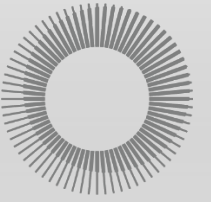


**Help your clients
navigate Personal
Accident and Sickness
Policies.**



Understanding the policies that ensure your clients lifestyles are protected

AGENDA



- AHI: who we are and what we do
- What types of Personal Accident and Sickness Cover are available and understanding the policies that cover the gaps for sole traders and big corporates
- Who are EML and Best Doctors and how do they add value to your clients
- Non-negotiable coverage for Mental Health and the additional services available to support your clients & their loved ones
- Key takeaways
- Q&A

Who are we?

AHI are a specialist underwriting agency, we leverage our expertise and experience to provide market leading **personal accident, medical and travel** insurance, to keep your customers covered at home and abroad.



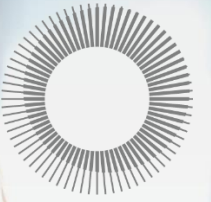
PERSONAL
ACCIDENT



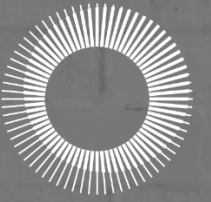
MEDICAL



TRAVEL



Every moment counts



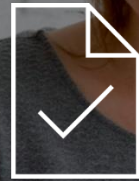
Because when life doesn't go according to plan, there's no substitute for responsive support that understands and cares about the best possible outcome.



1m+
AUSTRALIANS
COVERED

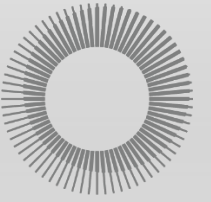


200+
COUNTRIES



\$400m
CLAIMS PAID

SPEAKERS



Chris Basha
Senior Underwriter
AHI



Chris McDowell
National Underwriting
Manager
AHI

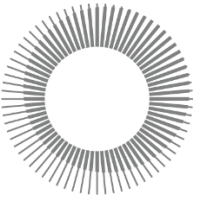


James Cotton
Strategic Relationship
Manager
Best Doctors



Lauren Christiansen
Account Director –
People Risk
EML

Bringing world-leading medical advice to your doorstep



Best Doctors gives your clients absolute confidence, clarity and certainty when facing a medical condition by remotely connecting them with a unique database of world leading medical specialists.

 **Best Doctors**[®]



In-depth review of any physical medical condition
by a world leading expert in your specific condition



In-depth assessment of your mental health
via telehealth consultations with a leading psychologist and psychiatrist

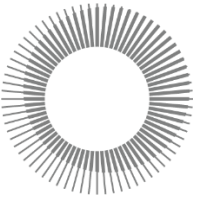


Get answers to your key questions
about your condition from a world leading expert



Submit your medical questions online
to a panel of GP's

Specialised personal injury claims management



AHI has partnered with EML to deliver specialist claims management services to our GPA portfolio. Their personal injury capability and experience provides our clients with injury management expertise to drive recovery and return to work.



65,000+ claims

2,000+ employees helping to manage personal injury claims



\$3 billion+

in premiums managed



100+ specialists

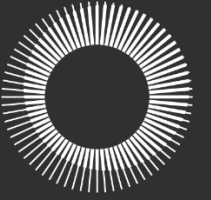
accountable for performance



80,000+ partner

and customer relationships for over 100 years

Our service



“

AHI took top spot for the fourth consecutive year with respondents singling out the underwriter for its **impressive turnaround time, product scope and level of service.**

”

Insurance Business magazine

What is Personal Accident and Sickness Insurance

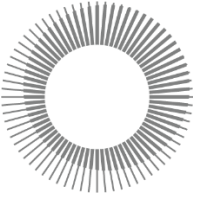
- Individual
- Group
 - Voluntary Workers
 - Journey
 - Directors
 - Group Personal Accident & Sickness

Key reasons to help your customer understand the importance of good cover



- Protect their health and wellbeing and that of their families and employees
- Protect their livelihood
- Business continuity
- Regulatory requirements
- Employer of choice

Individual Personal Accident and Sickness



Accidents and illness can have a sudden and unexpected impact on your livelihood and your family.

