



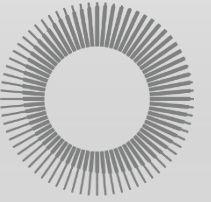
20%

AHI 'Year in Review'

Analysis of Claims + Underwriting +

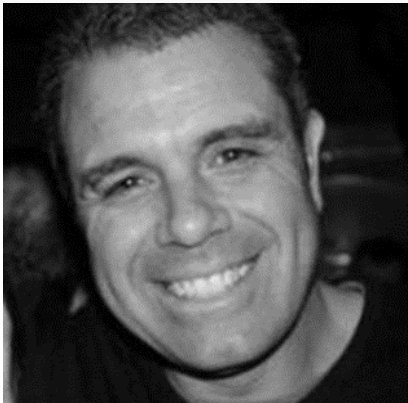
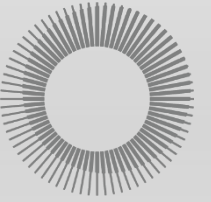
What to Expect in 2022...

AGENDA



- AHI: who we are and what we do
- 2021 world events + industry insights and market landscape
- AHI's 2021 claims trends and 2022 expectations
- AHI's 2021 underwriting trends and 2022 predictions
- What to expect from AHI and our Partners in 2022
- Key takeaways
- Q&A

SPEAKERS



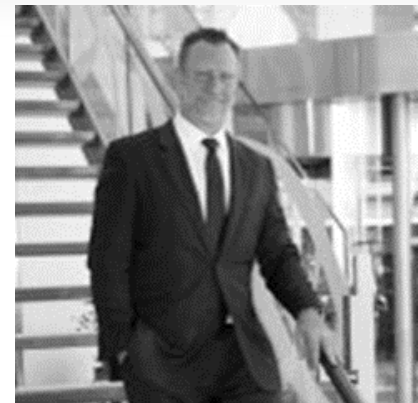
David Foote
National
Development
Manager



Sharon Richardson
Head of Claims

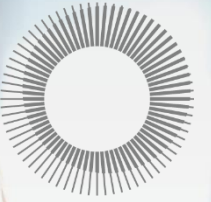


Anthony Halpin
Southern Region
Manager



Steve Bardsley
Northern Region
Manager

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

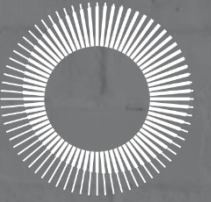


MEDICAL



TRAVEL

Every moment counts



As a specialist personal accident and travel underwriting agency, we're dedicated to protecting the health, family and livelihood of our customers.

