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Insurance Conference

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4 & 5th May 2016

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Dear delegate,



Welcome once more to the historic city of Oxford, and to ITIC UK.

This year, we are all about looking ahead to the future, examining how the world's most developed travel insurance market can improve on what it already does so brilliantly in order to meet the needs of customers. Challenges we are facing in 2016 include new Financial Conduct Authority rules, as well as a more dangerous world where tourists are becoming targets for extremists and insurance companies are modifying policies to include or exclude terror attacks, both of which are topics for panel discussions. Also on the agenda is an important session on how travel insurers need to adapt to trends in the market, medical inflation, mobile functionality, and improving the buying process. Identification of the latest fraud techniques of which claims staff should be aware, and a session on monetising social media presence will round off the perfect conference day at ITIC.

Stick around for the One Night in Oxford comedy evening though, it's always well worth it!

We look forward to seeing you all over the course of the day, and hope you enjoy the conference!

Ian Cameron, *conference chairman*



Thanks to the UK Committee



Donna Sweetman
Director
Arrow Underwriting Services Ltd



Carl Carter
Director
Voyager Insurance Services Ltd



Phil Denman
Managing Director
Helix Insurance Services Ltd



David Vincent
Consultant



Julie Constable
Travel Underwriting Manager
LV=



Julie Remington
Consultant
TISN



Tom Bishop
Head of Travel Insurance
Direct Line Group



Mark Somers
Managing Director
Global Response

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AGENDA Day 1

Wednesday 4 May

18:30 - 20:00

Evening Registration and Welcome Reception

**Carlos Navas**

3hrs ago · 🌐

Bag fail at airport. Spare pant situation serious... luckily insurance company gave me this card to go to the shops straight away #passportcard #thankyou

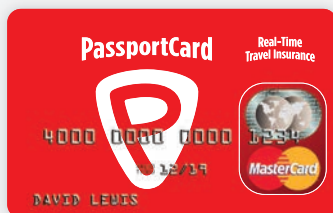


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AGENDA

Day 2

Thursday 5 May

08:00 - 09:00

Morning Registration *in the Ballroom Foyer*

➤ 09:00 - 10:30

Financial Ombudsman Service (FOS) update

With new FCA-introduced complaints rules set to be in place by June 2016, what are the effects going to be on travel insurance providers and product design in the UK? Will three-day settlements make it more expensive/difficult for insurers to make coverage decisions? Will claims values escalate, and is the FOS prepared to handle a potential increase in customer complaints? The panellists will be putting these questions and more to the Ombudsman, whose representatives will also give a presentation providing an update on the types of travel insurance complaints it receives and current issues it feels need to be addressed by travel insurers.



Caroline Mitchell
Lead Ombudsman
FOS



Sean Hamilton
Senior Ombudsman
FOS



Mark Harris ACII
Quality Director
AXA Insurance



Richard Ferre
Claims Operations Manager
Ageas Insurance Limited



Julie Remington
Consultant
TISN

10:30 - 11:00

Coffee break sponsored
by Ixaris *in the Ballroom Foyer*



Representing Ixaris
at ITIC UK are:



Adam Stead
Director – Alliances
& Channels



Sheriff Shitu
Product Manager

Pay travel and health service providers around the world quickly, securely and cost effectively with Ixaris.

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Meet Adam and Sheriff during the coffee and lunch breaks at their table top exhibition, located in the Ballroom Foyer.

A message from Adam:

"We're really looking forward to meeting you at ITIC Oxford and want to take the opportunity to invite you to meet with us during the networking breaks today. Our team will be on hand to offer you advice on how to leverage our technology to pay suppliers instantly and help eliminate costly wire transfers and forex fees, fraud and disputes. We look forward to meeting you!"

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➤ 11:00 - 12:30 **Duty of care – traveller safety**

What is the legal obligation on tour operators with regards to traveller safety, and where do any gaps in this obligation leave the traveller in terms of coverage needed under their travel insurance policy? Can tour operators rely on FCO travel advisories to escape prosecution in the event of a terror attack such as the tragedy in Sousse? Are travellers covered if their journey takes them via an airport in a country that an FCO travel advisory has advised against visiting?



