



Windsor



Harte & Garter

6-7 May 2015



Miracles made daily.

innovate. educate. debate.

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We offer full-service, round-the-clock access to our team – for international patients and our premiere partners.

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*Miracles
made daily.*

Jackson
INTERNATIONAL





Dear delegate



Welcome to ITIC Windsor 2015, and to the Harte & Garter Hotel.

Building on the success of ITIC Bristol last year, the ITIC Committee has maintained the one-day format of the event this year, offering you a packed agenda together with opportunities for networking with colleagues and industry peers.

This morning, the Financial Ombudsman Service takes to the stage to discuss industry issues with travel insurance professionals, addressing important factors in their decision making process and offering insights into the FOS' approach to adjudication. The importance of medical screening to travel insurers' profit margins, and containing US claims costs, are also topics on today's agenda. The day concludes with an industry update session, with input from the European Commission and the Association of British Insurers.

The ITIC Committee looks forward to meeting delegates throughout the day and during the evening's festivities, when you can have a chuckle with some of the UK's top comedians.

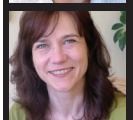
Have a great conference!

The ITIC team

Thanks to the UK Committee



David Vincent
Underwriter
AmTrust Europe



Julie Constable
Travel Underwriting Manager
LV=



Julie Remington
Consultant
ACE Travel Insurance



Tom Bishop
Head of Travel Insurance
Direct Line Group



Mark Somers
Managing Director
Global Response

Thank you to all our sponsors

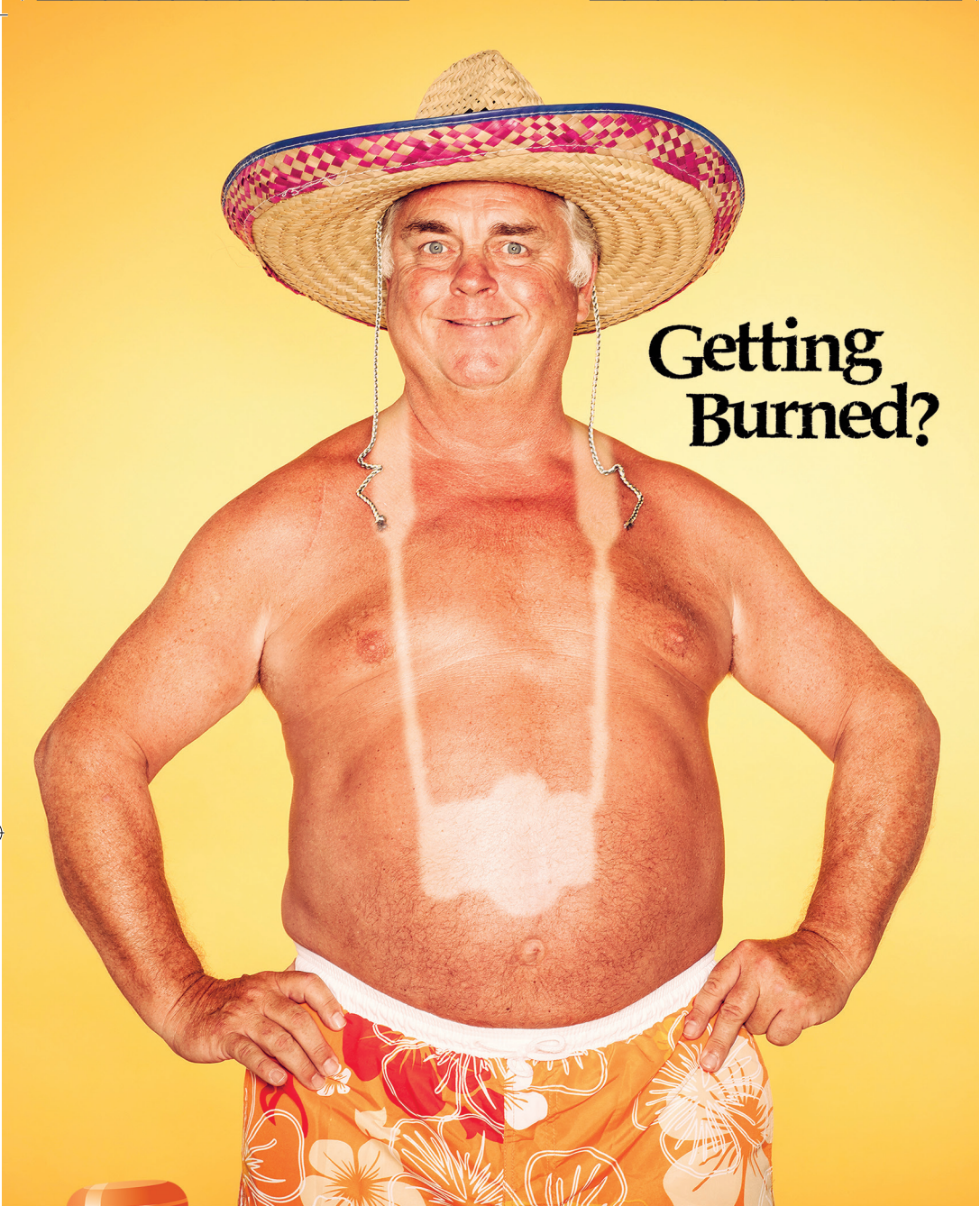


AGENDA *Day 1*

Wednesday 6 May

18:00- 19:30

Evening Registration and Welcome Reception



Getting Burned?



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

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AGENDA

Day 2

Thursday 7 May

08:00 - 09:00

Morning Registration *in the Networking Area*

~ 09:00 - 10:30

Improving industry relations with the Financial Ombudsman Service