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+

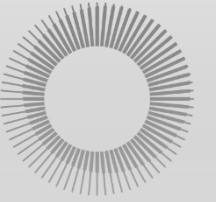
COUNTRIES



\$400m

CLAIMS PAID

2021 YEAR IN REVIEW



**15,000
Policies**



**98.8% of
Claims Paid**

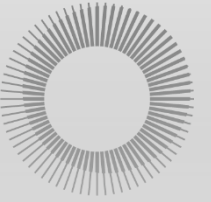


**Celebrating
20+
years Broker
Partnerships**



**7x Gold Medallist
Underwriting
Agency of the
Year**

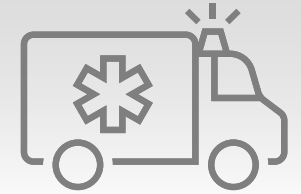
EXPECTATIONS FOR 2022



Travel



**Global Medical
Inflation increase**



**Increase in
Travel Claims**

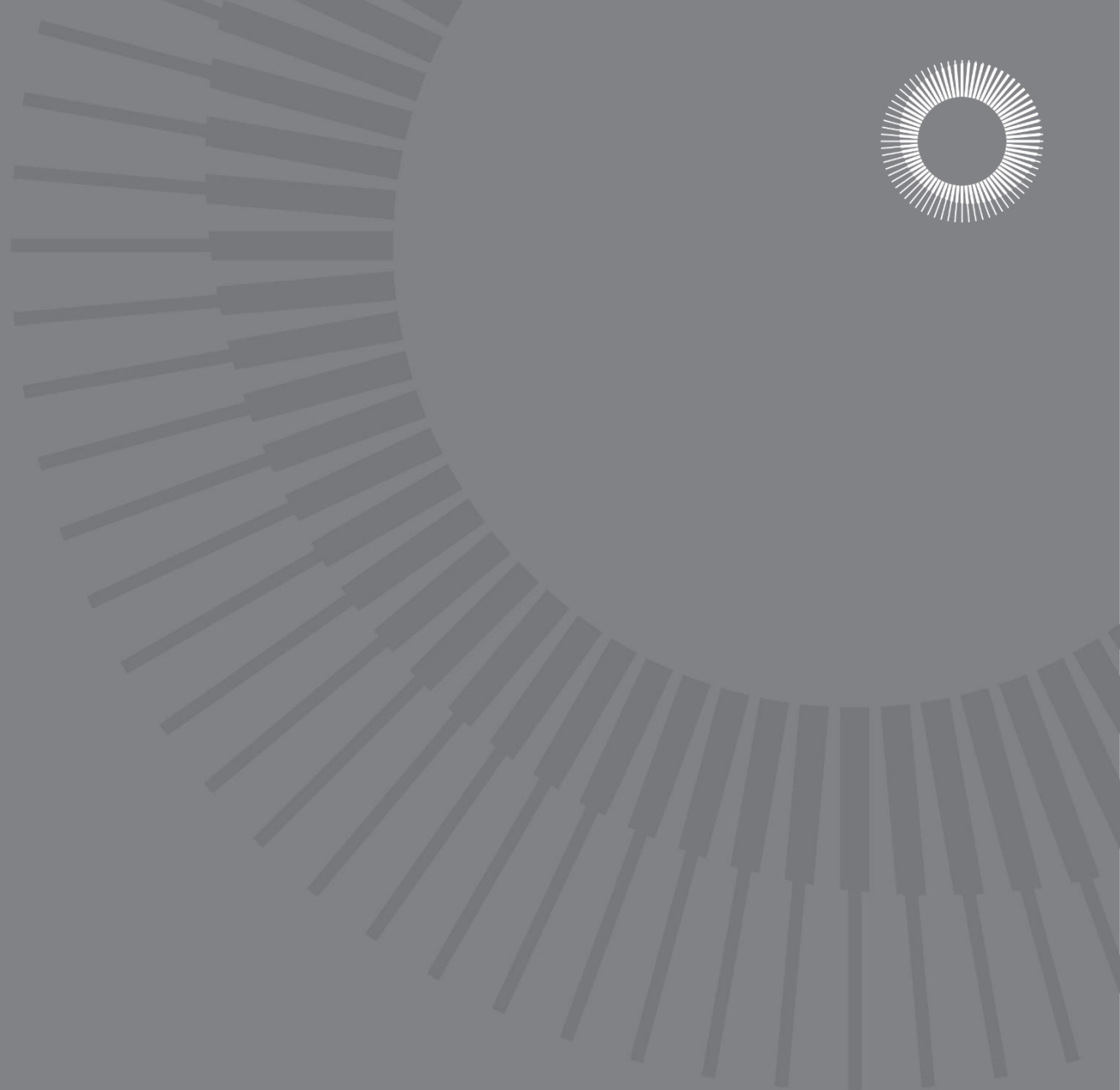


**Regulatory
Reform**

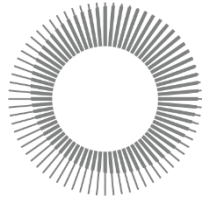


**Sustainable
Growth**

CLAIMS



