

UN pledge to make roads safer

On 14 April, for the first time ever, the United Nations General Assembly held a plenary session devoted entirely to road safety. The session came just one week after the World Bank and the World Health Organization (WHO) launched the *World Report on Road Traffic Injury Prevention*.

The topic of conversation in the General Assembly centred around finding ways for governments and UN agencies to implement the report's recommendations; the aim being to prevent the rising death toll and number of injuries on the world's roads.

As insurers are only too aware, road crashes are the second leading cause of death in the world among young people aged five to 29 and the third biggest killer for people aged 30 to 44 years old. Over 1.2 million people are killed in road traffic accidents and as many as 50 million more suffer injuries each year. What is galling is that these deaths are preventable.

Kofi Annan, the United Nations Secretary General said, 'The key to successful prevention lies in the commitment of all relevant sectors, public and private – health, transport, education, finance,

police, legislators, manufacturers, foundations and the media – to make road safety happen.'

With road traffic around the world on the increase, action is clearly needed to make the roads safer for drivers, passengers and pedestrians alike. Road accidents are one of the most serious subjects for insurers and cost vast amounts of money – covering vehicles, third parties and medical claims (including repatriation). Indeed, when a serious road accident involves a (full) coach then the human and financial costs can be enormous.

As a statistic, it has been worked out that road crashes cost approximately one to three per cent of a country's annual Gross National Product (GNP). These are resources that no country can afford to lose; more so when countries have developing economies. Developing countries are often prone to high accident rates due to slack enforcement of rules and safety standards, costing developing countries an estimated \$100 billion every year. What the UN can seriously achieve to counteract such a vast global problem is questionable, but recognising the horrific statistics is at least a start to understanding the severity of the situation.

Hackles rise in Australia's far west

Miles Clarke looks into the latest controversial increase in stamp duty for Australian's travel insurance

Western Australians travelling overseas are facing a huge hike in the cost of travel insurance because of a government audit on stamp duty, the state's largest travel insurer has claimed. Western Australia (WA)'s largest not-for-profit membership organisation, HBF, is alarmed that the WA Office of State Revenue (OSR) had broken a national agreement and is demanding the organisation pays extra stamp duty on international travel insurance. HBF Insurance Managing Director, Ivor James, said the OSR was also demanding HBF pay stamp duty on overseas travel insurance policies dating back over the past seven years, which will cost HBF about AU\$3 million.

'We believe it is extremely unfair and improper of the OSR to renege on its agreement and charge stamp duty on Western Australians who not only will be travelling overseas in the future, but also those who travelled overseas in the past seven years,' he said. 'We see it as an excessive grab for money by the OSR, which has already collected more than \$4 million in stamp duty from HBF insurance policy holders this year.'

Mr James said the OSR had gone back on an agreement made in 1994 between the insurance industry and the OSR's of each State and territory in Australia to not charge the stamp duty. According to the national agreement, the OSR



Canadians don't use travel insurance

According to a survey by leading travel insurer RBC Insurance, sixty-five per cent of Canadians who travelled within Canada, but outside of their province, in the last three years say they never purchased travel insurance for their trips. The RBC poll was based on a random selection of 1,000 adults.

President and CEO of the travel insurance division of RBC, Stan Seggi, said: 'It doesn't matter how close to home you are, injuries, accidents and lost luggage can happen regardless of destination.' Data from Statistics Canada has shown that 79.7 per cent of all trips in Canada in the third quarter of 2003 were undertaken by Canadians.

The problem is that more than half (51 per cent) of these people travelling without the correct travel cover believed that their provincial health insurance cover would stretch over other provinces within Canada. Provincial health plans, however, rarely cover air ambulance, prescription drugs or X-rays in other areas.



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International Travel Insurance Journal

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EU to stop gender discrimination

The European Parliament is forging ahead with its plans to abolish gender discrimination in the costing of insurance premiums.

ITIJ reported back in December 2003 that the European Commission had a controversial plan to outlaw gender discrimination, but now the proposal has moved one step further and it could be in place by as early as this July.

Members of the European Parliament have rejected an amendment to the Gender Equality Directive, which would have allowed gender to continue to be used as a factor in underwriting.

James Wynne, Director at UK and Ireland Insurance Services said: 'Equal treatment between men and women is, of course, absolutely correct. However, the use of gender in the calculation of insurance premiums is not discrimination but a fair recognition of objective risk. Differences in the cost of premiums between the sexes are based on genuine actuarial statistics and actual claims experiences. Forcing insurers to ignore gender when assessing risk means an unfair element of subsidy would be introduced into the insurance market.'

In the travel insurance market, gender plays a part when determining policies, especially for activity holidays such as skiing – where it is thought men are far more likely to attempt that black run than women. Also, in the motor insurance market, gender plays a significant role in determining premiums. A change in the system would mean that women would be dealt a raw deal. The Association of British Insurers (ABI) has said that the

move would raise the cost of insurance for women, who have traditionally enjoyed lower premiums because they cost insurers less in the form of claims. Mary Francis, Director General of the ABI, stated that the EU proposals would hurt many millions of people and praised a speech by Callum

McCarthy of the Financial Services Authority (FSA) that accused the EU of hindering the insurance market and 'seeking unrealistic goals'.

Norwich Union has said it was disappointed that MEPs had not voted in support of an amendment in the directive in relation to insurance. An inquiry to investigate claims by peeved EU citizens that the new directive will force women to pay more, has been set up. The cross-party investigation will hear evidence from financial advisers that the EU law would effectively eliminate their normal

calculations that the sexes pose different risks. The House of Lords inquiry will start taking witnesses next month and will complete its work before summer, when Brussels wants to instigate the directive.

The proposal is being driven by Anna Diamantopoulou, the European Union's Social Affairs Commissioner, in a bid to establish equal access for men and women to goods and services – a worthy goal. But the Chairman of the new inquiry, Lord Williamson of Horton said: 'This is likely to have big implications for setting insurance premiums, pensions and annuities.'

In our modern society, we need to strive for gender equality to become a reality – insurance industry equality is a step in the right direction. Surely, to be valued as an individual – not just by your sex – is something we all want, but we never want price increase, so the results of the inquiry will be extremely interesting.



The truth about airline maintenance

A new study by Purdue University shows that more US airline accidents are down to bad maintenance and mechanical failures than was previously estimated. The new statistics indicate that crashes caused by mechanical failure (in part due to slack maintenance) were three times as high as previously thought in the US.

Over the past 20 years, errors and bad maintenance on aircraft has led to hundreds of dangerous in-flight incidents (not necessarily crashes) that were previously not recognised. The study, which was released in April at the Atlanta aerospace industry conference, is expected to cause a stir in the industry as many airlines argue that it is hard to collect all the data for some accidents and therefore the new findings may be flawed. The findings should also prompt calls for improved training and more regulation, although airlines will be unhappy when many of them are trying to cut back on spending in all areas, including maintenance. The report includes federal data from 1984 to 2002 and is said to be the most comprehensive yet on the study of aircraft maintenance. The conclusion was that improper maintenance played a key part in up to a third of aircraft incidents where safety was compromised.



AFTA quits travel insurance

Australia's leading travel industry body, the Australian Federation of Travel Agents (AFTA), has quit selling travel insurance policies after an unbroken run of 30 years. Miles Clarke reports

The AFTA travel policy was offered through QBE, the travel insurance market leader, but the federation's Chief Executive, Mike Hatton, has blamed the new Financial Services Reform Act, which came into effect in Australia recently, on the demise of the AFTA policy.

The provisions of the Financial Services Reform Act (FSRA) also saw the demise of another insurer in Australia, Smartcover (see *ITIJ* 39). **New laws for travel insurance in Oz**, though QBE will continue its services.

Mr Hatton attributed the decline in agency support to the major retail groups opting for their own single, house-branded insurance policies under the terms of the FSRA. AFTA will forego some US\$230,000 in income as a result of the loss of travel insurance products and will be looking for alternative revenue streams for the organisation.

Letters threaten Asian countries

Sinister letters threatening attacks on Asian countries that support the US 'war on terror' have sparked fears of security for US-Asia allies. The embassies of South Korea and Pakistan in Thailand were sent letters on 20 April and 21 April. Seoul's ambassador to Bangkok has requested increased security, while Pakistan's ambassador to Bangkok was sent a similar letter but declined to comment.

The organisation responsible calls itself the 'Yellow-Red Overseas Organisation', and has promised attacks on facilities in Australia, Japan, Kuwait, Pakistan, the Philippines, Singapore, South Korea and Thailand.

Olympic preparations

Reports from Greece concerning the Olympics are now unfortunately all too familiar: building work is still going on in the hosting country; security concerns are in the forefront of people's minds and transportation will likely be inadequate for the five million spectators and 10,000 competitors expected. With the games just four months away and the budget at over US\$850 million (€650 million), Greece is starting to seriously address the state of its public transport systems.

Greek Transport Minister, Michalis Liapis, reported after a meeting with ministry officials: 'I have ascertained that there have been significant delays in many implementation areas of the programme. I gave clear instructions for the works to be speeded up, so that protection and security are at the



highest level possible during the games.'

The official line is that they will be able to catch up and complete everything needed to ensure the games run smoothly in the time given before the opening ceremony.

Greece is spending about a billion dollars on security for the games (three times more than Sydney spent four years ago) hoping to allay people's fears of terrorism. Greek officials have also brought in NATO to provide aerial and sea surveillance. An operation called 'Hercules Shield' has brought together military members from Greece and the US for training exercises. One thing is certain, if you travel to Athens after the Olympics you will find a city transformed – with improvements to the infrastructure and tourist attractions. It has to be said that despite all the precautions and investment, there are still doubts in some quarters that Athens can cope with such a mass of visitors, especially if the worst case scenario becomes a reality and terrorists strike. Greece has a notoriously bad reputation worldwide when it comes to hospital healthcare (see *ITIJ* 33 **A Greek tragedy**) and dealing with a large emergency in a city such as Athens, is a nightmarish prospect. Athens Olympics is scheduled to run from 13-29 August.

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Direct is cheaper

A recent survey by British newspaper *The Telegraph* has shown enormous differences in the cost of travel insurance, with some companies charging up to seven times as much as other sellers for comparable policies.

The Telegraph confirmed that travel companies were the most expensive and that the cheapest equivalent cover was to be had directly from the insurer by telephone or over the Internet. The newspaper obtained quotes to cover a 2-week single trip holiday in Europe for two adults and two children under 14 years of age. The quotes they received ranged from £59.98 to £164. The travel companies argue that they are more convenient and because the policy is bought at the same time as the holiday, people are immediately protected if sudden illness was to cause them to cancel.

A spokesman for the Association of British Travel Agents (ABTA) told the newspaper: 'Many travel companies are competitive and often give free insurance. Of course people can shop around, but it is not always such a good idea. You can walk out of a shop after buying a holiday, break your leg and be unable to travel and, if you haven't bought cover at the same time as the holiday, you won't be able to get your money back. Some 60 per cent of people prefer to buy from travel agencies and that figure hasn't really changed in recent years.'

However, the Consumers' Association said customers were being 'ripped off' by travel companies and urges people to shop around to get the cover that best fits their requirements and is the most competitively priced.



UK police foil terror plot

The latest terrorism plot has been thwarted in the UK. The UK has been regarded as a likely target for terrorism and initial fears are proving to have been founded. After a tip-off from the leader of a militant Islamic group to a newspaper in Portugal, sympathisers to al Qaeda's cause were arrested in raids in the north of England in connection with plotting a large scale attack. Four hundred officers were involved in multiple raids in several locations. 'Ten people in total have been arrested on suspicion of being concerned in the commission, preparation or instigation of acts of terrorism,' a Greater Manchester Police spokesman stated.

The raids were conducted in line with the UK's new anti-terrorism law. Local radio news reported that the terrorists had been planning to bomb Old Trafford stadium – belonging to Manchester United football club – during a match, but these rumours were later denied by a club representative.

The ten suspects, comprising of nine men and one woman, have been questioned about planning to carry out suicide bombings in the Manchester area. The ten suspects were arrested under the Terrorism Act, they can be held for 14 days.

Official UK government sources are deliberately cagey about aspects of their counter terrorism work. A Home Office spokesman said, 'We cannot get into a running commentary on the intelligence and information behind police and security services operations, as to do so would undermine counter-terrorist work... We would not hesitate to issue a warning if it is the best way to protect the public in respect of a specific and credible threat.'

Terrorism poll

An *Associated Press* poll released at The Associated Press annual meeting has worryingly revealed that half of Americans surveyed have concerns that terrorists may be winning. The poll found that since 9/11, two-thirds of Americans acknowledge some concern that terrorists may be recruiting faster than the US can keep up. Fears about an attack on the US remain high. Again, two-thirds said it was likely that terrorists would strike before the November elections. The conflict in Iraq, which has been described by the US Bush administration as a front line on the war on terror has fuelled terrorism worries. The number of those who think the military action in Iraq has increased the long-term risk of terrorism in the US has increased to 54 per cent now, up from 40 per cent in December. According to the poll, doubts about terrorism are higher among women, older Americans, people who make lower incomes and people with less than a high school education. Nearly half feel strongly that there are more pessimistic about the possibility of there ever being peace in the world, while an additional quarter say there may be some truth to that.

Some people have apparently taken steps to safeguard themselves in response to the terrorist attacks: Three in ten say they've assembled a kit with emergency supplies like food, water and batteries; two in ten say they avoid crowded public spaces like shopping centres and amusement parks. The positive news is that, despite the anxiety, many reject the notion of terrorists winning as unthinkable.

The AP-Ipsos poll spoke to 1,001 adult Americans in April.



Van Ameyde & Wallis buys IMR

Van Ameyde & Wallis have completed the purchase of International Medical Rescue (IMR) from Aon Travel Solutions for an undisclosed sum. We are told that, as part of the deal, over 60 IMR staff have become Van Ameyde & Wallis employees and will continue to operate from the present premises in Croydon.

Although IMR is a long-established provider of international medical assistance – the company was founded in 1986 – it is no longer the force it was in the late 90s. It was sold to Aon in 1998, but it has long been rumoured within the industry that Aon were seeking a buyer for this unit.



New US travel insurance association

A new trade association has been formed some of the leading US travel insurance organizations. The US Travel Insurance Association (USTIA) intend to foster ethical and professional standards of industry conduct, cultivate effective state and federal government relations, inform and assist members, and educate consumers. Founding USTIA President Jon Ansell, (World Access) 'hopes the association will help the industry and organizations in it, to grow wisely'.

Aon warns of outsourcing threat

The insurance broker Aon has produced a report warning of the decrease in business around the world due to terrorist activity and the threat to companies outsourcing to India.

Aon claims India is facing a variety of terrorist threats. 'Given that a number of Western companies will be outsourcing operations to India, the need for proper threat assessment and terrorism risk management on the part of these companies has never been greater,' said Justin Priestly, Director of Aon's counter terrorism and political risk division.

'Incidents such as the bombing of a British bank in Istanbul, or the bombing of trains in Madrid, have both an immediate, tragic and human impact and a longer-term effect on business confidence,' added Paul Bassett, Executive Director of Aon's counter terrorism and political risk division. 'Companies urgently need to review the threat to their staff and investments all over the world. In the current situation, location is less relevant than what a company represents as a target to terrorists; the more well known the brand and the bigger the presence, the greater the threat faced by staff and property all around the world,' added Mr Barrett.

Terrorism in Thailand

The Premiers of Malaysia and Thailand met on 12 April to discuss the recent unrest on the two countries' borders. At a joint press conference, the two leaders acknowledged the loss of almost 60 lives to date from terrorism, criminal activities and the recent spate of bombings.

Twenty-eight people, including tourists, were injured in a bomb blast in Thailand on the 27 March – the first such attack in the country believed to have been aimed at the tourism industry. The bomb was planted in a motorcycle near the Top Ten 2004 karaoke bar in the border town of Sungai Kolok in the southern Narathiwat province. Noodle hawkers, hotel operators and bar owners were left counting their losses and staring at empty tables usually packed with tourists and Thai bar girls. After visiting victims in hospital, Deputy Prime Minister, Wan Muhamad Noor Matha, told reporters: 'These people deliberately want to damage the tourism environment of Thailand.'

Another bomb was found two days later in the same town at the Sungai Kolok customs office. The Thai Army bomb disposal unit was able to detonate the bomb.

Malaysia's Premier, Abdullah Badawi, urged the two countries to 'stand together in combating groups that are causing the problem in the area.'

'We will exchange information and intelligence deemed useful, to ensure effective co-operation in our fight to solve the problem,' he said.

The Thai leader, Thaksin Shinawatra, agreed with Badawi and said they would work on a joint strategy to bring further development to their border area. As Southeast Asia grapples with the threats, it is thought many will be cancelling trips to the area, thus negatively affecting the normally successful tourism industry of Asia.

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Tourists warned of unrest in Nepal

Tourists are being told to avoid non-essential travel to Nepal amid the recent indiscriminate attacks by Maoist rebels.