Key policy features



Optional 24-hour worldwide cover

Protect what matters most with global cover, 24 hours a day, seven days a week.



Lump-sum benefit

If the unthinkable should happen, your loved ones are protected against financial loss with a lump-sum payment.



Weekly benefits payment

If you're unable to return to work, you're supported with ongoing weekly payments for up to two years (104 weeks) after your accident or illness.



Broad range of occupations

AHI offers cover for a range of professions, including self-employed or business owners.

Individual Personal Accident



- Driver Services
- Family Accommodation & Transport
- Funeral Expenses
- Home & Vehicle Modification
- Partner Employment Retraining
- Business Expenses – *optional*
- Access to Best Doctors – for immediate family members including parents & in-laws



420

IPA claims 2017-2019

\$15,000

Average claim paid

\$6 million

Total IPA claims paid
2017-2019



\$34M TOTAL PA CLAIMS



AHI

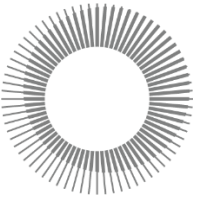
Group Personal Accident



Safeguard your employees and your business **against** the **financial consequences** of accidental injury or illness.



Group Personal Accident and Sickness



Protecting businesses,
and their employees
against loss due to a
serious injury or illness.

Key policy features



Optional 24-hour worldwide cover

Protect what matters
most with global cover,
24 hours a day, seven
days a week.



Lump-sum benefit

If the unthinkable should
happen, you're protected
against financial loss for
accidental death or
permanent disability with
a lump-sum payment.



Weekly benefits payment

Ongoing weekly
payments for up to two
years (104 weeks) after
the accident or illness.

Voluntary Workers



- Non-Medicare Medical Expenses
- Broken & Fractured Bones
- Childcare
- Coma
- Domestic Help
- Driver Services
- Family Accommodation & Transport
- Financial Advice
- Home & Vehicle Modification
- Injury Assistance Expenses
- Partner Employment Retraining
- Retraining & Rehabilitation
- Student Tutorial
- Unexpired Membership

Journey Cover



Be an employer of choice and ensure your employees are protected on their journey to and from work

- Death and Capital Benefits
- Weekly benefits payment
- Broken bones
- Coma
- Driver Services
- Home and Vehicle Modification
- Funeral
- Retraining and Rehabilitation expenses

Directors



Protecting Directors of both public and private companies.

- Death and Capital benefits
- Weekly Injury benefit
- Weekly Sickness benefit
- Broken Bones
- Family Accommodation and Transport Expenses
- Driver Services benefit
- Partner Employment Training benefit

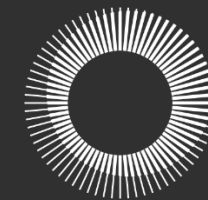
Group Personal Accident & Sickness



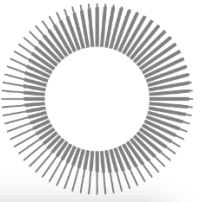
- Death and Capital Benefits
- Weekly Injury Benefit
- Weekly Sickness Benefit
- Broken Bones
- Retraining and Rehabilitation Expenses
- Home and Vehicle Modification
- Family Accommodation and Transport Expenses
- Workplace Assault
- Workplace Trauma




Our Partners



EML Australian Presence



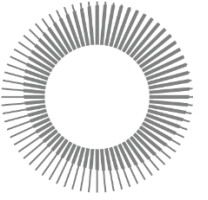
 WE EMPLOY OVER **2,100** PEOPLE

 WE HAVE OVER **100 SPECIALISTS** ACCOUNTABLE FOR PERFORMANCE.

