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Allen C. Koski is president and chief innovation officer of Insured Nomads, the first insurtech company in global benefits, offering a full portfolio of insurance solutions for the globally mobile including international health, life and disability, and travel insurance. He has been actively involved in developing and supporting international health care, global wellness, dental, disability and travel medical plans for multinational employers for over 30 years. Allen has consulted and advised on global initiatives tailored to the employer's workforce, goals and budget. He was a senior vice president at United Healthcare Global and prior to that was instrumental in the growth and development of Cigna Global. Prior to those roles, Allen was an account representative in the International Department of Travelers Insurance in New York City and a staff assistant and scheduler for the U.S. Congressman in New Haven, Connecticut. He was also on the board of directors of the National Foreign Trade Council (NFTC). Allen has written various articles, notably "Culture, Infrastructure and International Health Benefits Delivery" in *Benefits Quarterly*, "Expatriate Benefits for a Changing Global Economy" in *Benefits & Compensation Solutions* and "Critical Conditions—Seeking Suitable Health Care in China" in *Mobility*. His latest article is "Implications of Underwriting International Medical Insurance" in *Newsbriefs* based upon an ISCEBS Symposium presentation. Allen is an instructor for the International Foundation Certificate in Global Benefits Management where he presents biannually on benefit issues relating to international assignments and the international health care systems and wellness trends. He graduated from Drew University.