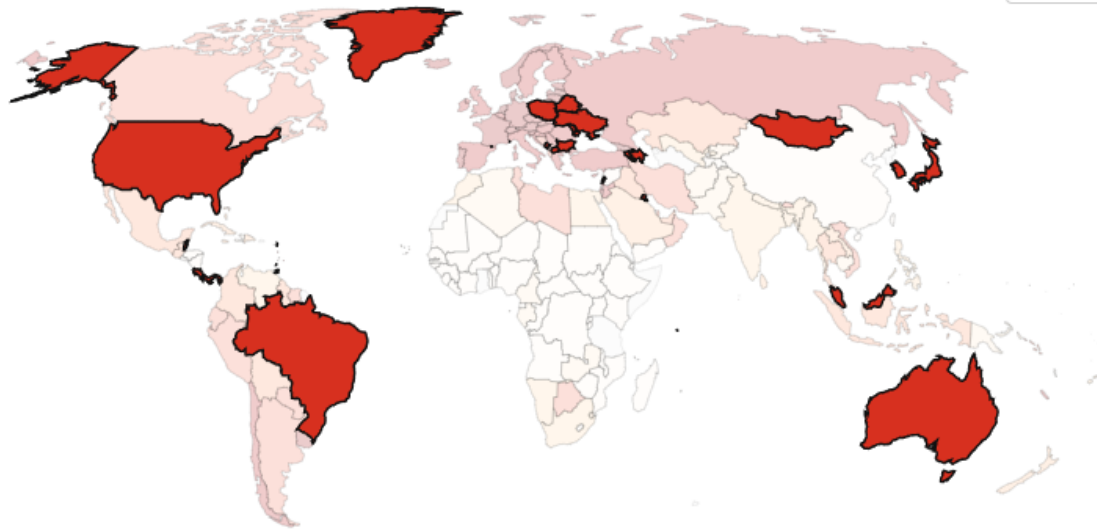
Political, Environmental, Social & Technological Factors



Daily new confirmed COVID-19 cases per million people, Feb 12, 2022
7-day rolling average. Due to limited testing, the number of confirmed cases is lower than the true number of infections.

Our World
in Data

World

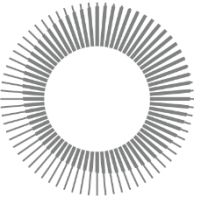


Source: Johns Hopkins University CSSE COVID-19 Data

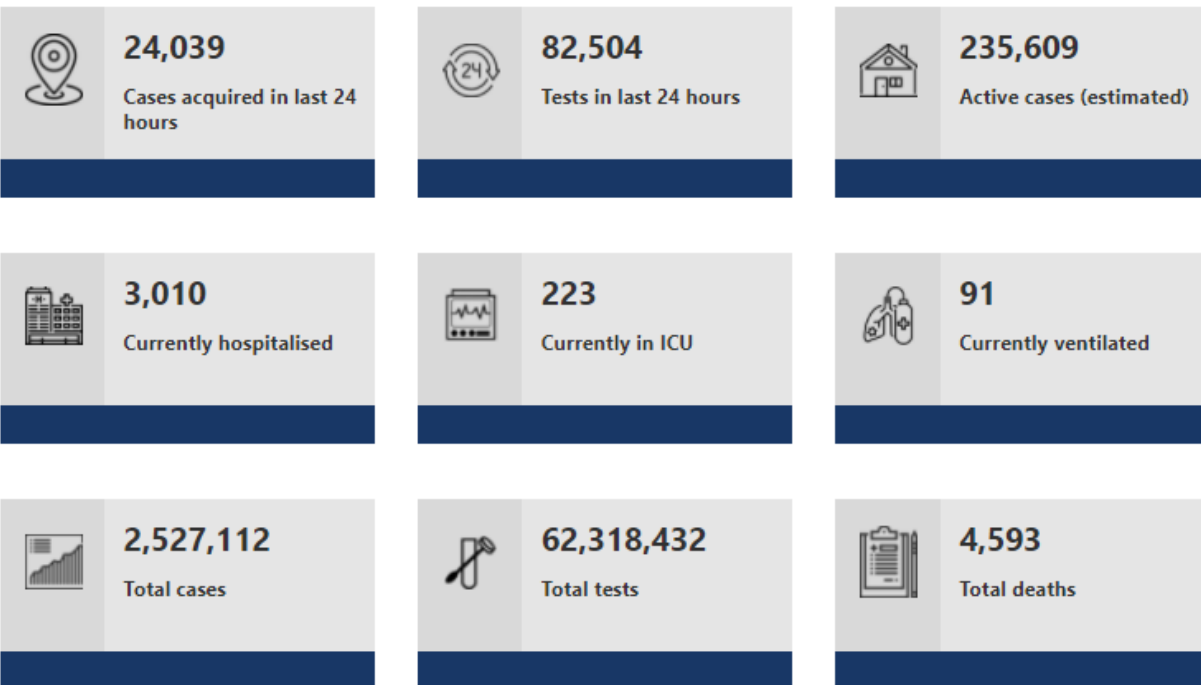
CC BY

▶ Jan 28, 2020 ————— Feb 12, 2022

COVID-19 Data Repository by the Center for Systems Science and Engineering (CSSE) at Johns Hopkins University. <https://ourworldindata.org/coronavirus/country/australia>

