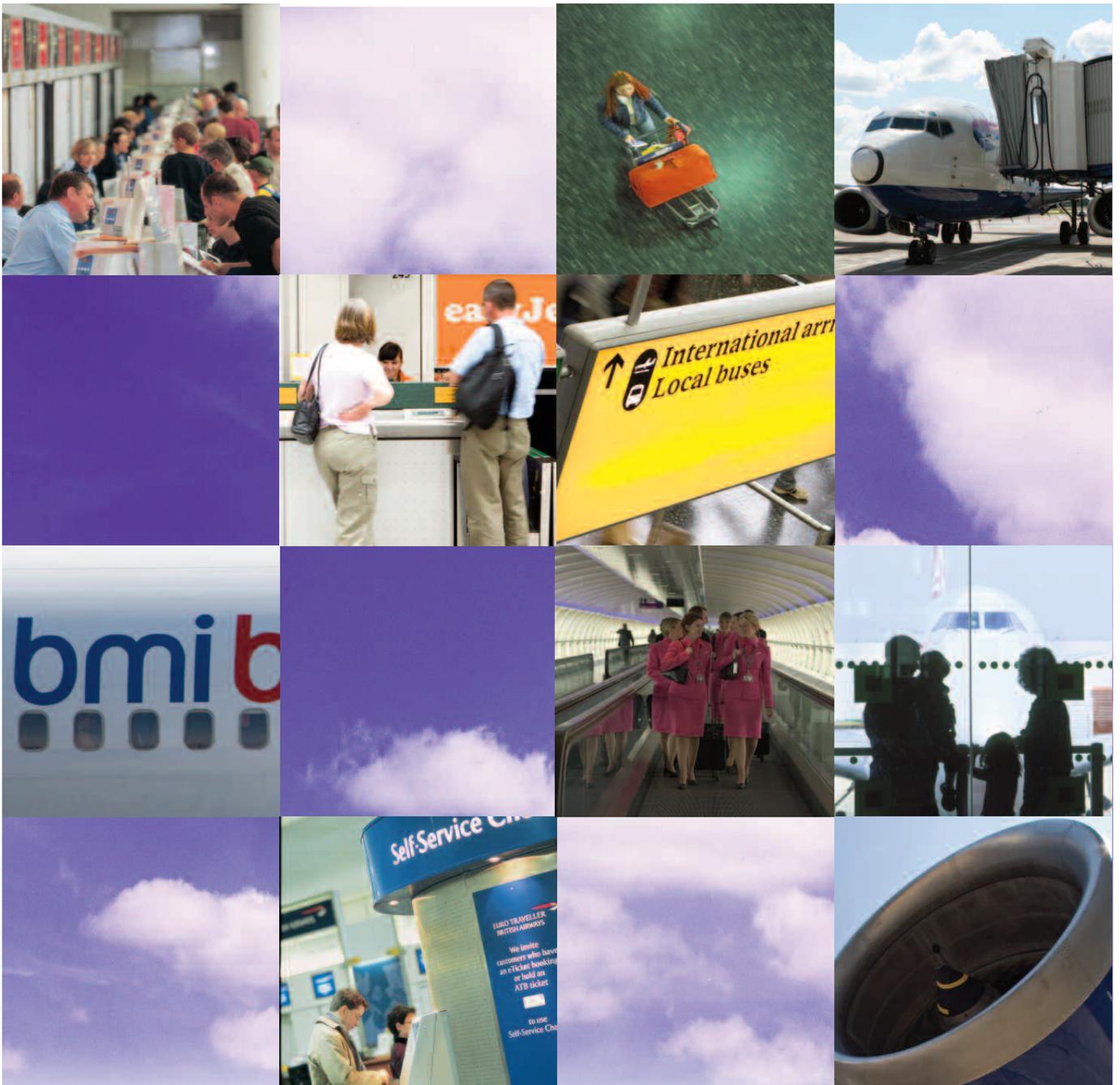


ATIPAC Annual Report 2009-10



Introduction

Dear Mr Hammond

I have pleasure in attaching the tenth report of the Air Travel Insolvency Protection Advisory Committee (ATIPAC) for the year ending 31 March 2010.