Since the cease-fire broke down on 27 August 2003, there have been regular clashes between Maoists and the Security Forces across Nepal. But the US Embassy has now updated a travel warning issued last December, advising US citizens to defer all travel to the Himalayan kingdom after reports of US trekkers being abducted by Maoists – although no information has been released.

Areas recently targeted include Thamel and other main tourist areas in Kathmandu, Pokhara, Beni and Bhojpur. Foreign tourists have been involved in several of the attacks.

Although there is no evidence to suggest the Maoists have deliberately sought to kill or injure tourists, there is an increased risk from being caught up in random and unpredictable attacks and explosions.

The Foreign and Commonwealth Office in the UK reports that since January 2004, the following attacks have occurred:

'In mid February, four French tourists were slightly injured in the far west of Nepal when a bomb exploded close to them.

In March, two Britons were on board a tourist bus, which was stoned and subsequently set alight by Maoist sympathisers close to Bharatpur.

On 3 and 4 April, political demonstrators stoned tourist buses from Kathmandu International Airport.

On March 25, two French tourists were evicted from their car by Maoists near Kathmandu, held for 15 minutes then instructed to walk to the nearest town.

On 6 April, there was gunfire at Chainpur airport whilst a commercial passenger flight was taking off, but reports indicate the aircraft itself was not targeted.

On March 26, a group of foreign tourists witnessed a firefight between Nepalese Security Forces and the Maoists in Landruk, a village on the popular Annapurna circuit.

Three bombs exploded in Kathmandu on 23 March, two of which were directed at businesses in the popular tourists district of Thamel. On 25 March, two further bombs were detonated in Thamel. On 3 and 4 April, four more bombs exploded in Kathmandu and three further bombs followed on 6 April.'

Tourists visiting Nepal for trekking holidays are especially advised to avoid the Annapurna Base Camp or the southern and western portions of the Annapurna circuit until Maoist extortion and attacks are discontinued.

(See also ITIJ 23 **Nepal joins slide to chaos**)

Old aged insurance

Those over 50 years of age are apparently paying too much for their travel cover and insurance companies are missing out on the grey pound, according to latest research by Insuresupermarket.com. Last year, Nationwide Building Society stopped issuing its travel policy to anyone over 79 and, as a result, many older people now assume they won't be able to get insurance from regular brokers and opt instead for cover from specialist organisations, such as Help the Aged or Saga from the off.

The result is that consumers are paying over the odds – up to £238 more for travel insurance than they need to – and other insurers aren't getting a chance to offer competitive cover.

Richard Manson, a Director of the Insuresupermarket.com research, said: 'Changes in lifestyle and a trend towards early retirement mean that worldwide travel over the age of 50 is now commonplace. Medical advances, as well as the healthy eating movement, mean that age is not necessarily the risk factor it once was.'

Provided older travellers read and comply with small print on policies they could still, in most cases, benefit from shopping around on the open market for travel cover. There is certainly a potential for insurers to capitalise on this niche market.



QBE loses appeal

The insurance company QBE has lost its appeal in Australia against a federal magistrates landmark ruling that it unreasonably discriminated against a cancer sufferer by refusing to grant her travel cover for a holiday.

Denise Bassanelli, an Adelaide woman, successfully sued QBE last September after they refused to provide her with travel insurance. In 2003, Mrs Bassanelli won a radio station competition for a trip to Japan. Having been diagnosed with breast cancer two years previously, she realised she wouldn't get insurance for her cancer – a pre-existing medical condition – but QBE refused to offer her any insurance at all; be it for loss of luggage, accidental injury or having to cancel the trip if her children at home became ill.

Ruling over the judgement last year, Magistrate Kenneth Raphael said: 'I find that the refusal of QBE to issue any policy whatsoever to the applicant was unreasonable. The reasons given for not issuing a policy, which excluded all medical events, were such that a policy would be uneconomic and was not a standard form policy for QBE. However, the evidence is that... (QBE) has in the past issued such policies.'

QBE took the case back to court this year, saying the magistrate had erred, but the federal court in Adelaide has dismissed the appeal.

Justice John Mansfield said that while true illnesses or accidents during a holiday could be more difficult to treat in a cancer patient, QBE had not gathered any information from Mrs Bassanelli's doctors before refusing her application. He said QBE's decision had excluded her from insurance for property loss or for any family emergency during her holiday and said it had destroyed her joy at winning the holiday.

Mrs Bassanelli told the court: 'I was angry that someone that doesn't know me was telling me to stay at home, be good and just die quietly. They, QBE, wanted to bury me before my time is up.'

Outside the court she said she was relieved by the victory. It is hoped that other insurance companies will reconsider their policies concerning pre-existing medical conditions to ensure discrimination does not occur.



Unlimited insurance

In the Penrose Report on the Equitable Life Assurance Society (ELAS), Ruth Kelly, the Financial Secretary to the Treasury, noted that the report raised a number of issues concerning the unlimited liability status of ELAS. In response, the UK Treasury has published a consultation document on draft legislation to protect policyholders in the event that ELAS's unlimited status was ever to become material.

The consultation document covers draft clauses, which deal with the issue of unlimited liability that could potentially affect certain policyholders of ELAS and a small number of other companies.

The Treasury welcomes comments on all aspects of the issues raised, by 9 July 2004.

Regroupama

Groupama is to restructure its personal lines claims centres in the UK with the closure of its Birmingham office, affecting 150 staff. The company said this was necessary because of a falling number of claims due to its decisions not to renew unprofitable business and to decline some schemes, which has inevitably led to a fall in volume of personal lines business.

Editorial Comment

The theme that seems to come up time and time again when talking to insurance experts is that of confusing policies. Policy wording needs to be exact and legally binding, but often the ambiguity of policy literature is misleading and open to debate (see ITIJ 32 **Its only words**). This is a problem that Julie Remington, the consultant who you can read about in our 'Profile' section, has brought up as one of the important issues of modern-day insurance. There has been a lot of debate about standardisation and more importantly simplification of policy terminology and classification, but the time wasted on dealing with uncertain claims is significant. Clear understanding of policy cover is not only important, but in some serious cases it can be life-changing, and can lead to a policy holder finding themselves in a very vulnerable position. It's time that this problem, where it appears, is dealt with head-on, in a common sense manner. If you have any gripe or vision regarding the travel insurance industry, please write in to ITIJ with any comments you wish to air, as we would be pleased to hear your concerns and you never know, we might even publish them!

Richard Forsyth
Managing Editor

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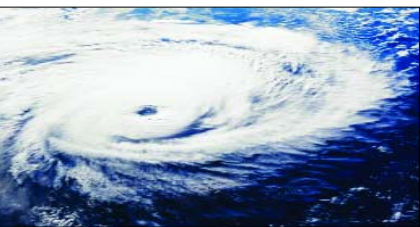
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Zurich plans

Zurich Financial Services AG has unveiled a new strategy aimed at achieving profitable growth and obtaining that all-important higher credit rating. As part of the plan, the company will shuffle its life and non-life operations, combining some units and selling others, hopefully generating savings of at least US\$200 million (€165 million) a year. The aim is to improve equity to 12 per cent in the medium term – from 9.3 per cent last year – and gain a double-A rating in the next few years. According to Chief Executive James Schiro, the company is considering merging the UK operations Eagle Star and Allied Dunbar, as well as an initial public offering of shares in its network of independent insurance advisers and brokers in the UK. Zurich said its general insurance would focus on four markets: global corporate customer businesses, European personal and business customers, US personal customers and US small businesses. Asset sales, which are likely to continue this year, improved 2003 earnings by US\$351 million and released more than US\$1 billion of its risk-based capital. After recording a loss of US\$3.36 billion in 2002 it returned to profit last year with a net profit of US\$2.12 billion.

Sale of Royal PBK Life

Royal & Sun Alliance (RSA) has signed a deal to sell its stake in the Polish life insurance company T U na Zycie Royal PBK SA. RSA is to sell its 81.8 per cent stake in its Polish life subsidiary to four financial investors, including 3GON Polska Spolka z.o.o & Wspolnicy Spolka komandytowa – a member of the Trigon Group. Simon Lee, RSA's CEO International Businesses, said: 'I am pleased to announce this disposal, which is consistent with the Group's strategy of withdrawing from the life assurance sector and concentrating on core markets.' RSA said the Polish business was worth £1 million (PLN 6.7 million) back in December 2003. It paid £8 million for a 60 per cent share in the company back in March 1999.



Poor Extremus

The German terrorism insurer, Extremus, set up in 2002 after the distress of 9/11, has reported levels of business that fall far below those predicted and it is thought they will continue to decline. Extremus was formed by insurance businesses and the German government when many companies saw their terrorism insurance cancelled or had new restrictions and higher premiums imposed following 9/11. It is also supposed to cover high-risk facilities such as chemical plants and skyscrapers. It was designed to cover claims of up to €3 billion that could result from future terrorist attacks in Germany. However, the company has announced it is struggling. Last year it took in premiums of €102.6 million when it was hoping to reach between €250 million and €500 million, which led to a disappointing loss of €1.83 million. Chief Executive, Bruno Gas, commented on how companies were taking a rather relaxed view of the threats from terrorism and holding out rather than paying for protection: 'Maybe the levels of premiums cross a threshold of pain beyond which business owners prefer to trust to luck.' Mr Gas has suggested that premiums could drop by as much as 20 per cent this year. Extremus has 16 shareholders, including AIG, Allianz, Munich Re and Swiss Re, who would be covered by Extremus if a terrorist attack occurred in Germany.

Swiss Re makes China disaster atlas

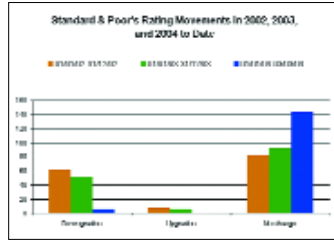
Swiss Re has recorded all the natural disasters to have hit China for the last 500 years and put the information together into a unique atlas to assess risk. The data compiled includes every earthquake, flood, typhoon, snowstorm and hailstorm and is spread over 400 maps, using 50 statistics tables. It was produced by The Research Centre for Natural Catastrophe Exposure and Insurance run by the Beijing Normal University (BNU), one of China's oldest and most prestigious universities and funded by Swiss Re. Professor Shi Peijun, Vice President of BNU, who leads the work of the Centre's 32 staff, said 'the new data brings together the findings of many, many scientific projects at national, provincial, ministry and local levels. It reveals the fundamental system of disaster formation and its evolution pattern and will be of great value in promoting disaster reduction in China.' Rather than keep the information all to themselves, Swiss Re will present the atlas in major bookstores for anyone to buy.



Global reinsurance outlook

A new report from ratings agency Standard & Poor's – *Global reinsurance outlook 2004: pockets of weakness remain* – shows that the ratings outlook for the global reinsurance market remains negative. This is mainly due to the potential for continued prior-year reserve development in 2004 on US casualty business, including asbestos. Other negative factors are diverging fortunes among companies within the industry; the impact of the flight to quality and the associated problem for weaker reinsurers of ratings-related triggers; renewed focus on parental support issues; and the

Global reinsurance chart



systematic threat posed by reinsurance recoverables. Although these factors are partially offset by a generally favourable January 2004 renewals season (representing a fourth year of increasing premium prices) and the likelihood of improving accident-year profitability in 2004, Standard & Poor's maintains a negative outlook for the industry, indicating that downgrades are likely to exceed upgrades in the immediate future. However, the number of downgrades during 2004 is expected to be considerably less than during 2002 and 2003.

Howden acquires Swiss share

The broker Howden, part of the Hyperion Insurance Group, has gained a controlling interest (56 per cent) in the Swedish insurance intermediary, Holm & Co.. Holm & Co will become the group's Swedish broking arm and further consolidates the group's presence across Scandinavia. Hyperion Chief Executive, David Howden, said: 'Sweden boasts the largest economy in Scandinavia and its liability market promises great potential. Our acquisition of Holm & Co. will strengthen our position, allowing us to increase market share of cross-border business. Hyperion hopes that it will see Holm & Co. double its business in three years.

Munich Re's 2003 figures

Reinsurance group Munich Re has confirmed its 2003 earnings according to new IAS39 accounting standards and said it aims to regain a double-A rating from Standard & Poor's in the second half. Munich Re will be focusing on gaining sustained profitability from the company's normal operations. In addition, a stronger focus on capital investment policy and improved risk management are expected to contribute to higher earnings. Munich Re said it would abolish its longstanding stable dividend policy and that future dividends would be dictated by annual profit. The company also said it would not be shrinking the proportion of its investments in the stock market. Restructuring in its US casualty reinsurance business will take place, however, and the company is considering the acquisition of a US life reinsurer. Chief Executive, Nikolaus von Bomhard, said the restructuring may result in a trimming of its portfolio and could lead to withdrawing from some business segments. A sale of the American Re unit was not on the agenda he said. Munich Re recorded a net loss of €434 million for 2003 compared to an adjusted net profit of €288 million in 2002. The results weren't fully comparable with the previous year though,



because the reinsurer has switched to new international accounting standards. Munich Re forecast a 2004 net profit of €2 billion and said its aims for a combined ratio of around 97 per cent in its reinsurance and its primary insurance business. The company also gave a goal of sustained after-tax return in equity of 12 per cent beginning in 2005.

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Rise in premiums for AIG

American International Group Inc. (AIG), which was added to the Dow Jones Industrial Average earlier this year, has recorded a 36 per cent rise in first quarter profit following an increase in property and casualty premiums.

The insurer, based in New York, US, said net income rose to \$2.66 billion, or \$1.01 a share, from \$1.95 billion, or 74 cents per share for the same period last year.

After increasing property and casualty rates since 2000, the company is investing in Japan and China as competition intensifies in the US. Chief Executive Officer, Maurice Greenberg, said some domestic insurers have started charging less than American International to gain market share: 'It was not unexpected that there be some price erosion: we're not going to chase business downhill to levels that are unacceptable.'

AIG sold \$10.21 billion of property and casualty policies, a 24 per cent increase from the year-earlier period. It raised reserves for property and casualty claims by \$2.11 billion from year-end to \$38.75 billion, including \$200 million for policies sold in past years.

The \$200 million increase in reserves boosted claims and expenses to \$93.22 of every \$100 in premiums collected, from \$93.13 a year ago.

To sustain revenue growth, Greenberg is expanding the company's life insurance business abroad, especially in Asia. The company has used its AAA debt rating – shared only with one other insurer, Warren Buffett's Berkshire Hathaway Inc. – to attract consumers who abandoned local insurers with lower credit ratings. It is thought that AIG is in a unique position to generate improved earnings growth over the foreseeable future given its broad product platform and geographical spread.

BMA lifts restriction on brokers

The Bahrain Monetary Agency (BMA) has taken another step to advance Bahrain's insurance industry by lifting a restriction on foreign brokers and loss adjusters operating in Bahrain: such foreign companies are no longer required to have a local partner. Earlier regulations required majority Bahrain ownership, of at least 51 per cent, in companies operating as insurance brokers and loss adjusters, making it difficult for foreign competition to penetrate the market.

Brokers can also undertake a range of activities, including money market, commodities and securities broking activities, under a single brokerage licence.

Abdulrahman Al Baker, Director of Financial Institutions Supervision at the BMA, said: 'We feel the information related to the lifting of this key restriction on brokerage firms is not very well known. We would like to clarify that the BMA allows 100 per cent foreign ownership of brokerage firms, undertaking financial services-related activities. We have also expanded the brokerage licence to cover a range of financial activities.'

The BMA hopes that now international firms will use Bahrain as a base for their regional operations in the Middle East.



Patent protection

Companies are now looking to protect their innovations and to maintain expertise ahead of competitors by applying for patents – and that includes insurers.

With the rise of high-profile lawsuits in the US, the (re)insurance industry is becoming wary and looking for ways to guard themselves from being targeted for investigation. The number of patents issued in the field of (re)insurance are relatively

low but (re)insurers run the risk of inadvertently providing a product, e-business transaction or rating method over which another party has intellectual property rights and more and more companies are, therefore, now opting to patent their ideas.

Swiss Re's Head of Intellectual Property, Dr Frank Cuypers, is urging (re)insurers to realise the opportunities and threats of patent protection. In a workshop hosted by Swiss Re and UBS, he revealed that the more innovative players in the insurance market are already working towards securing patents for an increasing number of innovations, which, due to the nature of the patent application process, will eventually be shared throughout the industry.

Insurance patents cover topics such as e-business solutions, claims systems, pricing methods, insurance products and risk transfer schemes.

The safeguard offered by a patent comes in the form of an option: the right, but not the obligation, to prevent someone else from using the patented technology.

For some, the price of putting their methodology in the public domain is too heavy; inventors may instead prefer to keep the technology secret, but they then run the risk of someone else developing the same idea independently and maybe even obtaining their own patent on it.

For those that value innovation, patenting is a valuable tool in developing creativity and it seems that the major players in the finance and insurance industries are becoming serious about patenting – but it can also allow others to benefit unfairly without having to do any of the work! Only time will tell how this will work out.