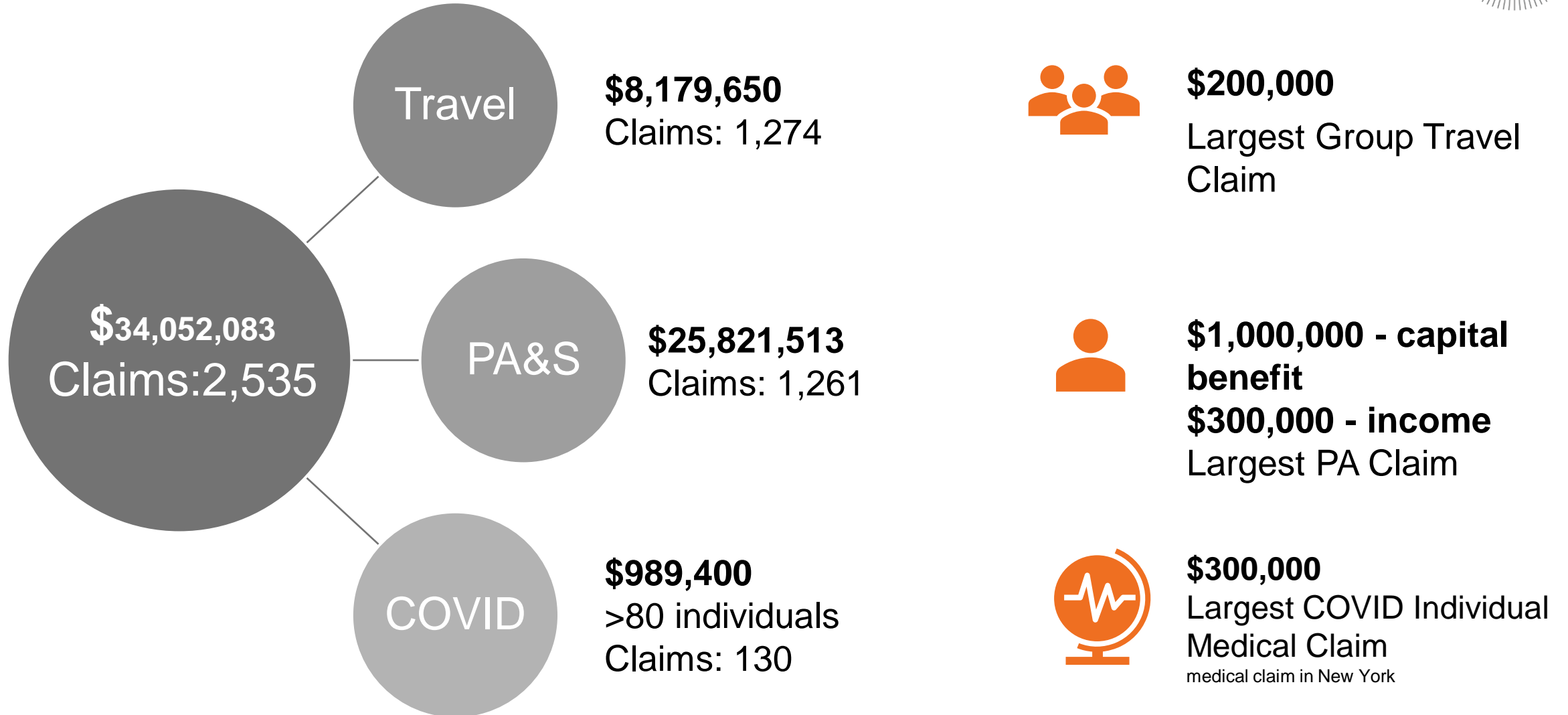
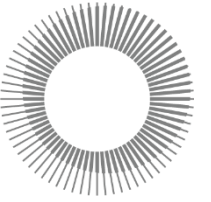


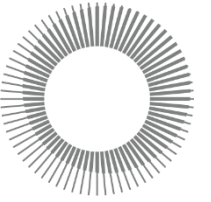
COVID-19 Situation Overview (Feb 2022)



<https://www.health.gov.au/health-alerts/covid-19/case-numbers-and-statistics>. As at February 2022