It has been a challenging year for the travel industry. The previous year saw the highest number of failed ATOL companies in the last 10 years, and 2009-10 appeared as if it were going to be an equally tough year for the industry. However, the trade responded to the difficult conditions, cutting capacity to match demand and ensuring they were able to trade through the year. Consequently, it has been a more positive year than expected, with fewer failures and a generally optimistic outlook.

In our first report, in March 2001, we set out the need to introduce a mechanism to replenish the Air Travel Trust (ATT) which was then over £8 million in deficit. We set out our concerns in every subsequent report. In April 2008 the CAA, after consultation with the trade, introduced the ATOL Protection Contribution (APC), to be paid on a per passenger basis by all ATOL holders. The APC was designed to restore the ATT to a sustainable financial position and the Committee fully supported its introduction.

In our first report we also identified an issue that would have consequences for the protection of consumers, the changing way in which holidays were sold and the challenges this would pose for the ATOL system. In the past decade this issue has assumed ever greater importance; today only half of the holidays taken are ATOL protected, as consumers use the internet and the no-frills airline sector. We have consistently called for reform of the ATOL regulations to extend their scope and to reassure consumers that they enjoy the financial protection they expect. In early 2010 the DfT issued a consultation on the reform of ATOL, proposing a 'flight plus' financial protection model. We strongly support the principal aim of the proposals in order to bring greater clarity to the consumer and to the trade, and we responded to the consultation urging the DfT to add details to the reform proposals as soon as possible.

We very much hope that the momentum behind the implementation of these vital reform proposals is not lost. I reiterate the Committee's view, that reform of ATOL is both necessary and overdue, and must not be further delayed.

John Cox OBE
ATIPAC Chairman

TRAVEL INDUSTRY IN 2009-10

The Committee expected economic conditions in 2009/10 to create a very difficult trading environment for the travel industry, and in the early part of 2009 this was true. There were limited bookings and a bleak outlook. However, industry and the holidaying public proved resilient. The public appeared unwilling to sacrifice their annual holiday, and as confidence returned in March 2009 holiday bookings increased. Nevertheless, although booking levels improved, they were lower than the levels of previous years and there was a notable decline in bookings for shorter weekend breaks. However, these changes had been anticipated and industry had already adapted and ensured capacity was more evenly matched to demand.

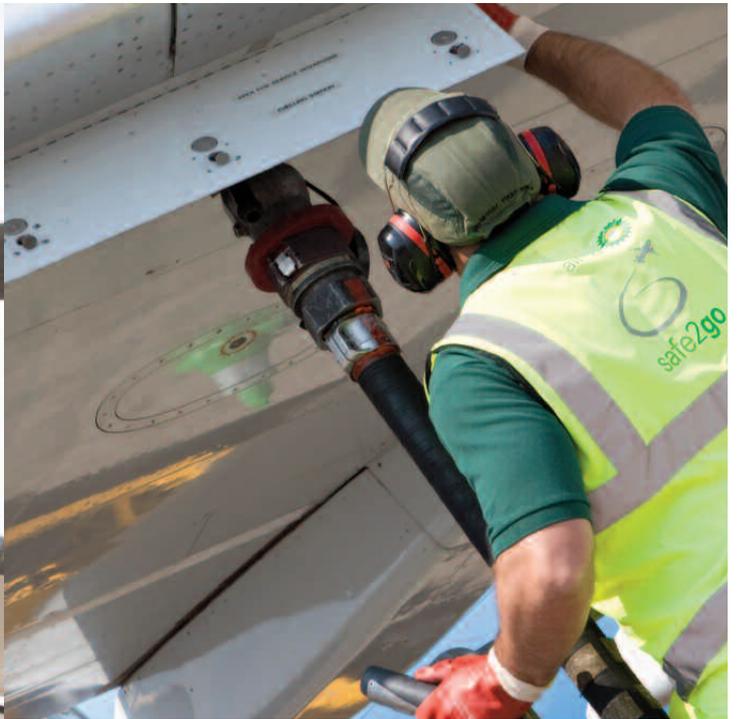
There was a notable trend away from Eurozone holiday destinations where the weakness of Sterling has eroded holiday makers spending power once in their destination. Bookings to traditional holiday destinations such as Spain and France have shifted to Turkey and other non Eurozone countries. There has also been an increase in the number of all-inclusive packages being booked. This trend has been notable over the last few years and looks set to continue as consumers look for certainty over the total cost of their holiday.

