

US*ti*A Insider

Quarterly Newsletter of the US **Travel Insurance** Association

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Message From the President

I hope everyone had an enjoyable and restful summer.

As most are aware, UStiA continues to devote considerable time and resources to a number of key initiatives. I'd like to give you a brief update on some of the ongoing work.

The Law & Regulation Committee remains busy on several fronts. The Producer licensing effort has been successful in getting 46 jurisdictions to adopt the Model Act, and work is ongoing to convince the remaining states to also adopt it, and to get further clarification regarding the few states that have adopted the Model Act differently than what was intended.



Linda Fallon
UStiA President

In addition, a Law & Regulation subcommittee created a travel insurance model act to address the unique features of travel insurance in the context of travel protection products, and has been using it to educate state legislators and regulators. In March, NCOIL passed the Model Act, and subsequently so did Louisiana. Hard work and negotiations are ongoing with the National Association of Insurance Commissioners (NAIC). We are also preparing for a similar lobbying effort, as with Producer Licensing, to achieve adoption across all 50 states and jurisdictions.

We continue to focus on member retention and growth initiatives. To that end, the Communication and Membership Committees are working closely together to ensure that the scope of our mission and the communication around the valuable work done by UStiA are clearly understood and in alignment with the needs of our constituents.

Our Conference Committee is also working hard to prepare for the [2018 Annual Conference](#), which will be held at the Omni Scottsdale Resort & Spa at Montelucia in Scottsdale, Arizona, from April 8-11, 2018. Conference registration will open in December.

Our Operations Committee is working on the development of best practices in the area of travel insurance operations.

And last, but certainly not least, the board has been working on the 2018 budget to ensure we have the resources necessary to carry out our mission.

Travel insurance brings immense value to people all over the world who find themselves in difficult situations. Whether it's a hurricane that has left them stranded, a sickness or injury in a country where they can't speak the language or the quality of care is inadequate, or a terrorist incident while traveling far from home, our industry serves a tremendous need. I am proud of the work of our association and thankful for the various committees and each member company, whose focus is on the traveler and ensuring they have someone to turn to when these crisis moments occur.

USTiA Invites You to Attend a Free Webinar: "The Top 10 Travel Fraud Trends in 2017"

Friday, October 27, 2017 | 2:00 pm-3:30 pm ET

Presented by USTiA's Operations Committee. This live [webinar](#) will cover the 10 primary methods of fraud your colleagues are seeing fraudsters use this year, including collision damage waiver fraud, baggage fraud, medical bill padding fraud, medical tourism, travel agency fraud, and more. Attendees will walk away with a working knowledge of the most frequent types of fraud facing the travel protection industry today, how to spot red flags, and how the fraud scheme works and what you can do about it. Time will be provided for Q&A and open discussion.

This is a FREE webinar; however, please register to secure your spot.

[Register for the Webinar](#)

Save the Date 2018 USTiA Annual Conference in Scottsdale, AZ

The [2018 Annual Conference](#) will be held at the [Omni Scottsdale Resort and Spa at Montelucia](#), in Scottsdale, Arizona, April 8-11. [Reserve your hotel room today.](#)

Mark your calendar and stay tuned for more information!

Sponsorship

Sponsorship opportunities are now available. Attendees come for learning, networking opportunities, and new perspectives--and sponsors make the conference possible. Your support of the conference is critical to our mission and it illustrates your support of the industry. If you're interested in participating or need more information, please contact Rob Cavaliere at robert.cavaliere@allianz.com.



UStiA in the News

- UStiA authored an article for *Media Planet's Modern Wellness Guide*, which appeared online and on newsstands as a *USA Today* insert. Read: [Why Travel Insurance Is a Must-Have in These 4 Worst-Case Scenarios](#).
- Watch Megan Cruz, UStiA's executive director, on NBC 4 News telling viewers what can be done if you are traveling during hurricane season. [Watch the video clip](#).
- UStiA was mentioned in *Nasdaq's* article, [3 Reasons You Probably Need to Buy Cruise Insurance](#).



Member News

Fox Flight and Awesome Air Evac Team Up for Epic Patient Transfer

Fox Flight Air Ambulance, a Toronto-based international medical repatriation company, recently partnered with Johannesburg, South Africa-based Awesome Air Evac to complete an epic 9,680-mile wing-to-wing patient transfer. The mission, which originated in Johannesburg, saw the two air ambulance operators combine to complete a journey made up of eight individual flight legs touching down in six different countries before terminating some 22 hours later in Kansas City, Missouri, USA. The incredible logistical challenges of the transfer were compounded by the fact the patient was categorized as high-risk, requiring oxygen ventilation throughout. [Read the press release](#).



Allianz Global Assistance News

Allianz Global Assistance has been named Best Travel Insurance Company in the 2017 Travel Age West "Wave" Awards and has been named a finalist for International Travel & Health Insurer of the Year in the 2017 International Travel & Health Insurance Journal Industry Awards.

Generali Global Assistance Wins Two ACE Awards

On June 21 in Charlotte, North Carolina, two Generali Global Assistance employees took home top honors at the America's Claims Event (ACE Awards). Michelle Bjamson was awarded the Customer Champion Award for creating a new role for the Claims and Customer Service Departments as the "Voice of the Customer." She is the customer's biggest advocate and ensures the company has exhausted all avenues to resolve issues or complaints.