2021 Claims Statistics





Impact of COVID-19 on Accident + Sickness Claims



Average cost of PA claims has increased



Days on Claim has also increased



Mental health claims impacted by COVID-19 and common addition to physical injury claims



Not being able to access medical practitioners



Delays in claim submissions due to remote work

What to Expect in 2022



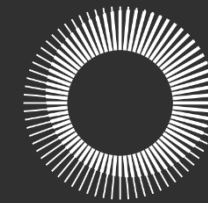
Global:

- Political disruption
 - Australia, China, USA, Russia, Ukraine
- Travel to continue path to new normal - 80% of pre-COVID levels - but with disruptions expected to continue

Closer to home:

- Continued policy changes as we manage "living with COVID"
- Government subsidies around "COVID leave pay"
- Some economic uncertainty with supply chain issues
- Corporate vs Employee rights for compulsory vaccinations
- PA claims have increased, and we expect this to continue as people return to work

POLL



UNDERWRITING

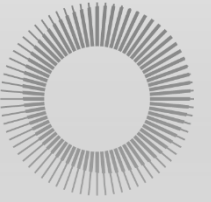


2021: What we saw

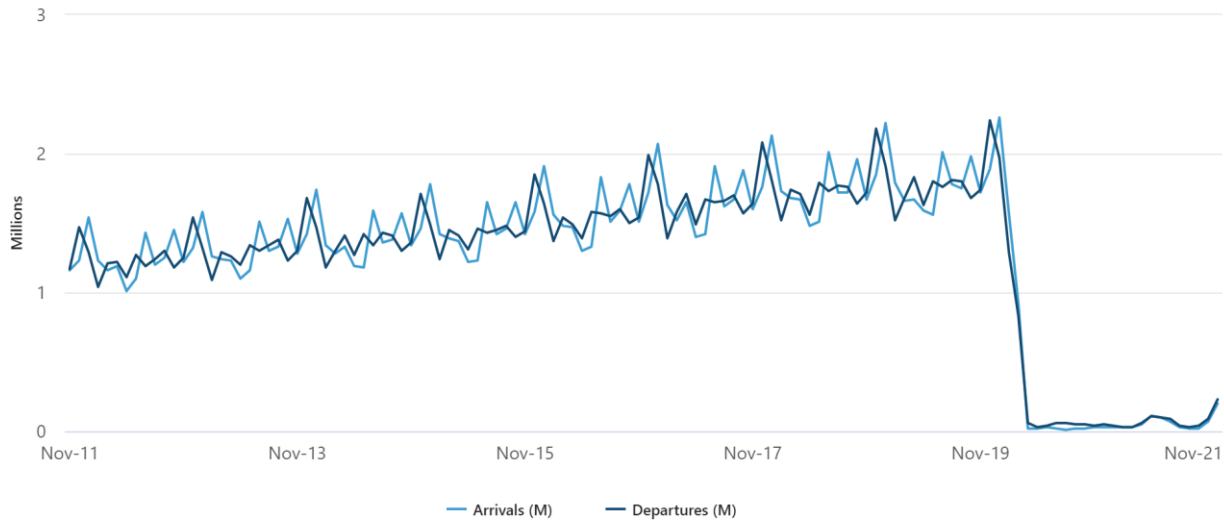
- Regulatory change continued to impact
- Finding solutions to fit our clients in an uncertain, ever-evolving world
- Impact on self-employed persons
- Increasing frequency and size of Group Personal Accident claims
- Competition change