NEWswire

The speciality insurer, Axis Capital Holdings, has entered into a US\$750 million credit agreement with a syndicate of lenders. The unsecured three-year facility allows the company to issue up to US\$750 million in letters of credit and borrow up to US\$300 million for general corporate purposes with utilisation capped at US\$750 million.

Sweden's Erika Insurance Ltd has been given the A- financial strength rating by A.M. Best Co. The insurance company gained the rating based on the restoration of Erika's risk-adjusted capitalisation and the stabilisation of the operating performance following the divestment of the company's third-party business.

Aon's 2004 reinsurance renewals report, *Reinsurance at the Crossroads*, has stated that competition in the reinsurance sector appears to be increasing, as buyers attempt to spread their risk across a greater number of reinsurers. Aon also predicts that rates will drift sideways or downwards but there should not be serious deterioration this year.

Swiss Re is back in profit. The company, which made a loss of US\$65 million over 2002, announced that the net income for 2003 had risen to US\$1.3 billion. Property and casualty saw the biggest increase, although life and health business profits fell almost nine per cent.

The Dubai International Financial Centre (DIFC) has announced a new federal law allowing financial-free zones to be set up within the United Arab Emirates. It is a further step in establishing Dubai as a financial centre. According to a statement on behalf of the DIFC, Aon is seeking to open a branch in the centre.

Goshawk has recorded a loss before tax of £57.5 million for 2003, against a profit of £10.1 million for the previous year. The group's poor performance results from a £73.2 million loss from discontinued syndicate operations. The company is now focusing on short-tail property and marine catastrophe reinsurance and a new management team has been put in place.

Captia and Acturis deal

Capita Insurance Services have signed a three-year deal to distribute its Commercial Legal Expenses as the preferred commercial legal expenses product on the Acturis Broker platform. From 26 April, Acturis will be offering Capita's product electronically. Commercial legal expenses, which has an auto-rates function (where the insurance premium can be calculated automatically by the Acturis software using pre-agreed rates) allows brokers and intermediaries to obtain real-time quotations and access all supporting documentation.

Lee Gladwell, Capita Insurance Services' Business Development Director, commented: 'Capita is pleased to be partnering with Acturis... [The partnership] represents an important new channel for our Commercial Legal Expenses product.'

Capita and Acturis hope that the enhancement of the system will increase cross-selling of commercial legal expenses cover from seven to over 40 per cent.

Ni hao Allianz

Allianz Group is expanding its business presence in China. The company is currently preparing to open a branch office in its Shanghai-based life and health joint venture in Guangzhou in the second half of this year. It also plans to open another branch in Beijing soon.

Michael Diekmann, Chairman and CEO of the Allianz Group, has expressed confidence in building a nationwide presence in order to sustain profitable growth. Mr Diekmann told reporters: 'The Allianz Group is committed to building our relationships and our business presence and to contribute to the future of our clients and partners in China.'

Werner Zedelius, Member of the Board of Management, said in an interview on the Allianz website: 'We have had a presence here since 1994. Now we offer the full range of insurance and financial services of the Allianz Group.... The region's weight in the Group has been constantly growing and has already contributed five per cent to Allianz Group's gross written premiums in 2003.' He also said that Allianz hopes to grow organically but that the company was also on the lookout for M&A opportunities.



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The long arm of the law

The federal regulation of insurance companies in the United States is edging ever closer despite assurances by state regulators that they can do the job – as they have over the past 125 years. Milan Korcok reports



Winding up a series of 14 Congressional hearings on the issue of uniform state regulations, House Financial Services Committee Chairman, Mike Oxley, said that getting all states to work together does not seem possible without a federal impetus. The clear implication was that the introduction of legislation was not far off. Earlier, Oxley had referred to an incremental 'road map' approach to achieving uniform regulations, but no details of such a plan were released. Other committee members complained that though state regulators had long discussed the need for uniform regulations, their implementation always seemed to be years away. In response, National Association of Insurance Commissioners (NAIC) President Ernst Csiszar, New York Superintendent Greg Serio, and Washington State Commissioner Mike Kreider told the Congressional Subcommittee on Capital Markets, Insurance and Government Sponsored Enterprises that they remain fully prepared to participate with federal legislators in any discussions that deal with insurance consumers and the marketplace. (sic Ernst). During his own testimony before the committee, Csiszar outlined NAIC's regulatory modernization plan, which was unanimously adopted by NAIC members last fall and which established principles for consumer protection, market regulation, new product development and approval, licensing, solvency regulation, and changes in insurance company control. The plan calls for states to reach all modernization goals by 31 December 2008. The concept of federal regulation of insurance has been gathering momentum since it was made a priority by Senator Fritz Hollings and some large insurance companies that do business in all states. Csiszar made it clear the states want a role in the shaping of whatever regulatory processes are devised and he admitted that just the fact that a congressional committee was mulling over the issue would encourage some states to get on the

bandwagon for uniform regulation. But he reiterated states' resistance to any form of federal insurance charter or regulator, emphasizing that states were different one from the other, in terms of tort laws and demographics, and what might work well in one state would be implausible in another. 'We are very encouraged by Chairman Oxley's recent statements that show his commitment to state regulation and to keeping the states – not some federal regulator – in charge of regulating the industry,' said Csiszar, in a prepared statement. 'Certainly we are not here today to oppose anything, but neither are we here to support any specific proposal, since we have not yet seen one.' NAIC's testimony to the committee dealt with filings and a review for life insurance and property/casualty products, insurance company licensing, reciprocal licensing for agents, a uniform market conduct law, and a proposal for a federal state insurance coordination council. As an example of the progress that NAIC state members have made in recent months, Csiszar noted that the use by the states of the NAIC's System for Electronic Rate and Form Filing (SERFF) tripled in 2003 over 2002, with filings expected to increase significantly in 2004. Regarding time-certain reviews and speed-to-market issues, he noted that more than 20 states are currently considering interstate compact legislation, which will create uniform national product standards. Two states, Colorado and Utah, have enacted the legislation this year. 'Our commitment to reform is well-known and, in fact, can be considered old news,' said Csiszar, who is also Insurance Commissioner for South Carolina. 'What is news is our frank discussion with this subcommittee about how more improvements can be made.'

Lloyd's announces £1,892 million profit

Lloyd's of London has recorded annual profits of £1.9 billion in 2003, an increase of 127 per cent on 2002. The previous year saw a profit of £834 million, which was the first profit for the 316-year-old company for five years. During 2003, the most profitable types of business were energy, property and reinsurance. Lord Levene, Chairman of Lloyd's, said: 'Lloyd's is in good shape after a year of strong progress. However, there is no room for complacency. We get daily reminders of just how risky our world is, and that is where Lloyd's comes in. This market is founded on providing a shelter against worldwide risks.' The company has benefited from rising premiums and a lack of significant catastrophe losses since the 9/11 attacks. Lloyd's Chief Executive, Nick Prettejohn, said of the profit: 'These results represent an encouraging underwriting performance and a further strengthening of the market's balance sheet following last year's return to profit. Lloyd's made good progress in 2003... the task now is to maintain that progress. The continuing increases to reserves across the industry and conditions in the capital markets, mean that the need for an underwriting profit is as strong as ever.' Lloyd's is now tightening up the regime with its syndicates and has established the franchise board to monitor syndicates that are performing badly.

South Korea insurance competition heats up

The French reinsurer SCOR Group is setting up business in South Korea. The news agency Asia Pulse in Korea suggested in early April that SCOR Asia Pacific Ltd, based in Singapore, is to be granted permission to do business in South Korea from the Financial Services Committee. On the 16 April, SCOR Group announced that it has obtained a license from the Financial Services Commission of South Korea. It is thought the move will fuel fierce competition between the nations reinsurer Korean Re and the other five foreign reinsurers. The company has also applied to the China Insurance Regulatory Commission (CIRC) for a reinsurance licence to reinforce and develop its non-life reinsurance business in the country.



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MedAire expansion

Health and security provider MedAire, Inc. has expanded the in-flight medical assistance services it provides to Qantas; now offering staff on international duty travel access to hospital-based physicians and medical specialists. Under the agreement, MedAire will provide medical referrals; patient monitoring; access to a network of international medical clinics; as well as emergency medical evacuation assistance. 'For years, MedAire has assisted Qantas staff with in-flight medical situations,' said Joan Sullivan Garrett, MedAire President and CEO. 'That same trust and medical expertise will now be available to them on the ground, no matter where they might be located around the world. It is a natural extension of our ability to provide complete travel assistance.'

Since 2000, MedAire has provided Qantas with in-flight medical assistance through 24-hour access to its hospital-based emergency physicians. In 2001, that relationship was further enhanced when Qantas and MedAire put in place an emergency response programme to facilitate and manage medical needs in the event of an aircraft accident. MedAire has also announced that it is to develop an integrated outpatient medical clinic and response centre in Beijing, China, in co-operation with Beijing International Heart Hospital (BIHH). Scheduled to open later this year, the clinic Global Doctor, will be operated by subsidiary Global Doctor Ltd, and will provide speciality outpatient, primary and urgent care services to Chinese consumers, expatriates and business travellers. In addition to outpatient services, Global Doctor will operate a response centre from within the clinic that will co-ordinate assistance services and emergency medical evacuations throughout China and North Asia.



Lower rates from MMA

MMA Insurance plc (MMA), wholly-owned subsidiary of French multi-national mutual insurer Les Mutuelles du Mans Assurance Group (MMA Group), has introduced a number of rate reductions and simplified product literature for its single trip travel insurance, Flagship. According to the company, the changes will make the sales process easier and more competitive for brokers. The re-launched product offers a lower rate for France, Holland, Belgium, Germany, Italy and Austria. Another key feature includes lower rates for travellers aged 65 and over in the UK. Broker administration has also been cut right back with no more proposal forms to complete and the old style policy pad had been abolished for a straightforward policy booklet and schedule pad. Jane Coppard, MMA's Household and Travel Underwriting Manager comments: 'The lower rates in selected European destinations will make MMA particularly competitive in these areas. Brokers have provided us with valuable feedback on our product-offering and position in the market. This has enabled us to make improvements that will bring benefits to brokers and clients alike.'

Rubicon's outsourcing service

The Rubicon Corporation has launched a new outsourced service for brokers to increase the profitability of their personal lines business and enhance their relationship with customers. The company said the solution is, however, particularly well suited for commercial lines and scheme-focused brokers. Rubicon's telebroking technology includes rates from its panel of insurers and is able to deliver an end-to-end service from renewal to premium collection to mid-term adjustment and renewal again. 'As the major composite insurers and supermarkets battle it out for volume business, it's going to get harder for brokers with important, but non-core, books of personal lines business to get competitive rates to pass on to their customers,' explained Bradley Brandon-Cross, joint CEO of Rubicon. 'I would also stress that Rubicon will not be buying their books of business, simply managing them to drive profitability.' According to Rubicon, they can start managing a broker's book of business in less than 12 weeks.

Blue travel product

Blue Insurances, a new Irish-based insurance broker, has launched new low-cost annual multi-trip insurance. The policy, which will be sold through the UK travel trade, will cover persons with pre-existing medical conditions if they are VHI or BUPA members. It will be available throughout the company's network of over 200 travel agents, such as Travelsavers, Toolin Travel, Skytours, Joe Walsh Tours, Abbey Travel and Sunway Travel. It went on the market on 12 April and is underwritten by White Horse Insurance. According to Ciaran Mulligan, Director of Blue Insurances: 'While in the past, consumers tended to purchase insurance every time they took a break, the trend now is for consumers to purchase an annual policy to cover all their travel during that year. Blue is delighted to offer consumers low-cost travel insurance through their travel agent network.'



We are now reversing the trend whereby before travel agents and tour operators were regarded as more expensive: Now they will become

File Trail trialed

A new file tracking system known as File Trail means insurance organisations can now catalogue every file produced and track that file's movement throughout the organisation – on a worldwide basis if necessary. The system uses barcode technology and is web-based. Portable barcode scanners allow audits to be carried out quickly and easily: the system also maintains an audit trail of file movements, so that where a file has been and where it is now, is also known.



the most competitive agent in the market.' Blue has also announced that it will launch a series of product innovations in the coming weeks in the insurance market in Ireland. Among these will be a new 'no claims travel bonus' for consumers who will be able to benefit from further discounts if a claim is not made on that year's policy. ITIJ will keep you posted on developments.

Introducing... CAPRe

The reinsurance intermediary and risk advisory, Benfield, has launched CAPRe (Capital Allocation Pricing for Reinsurers), a new underwriting pricing and management tool for reinsurers writing catastrophe business. CAPRe allows reinsurers to price catastrophe programmes dynamically, according to their impact on the reinsurers own portfolio, and provides reinsurers with centralised management control for continuous monitoring and management of exposures.

The product uses a range of pricing methods, including marginal and standard deviation pricing to provide reinsurance prices. The marginal pricing method shows both the required capital to support the programme, the desired price and the return on equity for any given market price. Underwriters can then analyse the data before deciding on a price and acceptance.

The software supports pricing across multiple countries and currencies and with a variety of modelling assumptions and can be integrated into the renewal workflow. It allows underwriters to structure and price programmes simultaneously. Underwriters benefit from immediate reports showing exposure accumulation and potential loss by return period for each country and region.

Commenting on the launch of CAPRe, Benfield's Paul Maitland said: 'To write business with an acceptable return on capital, reinsurers need to know how much capital their underwriting requires and they need to know it at the time of pricing. CAPRe delivers this and updates the portfolio dynamically as the underwriters write new business. As a result, the reinsurer can provide a price that more accurately reflects its level of exposure.'

Mitsui Sumitomo Insurance is the first company to sign up for CAPRe. Takashi Sato, General Manager of Mitsui Sumitomo Insurance's reinsurance department commented: 'This is a great opportunity for us. We hope Benfield's new product will help us improve our skills to evaluate our capital efficiency and risk management strategies from additional new angles.'

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White Horse tours with P J Hayman & Co.

White Horse Insurance Ireland (WHI) has announced the appointment of travel specialists, P J Hayman & Company – the travel insurance and schemes provider – as scheme administrators for their tour operator liability business in the UK and Ireland. The two companies have joined together to create a new policy wording and rating structure. Stephen Gibson, General Manager WHI, said of the joint adventure: 'We are very keen to expand our presence in this specialised area.'

The scheme has a standard public/ products liability of £2 million (€3 million) and £250,000 (€350,000) for professional indemnity. The minimum premium has been set at £750 (€1,100). A spokesman for P J Hayman & Company, part of Lloyd's brokers Crispin Speers & Partners, commented: 'We are delighted to be working with WHI on this project; it dovetails extremely well with our disaster management and other tour operator facilities.'

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The shark that wouldn't let go

A swimmer that was attacked by a shark in Australia swam to the shore, walked to his car and then drove to his local surf club with the creature still attached to his leg!
 A two-foot-long wobbegong, or carpet shark, sunk its teeth into Luke Tresoglavic while he was snorkelling off Caves Beach.



He told ABC radio: 'I grabbed it with both hands to stop it shaking. I just realised I had to swim in like that. Once I got ashore a couple of people tried to help me but I could not remove it; it was stuck there. So I got in my car and drove to the clubhouse and luckily the guys there had a clue what to do.' The lifeguards flushed the shark's gills with fresh water, which caused it to release its grip.
 Despite the 70-or-so tooth marks, Tresoglavic apparently remained in good spirits: 'There was a side of humour to it.'
 It's certainly one to tell his grandchildren!

Fine for obscene gesture

A US traveller has been fined US\$17,200 in Brazil for raising his middle finger while being photographed at the resort of Foz do Iguaçu. Tourist Alan Skolnick was charged with showing contempt to authorities and was kept in his hotel room, with a guard outside, until the fine had been paid. The tourist told journalists: 'I am an American citizen. I am not a monkey.' The incident comes just weeks after an American Airlines pilot was fined US\$12,750 in Sao Paolo for making the same gesture.

Meanwhile, Brazil has introduced a system of photographing and fingerprinting visitors in response to a similar regime in the US, as its law requires that all such rules in foreign countries are reciprocated in Brazil. The Brazilian President, Luiz Inacio Lula de Silva, has reportedly asked US President George Bush to dispense with the visa requirement for Brazilians visiting the US. The US says that the procedures will prevent terrorists entering the country.

Dogs might fly

Greece has a notorious population of stray dogs – the numbers are thought to have reached a staggering half a million, with over 10,000 feral canines in the capital alone. In preparation for the Olympic Games in August, Athens has a plan, devised by animal activists, to rid its streets of strays.

Animal welfare groups have come up with a novel solution for the problem dogs – a massive evacuation campaign, transporting the strays by plane, train, truck and bus to new homes around Europe. The mayor of Athens, Dora Bakoyannis, recently adopted two abandoned dogs from the streets of Athens in a bid to encourage other Greeks to follow by example. The city has also set up vet clinics and a hotline for people wanting to report strays after 99 per cent of residents said they believed a stray dog programme was needed in the city. The problem is not helped by the Greeks' objection to neutering dogs on the grounds that all animals should be able to enjoy a sex life!
 ITIJ has been assured that no dogs will be hurt in the Olympic clean-up campaign.