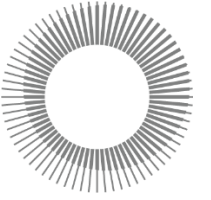
 WE MANAGE OVER **\$3.4BN** IN PREMIUMS.

 WE MANAGE OVER **70,000** PERSONAL INJURY CLAIMS

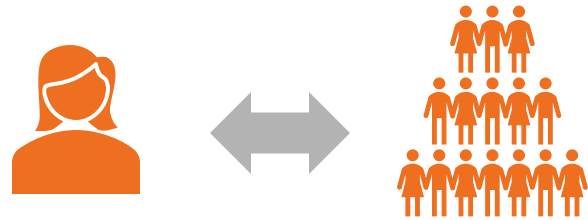
Approach to Claims Management



Approach to Claims Management



Standalone Claims Management



Business owner of GPA is typically Operations, Industrial Relations, Human Resources or Finance/Payroll.

- This approach doesn't typically have involvement from specialist injury management resources within the organisation
- Additional support needed to coordinate RTW and recovery, identify suitable duties

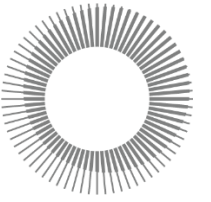
Integrated Claims Management



Business owner of GPA is generally Injury Management, Safety or Workers Compensation.

- Benefits from a specialist and consistent approach to injury management and recovery within the workplace.
- Integrate claims management with workers compensation processes.
- Provides additional benefits in the management of claims which are multi-claim or have cross claim entitlements

Integrated People Risk Management



Workplace People Risk

Workers Compensation

Personal Accident and Sickness

Journey Gap

Voluntary Workers

Group Personal Accident
Enterprise Bargain Agreement

Consistent
approach to
claims
management

Access to EML
specialist
resources

Detailed reporting
and analytics

A proactive focus
on recovery and
return to work

Account
Management

The global virtual care leader

TDOC

part of Teladoc
publicly-traded on NYSE

50,000

medical experts across
450+ specialties

40M

members covered
worldwide

+2,000

employees
worldwide

130

countries and more
than 30 languages

12,000

corporate partners
worldwide



Helping employers and employees

We're able to virtually connect employees to leading local and international doctors to provide easy, discreet and quick access to medical advice and guidance. Our interactions lead to **more accurate diagnosis** and treatment pathways, helping **reduce recovery times**.

Improving outcomes for physical conditions

Change in **diagnosis** in



Change in **treatment** in



Our clinical reviews that see a change in treatment result in:



\$6,930

average medical costs saving



20-26%

reduction in risk of absenteeism

Musculoskeletal

- Spinal surgery
- Knee replacement
- Hip replacement



15% of total cases

8% (10% over 50 years)

Modify diagnosis

25% (32% over 50 years)

Modify treatment

\$11,500

Average savings per case

11 weeks

Average absence reduction

How it works

Clinical team available every step of the way



Initiate

Member initiates by web or phone



Speak with a physician

A member of our clinical team discusses the member's concerns and identifies the necessary services



Doc Online



Mental Health Navigator



Expert Medical Opinion

Guidance and support

The nurse guides the member through a virtual care journey



Ask the Expert



Find a Doctor



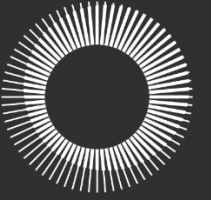
Resolution

With the member on the correct treatment path, they have peace of mind and confidence in their care

Mental Health

Costing Australian businesses in excess of **\$10.9 billion** in lost productivity.





\$31,000 v \$22,000

**Average cost of mental health claim versus general
personal accident claim 2017-2019**

Dedicated Investment in Mental Health

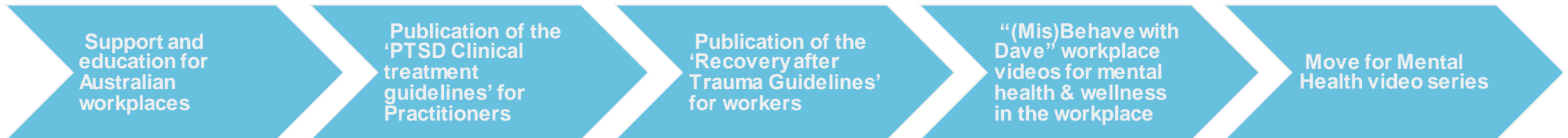
As Australia's only workers' compensation Mutual,
a significant percentage of our profits are returned via our Member Benefits Program.