Shift in Travel Patterns



1.3 Total overseas arrivals and departures - November 2011 to December 2021(a)



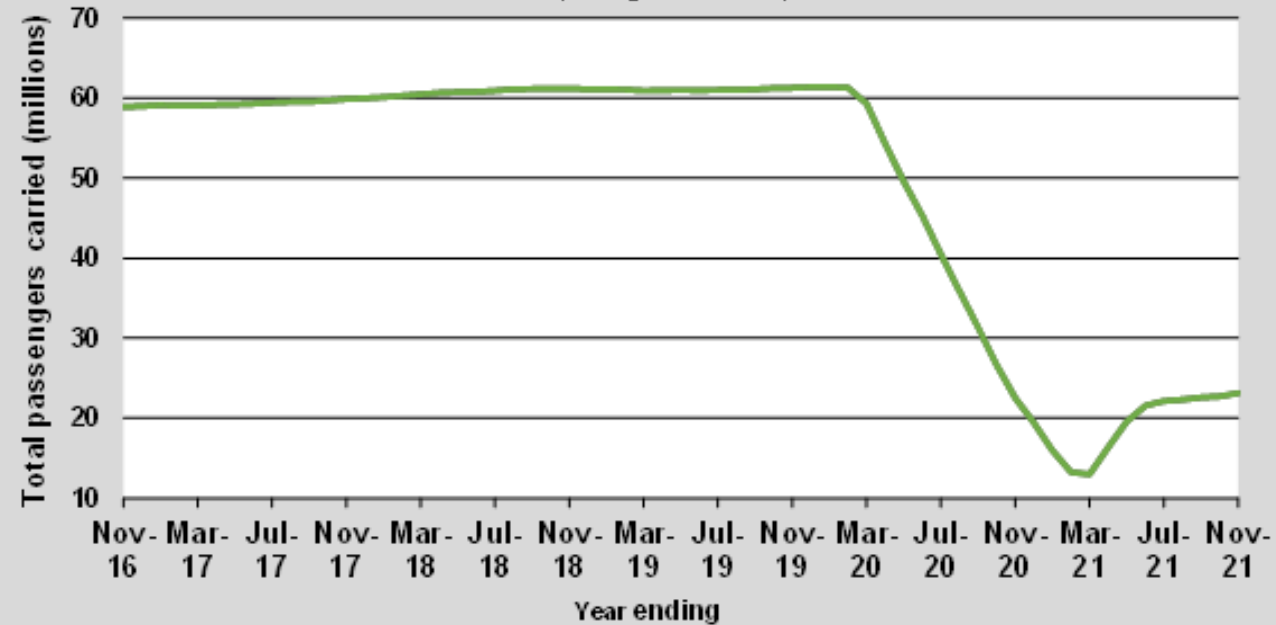
(a) Provisional data for the most recent month has not had the full quality assurance methods applied as is done for the earlier months. Provisional estimates will be revised in the next issue of this publication.

Source: Australian Bureau of Statistics, Overseas Arrivals and Departures, Australia November 2021

Impact of COVID on International Travel

Domestic RPT passenger traffic

(moving annual totals)



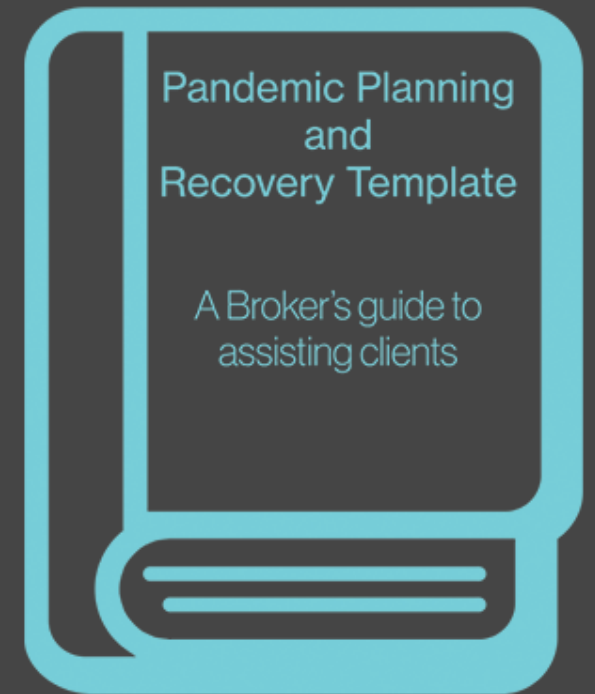
Impact on Domestic Travel

PREPARING
BUSINESS
AND
EMPLOYEES
FOR
NEW WAYS
OF
WORKING

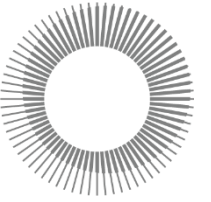
Pandemic Planning and Recovery Template

Download the template
and assist your clients to
develop their
Pandemic plans.

