

McGovern Associates: Over three decades of experience

Bill McGovern is a veteran licensed insurance professional with experience exclusively in “white label” travel protection programs.



In 1984, Bill was selected to be the Account Manager for the first-ever Tour Operator Protection Program. This position pioneered “white label” travel insurance in the United States, with customized programs designed exclusively for the tour operator community.

As the product matured, passenger protection became an exploding segment of the travel industry that created a new profit center for travel companies. Cruise lines, OTA's, vacation rental providers, and airlines have modeled their plans based on this original concept. The result is travelers now have a keen awareness not to leave home without this important protection, especially while traveling internationally.

Bill's expertise is extended by his close working relationships with hundreds of travel companies, both large and small, including some of the most prestigious names in the U.S. travel industry.

Today, Bill is an independent resource for travel suppliers and continues to specialize in “white label” travel insurance programs. He monitors the marketplace and is a negotiator who works for his travel supplier clients, not the insurance company. His flexible, affordable business model provides fast, personalized service that achieves the specific goals of each supplier.

Known as an “effective negotiator,” Bill answers the questions: What to do? Who to go to? How to do it?

Visit us at
www.mcgovern-associates.com



Flexible insurance solutions that add value and increase potential profit

McGovern Associates will help optimize any aspect of your business that touches on travel insurance — from initial plan design to the point which the consumer purchases — and everything in-between. We tailor our services to match our clients' business requirements.

What we do

Consulting: What we bring to the table – A consultant is an individual with vast knowledge and experience in a specific professional field. As pioneers in this industry, we will lend expertise to you and provide insight that no one else possess. Review and evaluation of your existing travel insurance plan will result in measurable improvements and actionable advice.

RFP Services: Navigating the world of travel insurance – No longer is this a cottage industry as corporations have acquired the travel insurance providers. Never before has there been a better time for an independent and experienced travel insurance specialist to steer a travel supplier's path through these uncertain waters.

Program Management: Specialists at the helm – As the only independent travel insurance specialist in the marketplace, McGovern Associates has the freedom to create relationships with every vendor across the entire travel insurance chain.

This substantial network of contacts allows for total account management unavailable elsewhere. Our solutions provide a more efficient and cost-effective way to manage your program. Throughout the process, we continue support of your program both internally and externally, allowing our clients to focus on their core business, travel.

Note: McGovern Associates' fees are negotiable and often paid by the insurance company.

McGovern
ASSOCIATES
Travel Insurance Specialists

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Specialists in developing,
managing and optimizing
travel protection programs
for travel suppliers.

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ASSOCIATES
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McGovern Associates assists tour operators, cruise lines, OTAs, airlines, vacation rental companies, and other travel suppliers with one of their most important services provided to travelers.

As essential as a passport, travel insurance has become a crucial product in the US. With growing demand in today's marketplace, travel suppliers now want to optimize their travel insurance programs.

We provide leadership and understand every aspect of travel insurance. McGovern Associates is completely independent. Unlike your current provider that represents an insurance company, our sole responsibility is protecting your interests. The result is an unbiased, expert resource for you, the travel supplier.

Where expertise helps make informed decisions

Since no obligation to any individual insurance company exists, we have access to all major travel insurance companies. By understanding the "pros and cons" of each, we deliver the finest travel protection plan for your travelers while negotiating the best financial terms for you.

How To Make The Right Travel Insurance Decision

1. Know the Market

Americans are buying travel insurance from a wider array of sources, and these other outlets are steadily making inroads into this profitable business.

Travel suppliers are seeing participation in their "white label" programs erode and travel insurance revenues steadily decreasing, shrinking bottom line income from this product.

With our guidance, clients have enhanced these travel insurance plans with better protection for their passengers and safeguarding them against unforeseen events and financial loss.

Eighty three percent (83%) of the travel suppliers who work with McGovern Associates have increased profits by up to 23% and significantly improved guest services.

2. Know the Plan Types

Optimizing your travel insurance program includes knowing the "type of plans" available in the marketplace. McGovern Associates will help you make sense of the four (4) product designs so that you choose the plan type that will maximize your profits.

Fully Insured

Insurance company assumes all financial risk for claims. Travel supplier incurs minimal legal liability.

Tip: Have the insurance company issue you an "Indemnification Agreement."

Self-Insurance

The financial risk for trip cancellation/interruption benefits shifts to travel supplier.

Tip: If you're actual cancellation penalties are low, this plan should maximize your bottom line income.

"Any Reason" Trip Cancellation with Post Departure Insurance Coverage

Broadest coverage available in marketplace, i.e. absolutely no reason traveler is denied a trip cancellation refund.

Tip: This plan achieves highest take-up rate, greatest gross revenues, with no legal issues

Captive Insurance

Travel supplier forms a "shell" insurance company. Travel supplier assumes all of the same responsibilities that the insurance company has under a Fully-Insured Plan.

Tip: Seek re-insurance to cap your company's financial liability.

3. Know Who Can Assist

McGovern Associates monitors all travel insurance plans for best practices to meet your needs.

Have a question or a concern about your travel insurance protection for your clients?

Contact McGovern Associates for a no obligation assessment of your current plan. If we can help you, we'll tell you how. If we can't, you'll know that too.

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CONSULTING

MARKET
INTELLIGENCE

PROGRAM
MANAGEMENT

RFP
SERVICES

BROKER
SERVICES