Since 2012, we have committed over \$73M back to our members.
Our investment and commitment to mental health leads the industry.

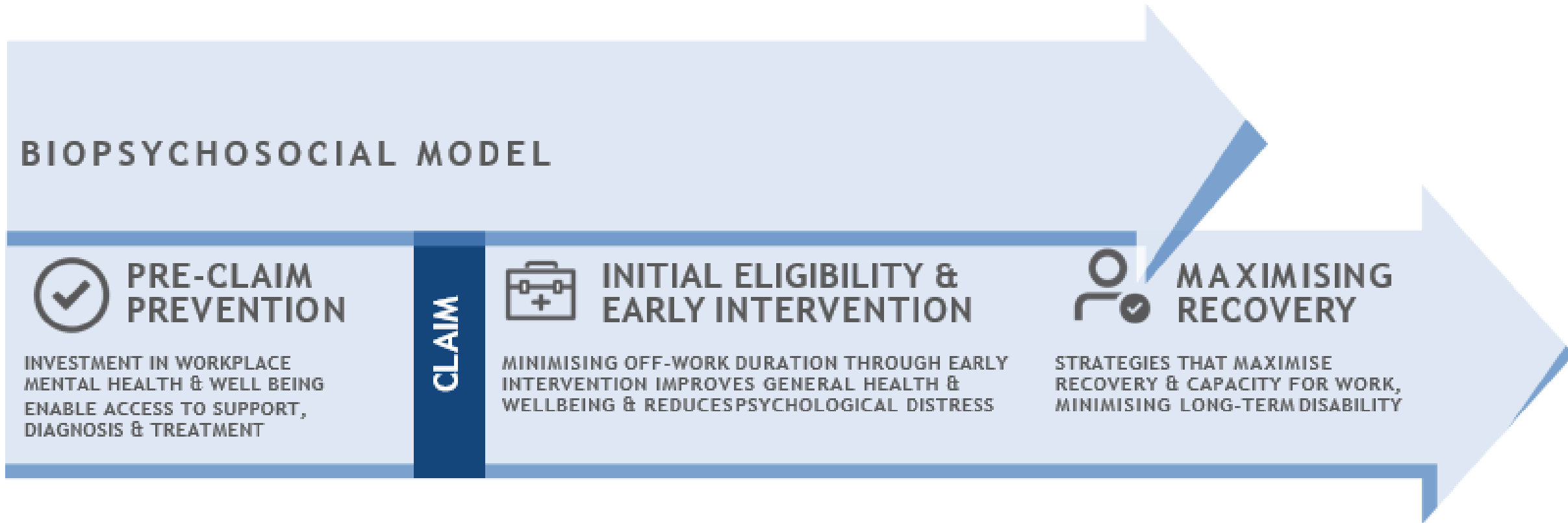
COLLABORATION



INNOVATION

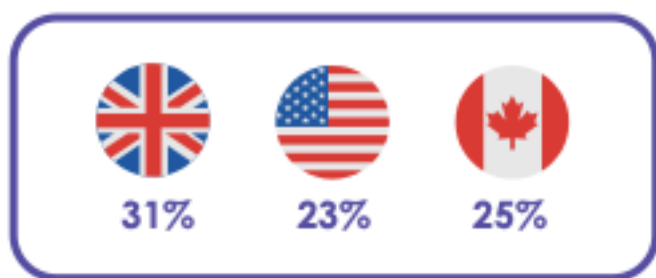


Psychological Claims Management



Teladoc Health – Mental Health Survey

Research conducted by Ipsos Mori with 4,000 employees across Australia, US, Canada and the UK



38%
of those aged 18-25
have been diagnosed
with an MH problem

↑ All other age brackets

31%
of managers have
been diagnosed with
an MH problem (vs
26% of non-managers)

83%
with a previously
diagnosed mental health
problem did not confide
in anyone at work

Progress has been made in creating environments that promote mental health discussions, but more needs to be done to support employees in managing mental illness.

