



UK

International  
Travel & Health  
Insurance Conference

Innovate.  
Educate.  
Debate.

Bristol



#ITICUK

8 May 2014  
Marriott Royal

18:30-19:30 Palm Bar  
Welcome reception

Thursday 8 May

8:30-9:30 Kings Foyer  
Morning registration and coffee

9:30-11:00 Kings Room  
**The 'ideal' travel insurance policy - what the consumer really wants**

Representatives of consumer organisations offer the travel insurance industry their take on the most important points of coverage that are desired by the people who actually buy the product, from medical expenses to appropriate mobile phone insurance. Recent reports have also highlighted the importance of customers being able to access all the information they might need about their policy from an insurer's website – is the industry able to show that it is responsive to the needs of its customers?



**Alex Wright**  
Senior Researcher / Writer  
• Which?



**Ian Hughes**  
Chief Executive  
• Consumer Intelligence



**Nick Trend**  
Deputy Head,  
Telegraph Travel  
• Daily Telegraph

11:00-11:30 Kings Foyer  
Coffee break sponsored by Ixaris Systems Ltd



11:30-13:00 Kings Room  
**The impact of air travel and the impaired market**

Providing travel insurance to the vast number of people with pre-existing conditions is a complex business, and not one to be underestimated. However, are the companies currently supplying the market really fully aware of the nature of the business they are writing? With more elderly travellers seeking cover for adventurous trips that mean long-haul travel, insurers are being challenged to provide comprehensive cover at a reasonable cost for complex conditions that often come with co-morbidities.



**Dr Terry Martin**  
Medical Director  
• CCAT



**Chris Blackman**  
Product Development  
Consultant • AllClear  
Insurance Services



**Donna Sweetman**  
Head of Underwriting  
Travel • Astrenska

## 2014 ITIC Domestic Committee



**David Vincent**  
Head of  
Product, AXA



**Donna Sweetman**  
Head of  
U/w Travel,  
Astrenska



**Tom Bishop**  
Head of Travel  
Insurance,  
Direct Line  
Group



**Julie Remington**  
Director, TISN



**Mark Somers**  
Managing  
Director, Global  
Response



**Rob Upton**  
Director  
of Sales &  
Marketing,  
CEGA Group



**Julie Constable**  
Underwriting /  
Product Mgr.  
– Travel & Pet,  
LV=

This morning's coffee break is proudly sponsored by Ixaris



### Company Profile

Ixaris makes complex global payments fast, easy and accessible, and its technology enables enterprises within the travel assistance industry to deal with customer emergencies abroad by using globally accepted virtual cards. Travel assistance companies need to make instant and low cost international payments to foreign and out-of-network suppliers in order to assist their travelers in an emergency. Our prepaid virtual card solution can help you simplify reconciliation, reduce payment costs, simplify payments to out-of-network foreign suppliers and create an ancillary revenue stream, when you pay using our cards.

### Representing Ixaris at ITIC Bristol are:

**James Fick**

*Business Development Manager, Travel*

**Cassie Craddock**

*Business Development Executive*



Meet Suhail and Cassie between 11:00am – 11:30am at their table top exhibition during the coffee break.

### A message from Suhail:

*"We're really looking forward to meeting you at ITIC Bristol and want to take the opportunity to invite you to meet with us during the coffee break today. Our team will be on hand to offer you the latest advice on everything payment related from how to leverage our technology to pay suppliers instantly to eliminating costly credit card surcharges and forex fees, fraud and disputes. We look forward to meeting you!"*



Follow us on Twitter #ITICUK

13:00-14:00 Walter's Restaurant  
Networking lunch

14:00-15:30 Kings Room  
**Financial Ombudsman Service (FOS) trends**

With the Consumer Insurance Act having been in force for nearly a year, is the Financial Ombudsman Service seeing any improvement in travel insurance complaint trends? This session will explore the areas that continue to cause the industry and its customers the most problems, with particular emphasis on the ongoing problem of non-declaration of medical conditions



**Sean Hamilton**  
Senior Insurance  
Ombudsman  
• FOS



**Caroline Mitchell**  
Lead Insurance  
Ombudsman  
• FOS



**Dave Allen**  
U/w Manager, Travel  
& Legal Expense  
• Direct Line Group



**Scott Roberts**  
UKI Travel  
Underwriter  
• ACE European Grp.



**David Vincent**  
Head of Product  
(Travel U/writing  
& Other) • AXA

15:30-16:00 Kings Foyer  
Coffee break

16:00-17:30 Kings Room  
**Claims fraud**

With more fraudulent activities being successfully identified by UK travel insurers, the focus of this session lies in techniques that companies are using to help them to identify potential fraudsters. Sharing information with authorities is also on the increase, and through their work with the Insurance Fraud Department (IFED) of the City of London Police, it is hoped that the industry can continue to make progress in its fight against fraud.



**Simon Cook**  
Head of Special Investigations  
• CEGA Group



**Det. Chief Insp. David Wood**  
Detective Chief Inspector,  
Operations • IFED

19:30-24:00 Palm Court  
'One Night in Bristol' comedy evening



Proud sponsors of ITIC Bristol



**AIRLEC**  
**AMBULANCE**

*proud sponsors*



*featuring...*

**MARK  
WATSON**

**HEADLINE ACT**



YOUR INVITATION TO  
**ONE NIGHT IN  
BRISTOL**  
2014

VENUE: THE PALM COURT,  
BRISTOL MARRIOTT ROYAL HOTEL

**WITH SUPPORT FROM**

**NINIA BENJAMIN**



**PLEASE ARRIVE AT 19:30  
TO TAKE YOUR SEATS**

**FREE-FORMAT SEATING** (UNLESS INVITED TO A HOSTED TABLE)





# Getting Burned?



## Manage your exposure with CNI Mexico

Are you protected from inflated charges? Do you know how to navigate the Mexican healthcare system, ensuring your members receive quality care? What about translation issues?

Let our local team of experts reduce your risk. Access a network developed with quality physicians and facilities to ensure the best medical outcomes for your clients and the best financial outcomes for your bottom line.

**ChoiceNet**  
International Mexico