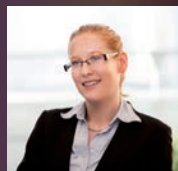
Nikki White

Head of Destinations & Sustainability
ABTA



Declan Meighan

Global Security Director
Healix International Ltd



Michelle Crie

Partner
Clyde & Co

12:30 - 14:00

Networking Lunch *in the Ballroom Foyer*

➤ 14:00 - 15:30 **A new world of travel insurance**

The panellists will take a short trip through the life cycle of travel insurance in the last 20 years, exploring to what degree our industry has changed ... or not, as the case may be. Looking at product, pricing, distribution channels, servicing and how our industry can vary country-to-country, the aim will be to review some of the challenges and opportunities that are likely to evolve in the months and years ahead, questioning to what degree these have improved the customer experience, the availability and usage of the product and the profitability of the insurer. Having posed a number of questions throughout the presentation, the audience will be asked to give their views on whether the New World will be a better world or just another version of the Old World.



Greg Lawson

Head of Travel Insurance
Collinson Group



Donna Sweetman

Director
Arrow Underwriting
Services Ltd



Dr Tim Hammond
MBBS MRCP(UK)
MRCPG

Chief Medical Officer
CEGA Group Services
Limited

NETWORKING WITH BELLY LAUGHS

ONE NIGHT IN OXFORD

THURSDAY 5TH MAY
19:00 TILL LATE | SMART CASUAL

HEADLINE ACTS:

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AND

ROBERT 'SINCK' SINCKLER

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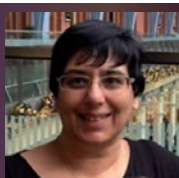
 **GlobalExcel**

15:30 - 16:00

Coffee break *in the Ballroom Foyer*

➤ 16:00 - 16:30 **Combating fraud in a digital world**

What are the latest scams facing the travel insurance industry? How easy is it to falsify documents (examples will be given of real and fraudulent invoices, bank statements, and so forth)? How is the training of claims handlers being updated to ensure that they are spotting the latest fraudulent trends and making use of company data to cross-reference even the smallest differences or errors on documents?



Nashi Woodley

Consultant
Fraudmatters Ltd

➤ 16:30 - 17:00 **Strategies for social media targeting and lead generation for insurers**

This session will address the different best practice strategies and approaches used to effectively target very specific audiences across social media, paying particular attention to the insurance industry. Taking Digital Visitor's work with Allianz Global Assistance as a case study, the speakers will demonstrate how insurers can move past the Facebook like, towards higher quality, better converting customer data and lead generation using advanced targeting techniques.