Mental Health Navigator

How it works



Initiate



Initial
Assessment



Expert
Assessment



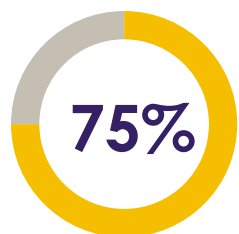
Action Plan
Delivered



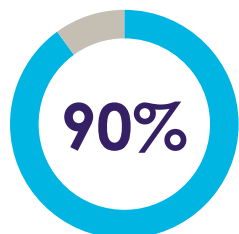
Ongoing
Support

Improving mental health outcomes

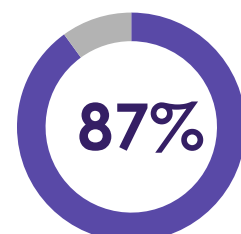
Change in diagnosis



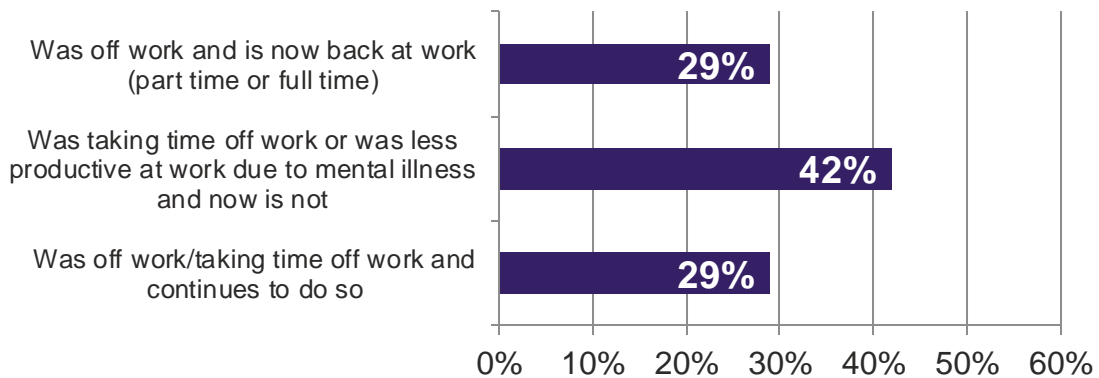
Change in treatment



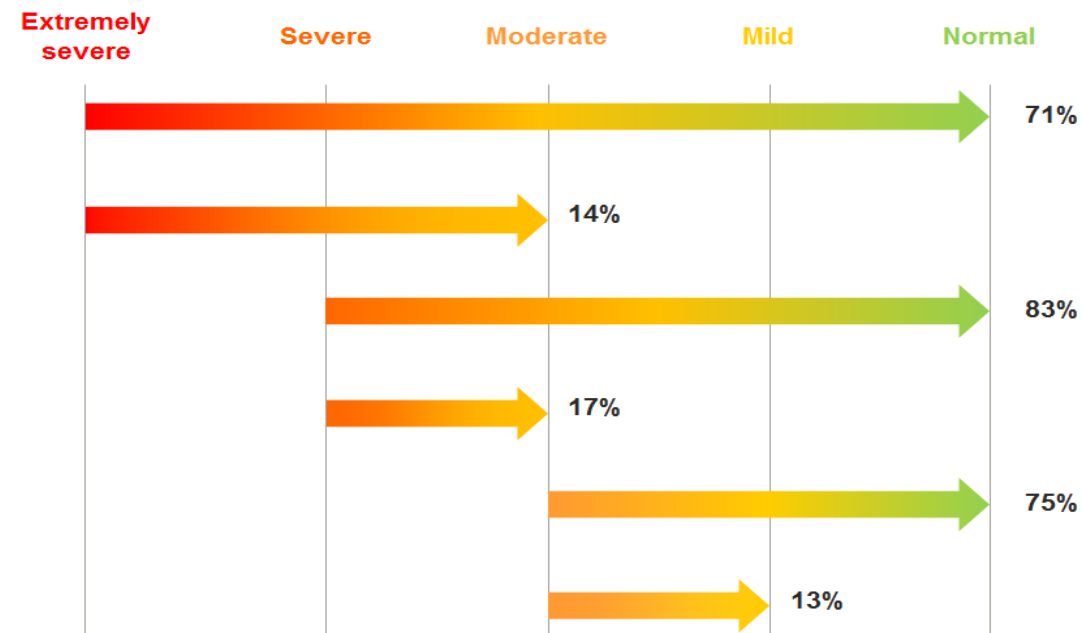
Change in Medication



Work life impact



Depression symptoms improvement over 3 months



DASS 21 scores to severity categories – depression

Normal	Mild	Moderate	Severe	Extremely severe
0-4	5-6	7-10	11-13	14+

Mental Health Navigator case story - Jack

Summary

- ▶ Jack suffered from anxiety and depression for 20 years, but his symptoms escalated last year, affecting his ability to function at home and work.
- ▶ Feelings of agitation and anger led to meltdowns with his family and among colleagues, including episodes in which he would become tearful, swear, and lose his temper.
- ▶ His inability to cope with stress at his employer led to his temporary removal from managing people. He was also placed on a performance management plan. Jack's manager recommended that he contact Best Doctors and its Mental Health Navigator service.



Outcome following Best Doctors support

- ▶ Jack was assessed by a mental health nurse and a psychiatrist via a video conference
- ▶ He was diagnosed with generalised anxiety disorder, major depressive disorder and adjustment disorder.
- ▶ Psychiatrist recommended a increase to his daily dose of medication, initiating Cognitive Behavioural Therapy (CBT) and mindfulness practice.