Kia Ora

A tourist was injured in a traditional Maori



welcome to New Zealand when a performer lost control of his spear and whacked the Briton on the head. The man suffered a broken jaw and deep cuts to his face after being hit by the ceremonial taiaha spear that is spun overhead like a helicopter blade in the greeting ceremony. The local tour company that organised the display now tells all

performers that they should keep at least three metres away from spectators. It's one welcome the tourist or his insurance company won't be forgetting in a hurry.

Hackles rise in Australia's far west *continued from p.1*

should only collect stamp duty on the domestic proportion of international travel insurance policies (currently about 10 per cent). However, the OSR was saying it should also collect stamp duty on the international component of international travel policies (about 93 per cent).
 'The move will see the OSR earn 15 times more revenue on international travel insurance policies,' Mr James said. 'We expect that this change will see state revenue collected from the industry on international travel insurance policies increase from \$1.5 million this year to more than \$20 million.'
 'Moreover, we believe the interpretation of the law being made by the OSR discriminates against Western Australians travelling overseas, as it effectively means Western Australians purchasing international travel insurance will pay more for their travel insurance than those living in Sydney or Melbourne,' he added.
 WA-based families travelling to Bali for 14-days would now pay an additional \$20 for their international travel insurance, while a WA-based family travelling to Europe or the United States for

28-days will pay an extra \$35.
 Mr James said HBF had expert legal opinion rejecting the OSR's interpretation of the laws covering stamp duty on international travel insurance and HBF may now be forced to take expensive court action to protect the interests of its members.
 'While legal action will impose unnecessary legal costs on both WA taxpayers and HBF, we strongly believe we have to fight this unfair and unjust move by the OSR,' he said. 'The stamp duty could also lead to travel insurers moving their operations away from WA, to avoid paying the stamp duty, which could result in job losses in this state.'
 WA Commissioner of State Revenue, Bill Sullivan, said the audit would not necessarily mean price increases for travellers, and they were trying to 'level the playing field' for all insurers. 'Those insurers currently paying correctly would have no reason to raise premiums,' Mr Sullivan said. 'I am unclear of the basis of the \$20 million figure quoted. On market information available to us, we believe the figure would be around \$2 million a year.'



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LAX blackout

An official investigation is ongoing to determine the cause of a power failure at Los Angeles Airport (LAX) on the morning of 12 April, which lasted for 10 seconds and caused almost one hundred Los Angeles-bound flights to be delayed by up to 90 minutes.

Thankfully, the back-up power came on and LAX was able to continue operating, but flights were delayed for the remainder of the morning. More worrying is the fact that the back-up system running the air traffic control tower did not kick in properly after the blackout. Power to the LAX tower was out for almost a minute and a half, leaving the controllers with no radios, telephones, or radar! Although most of the equipment and functions were operational fairly quickly afterwards, critical switching equipment, which allows instantaneous communication between LA tower



controllers and the approach control facility at San Diego, remained down for three hours in total. Commenting on the situation, Federal Aviation Administration spokesperson, Donn Walker, said: 'There were no near misses. There was no runway incidence. Every plane took off safely. Every aircraft landed safely.'

No-one is entirely sure as yet, what caused the blackout, but early indications suggest that a bird probably came into contact with the power line and at the same time touched a cross-arm or some other grounded device. The line re-energized moments later.

**Taiwan fingerprints
China**



A Taiwanese plan to fingerprint Chinese visitors has angered China, who is calling the plan an affront to the 'warm welcome' given to Taiwanese on the mainland.

China and Taiwan have had no formal relations or direct travel links since their split amid civil war in 1949; but since then, Taiwanese companies have invested more than US\$100 billion on the mainland and tourism between the two countries is flourishing.

Under the new Taiwanese policy, all travellers from China are to be fingerprinted when applying for family reunions and temporary or permanent stays in Taiwan. Taiwanese officials say it will help confirm identities of visiting Chinese, thus preventing false immigration.

Li Weiwei, a spokesperson for Beijing's Taiwan Affairs Office, did not answer a question about whether China would retaliate by imposing similar requirements on Taiwanese visitors. However, China has retaliated against the new US fingerprinting rules by tightening some visa restrictions on US citizens, so perhaps Taiwan will be next.

**Eurotunnel
management ousted**

The Channel tunnel is a symbol of Anglo-French alliance, Europe's connection to Britain and an engineering feat of the modern age. It is also a financial disaster!

Rebel French investors have deposed Eurotunnel (the channel tunnel operator)'s management following a vote on 7 April at the annual general meeting in Paris. The shareholders had had enough after watching share prices plummet by as much as 90 per cent.



Patrick Ponsolle, former Chairman

The rebellion occurred as projected passenger forecasts fell a long way short of target. The company has already been saved once from ruin in 1998 and, despite pledges and promises, it is finally clear that Eurotunnel under its current mode of operation is no gravy train!

The tunnel cannot compete with cheaper ferries and low-cost flights due to bank terms on borrowing forcing higher charges for the service. To make matters worse for Eurotunnel, they will lose guaranteed revenue from passenger train service Eurostar when their agreement with the company comes to an end in 2006.

The newly-appointed Chairman will have to negotiate with the banks if the situation is to improve or default the debt so the British and French governments pay up from taxpayer's money.

Meanwhile, the French state-owned rail operator SNCF has denied a report that it was ready to make a bid for Eurotunnel. 'Its poppycock, pure and simple,' an SNCF spokesman reported.

The future for Eurotunnel is unclear, but it is widely thought the project cannot be left to die as it means so much to Europe symbolically. It seems that when France and Britain decided to get together and dig a large hole in the ground, they never envisaged they would get stuck in it! Time will only tell if there light at the end of the Eurotunnel.

**Analysts concern
over US airlines**

2004 began promisingly for the US airline industry, but there are fears that the good fortune could slip away. Factors like the price of rising fuel costs, ferocious competition and financial 'hang-overs' are beginning to worry analysts.

First quarter results are showing the problems up in hard figures. Major airlines are already feeling the pinch. For instance, Delta Airlines lost \$387 million during the first quarter and this is probably the start of a general trend.

Traffic is on the up since 9/11, but even so, there are some industry experts who expect as much as \$1 billion in losses for the carriers. Delta is trying to



negotiate with its pilots over benefits to counter-balance the high costs of aircraft fuel. One way to fight rising fuel prices is to reduce flights, which could

cause disruption. But, with low-fare airlines now on the attack, there may very well be some casualties in the near future in the US airline industry. Analysts are already wondering if 2004 will turn out to be a reflection of the year 2000, when the US saw one in four planes cancelled, delayed or diverted and if things get this bad again it will no doubt be insurers who burden some of the consequences.

Gays not welcome in Zanzibar

Zanzibar, off of East Africa, is to make homosexuality illegal despite potential condemnation from the rest of the world. The island is set to outlaw homosexuality, including lesbianism, with the tourism trade being blamed for a demise of traditional values in the mainly Muslim state.

It has been reported that the semi-autonomous island's parliament has passed a bill that will impose tough penalties of up to 25 years' imprisonment for male homosexual acts and a maximum seven-year jail term for female homosexual acts. Same-sex marriages are prohibited and even those attending same-sex weddings could be punished.

The Attorney General is quoted as saying that he is determined to prevent Zanzibar's culture, religion and moral standards from being 'corrupted', and that the President is expected to approve the law change.

Zanzibar's Constitutional Affairs Minister, Adam Mwakanjuki, has been

quoted by the South African website News24, as saying: 'We want to be very specific that this sort of thing is not acceptable in Zanzibar.'

Zanzibar is predominantly a Muslim country and in Islam homosexuality is strictly prohibited. People might think Zanzibar is cosmopolitan, but as far as homosexuality goes, it is an offence.'

Some observers are seeing this as a clear sign of rising Muslim fundamentalism on the island. One thing is for sure: this is one country for same-sex couples to cross off their list as a possible honeymoon destination!



Asia tops airport survey

According to a new survey by Skytrax, a UK-based aviation consultancy firm, Asia's airlines and airports have emerged as world favourites. Skytrax surveyed 4.8 million airline passengers from 86 countries over a 10-month period for what it calls 'the global barometer of passenger opinions'. The survey found that Asian airports fared well in people's opinions with four Asian destinations in the top five!

The top 5 airports:

- 1 Hong Kong International Airport
- 2 Singapore's Changi International Airport
- 3 Amsterdam's Schiphol Airport
- 4 Seoul Incheon Airport
- 5 Kuala Lumpur International Airport

Meanwhile, in the airline category, Asian carriers once again performed well, occupying five of the top ten positions.

The top 10 airlines:

- 1 Singapore Airlines
- 2 Cathay Pacific
- 3 Emirates
- 4 Qantas
- 5 Thai Airways
- 6 British Airways
- 7 Qatar Airways
- 8 Malaysia Airlines
- 9 Continental Airlines
- 10 ANA All Nippon Airways

The survey was conducted by asking passengers to name Best in Category airlines from a qualitative aspect – encompassing the quality of front-line product and service in both airport and onboard areas.



Sky's the limit

A journalist from Sky News Network has claimed that she managed to carry two knives onto an easyjet flight from Geneva to London. Juliet Errington bought a knife with a 10cm blade from a gift shop in Geneva. She reportedly checked in the knife as hand luggage and went through passport control. In the duty free shop she purchased a Swiss army knife, which was picked up on the scanner. The other, larger knife – illegal in the UK – went unchecked and both knives made it onto the plane with Ms Errington.

Geneva airport has stated that it is taking the story very seriously and investigations are underway. The story highlights the need for airports and airlines to work closely to prevent any would-be weapon to be allowed in the plane's cabin.

Room for a large one

Air Maersk flights to Scandinavia are expanding – to provide extra-large seats on its aircrafts.

The airline is getting rid of its business-class service and introducing a range of options for the larger person. The seats are now available in small, medium, large and extra-large, thus making the journey easier for those who are above-average sized.

The small seat will have a pitch of 29 inches (the same as Ryanair and easyjet); medium seats will have an extra four inches of legroom; large seats an extra eight inches; while the extra-large seats will give eight inches extra, but will also be 50 per cent wider for those carrying a little excess weight! It is reported that the seats will cost varying proportional amounts, with large seats costing double that of the small size.

Barry Prior, the carrier's UK General Manager, told *The Times* newspaper that larger passengers would not be obliged to pay for the bigger seats: 'But they will be able to choose how much room they want to buy. Previously, the only choice for bigger people was to buy a business class seat, which might be six times as expensive as an economy seat.'

It is good news that airlines are considering the comfort of their larger passengers at last. Those that may have been put off flying because of the embarrassment of forcing themselves into plane seats will now be able to purchase a seat to suit their needs for a more comfortable journey. Those that simply desire room to stretch out will also enjoy the benefits.



Ryanair reaches agreement with Charleroi

Last month, Ryanair announced it would be scrapping flights between Stansted, London and Charleroi near Brussels in response to the European Commission fining Ryanair for receiving illegal incentives to use the airport, thus breaking EU law.

But now, a new pact has been put forward to the European Commission to encourage Ryanair to use the airport and all of the 11 existing low-fare routes served from Brussels will continue.

The new agreement will try to address the Commission ruling by lowering landing and passenger taxes for all carriers using the airport. 'Under this agreement, Ryanair will stay in Charleroi provisionally,' said a spokesperson for Wallonia's (region that controls Ryanair's Charleroi hub airport) Economics Minister, Serge Kubla. 'What we will do is give [the Commission] the agreement so they can examine the text.'

The deal with Ryanair would be renegotiated once the airport starts to handle two million passengers a year. It handled 1.8 million last year. Ryanair's Chief Executive, Michael O'Leary, said: 'We welcome this agreement, which is good news for consumers, removes uncertainty, and allows our

low-fare services to continue at Brussels Charleroi. This agreement was timely as we have negotiated a number of other airport base arrangements in recent months at costs which are lower than at Brussels Charleroi, and there was a real likelihood that in the absence of an early agreement with Brussels Charleroi we would have closed the base and moved the aircraft and the low-fare routes elsewhere.'

The new pact is subject to a new law being passed by the regional government to allow other airlines to benefit from the same discounts granted to Ryanair.

Michael O'Leary said the lower-cost alternatives highlighted the flaw in the recent European Commission ruling: 'The entire basis of the Commission's flawed decision was that no private airport would enter such an arrangement. We have repeatedly confirmed that we had other lower-cost arrangements at the time, and that other airports continue to offer us lower cost alternatives today because they want to share in the enormous traffic, growth and commercial profits that Ryanair's low-fare services deliver. The Brussels Charleroi cost base passes the private investor principle, and when

Ryanair appeals the decision to the European Court of First Instance (in early May), this principle will form the core of our appeal.'

Low-cost carrier Virgin Express said last week it would take the Belgian Wallonia region to court if it tried to dodge the Commission ruling on state aid.



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BA opens doors to court

The deep vein thrombosis (DVT) saga in the UK has been rumbling on for some time now and the latest instalment can only be good news for its 55 or so sufferers and their relatives. Up until now, the prospect of paying British Airways (BA)'s legal costs had been too prohibitive for a lawsuit to take place. But now, things have changed. In a move described by lawyers as 'unprecedented', BA has agreed to waive huge legal costs if a lawsuit by passengers who suffered potentially fatal DVT fails. This could have the effect of kick-starting a potentially massive payout. The action involves seven BA passengers, who either died or claim their lives were ruined after contracting DVT on one of its flights. Including other airlines, a total of 55 passengers have cases that lawyers believe worthy of damages. It will now be up to the House of Lords to decide whether blood clots linked to flying should be deemed 'an accident' under the 1929 Warsaw Convention, which governs air travel. Up until now, judges have found that DVT resulted from

passengers' reactions to 'normal and unremarkable' flights and therefore could not be considered an accident. But now it's up to the House of Lords, which has been instructed to press ahead with a case that could force the airline industry to compensate scores of passengers up to £500,000 for each death, with an estimated £100,000 for those whose lives have been ruined after contracting DVT. Already, the supreme courts of Australia and the US have backed attempts to sue airlines over DVT, and it looks as though the UK may be next in line. Things were not looking hopeful for the action last summer, when passengers lost their appeal against a High Court ruling barring them from going ahead with their claims. But now, lawyers are confident of success. Quite why BA has made this decision is not altogether clear. Some commentators have called BA's move 'damage limitation' – if it loses, it at least makes sense to show that it is a responsible carrier, interested in the well-being of its passengers.



Hopes for malaria

Every traveller who likes to go to hot climates knows about the threat of malaria. But now, things look like they're set to change. European scientists have hit on a new way to stop the deadly effects of malaria. This involves concentrating on preventing the parasite from infecting the mosquito that spreads the lethal disease, rather than concentrating on preventing the malaria parasite from infecting humans. A team from the European Molecular Biology Laboratory (EMBL) in Heidelberg, Germany, has homed in on four mosquito proteins that affect the ability of the malaria parasite to survive in its host. This is the way to stop the parasite in its tracks. Researchers have been puzzled by the fact that some species of mosquito transmit malaria, while some do not. But the latest research has come up with the answer: these are the proteins that affect the ability of the malaria parasite to survive in its host. These studies are the first to show the power of the mosquito's immune system and give scientists some options for fighting the disease in the insect before it has the chance to pass it on to humans.

Vietnam asks for help with Dengue fever outbreak

The current Dengue fever epidemic in the Far East has led to a call for help from Vietnam's Health Minister, Tran Thi Trung Chien, who is asking for all relevant agencies to work together to prevent further spread of the problem. The epidemic has swept through 30 Indonesian provinces, infecting 34,000 people and killing 450 since the beginning of the year; has claimed 111 lives in Malaysia; and has now infected 5,300 people in Vietnam, causing the death of four people there. The virus is primarily carried by mosquitoes and has reappeared in Vietnam this year due to its usual five-yearly cycle. Symptoms include the sudden onset of fever, painful headaches, a rash, and eye, joint and muscle pain. There is currently no vaccine to prevent Dengue fever. Clinics in the south of Vietnam – where the outbreak is worst – have been told to expect any number of patients. According to Nguyen Thi Kim Tien, Director of the Pasteur Institute, there has been an increase of 91 per cent in diagnosed Dengue fever cases this year, compared to last year, with 93 per cent of these cases emerging in the south. The reason for the rising number of cases in Vietnam has been attributed to a combination of factors, including the high density of the mosquito population, the virus's complex development, climate change and the simultaneous outbreak in surrounding countries.