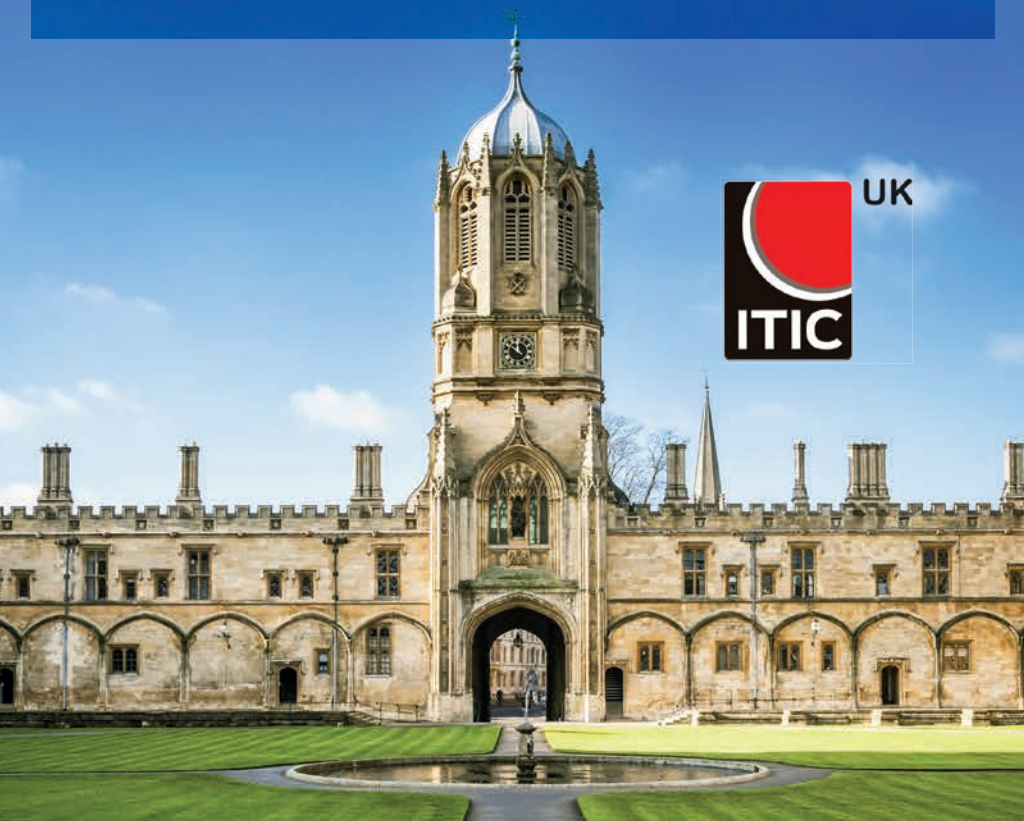
Anthony Rawling

Managing Director
Digital Visitor

➤ 19:00 - late **One Night in Oxford** *in the Ballroom*

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.

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Speaker profiles

Caroline Mitchell - Lead Ombudsman, Financial Ombudsman Service



Caroline is a solicitor and was a litigation partner with Lawrence Graham in London, but has worked in complaint handling organisations for most of her career. She has worked for the Insurance Ombudsman Bureau as a case

handler and a senior manager and for the Building Societies Ombudsman.

In 1995 she was appointed as a member of the Police Complaints Authority where she served the maximum six years dealing with public complaints against police officers and supervising investigations into important matters like deaths in custody.

On returning to the newly formed Financial Ombudsman Service she became first an ombudsman and then lead ombudsman, responsible for a number of ombudsmen and adjudicators dealing with general investment complaints under her direction.

Since then, her responsibilities have expanded to include complaints about pensions, portfolio management and general insurance. At present she has a particular interest in sharing insight with stakeholders.

Sean Hamilton - Senior Ombudsman, Financial Ombudsman Service



Sean was a prosecuting lawyer and higher court advocate in Belfast before joining the Ombudsman Service in 2010.

He was appointed senior ombudsman in 2013 and has responsibility for a number of insurance products

including travel insurance. He is keen to see effective engagement between the insurance industry and the Ombudsman to help sort out consumers' problems as quickly as possible.

Declan Meighan - Global Security Director, Healix International



Declan Meighan is the global security director at Healix International. Declan is a leading expert on travel risk management and regularly speaks at industry events around the globe. He has delivered operational security services as a hostile environment

consultant and crises manager working in the Balkans, East Africa, Saudi Arabia, Iraq, Philippines, Europe and the U.S. Declan is responsible for the strategic growth of Healix International's security services and delivery of the global operational security platform. His remit includes the identification, implementation, development and management of Healix's global security staff and programmes including assistance, crisis response and security evacuations and repatriations for Healix's clients worldwide.

Richard Ferre - Claims Operations Manager, Ageas Insurance Limited



Richard is claims operations manager for travel claims and assistance international at Ageas Insurance Ltd in the UK.

Since joining Ageas in 1990 in the claims department, Richard has spent time working in various roles to drive business development, including head of operations in the Group's Asian and European offices, running various projects, before returning to the UK where he has been in his current role since 2012.

Ageas is a listed international insurance Group with a heritage spanning 190 years. It offers Retail and Business customers Life and Non-Life insurance products designed to suit their specific needs. As one of Europe's larger insurance companies, Ageas concentrates its activities in Europe and Asia, which together make up the major part of the global insurance market. It operates successful insurance businesses in Belgium, the UK, Luxembourg, France, Italy, Portugal, Turkey, China, Malaysia, India, Thailand, Vietnam and the Philippines through a combination of wholly owned subsidiaries and long term partnerships with strong financial institutions and key distributors.

Mark A Harris ACII - Quality Director, AXA Insurance



Mark has worked for AXA Insurance for 11 years, as head of compliance and most recently as quality director, which includes responsibility for the management and oversight of complaint handling within AXA's direct and partnerships businesses.

Mark began his career in life and pensions administration, moving into compliance roles in the mid-1990s, working for Prudential, Churchill Group and DLG. A keen advocate of professional development, Mark is an active member of his local insurance institute in Ipswich, Suffolk and North Essex and served as President in 2014/15.