- ▶ Jack shared the report with his doctor and psychologist and they put the new treatment plan into place immediately

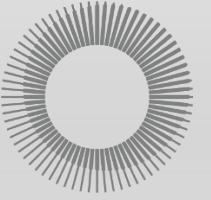
Three month follow up by nurse

- ▶ Jack said he had never been formally assessed or diagnosed before. **"I feel relief as there is a name for what I have and it is real – it gives me hope that it can be treated and I can feel better"**.
- ▶ He is back working full time and functioning well at both work and home. He continues to take the recommended medication

	Depression	Anxiety	Stress
Start	8	5	15
After report	5	3	11
3 months	0	0	4

During a performance review with his boss, Jack praised the Best Doctors Mental Health Navigator program.

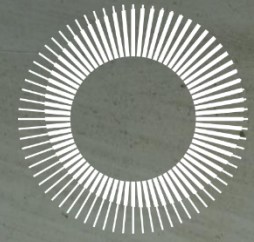
"I said to him, if I had known about this service one year ago, we probably would not be sitting here today talking about my current work performance."



Key takeaways

1. Understand your client's needs so you can provide them with the right cover
2. Understand the elements of market leading cover
3. Know the value add for your clients that is offered by best of breed partners
4. Understand how to provide support to your clients in navigating personal injury management in the workplace
5. The issue of mental health in the workplace is expected to grow, ensure your clients have solutions in place to support employees

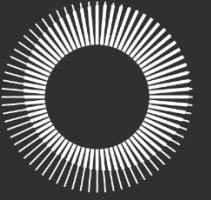
Q&A



AHI



Contact us



To find out how AHl can help you protect what matters most, please get in touch.



OFFICES

Sydney | Melbourne | Brisbane | Perth
1800 618 700

[ahiinsurance.com.au](https://www.ahiinsurance.com.au)