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Accident and Sickness in 2021



IPA steady



Impact of WFH on
Journey Cover



Mental Health direct
Mental Health indirect



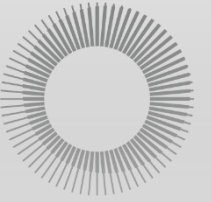
Societal support network impact with volunteer activity restricted due to lockdowns

What to Expect in 2022

- Gradual return in confidence for domestic and international travel
- Stabilisation of market conditions as we adjust to the new normal
- Operating model disruption to continue as businesses adjust to return to "normal"
- Continued focus on mental health and well-being
- Risk appetite will remain conservative, but planned risk will be rewarded
- Adjustments to policy wordings



How AHI will support you in 2022

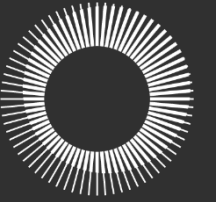


Supporting relationships with our award-winning service



Streamlining through continued digital innovation

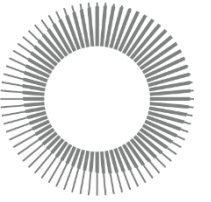
POLL





Tools to assist you and your clients

AHI Assist partners



AHI Assist partnered with Australasian Assistance and Pace First a decade ago. We share a focus on providing seamless medical and travel assistance, personal safety and security response and travel risk management, supported by cutting edge technologies.



Medical Assistance

ensuring people who are away from home are given the highest level of medical care available to them

10 years

seamless medical and travel assistance



Travel Assistance

providing travellers with a wide range of information, such as inoculation advice, security and health risks, lost luggage and other general travel assistance.

130

countries with local support



Security Assistance

travel risk management and security incident response globally

24/7/365

support when you need it



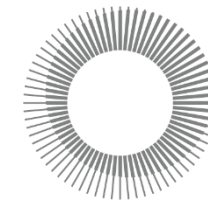
Trusted Networks

Developed over 20 years, with in-depth local knowledge that we demand in a crisis

1m+

people covered

Online Telehealth Service



AHI TeleHealth gives you access to fully qualified Australian doctors 24 hours a day via the AHI Assist App. If you are unable to see a doctor in person, you have the reassurance of knowing you have experienced specialists on hand, wherever you are in the world.



Global access to doctors 24/7, 365 days a year

If you are unable to see a doctor in person, you access experienced specialists from wherever you are in the world.



Get advice fast

access to medical, diagnostic and treatment advice, referrals to the nearest medical services, second opinions or electronic prescriptions.



Access a vast range of specialists

e.g. Dentistry, Orthopaedics, Travel Medicine, Dermatology, Paediatrics, Obstetrics, Gynaecology, General Surgery, ENT, Intensive Care, Physiotherapy and Pharmacy Services

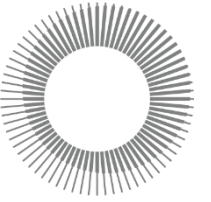


Simple and easy to use

consult with a doctor direct to your smartphone, tablet, or laptop, whilst keeping all data encrypted and secure.



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

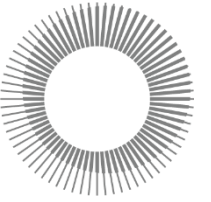


Get answers to your key questions
about your condition from a world leading expert



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

AHI COVID Travel Checker



ALERT: Download AHI Current Position Statements & COVID-19 Claims Process →

MAKE AN ENQUIRY →

MAKE A CLAIM

BROKER PORTAL LOGIN

EMERGENCY CONTACT →



Products

Claims

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FAQs

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Seven Consecutive Gold Medals