Defibrillators mandatory on all US airliners

Effective 12 April 2004, all big US commercial jets began carrying automated external defibrillators (AEDs) on board to assist passengers who might suffer cardiac arrest while in flight, according to a ruling by the Federal Aviation Administration (FAA). Milan Korcok reports



Though many airliners were already carrying them and AEDs have become standard issue at airports and many other facilities where crowds frequently gather, the FAA rule – four years in the making – applies to all airliners carrying at least one flight attendant. Commuters are exempted from the rule. An AED is used to electrically 'shock' a person in ventricular fibrillation (erratic heartbeat) or sudden cardiac arrest (SCA) back into a normal heartbeat. Sudden cardiac arrest claims more than 250,000 lives in the US each year. Fewer than 5 per cent of SCA victims survive unless defibrillation is immediately available. More than 90 per cent of SCA victims survive when defibrillation occurs within two minutes of sudden cardiac arrest onset. But, when defibrillation therapy is delayed more than ten minutes, the victim's chance of survival drops to less than 5 per cent. The FAA notes that there have been 119 cardiac-related incidents aboard US aircraft resulting in 64 deaths between 1 July 1998 and 30 June 1999. AEDs are relatively simple to use with just a little training and most airlines provide their in-flight staff with instruction in AED use.

Honesty the best policy

UK travel insurers are currently urging Britons to be honest about their state of health before booking travel insurance. Tourists are being warned that declaring pre-existing medical conditions is necessary to ensure a claim is handled – after all, there is no point in travellers paying for cover to then have a claim rejected. Tourists, when asked about existing medical conditions, naturally think of the more serious illnesses, but even psoriasis or asthma may be worth noting. But then the question is how far down the line should insurers go? An ingrown toenail that has been fine might flare up on holiday and need attending. Because it wasn't mentioned before going away, the claim may be rejected and the 'insured' will end up having to foot the bill (excuse the pun). But do insurers have the time to go through each body part in an enquiry? People want to get their insurance quickly and easily! The fact that Churchill Insurance will even ask about the health of close family relatives to assess whether there is a chance travellers could need to return early from their trip, may make people impatient. Apart from people not realising when a condition is worth mentioning, insurers are also trying to tackle those who lie about pre-existing conditions to avoid paying over-the-top premiums. People will forget to mention a heart problem or other serious conditions to save some money or to even be given the go-ahead to travel. However, Joanne Field of American Express Travel Insurance said that in the majority of cases, declared medical conditions can be covered: 'We currently cover such things as peanut allergy, irritable bowel syndrome, mild asthma and gout. Travellers should err on the side of caution rather than find themselves out of pocket with a refused medical claim.' Lying about a medical condition when applying for travel insurance is of no benefit to either insurer or insured. Ideally, there should be a break-down of cover for certain conditions (including that toenail scenario – ed) which would allow tourists to be honest without being penalised and ultimately benefit both parties.

Bed bugs bite back

In the last century, bed bugs were not uncommon – even in the developed world – but then they were driven out of the bedroom by more meticulous hygiene and more readily available pesticides. Now things are changing and we shouldn't be surprised if we come across them again. Apparently, the pesky things are making a comeback and one theory for their return is the phenomenal modern growth in international travel. Another theory is that the little creatures may have developed a resistance to pesticides, and yet another blames it on the booming second-hand furniture market.



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Included in the cost of your registration this year is a Welcome Function on Tuesday 11th May, sponsored by Hygeia, and a Gala Evening with entertainment on Thursday 13th May. Full details of both will be confirmed once we receive your registration. Panel sessions include European cost containment issues and the Maltese High Commissioner will discuss the steps that were taken to improve the cost issues there: Perhaps these tactics can be employed in other problem countries? What impact will the withdrawal of

travel warnings have on the industry? Our second panel session will address this issue and a Senior Minister from the UK Foreign Office will make his official statement. Finally, what are the needs and considerations of the older traveller? What sector of the market do they fill? How far do they travel? What are the health implications that should be expected with extended life expectancy? Our panel of experts will discuss this specialised sector. Also being discussed by Peter McConn, Head of the Cross-border Healthcare Team at the UK's Department of Health is the

E111/E112: How did it originate? How it is used in each member country and what are the changes that can be expected in the future?

The full conference agenda, detailing the panellists, registration costs and an online registration facility are available on our website: www.itic.org.uk.

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Without warning



Government travel advice is important in weighing up risks. Robert Bailey investigates the relevance of travel advisories in light of the recent changes made by the UK's Foreign Office

Back in the early 1920s, a Thomas Cook brochure advertising trips to Upper Egypt stated with no hint of irony that it was probably not necessary for

voyagers to include a pistol in their luggage. There are still risks associated with that part of the world and many others, with one big difference: places once considered inaccessible are now holiday destinations for the masses.

Even the worst events seem only to delay – rather than curtail – travel. And few can complain that they are uninformed about any risks. News can be seen

and heard almost as it happens.

Information for all is an abundant resource – just a click away for those with access to the Internet. In these circumstances, government warnings and advice on travel matters might seem, at first glance, superfluous and merely point out the obvious as in the UK's Foreign and Commonwealth Office (FCO)'s travel advice notice of 16 April this year, cautioning against all but the most essential travel to Iraq. In the final analysis, though, such advice has the imprimatur of being official, even though its bearing on any potential dispute is unclear. As such, government travel advisory notices take a lot of the burden of decision-making away from insurers.

Forewarned is forearmed

Most in the industry view travel advisory notices as useful in other ways. 'They are updated regularly and provide good pointers and guidelines. Insurers can harness the information available from the UK, Canada, the US and others on a

daily basis,' says David Sterling, Director of Lloyd's syndicate Crispin Speers and Partners.

The detailed reading of country risk assessments can, as well, often provide directly-accessible warnings, however stark, to travellers. Current FCO advice on Nigeria, for example, states that it strongly advises against the use of credit cards throughout the country.

It also cautions: 'If you are travelling to Nigeria, you should inform relatives before you leave that there are scams in which calls are made to relatives in the UK. Ostensibly these are from hospitals or doctors in Nigeria saying that the relative visiting Nigeria is in need of money transferred to pay for medical treatment.'

A US State Department travel warning for Nigeria, issued at the end of last year, addresses similar concerns in no less direct terms. Again the State Department cautions that 'Nigeria-based business and individuals conduct advance-fee fraud and other scams that target foreigners worldwide. These fraudulent activities pose great risk of financial loss.'

Judge for yourself

The UK began issuing travel advice notices about 12 years ago with the aim of providing British travellers with 'objective, practical advice', and to provide information to the travel industry. An FCO spokeswoman told *ITIJ* that information was regularly reviewed with other countries in North America and the European Union.

The value of the UK's travel advice, as well as that disseminated by other countries' consular departments, is seen to lie in their factual objectivity. Australia's Department of Foreign Affairs and Trade (DFAT) website emphasises that its travel advisories are never used to make a political statement: 'The department does not and cannot make decisions for people about when, where or whether they should travel. Whether travel is essential is a matter for personal judgement – based on family or business needs, an individual's concern for personal safety, personal knowledge of the country or area to be visited and many other factors.'

The Australian DFAT states clearly: 'We cannot weigh those factors for you, because they will differ from individual to individual. Only you can judge what is essential to you.' Nevertheless, the FCO presented a review to Parliament in early April this year announcing changes to the way it delivers travel advice, namely reducing the number of non-essential travel bans and instead concentrating on 'severe and imminent threats'.

The changes will include more details on why decisions are made and efforts to withdraw warnings as soon as possible. UK Foreign Secretary, Jack Straw, declared that this would not mean a reduction in service. 'When we have specific evidence of extreme and imminent danger from terrorism abroad, we will of course warn British nationals against travel. But in the case of a general potential threat, issuing a prescription against travel will, I believe, only achieve widespread disruption – which is exactly what the terrorists want.'

The move is a major reversal from the noises coming from the FCO a year ago at the time of the invasion of Iraq, when it issued a 'worldwide threat' notice to British nationals on holiday or living abroad.

Strong words

Travel advice can have massively disruptive effects on countries, as well as individuals, and the British decision has been taken after consultation with the Association of British Travel Agents (ABTA), the Association of Independent Tour Operators and other tour operators, as well as diplomatic exchanges.

For those who doubt the potential damage, it is salutary to look at how other countries assess the



UK Foreign Secretary, Jack Straw, outside the Foreign Office

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UK as a risk destination in view of current threats and statements by British officials.

As a result of the British government's caution against all but essential travel to Kenya last year, the latter's Ministry of Tourism said the country's GDP declined 1.6 per cent because of a fall of £108 million in tourism revenues.

More costly than terrorism alerts, however, have been health warnings, particularly over SARS (severe acute respiratory syndrome). The city of Toronto, Canada, recorded revenue losses estimated at £250 million in 2003, due to advice against travelling to the city.

At that time, the FCO and others were following the lead set by the UN's World Health Organization (WHO) that had recommended people consider postponing travel for all but essential reasons to various cities and provinces in China, Hong Kong and Toronto.

According to the World Travel and Tourism Council (WTTTC)'s Head of Research and Economics, Richard Miller, 'only the September 11 events can serve as a point of reference for the impact of SARS on the global tourism industry and the impact of SARS was five times greater.'

David Sterling comments that 'it is difficult to say whether FCO travel advice has been a factor in insurance disputes. The area is tricky, with aspects relating to international relations, government, trade

and tourism; though the SARS epidemic has seen complaints relating to cancellation clauses.'

Throwing caution to the wind

Even the pervasive threat from acts of terrorism is more often than not general rather than specific as to particular areas, targets and times. The essential need for insurers and their clients in these circumstances is to determine what is covered and what is not. Many policies just do not cover terrorism at all. Some will allow cancellation of flights, cruises and other holidays if an incident or an act of terrorism or civil unrest has occurred in the country a person is due to visit, or if a government agency has issued a warning against travel to a country. However, any coverage is likely to be conditional and unlikely to cover full reimbursement. Travel insurance will not cover 'disinclination to travel' and many policies have exclusions for cancellations for this type of problem.

The Financial Services Ombudsman (FSO) says that in almost all travel insurance policies, cancellation and curtailment is narrowly defined. Typically, the policy document will list the circumstances in which policyholders can claim. These might include, for example, illness of the policyholder or of a close member of the family or a summons for jury service. Events such as earthquakes, epidemics or terrorist attacks are not generally included, with the



result that no cover is provided if any of these events occur. Also, while many policies may cover travellers if their trip is cancelled or interrupted because of a terrorist attack, it often only covers the city where the attack took place, rather than the whole

country. 'It is for insurers themselves to determine what cover should be made available. But our caseload suggests widespread misunderstanding about just what insurance for 'cancellation' and 'curtailment' actually

offers. Insurers have an obligation to explain the limitations of their policies, not just the benefits,' says the FSO. 'If they do not provide policyholders with clear information, especially where the cover is limited, then they may find it difficult to justify their position if a policyholder subsequently brings

a complaint to us.' Those with concerns need to look at their policies, particularly cancellation cover. Some policies are unlikely to cover travellers if a war breaks out. For underwriters, material facts are important. Insurance policies can be amended very quickly to take into account changing circumstances. For both insurers and their clients, the issue breaks down to defining risk and the premiums to be charged. But candour is needed from both parties. In spite of the potential pitfalls, a survey conducted on behalf of Goldfish last year, found that more people held travel insurance policies compared to 2002. It also revealed that a majority of people still



worried more about having their cash and credit cards stolen when away than about becoming victims of a terrorism attack.

According to the company's Head of Insurance, John Clark: 'While the fear of terrorism has stayed about the same, it's interesting that travellers are now more concerned about the monetary aspects of their holiday.' Perhaps, like the intrepid travellers of 80-odd years ago, most of us still refuse to believe dire events could involve us. ■



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Flying by the rules: part 3

Asia

dynamism without rules

In the vast area of the Far East operate several world-class air ambulance companies. Dr Charles Johnson looks at how this politically and culturally diverse region regulates air ambulance services

Asia is the world's largest continent: its peoples accounting for three-fifths of the world's population. From the massive landmass of China to the ten thousand islands of Indonesia, arid deserts to soaring snow-capped peaks, Asia is a continent of undeniable beauty and amazing geographical features. It is also land of striking cultural, political and social contrasts. Within Asia, you will find co-

existing iron-fisted (though fading) Marxist dictatorships alongside freewheeling capitalist democracies; heart wrenching poverty, starvation and scenes of grand opulence. But all who live here and all who visit are potential clients of the region's air ambulance industry.

Against all odds

Asia's air ambulance operations are just as diverse and colourful as its people and places. The air ambulance industry is young, dynamic and rapidly

growing. Though there exist several established international industry players in the area, providing services across the region, a large proportion of air ambulance cases are carried out by local medical providers and aircraft operator tie-ups. There is no distinct advantage to either when considering costs, areas of coverage, response time and professionalism.

With such wide expanses and rugged terrain, a rescue in Asia often involves air, land and sea elements. For example, a patient on an isolated



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Indonesian island may have to be transported via foot (on a makeshift stretcher), then spend several hours on a wooden boat in rough seas before enduring a bone-jarring ride on the back of a lorry before arriving at the nearest airstrip. More than a day may pass during this time. It must also be noted that helicopter evacuation is limited by range and availability.

In Asia, medical air transport is often from rudimentary primary healthcare facilities to tertiary centres. Travel may be over national borders and hundreds of kilometres. Ventilated trips over days at a time are not unheard of. Intercontinental flights usually utilize commercial airliners, as the cost of dedicated air ambulance aircraft is too costly. Stretcher platforms are placed on regular scheduled flights and EMR shielded ventilators and monitors and so forth are utilized. Individual airlines' medical consultants decide on whether to accept medical patients in each case. In addition to trauma and medical cases, the development of SARS (severe acute respiratory syndrome) was both a burden and a challenge to the air medical industry. Universal infection control guidelines, as recommended by the US Communicable Disease Center (CDC), were rapidly implemented. Air and ground crew training was provided. Local health authority clearances for the transportation of febrile and potentially infectious patients were required. Patient isolation units were engineered and subsequently utilized and these isolation units



Regulation: or the lack of it

Air ambulance operations across Asia remain free of specific regulation. Air ambulance operators abide by local civil aviation authority regulations regarding aircraft movement, crew, specifications and operations. These are often linked to the US Federal Aviation Authority (FAA). Unfortunately, there exist no standardized rules, guidelines or directives regarding the equipping of med-flights or professional medical expertise.

Medical professionals on air rescue missions are often listed in crew manifests. However, they are not subjected to working-hour or rest regulations. Medical professionals listed as air crew simplify immigration clearance procedures and red tape common in the region. This is necessary, especially as time is often not on our side.

It is, thus, left to the prerogative of clients to check on the equipping, safety and credibility of air-medical operators. Sadly, the price is often the prime force driving securing contracts. Even large multinational assistance and insurance providers are guilty of this practice.

On the upside, an increasing number of air-medical operators are now acutely aware of the need for professional standards of equipment, safety and medical manpower provisions. Besides altruism and adherence to Hippocrates' oath, medical professionals are very wary of the risks associated with malpractice lawsuits. This is especially so in dealing with expatriate clients and increasing local awareness of standards of care and medico-legal issues are prevalent.

A few air-medical companies subject themselves to voluntary self-regulation. Standards are often adopted from the American Commission on Accreditation of Medical Transport Systems (CAMTS) and/ or the European Aero Medical Institute (EURAMI), though there is no government enforcement of these standards.

It is also important for medical professionals to have adequate medical malpractice insurance that covers them, not just locally, but within all countries of

remain on standby to this day. The scourge of global terrorism has, meanwhile, seen stricter security involving air ambulance services. Unfortunately, this can cause untoward delays. The bomb blast on Bali highlighted the need for mass casualty air evacuation.




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operation. In Singapore, medical practice insurance cover is compulsory. However, the annual premiums are significantly higher for aeromedical work (considered a medium-risk activity) than for a hospital or family practice. Many doctors who do part-time medevac work, therefore, fly with inadequate or even no malpractice insurance. The region has yet to see a legal test case, however.

Maintaining standards

There is no Asian aeromedical organization or alliance. Participation in international air-medical professional conferences and meetings is minimal, but increasing; these provide a chance to learn, break barriers and build friendships.

Training for aeromedical work is via in-house operator-conducted lessons and apprenticeship style on-the-job training. There are no formal locally available aeromedical courses. The only exceptions are the air forces of individual countries that may have established aviation medicine programmes.

Costs of operations

Other than Japan and Singapore, who provide dedicated year-round government-run helicopter search-and-rescue services, Asia is dependent upon privately run air ambulance operations. Operating costs, return on investment and profits are thus an important factor in the industry. In rapidly growing regions such as Southeast Asia,



clients are close to being spoilt for choice with the number of available providers. Shopping for the best prices and bargain-hunting has sometimes led to undercutting and prices have recently taken a nosedive. Through personal experience, I have come across the ugly side of this free-wheeling: poorly-trained medical crews, inadequate equipment, delays in care as one scouts for the best price and compromises on safety to cut costs. There is fear of a calamity one day.

Challenges ahead

Asia remains a land of abundant opportunity and flux. Growing and shifting populations, accompanied by economic success, will see a steady increase in demand for air ambulance services. It is hoped that the development of an Asian

fraternity of air-medical organisations will eventually happen. This grouping could then partner CAMTS or EURAMI as it finds its footing. In the meantime, it would be prudent for local civil aviation and medical regulatory authorities to look into and ensure standards for air-medical operations. ■

Michael Weinlich MD, President of EURAMI, has expressed concern that the images for the article to which he contributed in *ITIJ* 39, entitled *Flying by the Rules part 2* are not representative of the numerous air ambulances operating in Europe. We would like to reassure him, and members of EURAMI that the image selection does in no way reflect a bias on his behalf, as image selection was compiled by *ITIJ*.