The Committee has been pleasantly surprised by the relatively low numbers of ATOL holders failing in the reporting period. In 2008/09 there was a significant increase in the number of failures compared with previous years. A total of 46 licence holders failed in the previous year, but this trend did not continue into 2009-10, when only 29 failed. The Committee believes that this is partly related to the adaptability of the travel industry and the reduction in capacity, but also to the resilience of the public with continued demand for holidays.

The most notable failure in 2009-10 was the Globespan Group. The company operated as both

a scheduled airline and tour operator. When it failed in December 2009 there was significant confusion for those passengers who were abroad at the time, and those yet to travel, as to whether their holiday arrangements were ATOL protected. Regrettably, many of those abroad had to make their own repatriation arrangements at additional expense and consequently the CAA received hundreds of claims from passengers who had booked scheduled seats direct with the group airline, but that had to be refused a refund as they were not ATOL protected. This is a further example of the confusion consumers can experience, where passengers travelling on the same carrier can have either full financial protection, or none at all, depending upon the way they booked. This again reinforces the need for reform of ATOL to provide greater clarity for those taking air holidays in the event of failure. It has taken the major failure of the XL Leisure Group and the huge repatriation and refund operation that took place as a consequence to create the necessary appetite for reform. The Committee notes that it has been calling for reform of financial protection since its inception in 2000.

In 2009, following the failure of the XL Leisure Group and the repatriation and refund costs associated with this, the CAA consulted on an increase in the rate of ATOL Protection Contribution (APC) in order to restore the finances of the Air Travel Trust Fund (ATTF), which is the primary source of funds in the event of an ATOL holder failure. In October 2009 APC contributions, paid on a per passenger basis by ATOL licence holders, increased from £1 to £2.50. This figure was agreed after extensive consultation with the trade. The Committee responded to the CAA's consultation and agreed that £2.50 represented the best balance between increased costs to licence holders, and holiday makers, and raising the necessary funds to restore the ATTF in a reasonable time period. The trade have also been generally supportive of this increase, recognising their responsibility to ensure there are funds in place to repatriate and refund customers in the event of financial failure.



MARKET OUTLOOK FOR 2010/11

The Committee believes there will be continued recovery through 2010-11. Industry and holidaymakers have proved resilient in the difficult economic conditions and this is likely to continue. There does not seem to be any distinction between different business models, large and small operators, long haul and short haul all seem to be coping well and are likely to throughout 2010-11. The Committee has also noted that high street travel agents have performed well and despite the competition from the online sector there is still a comfort factor for many consumers in the face-to-face booking experience.

The challenges facing the travel industry in the forthcoming year are likely to be the general weakness of Sterling, and the impact this will have on travel to all destinations, including Eurozone countries. Although the trade is cautiously optimistic for the future, there are still significant uncertainties associated with economic recovery and the impact this could have on travel.

POST REPORTING PERIOD EVENTS

Volcanic Ash

The eruption of the Eyjafjallajökull volcano in April caused the closure of UK airspace and a significant part of the airspace over the rest of northern Europe for 6 days. This caused difficulties for air travellers across the world as flights were delayed and cancelled. It also added to the costs of tour operators and airlines that were responsible for the care and assistance of their customers.

The long term effects of the ash are uncertain but it is likely to lead to increased costs for airlines and tour operators, due to increased checks and maintenance for aircraft, and longer turnaround times.

There is evidence to suggest that immediately following the eruption bookings dropped sharply and the ongoing airspace closures in the weeks

that followed the eruption, although for shorter time periods, further dented consumer confidence.

Industrial Action

Strike action by British Airways cabin crew has also affected consumer confidence, with many choosing not to travel rather than risk having their flights disrupted. Other travellers have chosen to book with another airline or to book a package holiday, but the overall effect has been to deter people from making holiday bookings, especially in the long haul sector.

There is also some evidence to suggest that over the summer of 2010 there may be further disruption to air travel caused by industrial action taken by air traffic controllers across Europe.