Representatives from the UK Financial Ombudsman Service (FOS) will be on hand to discuss the latest judgements made by the Service, looking in particular at the problems with proportional settlement and the fine print relevant to claims related to alcohol consumption. With a panel of insurers debating these hot topics with FOS staff, this session will bring to the fore industry issues that need to be addressed.



Caroline Mitchell
Lead Insurance Ombudsman, FOS



Sean Hamilton
Senior Insurance Ombudsman, FOS



David Vincent
Underwriter AmTrust Europe Ltd



Wendy King
Technical Claims Manager MAPFRE Assistance UK



Neil Heasman
Operations Director CEGA Group

10:30 - 11:00

Coffee Break sponsored by IXARIS *in the Networking Area*



Representing Ixaris at ITIC UK are:



Suhail Uddin,
Business Development Manager Travel



Akshay Jain,
Head of Product

Ixaris Solutions makes complex global payments fast, secure and accessible, and our technology enables enterprises within the travel assistance industry to deal with customer emergencies abroad by using globally accepted virtual MasterCard and Visa 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 streamline reconciliation, reduce payment costs including FOREX, simplify payments to out-of-network foreign suppliers and create an ancillary revenue stream, when you pay using our cards.

Meet Suhail and Akshay between 10:30 – 11:00 at their table-top exhibition during the coffee break.

A message from Suhail: "We're really looking forward to this year's ITIC UK and want to take the opportunity to invite you to meet with us during the coffee break on Thursday 7th May. 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, to eliminating costly credit card surcharges and FOREX fees, fraud and disputes. We look forward to meeting you!"



7th ANNUAL
INTERNATIONAL
TRAVEL & HEALTH
INSURANCE
CONFERENCE

Hong Kong

Shangri-La Kowloon

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PATIENT
TRANSFERS



15-17 June 2015

go to: asia.itic.co

Agenda highlights to include:

- Infectious disease updates
- Hong Kong travel trends
- Chinese medical insurance and healthcare changes
- Managing foreign patients in SE Asia
- Assistance case studies
- The power of technology

• INSURERS • ASSISTANCE • HEALTHCARE • HOSPITALS • AIR AMBULANCE •



~ 11:00 - 12:30

The future of medical screening: is it worth it?