Claims Supervisor Brandon Kay received the Luminary of the Year award, which honors a strategic claims leader who has made large contributions toward effective, efficient, and customer-supportive claims operations at their organization and the industry at large. Brandon has onboarded new claims hires and led teams while exceeding business goals over the last two years. He's contributed to reducing customer wait time and getting customers their payments quicker and was instrumental in a pilot program that resulted in more authority and autonomy for

claims handlers. [Read the press release.](#)

Generali Global Assistance Wins Three Stevie Awards

The Identity and Digital Protection Services Unit of Generali Global Assistance received a Gold Stevie Award in the Customer Service Team of the Year category, as well as a Bronze Stevie Award in the Small-Budget Marketing Campaign of the Year category. The company's travel insurance division, formerly CSA Travel Protection, received a Bronze Stevie Award for Educational and Engaging Travel Insurance Videos in the Travel & Tourism category. The company developed four videos as resources for its sales team to help educate consumers and potential customers, particularly online travel agents, about travel insurance products. Generali Global Assistance has been the recipient of at least one Stevie Award across multiple categories for five consecutive years. [Read the press release.](#)

Got News?

If you have news or achievements you'd like to share with UStiA's membership, please forward them to [Jeyin Lee](#) for possible inclusion in the next issue of the UStiA Insider.

Company Spotlight: J. C. Owens Global Consulting, LLC

Q: Tell us about J. C. Owens Global Consulting, LLC--What makes the company unique?

The company was founded first in Lagos, Nigeria, in November 1986 by Israel Obiora Mbachu, CFE, CII, and Stella Obiora-Mbachu, Ph.D., CFE. Israel had worked as an investigator/adjuster with a British international loss-adjusting firm from August 1, 1979, to September 31, 1986, before resigning to co-found J. C. Owens Global Group.

J. C. Owens Global Consulting, LLC was established to render investigative services all over Africa, Asia, and the Middle East. It accomplished this task as Israel and his team traveled throughout West, Central and East Africa. As a result, he got first-hand knowledge of the manner of operations and the standards of medical and paramedical establishments throughout Africa.

From 1986 to 1994, the company worked investigative assignments throughout Africa, Asia, and the Middle East. As a result of its excellent services, it was constantly requested by insurers in the United States, Canada, and Europe to recommend investigative agencies in Europe and South America, as those they currently use do not meet standards of quality and time. This compelled us to relocate to the United States in 1998, while still maintaining an office in Lagos.

Since 1998, the company has worked at one time or another for all the major travel insurers in the United States, Canada, and Europe, either directly or via other investigative agencies. It has uncovered fraudulent health insurance and/or medical expenses claims in 151 countries.

The company investigates all types of travel insurance claims and to date, none of the baggage, personal effects, and money losses; personal accident liability claims; and car rental damage or loss claims it has investigated have been found to be authentic.

Q: Who are your clients?

We work directly or indirectly for travel insurance providers in the United States, Canada, Europe, Asia, and the Middle East. We also work for health insurance companies, Health Maintenance Organizations (HMOs), and life insurance companies in these countries and continents.

Cases for which we have been engaged include bogus death claims we uncovered in Afghanistan for a United States principal, in Zimbabwe for a United Kingdom insurer, and in the Democratic Republic of Congo for a Canadian agency; bogus death and health insurance claims originating from Cuba filed with a major U.S. insurer; and several travel insurance (medical expenses and personal accident liability) claims. The most recent case was a personal accident liability claim originating in Côte d'Ivoire and filed with a European insurer in July 2017. We found out that two physicians in the teaching hospital had colluded with the claimant and presented her with bogus medical documents to file the claim for €206,000.00.

Q: What is the future for this type of travel insurance business?

We have always believed that there is a great future for the travel insurance business, not only in the United States but around the world. Things have opened up with the advent of the internet and social media. The larger global population will gradually realize the advantages and benefits of travel insurance. The only drawback is that insurers should brace up to combat fraud. In 2001, a Hong Kong-based travel insurer from whom we have worked cases in the past shut down and discontinued business, owing to their inability to rein in fraudulent claims.

In this vein, the recent effort by UStiA Travel Protection Operations Committee (TPOC) to educate claims examiners, travel adjusters, and SIU investigators with respect to combating fraudulent claims should be encouraged and sustained.

Q: Why did you join UStiA?

We joined the association to contribute our knowledge and experience to the growth of the industry, not only in the United States but around the world. Our knowledge and experience is in providing international claims solutions. If fraudulent claims are not nipped in the bud, they invariably affect the bottom line or profitability of the companies. If, as a result, the insurers increase the policyholder's premiums, there will be a time they would begin to lose customers, as many would not tolerate the high premiums.

2018 Membership Renewal

The 2018 UStiA renewal period has begun. 2018 will continue to build on the success of the association, and we look forward to your continued participation with UStiA. If you did not receive your dues renewal invoice, please contact Megan Cruz, executive director, at (240) 240-404-6484 or mcruz@mgmtsol.com.