General Election

The long election campaign and the necessary period of purdah associated with it, and the election of a new Government, has to some extent slowed the momentum of the proposed reform of ATOL and the adoption of the proposed 'flight plus' financial protection scheme. The travel industry is supportive of the reform proposals, as is this Committee, and we hope that the new Government will continue with this vital reform, which will bring improved clarity to consumers and the trade.

The World Cup has had a dampening effect on bookings, although to some extent its effects were anticipated.

Taken together, these events have slowed the recovery of the travel industry and although there is still cautious optimism about further recovery through 2010-11, the significance of each of these events and their cumulative effects, reduced bookings, a drop in consumer confidence and additional costs to the industry, should not be underestimated.

ATOL REFORM

The Committee provided a full response to the ATOL reform chapter of the DfT's consultation on Proposals to Update the Regulatory Framework for Aviation.

The DfT consulted on reform of the ATOL regulations following the collapse of the XL Leisure Group. The DfT, the CAA and the travel industry recognised that the confusion experienced by consumers, as to whether their travel arrangements are financially protected or not, must not be allowed to continue and that reform of the ATOL regulations to bring them in line with the way holidays are sold is necessary. The main reform proposals suggested by the DfT are:

- ATOL protection for 'flight plus' sales, where a flight and an additional holiday element, such as accommodation, are sold, including such sales made by airlines.
- ATOL protection for 'flight only' sales, excluding those made directly by an airline, or genuine airline agents.
- A certificate to be issued to consumers who purchase ATOL protected holiday arrangements clearly showing what is protected.
- Allowing ATOL holders to protect their non-air business through the ATOL scheme.

The Committee believes it is of paramount importance that the reform proposals are implemented. The Committee's response set out their support for the principles of the reform but also noted some of the practical challenges that must be resolved in order to implement the proposals.

The key concerns the Committee has over the reform proposals are:

- How to define a 'flight plus' sale and whether all holiday elements sold with a flight are sufficient to create a 'flight plus' arrangement, eg if theatre tickets were sold with a flight would this constitute a 'flight plus' arrangement.





GPU

737-400
F100
DASH 8
DASH 8
737-300
737-500
BAE 146
F70
737-400
F100
DASH 8
737-300
737-500
BAE 146
F70

- Defining the maximum allowable time period between booking holiday elements so that they form a 'flight plus' arrangement.
- 'Click through' sales, where a customer can link from one website to another in order to book additional holiday elements, and how to define a relationship between the businesses offering these services that is sufficient to require 'flight plus' sales to be ATOL protected.

Although there are some challenging details to be overcome the Committee believes that there is the will within the industry, the CAA and Government to make these reform proposals work and to implement them as swiftly as possible; the Committee is fully supportive of this. There is still some uncertainty over some of the proposals, which must be addressed. Nevertheless, as they are, they should bring greater clarity to the consumer. Furthermore, the Committee believes they should be a stepping stone to a comprehensive protection regime for all air passengers, whether they have booked a flight and accommodation through a tour operator or travel agent or whether they have booked a flight direct with an airline.

The reform proposals will impact on businesses operating in the travel industry. They should 'level the playing field' for ATOL-licensed operators to some extent but it remains to be seen if and how the updated regulations restrict the way they currently do business.

These proposals represent an important step towards greater financial protection for all air travellers and the Committee particularly welcomes the greater clarity which will benefit

both the industry and consumers. They will allow consumers to book with greater confidence and knowledge that their holiday arrangements are financially protected. The next stage will be for the DfT to put forward more detailed information about the reform proposals and to address the concerns raised in the consultation responses. The Committee will then be able to comment on these detailed proposals and looks forward to seeing these in the second half of 2010.

In addition to the DfT led reform of ATOL the European Commission is looking at reform of the Package Travel Directive (PTD). The Committee welcomes this review, as the current legislation is 20 years old and out of date in relation to the changes in the way holidays are booked. Reform will help to clarify the existing areas of uncertainty. The timeframe for the PTD reform is likely to be longer than the ATOL reform and although reform of the PTD is important it is the ATOL reform proposals that will bring the greatest benefit to UK consumers in the near future. There has also been a second EU Commission consultation looking at air passenger rights, including the issue of financial protection for all air passengers, and the Committee has responded to this consultation indicating its position remains unchanged, that the optimum solution is for financial protection for all passengers.

