00 - 15:30 > CONFERENCE ROOM 2

Prevention and detection of fraud

Catching fraudulent claim applications before they go through the system is key. This session will investigate how insurers can prevent fraud from happening in the first place, as well as identifying potentially

fraudulent claims later on in the claims process. Furthermore, the session will consider how organised crime affects travel insurance claim statistics, with some surprising results!

Gary Sommerford
Fraud Specialist,
Larus Consulting



Dick Atkins
Legal Counsel, International
Recoveries LLC



James Langdown
Claims Operations Manager
- Fraud, Ageas Insurance



15:30 - 16:00 > EXHIBITION AREA

Coffee and refreshments

16:00 - 17:00 > CONFERENCE ROOM 1

FIFA World Cup 2014: assistance services forum



Ignacio Marquez
Operations Director,
Universal Assistance

NIOBIUM APPS

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09:30 - 11:00 > CONFERENCE ROOM 1

EHIC update

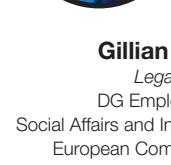
The problem of some public hospitals in Europe refusing to accept the European Health Insurance Card (EHIC) in lieu of partial or whole payment for treatment remains a concern for travel insurers. In this session,

experts will consider the latest developments in the saga and look at what has been done to try and stop the practice so far, and what could be done in the future by the European Commission to enforce its rules.

Ian Jones
*Lifestyle Claims Tech.
Manager - Direct &
Partnerships, AXA Insurance*



David Pennington
*Head of International
Healthcare,
UK Department of Health*



Gillian More
*Legal officer,
DG Employment,
Social Affairs and Inclusion,
European Commission*



11:00 - 12:00 > SALON SCHUBERT

EURAMI Board Meeting (Closed)

11:00 - 11:30 > EXHIBITION AREA

Coffee and refreshments



GLOBAL ITIC

Vienna

International Travel & Health Insurance Conference



Rowland Brothers INTERNATIONAL
Proudly host the

Official Sightseeing Tour

DATE AND DEPARTURE
7th November, The InterContinental Hotel Lobby

TIME
13:30 - 17:00 (3.5 hours)

Prior registration and a ticket are required to take part in the tour.



INDUSTRY AWARDS FINALISTS 2013



 <p>INSURER / UNDERWRITER OF THE YEAR</p>	<p>NOMINEES FOR THE ITIJ AWARD 2013</p> <p>MAPFRE Assistance Aviva Travel Manulife Financial Travel Insurance</p>   	<p>Sponsored by Global Excel</p> 
 <p>ASSISTANCE / CLAIMS HANDLER OF THE YEAR</p>	<p>NOMINEES FOR THE ITIJ AWARD 2013</p> <p>CEGA Group Intrepid 24/7 ACM</p>   	<p>Sponsored by Marmassistance</p> 
 <p>INTERMEDIARY OF THE YEAR</p>	<p>NOMINEES FOR THE ITIJ AWARD 2013</p> <p>CanAm Insurance Columbus Direct Healix Insurance Services</p>   	<p>Sponsored by RSA</p> 
 <p>AIR AMBULANCE PROVIDER OF THE YEAR</p>	<p>NOMINEES FOR THE ITIJ AWARD 2013</p> <p>AirLink Air Ambulance Skyservice Air Ambulance Tyrolean Air Ambulance</p>   	<p>Sponsored by UC San Diego</p> 
 <p>COST CONTAINMENT COMPANY OF THE YEAR</p>	<p>NOMINEES FOR THE ITIJ AWARD 2013</p> <p>Olympus Managed Health Care Marmassistance MedBrick</p>   	<p>Sponsored by Collinson</p> 
 <p>HOSPITAL / MEDICAL PROVIDER OF THE YEAR</p>	<p>NOMINEES FOR THE ITIJ AWARD 2013</p> <p>Bangkok Hospital Boca Raton Hospital Broward Health</p>   	<p>Sponsored by MSO</p> 
 <p>LEGAL SERVICES PROVIDER OF THE YEAR</p>	<p>NOMINEES FOR THE ITIJ AWARD 2013</p> <p>Blake Laphorn Solicitors International Recoveries LCC Penningtons Solicitors LLP</p>   	<p>Sponsored by The African Alliance</p> 
 <p>MARKETING CAMPAIGN OF THE YEAR</p>	<p>NOMINEES FOR THE ITIJ AWARD 2013</p> <p>ADAC Air Ambulance Global Excel Olympus Managed Health Care</p>   	<p>Sponsored by ITIJ</p> 

11:30 - 13:00 > CONFERENCE ROOM 1

Debate: Managed care: is the US model the right one?

Advocates of the US managed care model can be passionate about the fact that it is the correct way to manage the delivery of healthcare, but

others are not convinced. This session will see both sides of the coin analysed and debated to see if a consensus can be reached.

Dr Frank Gillingham

Medical Director - International, HTH Worldwide



Jan O'Meara

Int. Supplier Relationship & Netwk. Manager, Aviva UK Health

Virginia Maripolsky

Assistant CEO, Nursing Affairs, Bangkok Hospital Medical Center



Nabila Taha

Managing Dir. & Chief Actuary, Taha Actuaries & Consultants

12:00 - 13:00 > SALON SCHUBERT

EURAMI Board Meeting (Open)

The European Aero-Medical Institute (EURAMI) uses this opportunity to update its members on the latest changes in terms of aeromedicine and regulations. Senior representatives from air ambulance companies around the world come together

to discuss the latest issues and challenges facing the global aeromedical industry. EURAMI is a not-for-profit organisation whose services include consultancy, accreditation, research and development, and networking.

13:30 - 17:00

Rowland Brothers International Sightseeing Tour

Leaving from the front of the InterContinental Hotel (see previous page)

19:00 - ONWARDS

ITIC Finale Dinner, ITIJ Industry Awards & After Party

We cordially invite you to the InterContinental Wien 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. See left for full categories and nominees.

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



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