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Safari can mean anything from an expedition to Alaska, a camel trek through Egypt or venturing into the Australian outback, but most safari adventures will brave the wilds of Africa, in places like Kenya and Tanzania. Garry Cook aims his binoculars and dons his camouflage

The whole point of safari is to experience, close-up, wild animals in their natural environment, and it is an environment that can be full of surprises – both good and bad!

Safari holidays are not cheap, yet are highly desirable to those with the means, so the safari traveller is a good target market for insurers; but the risks are real enough.

Although safari is a very popular touring option to a wide range of age groups, in the eyes of the insurers, safari is anything but conventional. Attack by wild animals, unstable political environments, extreme weather, terrible disease and a host of other potential disasters can all add up to a medical emergency in a remote location.

'Human mortality resulting from crocodile attacks has gone upwards of 400 in the period 1985-2000, with 462 casualties closely escaping death.'



Suffering on Safari

Exclusion delusion

It's hardly shocking news that many policies don't actually cover the very wide range of perils that the average safari can throw in the path of unsuspecting tourists and it is the small print that insurance claims will hinge on more often than not.

The 'check your policy' advice for the package holiday tourist goes double for the safari traveller when it comes to insurance. Insurance premiums tend to increase for the safari traveller, but there can also be a much longer list of 'can't-claim-for' areas. Luckily, there are several specialist insurance policies that cover most eventualities. The dangers of being charged by a hippopotamus are real if you wander into their territory, and tour operators will not ultimately take responsibility when it comes to financial matters in a medical disaster.

The consequences of exclusion clauses need to be understood for the benefit of the insurer and the consumer alike. This goes for safaris just as it goes for any travelling experience and is the biggest bone of contention between the insurer and the claimant. In the same way, most travel insurance policies taken out by holidaymakers heading for fast-paced nightlife-led resorts don't cover injuries sustained whilst under the influence of drink or drugs, although for many who injure themselves, this is exactly the kind of emergency that they believed they were covered for.

Similarly, travellers on excursions with an element of adventure can find that their insurance does not cover their intended pursuits. In fact, analysts estimate that 50 per cent of travellers intending to participate in an extreme sport are not covered by their policy.

Safari travellers will get nowhere by protesting 'I'm not a bungee-jumping, jet-skiing maniac', as most insurers class safari itself as an extreme sport. True, sitting in a jeep while being driven alongside a herd of wildebeest in the African grasslands is perhaps not comparable to skydiving over New Zealand in the danger stakes, but being on Safari is hardly a romantic weekend in Paris either.

There are three types of safari with varying levels of danger. The permanent camp is regarded as the safest of the three, as they are robust, well-guarded lodges, some with immediate perimeter fences. Next, is the mobile permanent, which is a well-run, large encampment. But if the traveller plugs for the mobile safari (the most exciting option for many) – tent based camping adventures in the middle of





swimmer or launch themselves like a rocket from the side of the riverbank – as they would do preying on an animal drinking. Crocodile attacks are more common than you might think. Most attacks result in serious human injury, some in death. Tourists would be advised to stay a minimum of 10 metres away (and run in a straight line) if they see one on land (they may look slow but don't be deceived!). They have soft eyes and a sensitive nose so if caught these areas should be hit. There's no way to open

nowhere - it is likely that large, dangerous animals will wander through the camp itself, near to the flimsy tents where the tourists will be sleeping. If an off-road drive is part of the experience, then there is an added risk of injury when the vehicle jars and shakes on the rough terrain – as many a sore head will testify to.

Beastly attacks

As unfortunate and rare as Safari accidents are, they do happen. Four years ago, horrific pictures were broadcast around the world of the 20-year-old British girl who was gored to death by a rampaging elephant in a Thai nature park. In a controlled-show environment, a six-tonne male bull elephant lost its cool and turned on the first person in sight. This is predictable enough behaviour for bull elephants in musk, ready to fight for a mate, but elephants are not perceived as a big threat to many tourists. The girl's sister and father were also badly injured in the incident. Noone in the nature park thought they were taking risks. People were sitting on designated steps to watch animal tricks. What had been a seemingly safe situation turned into catastrophe. It's down to the simple, if often forgotten fact, that wild animals are basically – well – wild!

the mouth by force – especially if you have an arm in it – so take note from an incident two years ago of a man who survived a crocodile attack by biting it on the nose after it clamped his arms in its mouth! Crocs kill by dragging you under water and rolling you, so holding your breath, not panicking and being prepared to lose a limb, are all desperate survival tricks of past victims. In total, there are 12 species in the crocodile family, of which the Estuarine, Nile and North American crocs are the most dangerous due to their enormous size. Statistics obtained from Tanzania's wildlife department suggest that human mortality resulting from crocodile attacks has gone upwards of 400 in the period 1985-2000, with 462 casualties closely escaping death. Advising travellers not to swim in croc-infested waters is probably the best ideal. There have been a number of fatalities over the last two years in places as far apart as Australia and Kenya, Indonesia and South Africa. The larger proportion of these deaths involved tourists. For the majority of people without the mantle of Crocodile Dundee, caution – and a crocodile-tight insurance policy – is the key. Whatever happens, safari tourists should never swim after dusk! As for big cats, you would be lucky to see a tiger, let

Posing a more serious threat than even the big game animals, are the hidden venomous snakes in the undergrowth. There are over 2,700 species of snake in the world and 450 of these are venomous. Bites from snakes are by far the most prolific cause of human death from attack by dangerous animals in the world. The estimates from experts are that around 50,000 people die from snake attacks each year. Attacks by animals will usually mean the tourist will have to be repatriated – the last thing they want to think about after looking forward to a 'once-in-a-lifetime' dream safari. For an example of the costs involved, an air ambulance from Nairobi, Kenya, to London in the UK costs on average £5,500 GBR. It's often the case that it is only when this happens that people really understand the value of being insured properly.

Perilous locations

War and collapsing governments is another problem in many African locations. Carjacking, mugging and theft from holiday accommodation are unfortunately all too common in some African resorts. Advice on these subjects should be made readily available by insurers. Determined visitors going to locations such as the Congo and Zimbabwe are generally beyond



insurers risk allowance and people will need specific consultations with both insurer and government advisors if they persist.

Medical emergency

Disease is the most likely problem for those on safari. In a land with such high numbers of swarming

'You would be lucky to see a tiger, let alone be attacked by one. But lions are a greater threat.'

Crocodile tears

Crocodile attacks are another of the greater safari fears. Despite being large, they are designed for ambush in murky river waters where people may swim to cool off. They glide gracefully underwater and have eyes that can poke just above the water's surface whilst they remain concealed. They strike from beneath the

alone be attacked by one, but lions are a greater threat. African lions are only safe when you are inside your vehicle or on an elephant's back. If you step from the safety of a vehicle to take a picture, you are putting yourself in immense danger. Two Japanese tourists did this not so long ago in Kenya's Masai Mara and they went home in coffins.



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gastroenteritis and colitis – a serious stomach illness. Their subsequent £6,400 GBP claim for costs, including extra hotel bills while Ian was confined to his bed, was blocked by their insurance company because, they claimed, he had a pre-existing medical condition. He had been asked to declare any illnesses contracted in the last 12 months. He had not had colitis for over a year previously, though did get treated for a mild case four weeks before travelling – but after he had paid for his insurance. The Gosling's complained of ambiguous terms and a lack of warning from the company.

mosquito, it's frightening to realise the world's number one killer is the mosquito and Africa has a serious problem with a number of blood diseases including AIDS, hepatitis A, yellow fever and malaria. Malaria is a common illness that tourists often fall foul to. The relevant vaccinations are a necessary precaution for visiting much of the African continent. But becoming ill will not guarantee that claims are

Clearly, it is up to the traveller to plug all the gaps. Most safari trips are well-run and will have some sort of medical camp. Minor injuries and everyday first aid treatment should not be a problem. But anything serious and the nearest hospital could be an enormous distance away. That can mean over a thousand miles between you and treatment. The tourist needs to be absolutely sure that their insurance will pay for

'Minor injuries and everyday first aid treatment should not be a problem. But anything serious and the nearest hospital could be an enormous distance away.'

processed. Simple oversights by the tourist can leave them without cover and seriously vulnerable. For example, wedding bells turned to alarm bells for a British couple whose three-week safari honeymoon in Tanzania turned nasty in 2002. Newly-wed Ian Gosling was struck down with

an air ambulance and hospital treatment in any situation.

Essential policies

There are two types of insurance that the safari traveller needs. Firstly, international medical



insurance covers specifically for medical expenses incurred while abroad – and it is high on essential for safaris. An individual country's own health insurance usually offers limited protection for medical treatment overseas, but will more often than not be inadequate.

Then there are travel protection plans, which mainly concern non-reimbursed expenses if an emergency occurs before or during the trip, causing it to be cancelled. Commonly, this includes death, sickness, airline strike or the collapse of the tour company or operator. Baggage loss is often covered, too. This plan also includes limited medical insurance, but it is not as far-reaching as international medical insurance.

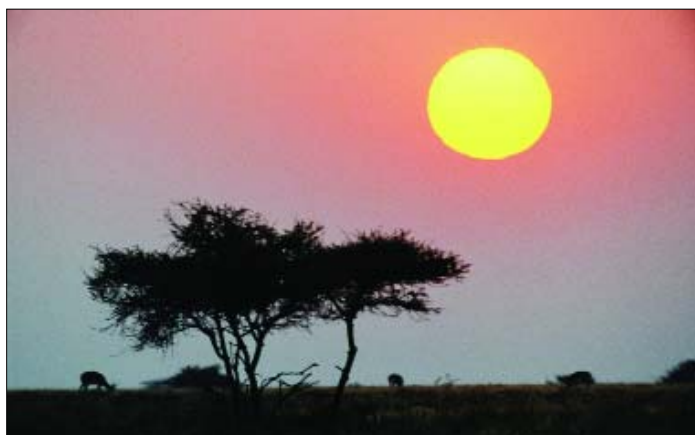
Both plans can explicitly exclude diving (in sky and water), rock climbing, bungee jumping and other extreme sports. However, most have an adventure sports option for an increase in the premium. As already noted, Safari is similarly categorised. People with an insurance policy attached to their credit cards need to make a thorough check to see what they are actually entitled to claim for. It is regarded as unadvisable for them to rely on this insurance alone.

A big mistake by claimants is that in the event of an emergency, they may not always contact the insurer

as soon as possible – especially if they have been admitted to hospital. One of the prickliest clauses employed by some insurers states that if the claimant does not 'pre-certify' medical expenses, they will be reduced by 50 per cent and other expenses could be forfeited.

Exposure

But life and limb are not all that are at stake on safaris. Many safari travellers will take with them expensive pieces of camera equipment. But a standard policy often has maximum cover for single items of only a few hundred dollars or euros. With a camera kit not uncommonly worth in excess of US\$1,000 (in the UK this can be over £2,000 for a good camera kit), this is inadequate by some margin. Claims handlers must have put up with a great number of ear-bashings when tourists realise their state-of-the-art digital camera can only be replaced by something with only a fifth of the value! It's clear that it's a jungle out there for insurers, the insured and for the wildlife that tries to resist the temptation of eating the guests at dinnertime. But then part of the lure of safari is the raw danger and unique life-experience. If people didn't want danger, they wouldn't go in the first place. ■





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A true champion

Julie Remington is an extraordinarily accomplished woman. She's an Olympic champion, a consultant for the travel insurance industry at the top of her game and a single mother of two, but her hunger for success was borne out of a challenging start. Richard Forsyth was pleased to meet her

First impressions of Julie are that she is a tall, confident woman with a warm energy. She admits quietly that she 'wears her heart on her sleeve', as if this may in fact be perceived as a weakness. However, there is nothing weak about Julie and when you scratch under the surface, one thing about her is clear: she's gotten to where she is by earning it. If you doubt her dedication and commitment then look at the proof of the person. She has run a marathon, is a brown belt at Judo (she offers apologies for not being a black belt!), she looks after two children, has fought and beat cancer and won an Olympic bronze medal for hockey in 1992. And all this is before we even get to her impressive career.

Finding strength

Julie's story begins in Perth, West Australia, where she was raised by her grandparents. Until the age of 12, Julie was somewhat estranged from her parents, who lived in Britain, and so it was her grandparents who sowed the seeds of her understanding of life and for that she believes she owes them a great deal.

'My grandparents instilled into me that you don't get anything free in this life. If you want something, you have to work for it. They were strict in that regard,' she explains.

Aged 12, Julie was sent back to the UK so she could benefit from an English education. Such upheaval at that delicate and impressionable age gave her a sense of independence and self-sufficiency, which has steered her through her entire life since.

Once back in the UK, she grew up faster than most, fighting against a feeling of isolation and being a stranger in a strange land.

'When I came back to the UK I was very lonely – it was a strange setup as my mother and I didn't really get on. I felt like a geeky kid in high school. I was much taller than everybody else and had a funny accent and I was fairly sporty, which tended to make me pretty unpopular, but you learn quickly that if you let it affect you, you are not going to succeed and once you let people get to know you they begin to like you.'

She fought her way into a University education with no support and was the first in her family to do so. At around the same time, her love and heavy involvement in playing hockey really paid off and, even now, Julie refers to the girls that played together to represent England in the Olympic Games as more of a family than a team. Interestingly, she doesn't brag about the medal and the huge effort it took to attain it, and tries not to indulge herself in the nostalgia of representing her country.

Overshadowing, though, even her Olympic battle, must be her fight against cancer. It was a three-year battle that she has won and, much like her Olympic success, it is a subject she keeps close to herself. To her credit, through all these testing experiences, Julie's warmth of character has endured and she has turned out to be a very likeable person.

For someone who has had so much on her plate, there is not a visible sign of stress in her face; in fact, quite the opposite: she has a happy glow about her. It's clear how she would be ideal at dealing with assisting people through emergencies when you meet her. Her genuine character and familiarity makes you feel like she is an old friend from your very first introduction.

The corporate professional

Surprisingly, Julie started out in a career that she loathed. As a sporting, energetic woman she began working life as a physical education (PE) teacher, but it didn't suit her. Six months into this career she broke her leg and this was the catalyst for a professional change in direction.

She took a travel insurance job at Essex-based claims handler Francis Charsley. Her next major role was with Lloyd's of London, which included being on foreign assignments in places like Bermuda, Nigeria and Italy.

The job sent her on the kind of on-location, 'against-the-clock' investigative assignments that would give any self-respecting detective a run for their money. She realised that insurance fraud was rife and her assignments gave her an edge and understanding that is vital in the insurance business. In Nigeria, she recalls investigating a fraudulent hospital where a cleaner had managed to acquire note-paper with the hospital's name and address at the top and was writing notes for businessmen. She recalls: 'For \$100 he would write a receipt saying you had an ear infection or an upset stomach.' She remembers, 'He made thousands. The trouble with Nigeria is that it's so corrupt. The fact that he had got into one hospital and was in with the ex-pat community was a hard hit for Lloyd's of London.' Such rigorous work stood her well for her move to insurance giant AXA in 1999, where she started out as a travel underwriter.

It was at this time that she was diagnosed with cancer, but it did not side-line her career – far from



Network and she's an independent consultant in all aspects of the travel insurance industry – from call handling to assistance.

'Companies use consultancies because they can get the expertise they need for a short time only and when they need it – they don't need an expert 365 days a year; they might need it for a project or a problem they've got.

'From the consultant's point of view it's very varied work,' enthuses Julie.

'As I had worked in so many different areas, I was trying to offer the broad knowledge that I've got to the whole of the industry and not pigeon-hole myself into just claims or assistance. You continue to build your network with the job. I've worked with a few tour operators and obviously I wouldn't have been able to do this if I had stayed in mainstream insurance.'

'My grandparents instilled into me that you don't get anything free in this life. If you want something you have to work for it'

it. It didn't take long before she was noticed and promoted to become Travel Customer Services Manager, responsible for a team of 13 people who were in turn responsible for all the outsourcers who looked after 150,000 claims a year.

Julie recalls it was a challenge to make the existing system more workable: 'We had an extortionate amount of claims handlers and assistance companies. It was in excess of 15 claims handlers. I didn't even know there were that many in the country and there were lots of assistance companies that were almost one-man bands being run from someone's bedroom.'

'One of the team's first jobs was to rationalise the providers down to three reputable providers. It took about 11 months to get the suppliers down to a manageable number.'

'I was very proud to work with AXA and I am very protective of that and I loved the people I worked with: there was a really good bond – not just in my team but in the underwriting team and the cooperate partnership division. We all worked very much as a team and that was great – we could rely on each other.'

Despite her great love of her time with AXA, her innate desire to keep up a momentum led her to leave in 2002 and, as a result, she is today the Managing Director of Travel Insurance Suppliers

'I'm offering a wide range of products now and companies may want help with training or a disaster recovery plan and things like that. It's very different every day.'