ROLE OF ATIPAC

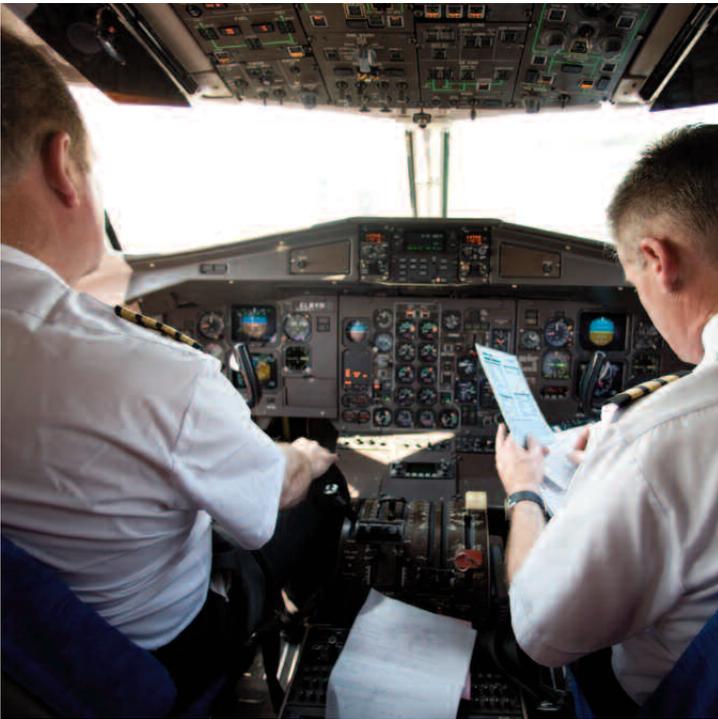
The majority of Committee members will complete their current term of office in 2010 and this represents an opportunity to renew and revitalise the membership of ATIPAC.

The Committee's Constitution sets out the membership of the Committee and following the reorganisation and appointment of new members in 2006 the Committee has a balanced and representative membership able to debate, and advise on the issues facing the travel industry. The Committee is also a forum that brings together trade, regulator and consumer representatives, to the benefit of all members. Trade members are able to interact directly with the regulator and consumer representatives can discuss their concerns with both the trade and the regulator. In addition, the Committee is able to bring the attention of the relevant party to issues that arise and where necessary can draw these issues to the attention of the DfT and the Secretary of State for Transport.

The balanced membership of ATIPAC is hugely beneficial when providing advice to DfT or responding to consultations and it ensures that a truly representative and balanced view is given. The Committee is often able to arrive at a

consensus on any particular issue and this enables it to put forward a strong viewpoint from a perspective that looks across all sectors of the industry.

The Committee will be putting forward new membership proposals in 2010 and looks forward to a revitalised Committee having the opportunity to look at the issues facing the travel industry and considering the ongoing ATOL reform work.



XL REVIEW OF CLAIMS HANDLING

The XL Leisure Group failed in September 2008. It was the largest ATOL holder to fail in many years and was also an extremely complicated failure, in terms of both repatriation and refunds. The Committee believes that although facing an extremely challenging situation the industry and CAA worked hard to manage the failure, both repatriations and refunds and because of the scale and complexity of the failure it has taken considerable time to assess the final figures for the cost of the failure.

The Committee welcomes the consultation issued by the CAA on the lessons to be learned from the refund exercise and will be submitting a response. Although the failure was generally well managed it is important to analyse such a large scale failure and look for areas where improvements can be made.

The total cost of the XL failure to the ATT was £27 million, in addition to the £42 million bond. These figures relate to repatriation and refund costs for those customers that were ATOL protected. The cost of this failure was exceptional and led directly to the increase in the rate of APC. The Committee agrees that the increase was necessary but once the ATT is returned to a stronger position the APC rate must be re-examined.

FAILURES

In the year to 31 March 2010 there were 29 failures of ATOL licensed tour operators. This represents a considerable reduction from the previous year where there were 46 failures. The number of failures in 2009-10 is slightly higher than in 2007-08 and the preceding years, as set out in table 1. However, it is within the expected trend.

The total cost to the ATT of failures in 2009-10 was £11.4 million. This figure includes the cost of repatriating 2,445 ATOL protected customers. The ATT also refunded 45,114 customers when their ATOL licensed tour operator failed before they were due to travel.