Accident + Health Underwriting Agency of the
Year

READ MORE



TravelCheck COVID

📍 To United Kingdom

✈ From Australia

Check Trip



Feedback

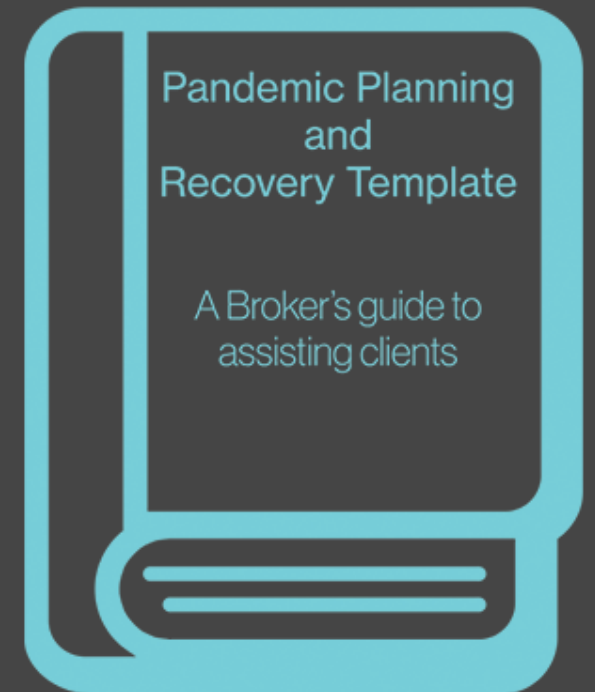
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PREPARING
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FOR
NEW WAYS
OF
WORKING

Pandemic Planning and Recovery Template

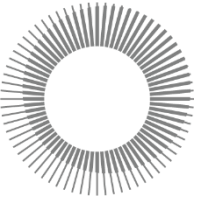
Download the template
and assist your clients to
develop their
Pandemic plans.

DOWNLOAD NOW



Broker Portal

<https://ahiinsurance.com.au/broker-portal-info>



[MAKE AN ENQUIRY →](#)

[MAKE A CLAIM](#)

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Welcome to the AHI Broker Portal Information Page

[LOGIN NOW →](#)

AHI Broker Portal: The easiest way to quote and bind policies

AHI leverages our expertise and experience to provide market leading personal accident, medical and travel insurance, to keep your customers covered at home and abroad.

Our new Broker Portal means you can quote and bind policies online without the assistance of our underwriters for the cover you require for your clients, and flexible enough to offer you up to 30% commission at your discretion for Corporate Travel, Leisure Travel, Individual Personal Accident & Sickness, Voluntary Workers and Journey Cover.

We pride ourselves in our award-winning customer service, and we are pleased to offer both online and personal service. Should you require any assistance with the Broker Portal, please contact your designated underwriter or [local office](#).

Watch our highlights video for a preview of the portal.

REQUEST LOGIN

Complete the form to get your Broker Portal login

* First Name

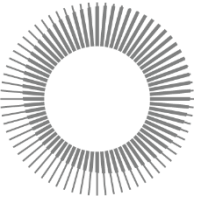
* Surname

* Email

* Job Role


Broker Factsheet & Broker Resources

<https://ahiinsurance.com.au/broker-resources>



Navigation: [MAKE AN ENQUIRY →](#) [MAKE A CLAIM](#) [BROKER PORTAL LOGIN](#) [EMERGENCY CONTACT →](#) [Q](#) [☰](#)


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TRAVEL - GENERAL

COVID TravelCheck App

By



ACCIDENT AND HEALTH - GENERAL

Webinar
Register Now
Year In Review

By


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TRAVEL - CORPORATE

Corporate Travel | COVID Cover Update


By



PERSONAL ACCIDENT - INDIVIDUAL

Trending: Market-driven increases in level of cover for Personal Accident + Sickness

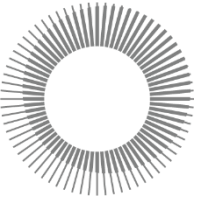
By



ACCIDENT AND HEALTH - GENERAL

Broker's Cheatsheet on Underwriting Terminology

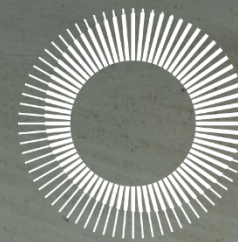
By Pete Murdocca



Key Takeaways

- Borders are opening – review and update Corporate Travel Cover
 - Review your client's existing policies to understand their pandemic (COVID) cover
 - For existing AHI Corporate Travel policies, consider mid-term adjustments
- Significant change in workforce risks – leverage AHI specialist expertise to design comprehensive cover for clients
 - Work from home / Return to work
 - Mental Health
 - Aging workforce
 - Medical inflation
- Understand the value-add benefits of AHI partners and the tools available on our website to provide a holistic approach to risk management for your clients

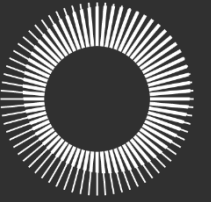
Q&A



AHI



Contact us



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



OFFICES

Sydney | Melbourne | Brisbane | Perth
1800 618 700

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