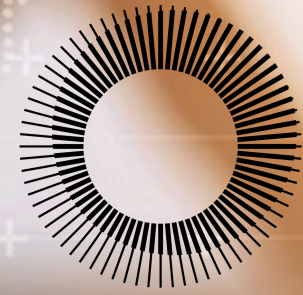


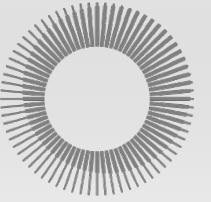
AHI Year in Review + What to Expect in 2024



AHI

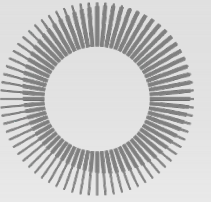
Leveraging Trends and Insights from 2023 to Succeed in 2024

AGENDA



- AHI: who we are and what we do
- AHI 2023/2024 Overview
- Security and Medical Risk Overview
- What to expect in 2024 (Underwriting and Claims)
- Panel Discussion - AHI and Guest speakers (Steven Hill/Rob Grant)
- Q&A
- Key takeaways

SPEAKERS



John Dimos
Head of Sales and Distribution Partnerships
Tokio Marine Management Australasia



Andrew Syddall
National Underwriting
Manager
AHI



Sharon Richardson
Head of Claims
AHI



Steven Hill
Director
Capital Innovation Insurance Group
NIBA Board Director



Rob Grant
Global Security
Services Manager
On Call International

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.



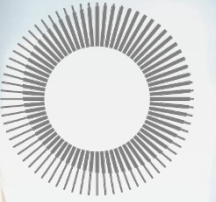
PERSONAL
ACCIDENT



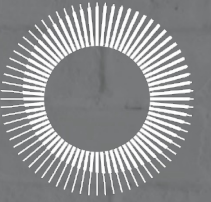
MEDICAL



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

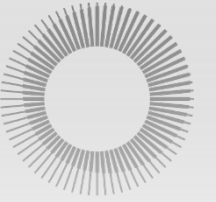


200+
COUNTRIES



\$400m
CLAIMS PAID

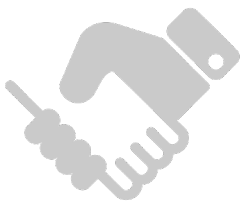
2023 Year in Review



The new normal



**97.5% of
Claims Paid**

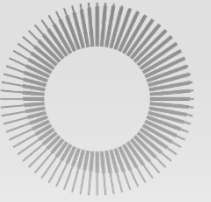


**Celebrating
25+ years of Broker
Partnerships**



**10x Medallist
A&H + Travel Category
Underwriting Agency of
the Year**

EXPECTATIONS FOR 2024



Increased focus on Risk Mitigation



**Sustainable
growth**

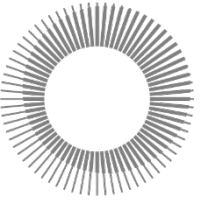


**Ongoing Political
instability**



**Global Medical
Inflation increase**

Tokio Marine & AHI's Vision for 2024 and beyond



Tokio Marine are recognised as a worldwide leader in commercial insurance, with a long history of financial stability and excellent security ratings.