Mark is married, with a son aged 13 and daughter aged 9.

Julie Remington - Consultant, TISN



Julie Remington is an independent consultant who assists in all aspects of the travel insurance industry.

Julie has worked in most aspects of the industry from claims handling, assistance and medical screening, to having worked for Lloyd's of London

and AXA Insurance. Julie is also the chairman of Travel Insurance Claims Committee.

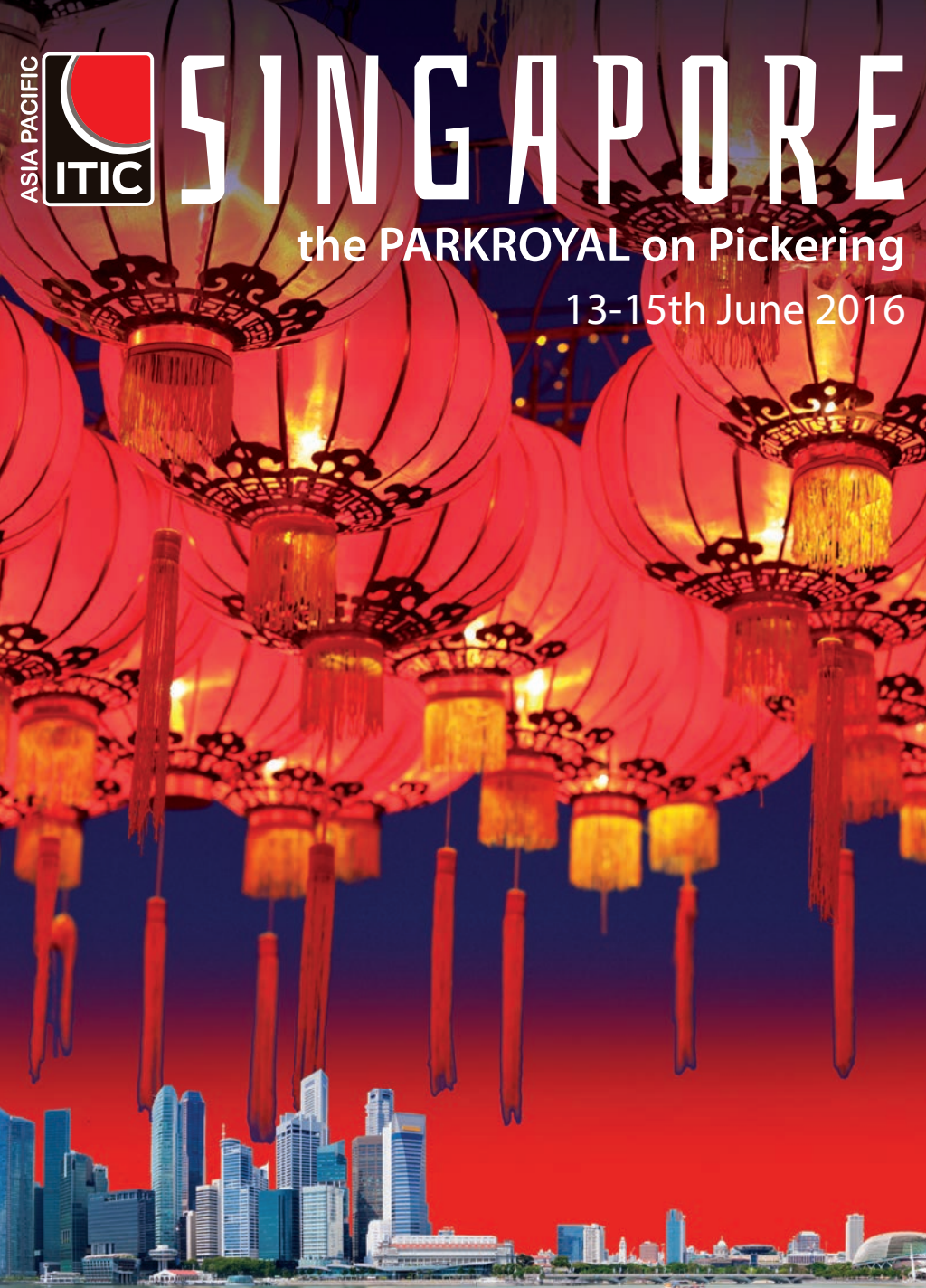
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Nikki White - Head of Destinations and Sustainability, ABTA



Nikki White is ABTA's Head of Destinations & Sustainability with responsibility for destination government liaison, sustainability, operations, crisis management and health & safety in destinations. Nikki chairs a number of

committees, including the Federation of Tour Operators. Nikki represents the UK on ECTAA's destinations and sustainability committee, sits on the WTM advisory council and is a judge for the Responsible Tourism Awards.