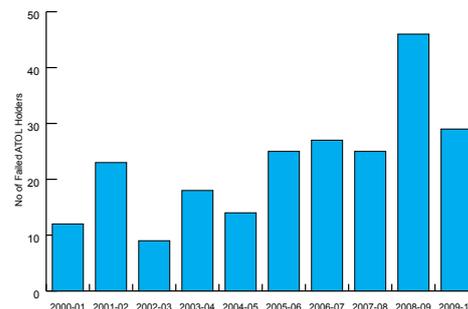
The most significant failure in 2009-10 was Scotttravel Ltd which failed in June 2009. There were 1,300 customers abroad at the time requiring repatriation and over 15,000 who had booked, but were yet to travel, and required refunds. The total cost of this failure to the ATT was approximately £4.3 million.

The other significant failure in 2009-10 was The Globespan Group. There were 1,042 ATOL protected customers abroad, requiring repatriation and a further 8,986 required refunds. As noted in this report customers abroad at the time and those due to travel were confused as to whether their holiday arrangements were financially protected because the group operated as an ATOL licensed tour operator and a scheduled airline, some customers were ATOL protected, others were not.

The Committee is reassured that even in difficult

economic conditions the industry and the public have proved resilient. The number of failures is considerably fewer than expected and there is evidence to suggest that travel agents, in addition to tour operators, are also experiencing fewer than the expected number of failures.

Table 1: No of Failed ATOL Holders 2000 - 2010



CONCLUSION

The travel industry has coped well in a challenging year. Both tour operators and travel agents adapted to the difficult economic conditions, ensuring their businesses were well managed and supply was matched to demand. Consequently there were fewer failures of ATOL holders than expected. Although there were fewer failures, approximately 2,500 ATOL-protected consumers required repatriation and a further 45,000, who had yet to travel, were refunded. The importance of the ATOL scheme to these consumers is evident and contrasts sharply with the experience of consumers who have not actually booked ATOL-protected holiday arrangements, even though they may have been under the impression they bought a package holiday, and consequently find themselves out of pocket if the provider of part or all of their arrangements fails.

The proposed reform of ATOL, as set out in this report, should give greater clarity to consumers, allowing them to make better informed choices as to the financial protection arrangements for their holiday. The Committee believes it is vital that this work continues and that DfT ensures further, detailed, proposals on the reform of ATOL are set out without delay. The pace of reform cannot be allowed to slow. This Committee has been calling for reform of ATOL since its inception in 2000 and we see the current reform proposals as an

opportunity that should not be missed. The ATOL Regulations need to be amended to reflect the changing way in which holidays are sold and to ensure consumers are properly protected. We urge the DfT to commit to implementing the necessary reform proposals.

In this report we have identified a number of issues that will have a continuing effect on the travel industry throughout the year. Although we have identified a cautiously optimistic outlook for the forthcoming year, the effect on consumer confidence may slow the rate of recovery that had been hoped for. The continuing economic uncertainty may mean that the travel industry will continue to face challenging conditions and we believe this gives further impetus to the need for the reform of ATOL, to ensure financial protection is available to a greater number of holiday makers.



APPENDIX 1 DETAILS OF FAILURES APRIL '09 TO MARCH '10

The administration of the cases may not have been completed. Administration costs which were incurred in paying passengers' refunds have been included in the cost of refunds.

The figures for total expenditure and any call on the Air Travel Trust include amounts already spent plus estimated further expenditure.

Where a call on the Air Travel Trust is indicated, this is the difference between expected total expenditure and available bond monies. Expenditure may not always agree with the repatriation and refund totals. This is because some credit card merchant acquirers have agreements with the ATT that the Trust will reimburse them for referred credit card claims up to an agreed limit.

The totals may not agree to the sum of the figures shown in the table due to rounding differences.