With margins on travel insurance policies becoming tighter than ever, insurers have to decide whether or not they want to include impaired travellers in their book of business. Experts in medical screening will give their point of view on the future of the business, looking at the sophisticated programmes that insurers could use to increase their reach in the marketplace. The FOS will also be on hand to discuss problems that it sees with medical screening, looking at the frequency with which medical history declarations are causing problems for consumers at the point of claim.



Nicola Sisk
Ombudsman
Financial Ombudsman
Service



Kate Huet
Managing Director
International Travel
& Healthcare Ltd



Paul Bevan
Director
Healix Group
of Companies

12:30 - 13:30

Networking Lunch *in the Hotel Restaurant*

~ 13:30- 15:00

US healthcare prices: the only way is up

The panellists will offer their individual takes on what can be done to contain the ever-increasing claims costs from clients who seek medical treatment in the US, with representatives from the different sectors of the industry demonstrating ways in which costs can be controlled. A US hospital will begin by showing why and how costs are increasing for international insurers, and address the issue of such companies using US domestic PPO networks. A cost containment expert will then offer information and advice to insurers with clients in the US about the best (and worst!) ways of containing costs, and finally an industry veteran will offer their real-world experience of managing claims costs in the US, discussing the risks and opportunities available to travel health insurance providers.



Jason Davis
Founder
Jason C. Davis
Consulting (JCDC)



Frances Liptrot
Interim Director,
Patient Access
UC San Diego Health
System International



Julie Remington
Consultant
ACE Travel Insurance





ONE NIGHT IN WINDSOR



Featuring

STEPHEN CARLIN

&

MIKE GUNN



Thursday 7th May 19:30 - late | The Harte & Garter Hotel

Included with your ITIC Windsor registration

PLEASE ARRIVE AT 19:30
TO TAKE YOUR SEATS

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

ONE NIGHT IN
WINDSOR





15:00 - 15:30

Coffee Break in the Networking Area sponsored by ITIJ



Representing ITIJ at ITIC UK are:

Mike Forster,
Group Sales
Manager



Mandy Aitchison,
Title Editor



Mike Forster and Mandy Langfield will be on hand during the coffee break to discuss any editorial and display advertising opportunities that delegates may be interested in. In a crowded marketplace, make sure your company stands out from the crowd by having a presence in the industry's most trusted resource – the *International Travel & Health Insurance Journal*.

Meet Mike and Mandy between 15:00 – 15:30 at their table-top exhibition.

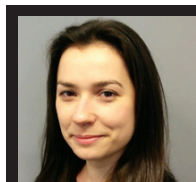
A message from Mike: "We're really looking forward to this year's ITIC UK and want to take the opportunity to invite you to meet with us during the coffee break this afternoon.

~ 15:30- 16:30

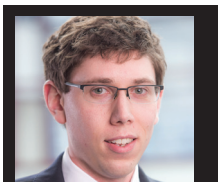
Industry update

To conclude the day at ITIC Windsor, there will be an industry news update, which will cover several aspects of the business. The European Commission will be on stage to discuss the latest developments regarding patients using their European Health Insurance Cards but still being billed by third party companies, and what can be done to stop the practice.

The Association of British Insurers will follow with an update for the industry on regulatory matters, including the latest moves by the FCA to address concerns about opt-out sales practices, and proportional settlement issues that are affecting the ability of insurers to settle claims.



Franciska Barabas-Komives
*Legal expertise & EESSI
European Commission*



Andrew Woolgar
*Policy Advisor, Conduct
Regulation, Association
of British Insurers*

~ 16:30 - 17:00

Comedy quickie with Geoff Whiting

To bring the conference sessions to a close, Geoff Whiting ends the day on a comedic note, with an irreverent look at the travel insurance and assistance business. Geoff's act will give delegates a taste of what will come later in the day at the One Night in Windsor Comedy evening – always a great night and one that is thoroughly enjoyed by everyone who attends.