Nikki has gained an impressive grasp of travel and tourism strategy over her years as head of strategy and development at travel and leisure marketing experts Fox Kalomaski. Here she worked with a number of destinations as well as specialist agents, tour operators and airlines devising a range of strategic policies. Nikki's expertise in sustainable tourism has been enhanced by her completion of a master's degree in leadership for sustainable development.

Michelle Corrie - Partner, Clyde & Co



Michelle is a partner in Clyde & Co's specialty insurance practice, with particular experience in insurance coverage issues. She is head of the accident & health, kidnap & ransom and contingency global teams.

Michelle's team operates from offices in Europe, Middle East, Africa, Asia, Australia, US and Latin America providing advice and representation in local jurisdictions. Michelle's travel experience extends from advising in relation to policy wording following issues such as the ash cloud and Ebola outbreak, to questions of appropriate medical charges in Europe, emergency evacuation insurance coverage in hostile areas and where FCO travel advisories exist, advice on data protection and securing appropriate medical consents, as well as defending clients in litigation arising from allegations of negligence in relation to medical treatment/emergency evacuation or pursuing recoveries from third parties in a variety of jurisdictions worldwide.

Nashi Woodley - Consultant, Fraudmatters Limited



Nashi Woodley is a consultant working in the field of insurance investigations. During the past 15 months she has focussed on the investigation of travel and liability claims. Nashi's experience includes claim validation, background research and multi-agency collaboration.

Investigations have utilised a variety of resources including field and telephone investigations, together with document validation. During the previous 12 years Nashi has worked in the counter-fraud industry with data providers and has an extensive knowledge of CUE and a number of other counter-fraud solutions, which included the delivery of counter-fraud training solutions.

Greg Lawson - Head of Travel Insurance, Collinson Group



Greg started as a Lloyd's broker back in 1993, then joined Citybond until 2011 when he moved across to manage Columbus Direct globally. As part of the Collinson Group, Greg now heads up the travel insurance product line and has responsibility for all worldwide B2B and B2C travel insurance relationships where Collinson are managing and delivering an insured solution to a client or direct to the consumer. This includes oversight of business development, account management, underwriting, claims and assistance functions, with full P&L and regulatory accountability. Greg has previously been chairman of the Association of Travel Insurance Intermediaries and currently sits on the ABI Travel Committee.

Dr Tim Hammond - Chief Medical Officer, MBBS MRCP(UK) MRCGP, CEGA Group Services Limited



Since completing his medical training in London, Tim has worked in hospital medicine, general practice and medical assistance, both in the UK and overseas. He came to CEGA in 2004 and divides his time between leading the medical team in the office and carrying out repatriations.

Donna Sweetman - Director, Arrow Underwriting Services Ltd



Donna, who is co-founder of Arrow Underwriting Services limited, has worked within the travel insurance industry for 28 years and has a wealth of experience writing business across all channels.

Donna has previously held senior management positions – head of travel underwriting at Collinson Group, general manager at Optimum Underwriting Limited and underwriting manager at TIA (subsidiary of CGNU, now Aviva) and Home & Overseas insurance co. ltd. Donna is currently secretary of the Travel Underwriters Group and has previously chaired the committee.

Anthony Rawlins - Founder, Digital Visitor



Anthony Rawlins, founder of Bristol-based digital agency Digital Visitor, has been delivering creatively and commercially compelling social and digital marketing campaigns for over 10 years.

He has an inherent understanding of the needs of his clients, which has resulted in considerable success for numerous national and international organisations such as Allianz and Triodos Bank. Recently nominated as 'Social Media Agency of the Year', Digital Visitor, led by Anthony, is going from strength to strength in the pursuit of being able to best serve the needs of its burgeoning client base.

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