

12th
DOMESTIC
CONFERENCE



Windsor

Mercure Castle Hotel | Windsor | UK | **10-11 May 2011**





International Travel Insurance Conference ASIA - PACIFIC

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**3rd Asia Pacific
Conference**



Ian Cameron,
Conference
Chairman,
Voyageur Events

Dear delegate

Welcome everyone, to the 12th annual domestic International Travel Insurance Conference (ITIC), held at the Mercure Castle Hotel in Windsor.

This year's agenda has been carefully thought out to include some of the most controversial and relevant topics to travel insurers operating in today's challenging market. Discussion of subjects including the global economy, insurance market trends, a consideration of online comparison websites and a look at how medical screening is changing the sector, is on offer over the next two days to keep you up to date with the most salient information and analysis available to travel insurers and their affiliate partners.

We are also handing out the second *ITI/J* UK Personality of the Year award at the Comedy Dinner on the final night of the conference; I look forward to seeing you all there and to seeing you cheer on your chosen candidate.

I hope you enjoy the conference.



Ian Cameron
Conference Chairman
Voyageur Events

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Brief Agenda

Day 1 | Tuesday 10th May

11:00 - 13:00	Registration (lunch served from 12:00)
13:30 - 14:30	Keynote speech Surviving challenging economic times
14:30 - 15:30	Insurance/reinsurance - market trends and rising costs
15:30 - 16:00	Coffee break
16:00 - 17:30	The future of travel insurance distribution channels
18:00 - 20:00	Welcome Function at Windsor Guildhall Sponsored by <i>ITI/J</i>

Day 2 | Wednesday 11th May

10:00 - 11:30	The power of the brand versus brand damage
11:30 - 12:00	Coffee break
12:00 - 13:30	Insurance cover: patterns emerging from Ombudsman decisions
13:30 - 14:30	Lunch served in the Eighteen Restaurant
14:30 - 16:00	Medical screening: have we gone too far?
19:00 until late	One Night In Windsor Comedy Dinner Including: <i>ITI/J</i> UK Personality of the Year Award 2011

Commitee



Greg Lawson,
Citybond
Suretravel



Fiona McDonald,
Opera
Underwriting



Julie Remmington,
Travel Insurance
Suppliers Network



Mark Somers,
Global Response

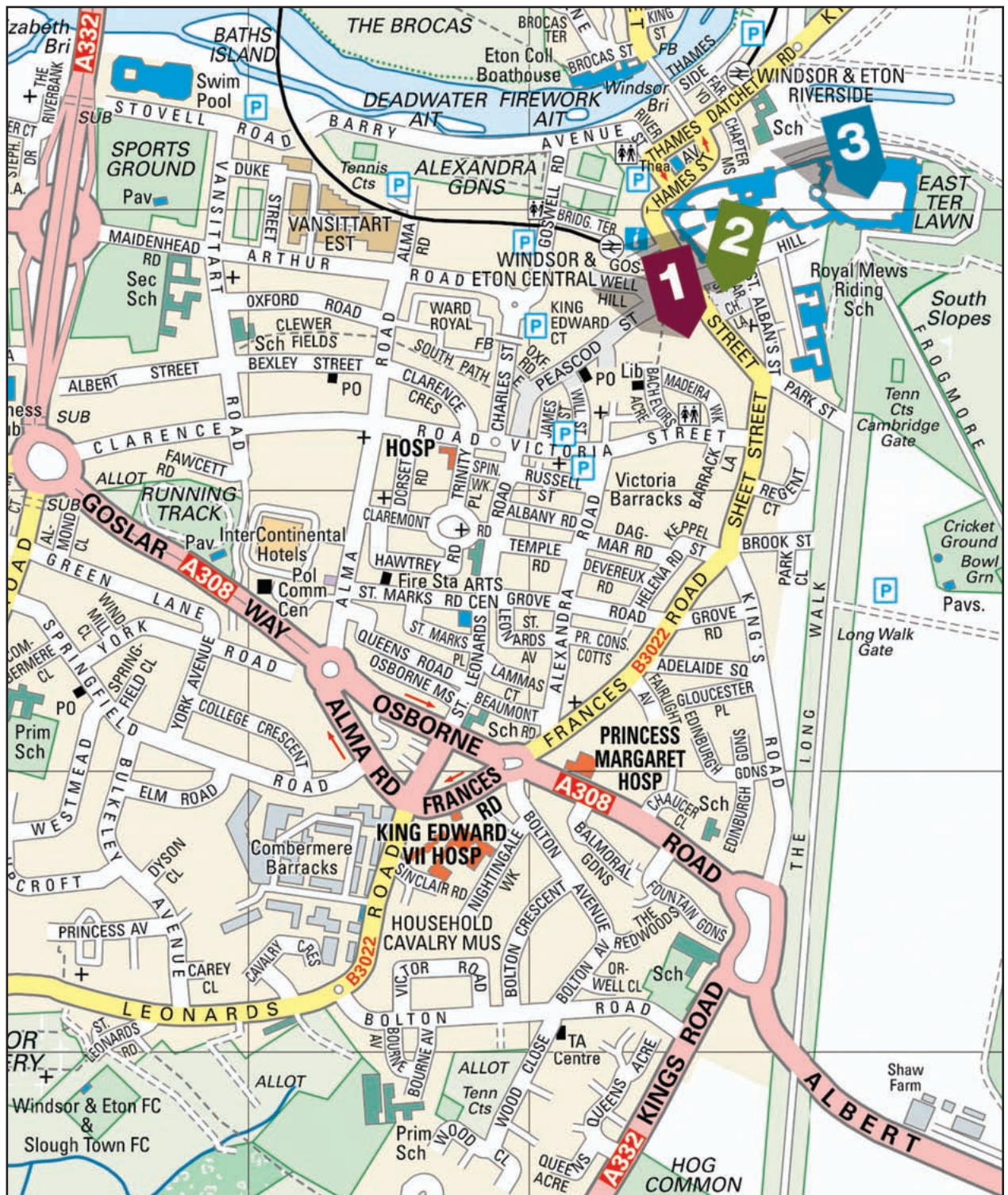
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KEY:

1 ITIC Windsor
 Mercure Castle Hotel

2 Welcome Function
 Windsor Guildhall

3 Windsor Castle

Agenda | Day 1 | Tuesday 10th May

10:50

Changing of the Guard

The Changing of the Guard is one of the highlights of a visit to Windsor. A band usually accompanies the Guards, although this is subject to weather conditions. The Guards can be watched as they march up the High Street and into the Castle, but to see the actual 'changing' ceremony you need to have paid to go into the Castle. The Ceremony takes place outside the Guardroom in the Lower Ward of the Castle.



11:00 - 13:00

Registration (lunch served from 12:00)

13:30 - 14:30

Keynote speech Surviving challenging economic times



Dennis Turner,
Chief Economist,
HSBC

With years of experience in the industry, our Keynote Speaker is well placed to offer insights and in-depth analysis of the global economy, showing where growth is still robust in emerging markets and where it has slowed as a result of the worldwide recession. He

will also discuss the credit crunch – how we got there and what lies ahead. As travel insurers and assistance companies operate in an ever-growing sphere of countries, it is vital they have the latest information on these economies available to them.



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Agenda | Day 1 | Tuesday 10th May

14:30 - 15:30

Insurance/ reinsurance - market trends and rising costs



Malcolm Terson,
Managing
Director, MPCl
Benchmarks



Joanna Rose,
Assistant Director,
Statistics,
Association of
British Insurers (ABI)

There may be some green shoots of recovery in certain parts of the global economy, but rising catastrophe costs and deep government spending cuts could have a detrimental effect on the insurance and reinsurance marketplaces. The ABI will consider what the most

important and relevant trends have been over the last 12 months in the sector, and offer delegates information on the ever-rising cost of reinsurance. MPCl Benchmarks will offer an insight into the value of benchmarking, and the future of the MPCl Travel Insurance programme.

15:30 - 16:00

Coffee break

16:00 - 17:30

The future of travel insurance distribution channels with a focus on price comparison websites



David Evans,
Managing
Director,
Collinson
Insurance
Group



Emily Knight,
Chief
Strategist -
Insurance
Sector,
Consumer
Intelligence



Leire Jimenez,
Head of
Travel
Insurance,
MAPFRE
Asistencia

A popular topic in *ITIJ*, the changing nature of travel insurance distribution channels is an ongoing debate, with strong opinions on all sides. Travel agent, direct to insurer, or using online comparison sites – users are given plenty of options, but what do they prefer?

This session will explore the different stages of development in distribution channels in mature markets, asking what the future holds and whether or not aggregators need to change their modus operandi in order to provide a more sustainable future for all market players.

18:00 - 20:00

Welcome Function in the Chamber Room at Windsor Guildhall

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ITIJ
International Travel Insurance Journal





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Agenda | Day 2 | Wednesday 11th May

10:00 - 11:30

The power of the brand versus brand damage



Thea Bowden,
Senior Consultant,
Promise



Rochelle Turner,
Head of Research,
Which? Holidays



Michael Smith,
Director,
Sea Mountain

Brands can make or break companies, and with travel insurers often vilified in the press, especially after issues such as the volcanic ash cloud last year, there are lessons to

be learnt here for the industry. Positive associations with brand names can spark huge growth in sales, but are travel insurers doing everything they can to help themselves?