~ 19:30 - late

One Night in Windsor in the Ballroom, Harte & Garter Hotel

For One Night Only, the finest representatives from the travel insurance industry will come together for a unique evening combining top-class comedy with unrivalled networking opportunities. Join your fellow attendees for dinner and belly laughs at the Harte & Garter Hotel.



DON'T LEAVE IT IN THE LAP OF THE GODS



VOTE NOW!

MAKE YOUR MARK IN ITIC HISTORY

Categories to vote for:

- Travel Insurer/Underwriter of the Year
- Assistance Company of the Year
- Intermediary/Broker of the Year
(includes own brand insurance retailers)
- Cost Containment/Claims Management of the Year
- Air Ambulance Company of the Year
- Medical Provider of the Year
(includes medical escorts and hospitals)
- Legal Services Provider of the Year
- ITIJ Marketing Campaign of the Year

And the 2015 ITIJ Industry Awards Nominees are.... Decided by you!

1 visit itij.com 2 register as an online reader 3 place your votes

Bear witness to history in the making! The 2015 ITIJ Industry Awards will be streamed live on November 5th.



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ATHENS

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23rd ANNUAL ITIC GLOBAL CONFERENCE

2nd - 5th November
Hotel Grande Bretagne



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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.



Broward Health is a comprehensive network of healthcare programmes and services. More than 30 conveniently located facilities, including acute care medical centers, a children's hospital, two urgent care centers and a host of neighborhood and school-based centers, form a network throughout Broward County. A complete continuum of care includes everything from disease prevention and health education to primary and acute care, rehabilitation, home health and hospice. More than 1,700 of South Florida's leading physicians collaborate with our team of 8,000 skilled nurses and other healthcare professionals to provide a full array of services, backed by the scope and resources of one of the nation's largest healthcare systems.



Jackson Memorial Hospital is one of the largest and most comprehensive public-teaching hospitals in the United States. Jackson Health System has more than 1,500 licensed beds and is consistently recognized by U.S. News & World Report. Jackson International offers an array of services that includes a one-of-a-kind medical concierge and hospitality program, and serves as a bridge for hospitals, physicians, insurance companies and assistance companies seeking expertise in complex medical cases for their international patients. Jackson International's team of dedicated professionals is committed to providing the highest standard of care for these patients and their families.



Olympus began operations in 1994, and was a pioneer in developing network management solutions for international healthcare payors. From that base, Olympus has evolved into a leading independent provider of healthcare claims administration and cost management services, utilizing both traditional services and unique solutions. As an accredited ISO 9001:2008 company, Olympus is committed to ensuring the highest quality service standards for its products and services. Our clients receive precise client management, around-the-clock access to our call center; on-staff medical professionals, provider networks and EDI enabled technological capacity. Together with its affiliates and alliances, Olympus delivers a comprehensive solution that offers an innovative approach to managing health care costs and adding value to its clients' products. The Olympus group of companies operates from its headquarters located in Miami, Florida and through regional offices located in the United States and abroad.



Several dilemmas are often faced by travellers seeking medical care such as: obtaining same-day medical appointments, inconsistent provider hours of operation, long wait times, unnecessary testing, risk of infection acquired in the healthcare setting and excessive charges. StandbyMD specifically addresses travellers' needs by providing telephone contact with a physician and house calls for illnesses that are not life threatening. The physician will assess the medical condition and provide treatment options. The range of services include prescription drug refills; referrals to medical specialists, chiropractors, dentists, or walk-in clinics/urgent care centers; house call visits; and fast access to emergency rooms. The programme operates around the clock, 7 days a week and is currently available in the US and selected international destinations, including Cancun. StandbyMD's physician directed healthcare program allows for proper management of the case, expediting medical attention and avoiding potentially unnecessary emergency room services.



The International Travel & Health Insurance Journal

Essential reading for travel insurance industry professionals.