DETAILS OF TOUR OPERATOR FAILURES AND BONDS CALLED
APRIL 2009 – MARCH 2010

Licence Holder	Date of Failure	Licensed Passengers	Bond Amount £'000
Hebridean International Cruises Ltd	09 Apr 2009	2,300	2,500
Freedom Direct Holidays Ltd	16 Apr 2009	77,765	750
New Worlds Ltd	29 Apr 2009	500	0
Travel Link 2000 Ltd	14 May 2009	500	0
Tourwest Holidaymakers Ltd	19 May 2009	500	30
All America Holidays Ltd	22 May 2009	969	0
Longmere International Ltd	01 Jun 2009	1,640	0
Scottravel Ltd	04 Jun 2009	9,831	0
Chainglow Travel Ltd	29 Jun 2009	500	0
Club Cantabrica Coach and Air Holidays Ltd	01 Jul 2009	1,121	0
Thomas Hannah & Associates Ltd	08 Jul 2009	2,565	1,592
Quorn Business Travel Ltd	14 Jul 2009	64	0
Magic Globe Travel Ltd	29 Jul 2009	500	30
Iconix International Ltd	31 Jul 2009	500	40
Descent International Ltd	04 Aug 2009	500	0
Crowlbeech Travel Ltd	10 Aug 2009	2,442	0
McCarthy Travel Ltd	21 Sep 2009	500	0
The Inta Group Ltd	22 Oct 2009	6,160	0
CustomFlights.co.uk Ltd	24 Nov 2009	12,796	313
Deeping Travel Ltd	07 Dec 2009	500	0
The Globespan Group plc	16 Dec 2009	123,636	5,503
Allbury Travel Group Ltd	18 Dec 2009	88,594	0
Celtic Line Travel Ltd	24 Dec 2009	1,810	0
Business Travel Services Ltd	27 Jan 2010	3,600	0
Seewoo Travel Ltd	12 Feb 2010	3,870	0
Scantours Ltd	01 Mar 2010	1,376	0
World Rover Express Ltd	08 Mar 2010	500	10
The Flight Bureau UK Ltd	22 Mar 2010	500	0
Love Holidays Ltd	24 Mar 2010	500	30
Total			10,798

Number Repatriated	Cost of Repatriation £'000	Number Refunded	Estimated Refunds £'000	Total Expenditure £'000	Call on Trust £'000
0	0	600	4,316	4,316	1,816
0	5	9,400	1,813	1,818	1,068
0	0	125	179	179	179
0	0	200	107	107	107
0	0	223	81	81	51
0	36	225	323	359	359
0	3	750	182	185	185
1,300	549	15,192	3,762	4,311	4,311
0	0	0	0	0	0
0	0	0	0	0	0
0	0	3	50	50	0
0	0	0	0	0	0
0	11	35	52	63	33
0	0	50	27	27	0
0	28	2	41	69	69
0	0	0	0	0	0
0	6	225	83	89	89
0	152	1,000	559	711	711
0	0	2,335	1,265	1,265	952
0	0	0	0	0	0
1,042	842	8,986	2,896	3,738	0
103	154	5,173	967	1,121	1,121
0	0	184	90	90	90
0	0	100	25	25	25
0	0	1	2	2	2
0	0	74	128	128	128
0	0	1	4	4	0
0	0	0	0	0	0
0	0	230	128	128	98
2,445	1,786	45,114	17,080	18,866	11,394

APPENDIX 2 - CONSTITUTION AND TERMS OF REFERENCE

Establishment and Role of the Committee

1. The Air Travel Insolvency Protection Advisory Committee ("the Committee") is established by the Secretary of State for Transport to advise on the financial protection arrangements for air travellers and customers of air travel organisers.

Composition of the Committee

2. Members of the Committee shall be drawn from:

Association of British Travel Agents	Two Members
Federation of Tour Operators	One Member
Association of Independent Tour Operators	One Member
Association of Airline Consolidators	One Member
Eventia	One Member
Travel Trust Association	One Member
Air Transport Users Council	One Member
Trading Standards	One Member
Internet Community	One Member
European Low Fares Airlines Association	One Member
BARUK	One Member
Independent representatives not associated with any organisation represented on the Committee	Three or four Members, one of whom is Chairman
Other representatives of consumer interests	One or two members
Civil Aviation Authority (CAA)	Two Members

Appointments to the Committee

3. Members shall be appointed by the Chairman of the CAA, for periods specified at the time of appointment; Membership periods should normally be periods of 4 years. Members may resign at any time. The CAA Chairman will consult the Chairman of the Committee before appointing Members other than from trade associations and the CAA.
4. Each represented body should nominate to the CAA two alternates, who may attend any meeting in the absence of that body's appointed Member(s).
5. If the Chairman of the CAA is satisfied that a member has been absent from meetings of the Committee for more than three consecutive meetings or is satisfied that a member is otherwise unable or unfit to discharge the functions of a member of the Committee he may declare the membership vacant.