11:30 - 12:00

Coffee break

12:00 - 13:30

Insurance cover: patterns emerging from Ombudsman decisions



Greg Lawson,
Commercial Director,
Citybond



Carl Belgrove,
Policy Advisor -
Travel, ABI



Tricia Pearson,
Under-writing
Manager,
Travel Insurance
Facilities

Love them or hate them, ombudsmen are part and parcel of the insurance industry now, and insurers should not ignore the power they have. Whether

it is treating customers fairly or relying on fine print buried on page 38 of a policy, ombudsmen are making more decisions in favour of consumers; travel insurers beware!

13:30 - 15:00

Lunch served in the Eighteen Restaurant





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Agenda | Day 2 | Wednesday 11th May

19:00 until late - Mercure Castle Ballroom

**One Night In Windsor
Comedy Dinner**

Including:
ITIJ UK Personality of
the Year Award 2011

The ITIC and *ITIJ* teams would like to invite you to spend an evening with us in Windsor, with a fantastic three-course meal, followed by the comedy stylings of three of the UK's top comedians. Stephen Grant is the winner of Best Compere 2011 at the Chortle Awards, and was very popular

running the show last year. At his side during the evening will be Mike Gunn, who has appeared in live standup shows such as Michael McIntyre's Comedy Roadshow, and Ben Norris, who has been seen on *The Stand Up Show* and the ever-popular satirical news programme *Mock The Week*.



ONE NIGHT IN WINDSOR

EAT, DRINK & BE MERRY WITH
3 OF THE UK'S TOP COMEDIANS
WEDNESDAY 11TH MAY
THE MECURE CASTLE HOTEL, WINDSOR

Please note:

This event is for registered delegates only, additional guests/spouse should be booked in advance and paid for (unless the spouse registration has been booked). Each conference attendee will be given a ticket and will be asked to present it when entering the venue.

**STEPHEN
GRANT**
WINNER
**BEST
COMPERE
2011
CHORTLE
AWARDS**

**MIKE
GUNN**
AS SEEN ON
**MICHAEL
MCINTYRE'S
COMEDY
ROADSHOW**

**BEN
NORRIS**
AS SEEN ON
**THE STAND UP
SHOW**
AND
**MOCK
THE WEEK**



INTERNATIONAL TRAVEL INSURANCE JOURNAL

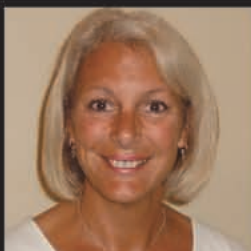
UK PERSONALITY OF THE YEAR AWARD 2011

The nominees:



Greg Lawson
Citybond

Thrown into the Lloyd's market at 18, my travel insurance training involved sales, screening, broking, claims and lunching! In fact, I learnt and lunched so much that I stayed for 10 years before moving to Citybond in 2004. Since then, I've continued my apprenticeship, learning the art, and the science, of travel insurance, some saying it's become a passion. As ATII Chairman for the last three years, I've got to know many of the newbies and oldies in our industry and, worryingly, many of you share that passion. We all work hard and play hard and I, for one, wouldn't have it any other way. ★



Linda Norman
One Group

I have worked in the travel insurance industry for over 25 years. In 1979, I joined Home & Overseas Insurance (part of the then Eagle Star Group) and worked in sales and marketing, leaving in 1989 to have a family. In 1995 and three sons later, I returned to work for Claims International Limited, where I remained until 2009, leaving shortly after the company's relocation to Cardiff. Since January 2010 I have been with the ONE Group, working as Group Client Relationship Manager, responsible for sustaining and nurturing ONE's insurer and broker relationships. ★



Gregorio Santos
Mapfre Asistencia

I have spent the last 25 years working in the travel industry and throughout my career I have been obsessed with ensuring that consumers can access first-class products and services as easily as possible. One area that is highly exciting to me is how the use of new technologies can enable us to drive improvements in the distribution of travel insurance. I am proud that today MAPFRE Asistencia is one of the UK's top-five travel insurers and moving forwards my ambition is for MAPFRE Asistencia, and our brand InsureandGo, to be the leading provider of travel insurance worldwide. ★

How it was judged

The winner will be announced on 11th May 2011 at the Mecure Castle Hotel during the ITIC Finale Dinner and One Night In Windsor comedy night at the conclusion of International Travel Insurance Conference Domestic 2011.

ITIJ wishes the best of luck to all the finalists. We included everyone - from the underwriters, to the claims handlers, to the back office staff sorting out the IT systems. This was your chance to nominate someone who you thought should be rewarded for their hard work and dedication to the industry over the last 12 months. ★

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ITIJ
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www.itij.co.uk/awards



International Travel Insurance Conference - Domestic

Mercure Castle Hotel | Windsor | UK | 10-11 May 2011