The trials of tiresome terminology

Having dabbled in every aspect of the travel insurance trade she has a valuable insight into what is wrong and where there is room for improvement. One thing she feels strongly about is that insurance has become a quagmire of clumsy, long-winded and often ambiguous wording. She believes clarity and simplicity are needed to make genuine progress with claims handling. Insurers should keep claims literature simple – explain it simply and not get bogged down in their own wording and confuse consumers with what they can and cannot claim. Julie recalls an example of this problem: 'We went to an ombudsman conference when I was working at AXA and the ombudsman actually put on the board a definition of valuables and it was about a

paragraph long and it just did not make sense and I sat there mortified as it was our exclusion on our Thomas Cook policy!

'Some of our policy wordings are atrocious. It would be a brave insurer who comes out with a straightforward policy, saying you are covered for X, Y and Z and we will provide you with the following services i.e. assistance if you are ill! It's when you put in a wishy-washy paragraph that it gets messy and you're not helping anybody: you're not helping the consumer, as they don't know how they are covered; you're not helping the assistance company or the claims handler, as if they get a question or a claim on it, it's more difficult for them to administer that.'

A more direct standardisation of wording in policies, in Julie's opinion, may reduce the practice of both consumers claiming unnecessarily and companies finding ways not to pay.

'I think that nowadays, most underwriters want to pay valid claims, but I don't think consumers help themselves as it's a compensation culture.'

'People go on holiday, have paid some money for this insurance and they've got nothing for it,' she says. She is also adamant that there is real value in educating travellers to not panic every time they have a stomach bug and to go to the chemist instead of the hospital, as they would if they were in their own country.

Mother and role model

On top of her consultancy work, Julie looks after her daughter Sam, aged 14, and her son Callum, aged seven.

They are obviously a source of great pride and, if they follow their mother's example, they should harness that rare formula for success in everything they attempt.

When pondering on the biggest motivator of her achievements thus far, she reveals her determination is in part down to a genuine fear of falling. Failure is something she is not prepared to face.

'Someone once asked me "are you afraid of failure?" and to some degree, yes, there is a fear of failure. That's why you strive. It was like with my marathon run – I can't not run it, as that's failure, so I'm going to do it!' Julie is not content to accept she has limits and therefore she looks at all problems as challenges to be conquered and that's why she is valuable – not only to the industry but as a role model for everyone.



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A PASSAGE TO INDIA



The insurance industry in India has undergone something of a revolution in recent years. Saby Ganguly reports from a country whose healthcare services, insurance markets and popularity for foreign investors is at an all-time high

More has happened in India's insurance industry in the past five years than in the preceding 50 years. Given the industry's direct link with the country's socio-economic grassroots, the task of opening up this sector to competitive forces was fraught with major social concerns. This was due in no small measure to the socialistic diet on which India was fed for most of the recent past, which had created public scepticism towards the private sector and foreign investors. While World Travel Organisation-influenced liberalization was relatively easy in most segments of the state-dominated economy, insurance had to wait for about eight years longer than other businesses to be liberalized. It was only in 1999 that the state monopoly in the insurance sector ended. Today, there are 23 insurers of all types in India. The insurance product mix, too, has since expanded, with travel and health insurance having emerged as strong niche sectors.

History

Insurance in its modern form was brought to India by the UK-based Oriental Life Insurance Company in 1818 when India was a colony of Britain. The Indian Life Assurance companies Act (1912) was the first measure by the government of British-ruled India to regulate life insurance business. This Act was amended a few times by the same government and finally by the government of free India in 1950.

The 1950 amendment stipulated that only Indian companies would be allowed to provide insurance services in the country, thus closing the market to foreign companies.

A major socialist-driven development occurred in 1956, when 245 Indian and foreign insurers and provident fund societies were taken over by the Indian government and the Life Insurance Corporation of India (LIC) was formed. LIC is still wholly state-owned and straddles the life insurance market like a colossus, making the post-1999 newcomers look like midgets.

General insurance came to India a little later than life insurance. The first general insurance company in the country was Triton Insurance Company Ltd of the UK, which started operations in 1850. In 1961, the General Insurance Company Ltd (GIC) was formed. The general insurance business was nationalized in 1973 when GIC became a holding company with four subsidiaries: National Insurance Company Ltd (NIC), The New India Assurance Company Ltd (NIAC), The Oriental Insurance Company Ltd (OIC) and The United Assurance Company Ltd (UAC).

From 1973 to 1999, insurance in India had a somewhat laid-back attitude since business was assured to both LIC and GIC who monopolized the market. There was hardly any product innovation. Travel insurance was not marketed as a specialized activity and was only included in the category of general insurance, even though health insurance was introduced during this period.

In 1999, the Insurance Regulatory Development Act (IRDA) was passed by the Indian Parliament and insurance was opened up to private companies who

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were allowed to take on foreign partners up to a maximum equity of 26 per cent. Thus, almost every international insurance major entered the Indian market as minority holders in collaboration with Indian companies. Though Indian companies have majority shareholdings, the insurance expertise has invariably come from the foreign partners. In 2002, the Indian Parliament cleared a Bill delinking NIC, NIAC, OIC and UAC from GIC. A separate Bill, too, was approved by Parliament to allow brokers, cooperatives and intermediaries (including banks) into the sector. GIC has been made the national reinsurer, which means that all insurance companies have to cede 20 per cent of their reinsurance with GIC. This policy does not sit well with the privately-owned companies, as they see it as 'unearned revenue' for GIC.

Current scene

A country of India's population size should naturally be a leading market for the international insurance business. However, this is not the case; thanks largely to the lack of competition in the market up until the start of this century. Per capita insurance premium in India is a mere US\$6, one of the lowest in the world. In South Korea, the corresponding figure is US\$1,338, in the US it is \$2,250 and in UK it is US\$1,589. Insurance premiums in India account for just two per cent of the GDP, compared to the world average of 7.8 per cent and G-7 average of 9.2 per cent. Insurance premiums as a percentage of savings are barely 5.95 per cent in India, compared to 52.5 per cent in the UK. This is despite the fact that India enjoys one of the world's highest per capita savings rates.

In fiscal 2000-01, total insurance premiums in India stood at US\$9,933 million, which is 0.41 per cent of total global premiums (which amount to US\$2,443.6 billion).

Though the above statistics are rather cheerless, the medium-to-long term prospects are unanimously seen as extremely bright. The fact that almost all the world's major insurers made the headline to India following the abolition of state monopoly is regarded as evidence of attractive prospects. In the first year of market liberalization (2 April - 31 December 2001), as many as 16 private sector insurance companies - including joint ventures with foreign insurers - entered the Indian market.

The market potential can be gauged by the fact that currently about 40-42 million people have purchased insurance, whereas the potential is estimated at 200-250 million in a total population of a billion.

The government too is displaying a keenness for the insurance industry to grow to its natural size, if only because insurance companies can be a major source of funds for infrastructure development. By the end of 2001, 16 insurers had made a total investment of US\$382 million in the economy.



The entire insurance industry in India now operates under the supervision of the Insurance Regulatory and Development Authority (IRDA). IRDA has set solvency standards, codes of conduct and other parameters for the sector. It is also the hearing authority for intra-industry complaints, most of which pertain to undercutting of premium rates by rebating agency commission (see 'Price war' below).

Supply and demand

Travel insurance was almost non-existent in the state-dominated era of Indian insurance. But, the liberalization of the market unleashed competition and innovation, a result of which has been the rise of travel insurance as a niche sector. The travel insurance market in India is currently worth US\$40-50 million and is likely to grow. General insurance companies are understood to be working on ideas for innovative cover and various options of sum insured.

While nationalized players still dominate overseas health insurance cover, newer private players like Bajaj Allianz, Tata AIG, Cholamandalam, ICICI Lombard and others have skimmed about 40 per cent of the market already.

Though overseas travel insurance cover is not mandatory, except in a few countries, the wisdom of taking a travel insurance policy prior to undertaking overseas travel is fast dawning on the growing community of travellers. Economic expansion in recent years has resulted in more and more Indians travelling overseas as well as foreigners visiting India. State insurance companies like National Insurance Co (NIC) and New India Assurance Company (NIAC) have recently come out with overseas 'mediclin' policies for Asian countries specifically, with lower premiums.

'Travel insurance is set to grow, with people wanting more benefits at a lower cost. We have a 10 per cent market share in travel insurance and hope to sell around 500,000 policies over the next three years,' says Kamlesh Goyal, CEO, Bajaj Allianz General Insurance. Meanwhile, most of the private insurers have tied up with international travel agents or insurers to issue online policies. Most of them have tied up with travel and ticketing companies such as Amadeus, Galileo, Sita, Thomas Cook and SBI Travel. According to Arun Agarwal, CEO, Cholamandalam Insurance: 'There is a lot of scope for product innovation in travel insurance and private players are writing more policies to carve bigger shares. Sports and adventure are among the various niches being looked at. In our company, we have come up with a travel insurance concept for the corporate market, which is a big hit.'

Innovative travel insurance products are expected to hit the market once the requisite infrastructure is in place. This is because proper rescue infrastructure is needed before granting insurance covers for adventure sports, such as trekking. But there is a latent demand for

such policies from high net worth individuals and Tata AIG is one company in the travel insurance field that aims to make the most of this, expecting a five-fold growth in the coming few years.

Rise as a health care destination

India has traditionally attracted visitors seeking alternative healing practices, such as ayurveda and yoga. But now, modern treatment centres too are seeing their fair share of international patients. Though India often evokes a picture of squalor and grinding, the fact is that its privately-owned upscale hospitals - such as the Apollo Hospitals, Jaslok, Breach Candy and others in their league - are qualitatively on a par with international standards, but at much lower costs. Efforts to promote the country as a medical tourism destination are therefore yielding very good results.

Long queues of patients from neighbouring Bangladesh, Pakistan, Africa and the Middle East have been seen for a long time in many of these hospitals. But a more recent development is that patients are travelling from even further afield: the UK, Europe and North America.

Most surgeons and cardiologists at these hospitals are trained in the UK and the US and they deliver results that are equal to those achieved by their counterparts across the world at considerably lower costs. For example: an open-heart surgery in the UK can cost more than \$20,000 and double that in the US, whereas in India, leading hospitals can perform the same surgery for less than \$5,000. And the costs can also be covered by insurance.

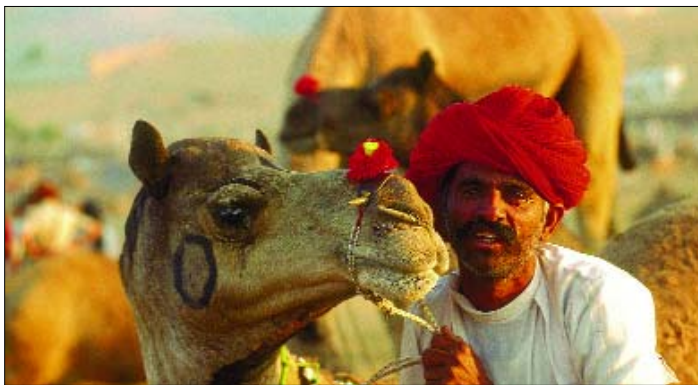
The other attraction is that there is no waiting period for major medical procedures, unlike in the UK where, under the National Health Service, patients can have to wait for months, even years for surgery. Both the Indian Government and the health industry have been quick to recognise the enormous potential of earning a lucrative share of the global healthcare market, estimated to be worth hundreds of billions of dollars.

The government estimates that the Indian healthcare industry is valued at US\$17 billion, some four per cent of India's GDP and growing at over 10 per cent every year. It is expected to reach US\$60 billion by 2012. Some 70 per cent of India's healthcare services are privately managed, however, helping to take care of the spill-over from poorly-

continued on p.32



A PASSAGE TO INDIA continued from p.31



maintained and ill-equipped government facilities. Travel agents and tour operators have also taken up the cause and have begun promoting India as a major healthcare destination. In an interview with the BBC last year, Roy Fernandes, Marketing Vice-President of India's Apollo Hospitals, outlined his predictions for the industry: 'Over the next 10 years, India will become a major destination for healthcare.'

Price war

Since the entry of the private sector into the insurance arena, competition in the market has so intensified that a rate war had broken out among competitors in their bid for more business. Some of the players in the non-life sector have allegedly been rebating agency commission to effectively lower premium rates, which is in violation of an IRDA rule. Lately, however, the private insurers have agreed to a truce to cap agency commission on personal lines business, such as motor and travel insurance. This follows the success of an earlier agreement to avoid predatory pricing for corporate accounts. The pact appears to be holding, with no complaints of tariff violations or predatory pricing in the first few days of April (the busiest month, when all corporate renewals take place). However, the truce could lead to a rise in premium rates on businesses such as group mediclaim and group personal accident. These businesses were seen as accommodative policies, underwritten largely as a leverage to procure more profitable business from corporate houses.

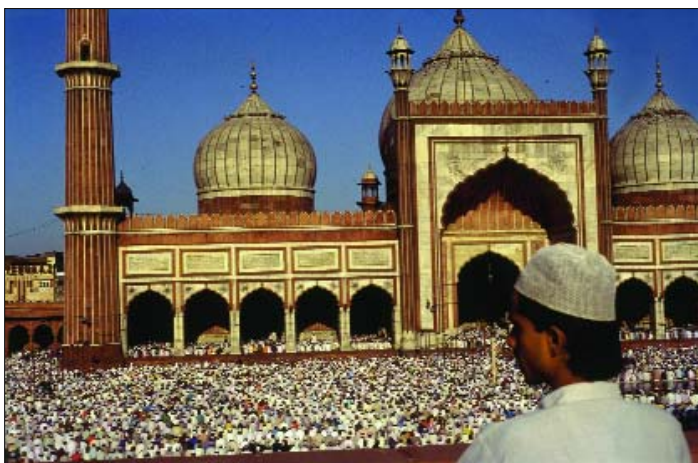
Risk factors

No report on a world insurance market would be complete without a look at the country's risk perception. As far as sovereign risk is concerned, India scores near zero, as there is no perceivable chance of the state collapsing. Political risk, too, is negligible, since the provision for change in government is built into the system (India has general and state elections every five years). Since

unanimity prevails across the political system over the issue of liberalization and globalization, no future government can be expected to drastically change policies framed by an earlier government. Commercial risk does exist, of course, and individual companies are expected to make their own assessments. But judging from the rush of international insurance majors to India however, and their explicit eagerness to increase their shareholding in joint-ventures beyond the IRDA-stipulated 26 per cent, the perception of commercial risk too is seen to be low.

War risk seemed high when relations with Pakistan touched a low point after the infamous nuclear tests of 1998. However, quick-healing measures adopted within the region, as well as from the US, blew away the war clouds. The US war against the Taliban helped peace prospects in the Indian subcontinent too, as it made Pakistan an important ally of the US, which influenced the traditional rivals (India and Pakistan) to expand their outlook from the regional to the global level. Today, India-Pakistan relations seem hunky-dory, with the Indian cricket team now touring Pakistan. The risk of war between India and Pakistan has drastically abated, though it cannot be considered to be non-existent.

Terrorism, however, is the most substantive risk in India today. Pakistan has cracked down on terrorist training camps, which allegedly used to export terrorists to India and, earlier, Afghanistan. Nevertheless, the risk remains, particularly in the state of Jammu and Kashmir in the extreme north. The risk of terrorism also exists to a substantial degree in the extreme north-east of India. Barring these two areas, India is a safe haven for tourists. This does not distract from the fact that there have been isolated cases of physical attacks on individual tourists in recent months; but these were inflicted by muggers, not organized terrorists or criminals. Yet, travel insurers should persuade their customers to be as vigilant as they would be when visiting any of the world's larger cities. ■



Entry Restrictions



Efforts to protect US international borders from questionable, undesirable or dangerous visitors continue to escalate. Dick Atkins, Philadelphia US lawyer and specialist in travel insurance-related legal matters, looks at the new restrictions, rules and regulations now affecting travellers

The US has implemented a most comprehensive programme for arriving international passengers, through the State Department and the Department of Homeland Security (DHS). Under the new US VISIT Programme (US Visitor and Immigration Status Indication Technology), fingerprints and photographs are required for all visitors who need a visa to enter the US. The process is quick – approximately 23 seconds – but queues can still be lengthy. The process is described at the State Department's website, www.Unitedstatesvisas.gov.

For those requiring a visa, the most frustrating problem is the extensive processing delay: as long as six months in many cases. We have received complaints from people who paid significant sums to one of the proliferating visa services companies, though even

that can be done to help them enter the desired country.

Other countries besides the US are also becoming stricter in their entry rules. One recent distress call came from a 22-year-old US fashion model who arrived at Gatwick from Atlanta only to be denied entry and placed in a holding cell for 24 hours before she was escorted to a plane returning to the US. A male cellmate loaned her his mobile phone, allowing her to call her mother, who then called the assistance company (On Call) servicing her travel insurance company.