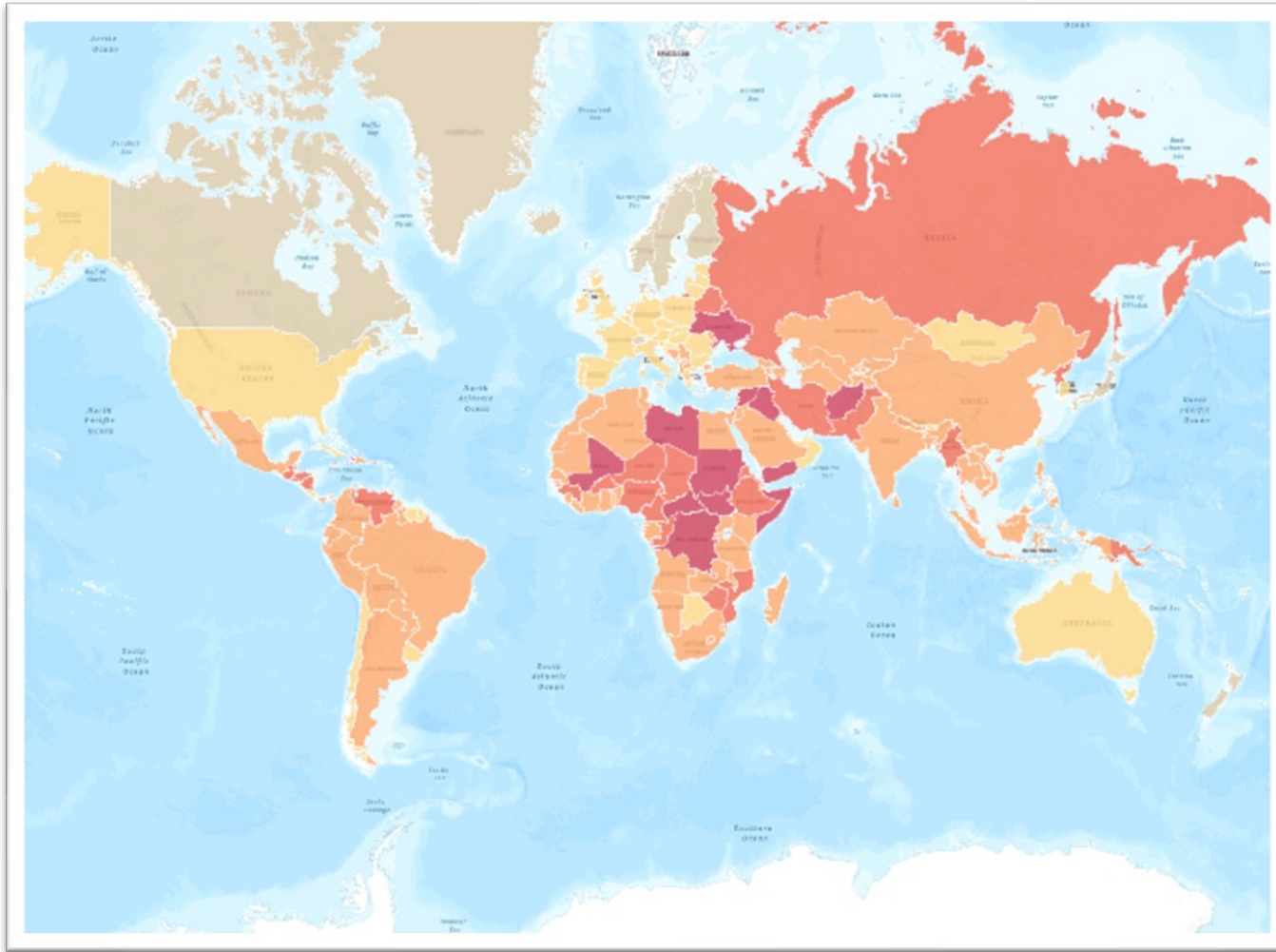
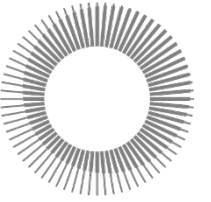
- Forbes Top 20 Global Insurer
- Global resources with local expertise
- AHI leading brand in the Australian market
- Access to international products to help grow your portfolio





Medical and Security Review and Outlook

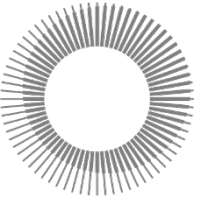
Global Security Landscape



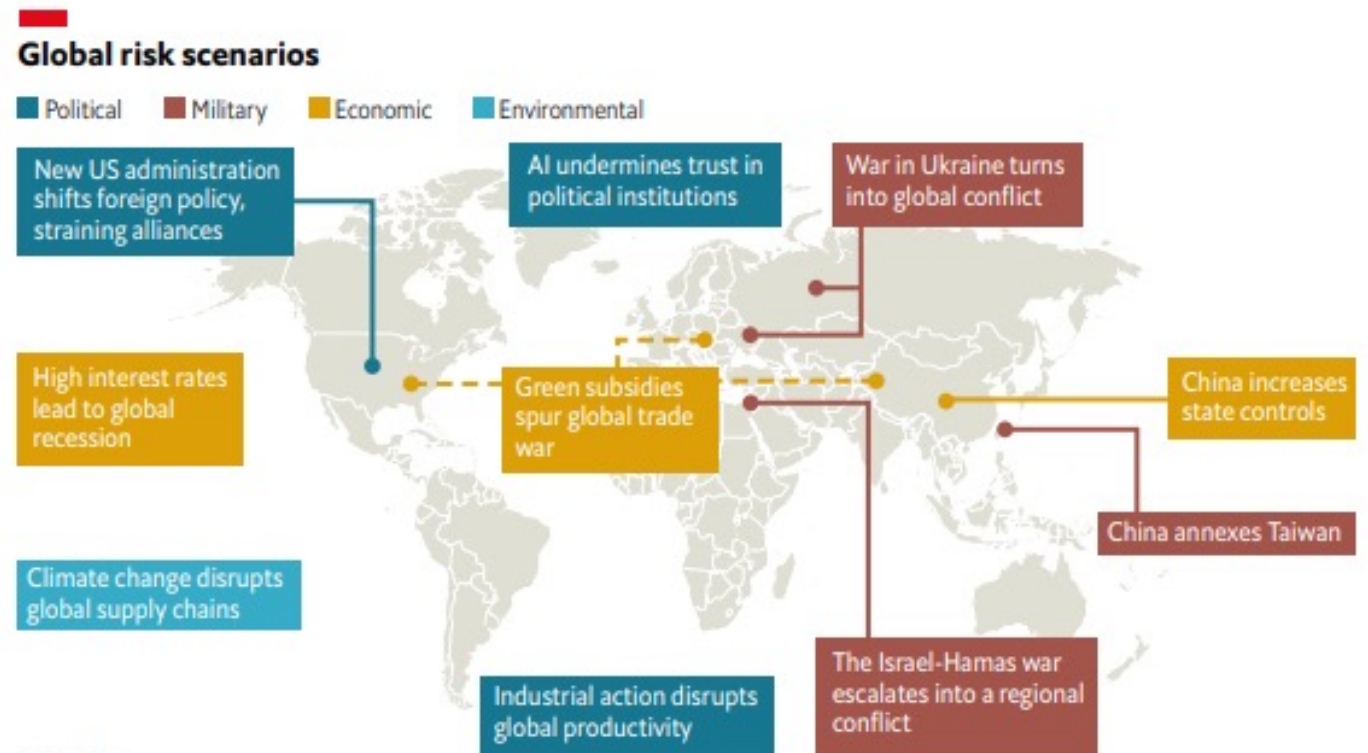
- Economic instability
- Natural disasters
- Political instability
- Terrorism