Meetings of the Committee

6. The Committee shall determine its own procedures for and frequency of meetings, including any requirement for a quorum.

Duties of Committee

7. The Committee shall keep under review and from time to time advise the CAA, the Trustees of the Air Travel Trust and the Secretary of State for Transport on the arrangements for the financial protection of air travellers and customers of air travel organisers.
8. In particular it shall:
 - advise the CAA and the Secretary of State as appropriate on any changes to the structure of protection that it concludes are necessary or desirable.
 - advise the CAA and the Trustees on the use of their discretion when making payments from bonds and from the Trust;
 - advise on bonding arrangements and bond levels;
 - advise on agreements between the Trustees, the CAA and third parties such as credit card companies;
 - advise the Secretary of State on the need for a reimposition of a levy on the holders of Air Travel Organisers' Licences in order to replenish the Trust Fund, and advise the CAA and the Secretary of State (as appropriate) on the implementation of such a levy;
9. The Committee shall submit to the Secretary of State an Annual Report on its activities in each year ended 31 March within four months of the end of that year. The Committee shall draw to the Secretary of State's attention at any time matters of concern on which, in its view, action is necessary.

Administrative Arrangements

10. Reasonable out of pocket expenses directly incurred by Members of the Committee in attending meetings shall be reimbursed by the CAA.
11. The CAA shall provide administrative support to the Committee.

The Department of the Environment, Transport and the Regions

April 2000

Amended by the Department for Transport

July 2006

ROLE & MEMBERSHIP OF THE COMMITTEE

1. The Air Travel Insolvency Protection Advisory Committee was established by the Secretary of State for Transport in 2000 to provide advice to the Civil Aviation Authority (CAA), the Trustees of the Air Travel Trust and the Secretary of State for Transport on the financial protection arrangements for air travellers and customers of air travel organisers. Its terms of reference are at Appendix 2 of this Report.
2. The Committee includes representatives from key trade associations, consumer representatives, independent members and members appointed by the CAA.
3. The Committee held four meetings during the year, all of which were held at the offices of the Civil Aviation Authority in London.

MEMBERS

John Cox OBE

John Cox has been Chairman of ATIPAC since its formation in April 2000. He is also the industry representative to the Air Travel Trust and a past Chairman of the Air Transport Users Council.

Roger Mountford

Non-executive member of the CAA and also Chairman and a Trustee of the Air Travel Trust.

Richard Jackson

Representative of the CAA, Group Director of the Consumer Protection Group and CAA Board Member. He is also a Trustee of the Air Travel Trust.

Noel Josephides

Managing Director of Sunvil Holidays Ltd. He represents the Association of Independent Tour Operators (AiTO), of which he is board member responsible for industry issues. He is also a board member of ABTA.

Andy Cooper

Director of Government and External Affairs at the Thomas Cook Group. He represents the Federation of Tour Operators (FTO).

Mike Monk

Head of Financial Services for ABTA The Travel Association.

Roger Allard

Chairman of All Leisure Group PLC and the ABTA trade representative on the committee.

Lindsay Ingram

General Manager of Newmont Travel Limited. He represents the Association of ATOL Companies (AAC).

Todd Carpenter

Chief Executive of the Travel Trust Association (TTA).

Iain Lindsay

Senior Vice President and Deputy General Counsel of Sabre Holdings and lastminute.com. He represents the on-line travel industry.

Prof. David Grant

Visiting Professor of Travel Law at Leeds Metropolitan University and Editor of the Travel Law Quarterly. He is an independent member.

Simon Evans

Chief Executive of Air Transport Users Council.

Bruce Treloar

Trading Standards Institute Lead Officer for the Holiday & Travel Industry. He represents consumer interests.

Roger Bray

Independent freelance journalist with a consumer focus. He is an independent member.

Uday Dholakia OBE

Senior Partner at Global Consulting UK Ltd. He is an independent member with an interest in better regulation and enterprise promotion.