Unfortunately, despite a co-ordinated effort, there was nothing that any of us could do to obtain her entry into the UK. This traveller was initially questioned about having only US\$250 cash and a debit card with only US\$1,200 available. The customs officials did not care

that she had a ticket on to Paris five days later. In this case, it appears that because she was carrying her fashion photos, the authorities believed she intended to work in the UK – a prohibited activity. We spoke to the State Department official who handles entry denial complaints and found out that the Department receives at least 150 complaints a year from US citizens who are denied entry to the UK – apparently more than any other country – but they



stricter rules are effective 30 September 2004. As of that date, visitors from all countries except Canada will be subject to the fingerprints/ photograph requirement. Visitors from 27 'allies' of the US can travel within the US for up to 90 days without visas and will not have to go through consular interviews and background checks in order to get a visa. This requirement results from the US determining that the countries could not meet the 2 October 2004 deadline for issuing passports with biometric technology that makes counterfeiting virtually impossible.

Besides Canada and Mexico, the countries for which no visa is required are:

Andorra, Australia, Austria, Belgium, Brunei, Denmark, Finland, France, Germany, Iceland, Ireland, Italy, Japan, Liechtenstein, Luxembourg, Monaco, the Netherlands, New Zealand, Norway, Portugal, San Marino, Singapore, Slovenia, Spain, Sweden, Switzerland and the United Kingdom.

Visitors who do not meet the entry requirements are turned away, actually prohibited from entering the US, and then sent back to their departure city, often on the next returning plane, but sometimes only after a night or more in custody.

To avoid problems with entry, visitors to the US need a machine-readable passport (MRP), which is valid for at least six months beyond the projected end of their visit. To ease entry, we also recommend that international travellers have round-trip tickets. We have received hotline calls on behalf of detained people who were refused entry. Unfortunately there is virtually nothing

have no idea how many others there are. Depending on the country, the Vienna Convention on Consular Relations either requires or encourages consular notification on behalf of those detained.

The US State Department's website (www.state.gov) contains updated entry information. US officials anticipate that other countries will reciprocate with the imposition of restrictions for entry by US citizens. Brazil has already done so, and now requires that US citizens be fingerprinted and photographed.

Some of our hotline distress calls have been from travellers who are detained because of lack of documents, expired documents or improper documents. A father and his 12-year-old daughter travelling via Eurostar were refused entry and were detained overnight in separate quarters in Belgium.

Most often, the complaint comes to us after the fact, since the opportunity for emergency calls is limited. We also suggest carrying international mobile phones to quickly access assistance.

We also recommend that travellers keep a photocopy of their passport in a separate place (e.g. suitcase or carry-on bag). It's also advisable to have the passport number written in the traveller's wallet or date book, and that a copy be kept at the traveller's home or office. Customs/immigration officials are sometimes intimidating and arbitrary. Proper documentation and avoiding suspicious actions are important in this stressful time of heightened security.

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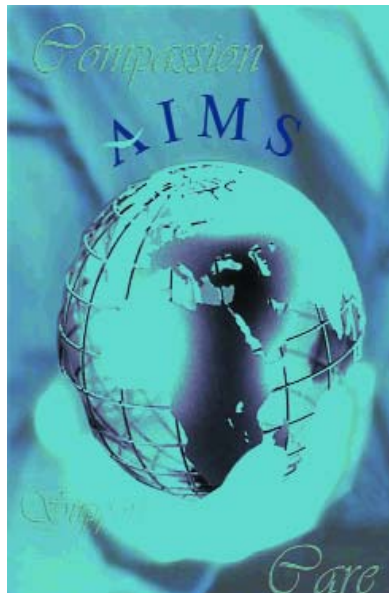
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Europe after Madrid: an uneasy course

The terrorists responsible for the 11 March bombings in Madrid that killed 191 people and wounded 1,400, used mobile phones as timers to detonate the explosives they had stashed aboard commuter trains. In the weeks since the attacks, it has become clear that those phones also delivered a wake-up call to Europe about the modern look of Islamo-fascist terrorism.

The Madrid attack gave Europeans a brutal view of this new terrorism. Many European nations saw the September 11 attacks in the US through the lens of their own experience with such terrorist groups as the IRA and ETA, and failed to understand that the new threat, unlike the provincial violence of old, transcends regional struggles and international borders.

Since the 11 March attacks, the top government officials of 25 European countries appointed a counter-terrorism co-ordinator who is charged with ensuring smoother cooperation between the various countries. The leaders also agreed to a common European arrest warrant, the creation of a European prosecutor and more thorough databases of European criminals. In an attempt to avoid more delays, the leaders agreed that new laws should be in place by June. But changing habitual behavior - of both officials and citizens - is a formidable task.

Though European countries have grown increasingly cooperative with each other in recent years, many are still suspicious of their continental neighbors due to rivalries. In some cases, governments do not respect the professionalism of other countries' intelligence agencies. The UK, for example, has declined to work closely with Greece during the Athens Olympic Games for fear that Greek officials might compromise UK intelligence sources and practices. But cross-border cooperation is inescapable if Europe and the world are to effectively combat this new variety of terrorism. The 21st-century terrorists, unlike their predecessors in Europe, are capable of operating across multiple borders. And under certain circumstances, Islamo-fascist terrorists could select virtually any European country as a base or target.

An illuminating case

Consider Jamal Zougam, a Moroccan national who has been jailed as a key suspect in the Madrid bombings. Zougam had been identified as a threat by authorities in Spain, France, possibly other European countries, and Morocco. But the countries did not share information on Zougam, and he was able to cross borders. As a result, he was able to meet with extremist militants from five countries. Last year in Tangier, he met with suspected co-conspirator Abdelaziz Benyaich, a naturalized French citizen who was born in Morocco. Zougam may have been with Benyaich in Tangier as Benyaich tested the detonation capabilities of portable phones. Zougam also was known to have associated with Abu Dahdah (also known as Imad Eddin Barakat Yarkas), who is accused of heading a Spanish-based Al-Qaeda cell that is believed to have supported the September 11 hijackers. And approximately two weeks before the attacks, Zougam purchased numerous calling cards for mobile phones. With greater cooperation, authorities may have been able to connect the dots,



arrest Zougam, and disrupt the Madrid plot. After some suspects in the train bombing blew themselves up during the 4 April police raid in the Madrid suburb of Leganes, investigators found a strong indication that the group was planning to strike again. The suspects' apartment contained 200 copper detonators and 22 pounds of Goma 2 explosives similar to those used in the train bombings. Investigators are focusing largely on a terrorist group known as the Moroccan Islamic Combatant Group that authorities believe is tied to the bombings last year in Casablanca that killed more than 30 people. The group is also believed to have links to Al-Qaeda.

Regional concerns for Europe

In the wake of the attacks in Spain, leaders in other Western European countries, particularly France, Germany, Italy and the UK have expressed a growing concern for the possibility of further attacks. On 16 March, a group calling itself 'Servants of Allah, the Powerful and Wise One' sent a letter to French Prime Minister, Jean-Pierre Raffarin, indicating that the group would target France and French interests abroad. France's ban on Muslim headscarfs in public schools has inflamed tensions among Muslims and French leaders. Officials in London have warned of the inevitability of an attack, as reported by London's Metropolitan Police commissioner, Sir Johan Stevens.

Authorities in London, Paris and cities and towns throughout Europe have stepped up anti-terrorist efforts in the wake of the recent attacks, hoping to thwart any potential deadly incident.

Outlook

Since security in Spain is tighter than ever, the country is in some ways safer than before the attacks. Similarly, France has increased its terrorist alert level for transportation to Red, the second highest level, while the country in general remains a step lower, at Orange. Several other countries, including Germany, Italy and the UK have stepped up security. Europe faces the unenviable task of trying to protect its citizenry while preserving the increasingly open border system and social cooperation of the European Union. Meanwhile, leaders on the continent struggle with issues of immigration and international alliances, no doubt wondering whether each political maneuver - at home and abroad - will make them a prime target for the new terrorist.















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Diary Dates

Diary dates

10 May
British Medical Emergency Forum
Barlow, Lyde & Gilbert
London, UK
www.bmesf.org.uk

11-13 May
International Travel Insurance Conference
Hilton Metropole
European annual conference
focusing on issues that effect the general state
of the travel insurance market
Brighton, UK
www.itic.org.uk

12-13 May
Luxembourg Rendez-Vous Centre
Hilton Metropole
European annual conference
Kirchberg, Luxembourg
angela.millard@rvg.co.uk

17-19 May
The European Travel Distribution Summit 2004
Paragon Hotel and Expo Suite
Annual meeting for travel distribution
professionals
London, UK
www.eyefortravel.com/euroconference2004

19-20 May
IRMI Seminar Series: Captives Built to Last
Hyatt Regency
How to structure and operate a captive insurance
programme that withstands market cycles
New Orleans, US
www.irmi.com

19-20 May
Aiim Content Management Seminar for Financial Services Insurance
Chicago University Club
To educate on the key issues and necessary steps
for implementing an Enterprise Content
Management scheme
Chicago, US
www.aiim.org/cmfinance

21 May
Employers' Liability Seminar
Celtic Manor Resort
How to implement health and safety and risk
management practices and appreciate
financial benefits
Newport, UK
jo.wilde@ars.aon.co.uk

23-26 May
Worldatwork 2004 Annual Conference
Capturing the latest total rewards trends
Boston, US
www.worldatwork.com

25 May
IIM Content Management Seminar
New York Princeton Club
To educate on the key issues and necessary steps
for implementing an Enterprise Content
Management scheme
New York, US
www.aiim.org/cmfinance

2-3 June
IRMI Seminar Series: Captives Built to Last
Sheraton University City Hotel
How to operate a captive insurance programme
Philadelphia, US
www.irmi.com

7-9 June
WIF - World Insurance Forum
Fairmont Southampton Hotel
Global insurance and reinsurance forum
Bermuda
www.worldinsuranceforum.bm

7-9 June
International Captives Congress 2004
Hamilton Princess
Bermuda
www.ibcusa.com

Smile corner

Hair raising request

Our thanks go to Norwich Union, who sent us this funny story

A travel agent, when asked if they had ever had any curious requests, replied: 'I had someone ask for an aisle seat on a flight, so their hair wouldn't get messed up by being near the window.'

Nelson rules MMA

MMA Insurance has appointed Scott Nelson as its new Chairman following the death of Peter Woolterton last year. Prior to joining the MMA board as a Non-Executive in 2000, Scott worked for 25 years at Sun Alliance where he ultimately became Group Finance Director.



Scott Nelson

Speaking of the appointment, Garry Fearn, MMA's Chief Executive, commented: 'Scott has already made a significant contribution to the success of MMA as a Non-Executive Director. The knowledge and experience of the sector he will now bring to the Chairman role is invaluable and will play an important part in the next stage of MMA's growth strategy.'

Stretching the law

UK law firm, Irwin Mitchell (IM), is expanding its international travel litigation group, due to the arrival of 35 staff from Lorenzo Zurbrugg, the firm with which IM merged in July 2003. 'The move is the latest stage in our developing international strategy,' commented John Pickering, National Head of Personal Injury at IM. 'IM plans to expand further into overseas jurisdictions, broadening and enhancing the level of services offered to existing and new clients. This is in line with the firm's international strategy of building a significant and recognised international presence.'

Aviva gets two new faces

Aviva plc has appointed two new independent Non-Executive Directors. Russell Walls is an independent Non-Executive Director of Signet Group plc and the senior independent Non-Executive Director of Stagecoach, Wellcome plc, and Coasts Viyella plc. Richard Goeltz is an independent Non-Executive Director of the Warnaco Group Inc, Federal Home Loan Mortgage Corporation and New Germany Fund. During his career he has served as Chief Financial Officer of NatWest Group, American Express Company and The Seagram Company. The appointments will take effect from 3 May.

AXA development

AXA has appointed Keith Hector as National Development Manager, PLI. He takes on responsibility for AXA's personal lines intermediary account manager team, reporting directly to Mike Keating, PLI Director. Mr Keating commented: 'I believe Keith's experience with our commercial distribution team will be key in ensuring that our strategy of supporting the intermediary continues to remain on track.'

Bassett on board

The specialist insurance and reinsurance broker, Crispin Speers & Partners Ltd (CSP), which provides travel, accident, health and life solutions internationally, has appointed Duncan Bassett to the Board of Directors. Duncan has had a long and distinguished career in the Lloyd's and London Market. Having joined CSP in June 2001 he has been responsible for travel products. In assuming greater responsibility, Duncan will be jointly responsible with Bob Clayton for all the administrative and servicing issues of clients. Duncan will also bring additional experience to the Special Risks Division of the company.

UNGL appointment

United National Group Ltd has appointed Professor Kenneth Singleton to its Board of Directors. Prof. Singleton is an expert in the areas of econometrics and credit risk modelling and analysis. He joins the specialty property and casualty insurer's Audit Committee.

Travelex departure

Barry Whittaker and Andrew Lee have ceased to act as consultants to the Travelsolve business in the UK. Barry and Andrew were previously directors of Atlas International Rescue that joined forces with Travelex to launch Travelsolve. Atlas has now been fully integrated into the Travelex business and, Barry and Andrew have decided to move on to pastures new. Travelsolve wishes them every success for the future.

First Corporate Business Manager

James Kenrick is to become the new Corporate Business Manager at FirstAssist. James has had over 20 years experience in the PMI industry. Previous positions include sales roles at BUPA, 10 years as Sales Director at Cigna and most recently as joint Managing Director of Jelf Corporate Healthcare. James' role is to deliver new business sales and develop value propositions for large employers based on FirstAssist's range of insurance absence management, employee wellbeing and occupational health products and services. James says of FirstAssist: 'Embracing my experience gained in developing and bringing to the market managed care and absence management solutions, I look forward to being part of this successful organisation.'



James Kenrick

Zuraitis for President

Marita Zuraitis has been named President of Allmerica's property and casualty companies, effective 19 April. Zuraitis will be responsible for the commercial and personal lines operations at Citizens Insurance Company of America, The Hanover Insurance Company and their affiliates. Zuraitis comes to Allmerica from St Paul Travelers. Since 1998, she served as President and Chief Executive Officer of St Paul's commercial lines division, responsible for the company's small commercial, middle market, and large property and casualty solutions business units, including field operations. Zuraitis currently serves as Chairperson of the board of NCCI Holdings, Inc., a provider of workers' compensation data analytics based in Boca Raton, Florida, and as a board member of the Baltimore, Maryland-based American Skyline Insurance. She is actively involved in community affairs, having served as a board member of the Central Maryland YMCA and the Concert Artists of Baltimore.

Distribution and development at Fortis

Fortis Insurance has announced that Chris Dobson has joined the senior team as Distribution and Development Director, UK. Chris takes up specific responsibility for sales and marketing. Previously Broker and Affinity Schemes Director for personal lines with Royal & SunAlliance, Chris brings 24 years' experience of the insurance industry, including roles within marketing, product development, sales and commercial underwriting. Barry Smith, Chief Executive of Fortis, comments: 'I am delighted that Chris has joined us. The core to the success of our business has been the strength of our relationships with our business partners. I am confident that Chris's additional focus in this area will help us to deliver even higher standards of service, further anticipate and reflect the needs of our partners and maintain our business advantage.'



CLAIM AND COUNTERCLAIM

When claiming lost luggage, looking the other way can be a big mistake.

UK couple, Ken Carr and his wife Mary, both 69, took the Eurostar from London to Belgium and placed their luggage in the designated luggage area at the end of the carriage before sitting in their reserved seats. When they reached Lille, Ken assisted Mary, who had an arthritic hip, off the train and returned to get the luggage.

Ken stated, 'When I got back on, my holdall had disappeared. I got the remaining case down and we explained to the Eurostar representative on the platform,' stated Ken.

His claim for £497 was turned down by the Police Federation Travel Insurance Scheme on the grounds that he was not taking 'reasonable care' of the luggage when it disappeared as he was not in close proximity to it.

Ken retorts 'I disputed this, saying I had placed the luggage in the designated area. The fact that my seat was not in close proximity was not my fault as we had allocated seats. They then said they would reconsider the matter but I have been told again that it will be declined again because I helped my wife off the train first.'

Not an open and shut case, Ken would argue.

International Zurich

Zurich Financial Services Group has appointed Geoff Riddell as CEO of the Global Corporate Customer Business market segment and Martin South as CEO of the International Businesses market segment. Mr Riddell became CEO of Zurich's UK, Irish and Southern African insurance businesses in December 2002. He first joined Zurich in May 2002 after an 18-year career with AIG. Mr South joined the Group in 1997 and became CEO of Zurich Specialities in 1999. Prior to joining Zurich, he spent 14 years in the insurance broker world, including 12 years with Marsh.

Director of Ace

Ace Europe has appointed Colin McKellar as the Director of Branch Operations for its UK and Ireland business. Colin will be responsible for the operational management of Ace's regional network and UK business underwritten through its London headquarters. Carl Bach, President of Ace UK and Ireland is pleased to welcome Colin: 'His knowledge and expertise will ensure our regional network builds on the phenomenal growth it experienced last year.' The appointment follows the continued expansion of Ace in the UK.

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Co-ordinator of Hospital Networks



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