<https://risk.myoncallportal.com/>

2024 Risk Highlights

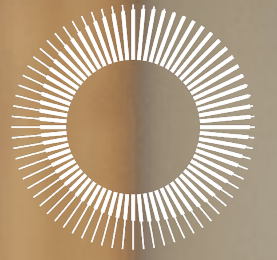


- Coordinated civil unrest
- Ongoing political tensions:
- Israel/Hamas
- Ukraine/Russia
- China/Taiwan
- The impact of the US elections on global affairs
- Return of El Niño weather system



Source: EIU.

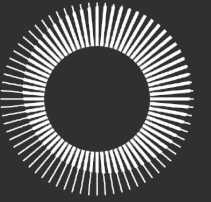
<https://www.eiu.com/n/campaigns/oct-23-risk-outlook-2024/>



Global Health Trends

- Noncommunicable diseases (NCDs) continue to cause the highest disease burden worldwide, but their impact has worsened in the past two decades.
- WHO - Pandemic prevention, preparedness and response accord announced for 2024
- Climate change / La Nina and El Nino
- Healthcare infrastructure

POLL

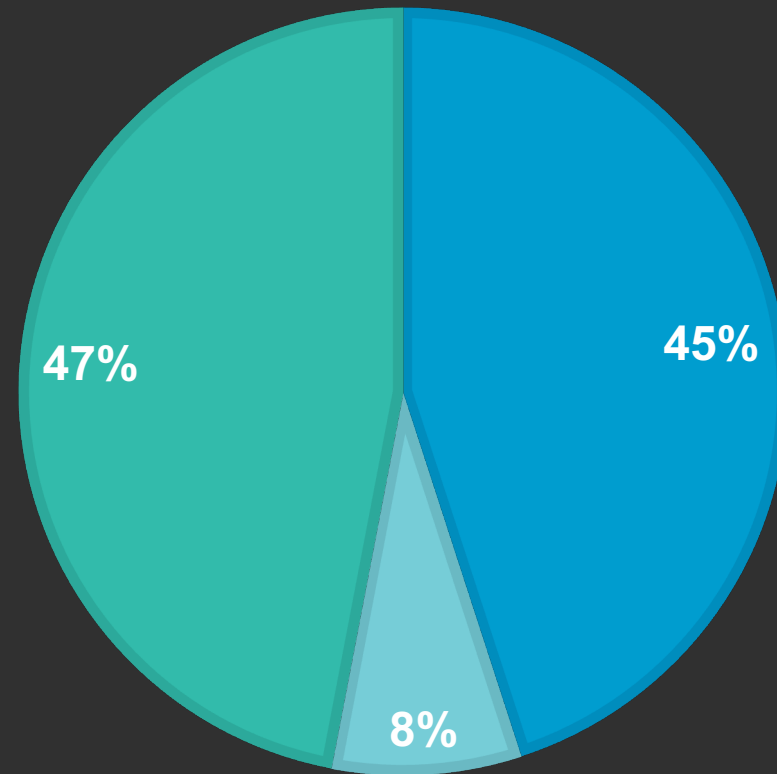


In your view, are you expecting your clients to increase, decrease or maintain their level of corporate travel?

1. Increase

2. Decrease

3. Maintain



■ Increase

■ Decrease

■ Maintain



AHI Underwriting Outlook

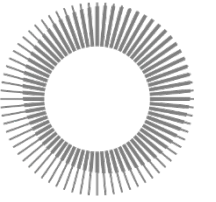
Improving Client Outcomes in 2024



- AHI Changes
- Risk Assessment
- Relationship
- Consistency
- Improved Claims Outcomes



Claims Overview



PA+S

Cost of claims: 70%
No. claims: 76%



97.5%
Claims
Payment Rate

CT

Cost of claims: 30%
No. claims: 24%



\$1M+ to date - ongoing
Largest Travel Claim

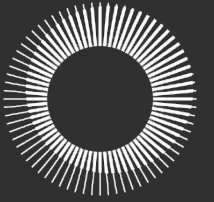


\$350,000+
Complex Medical Claim



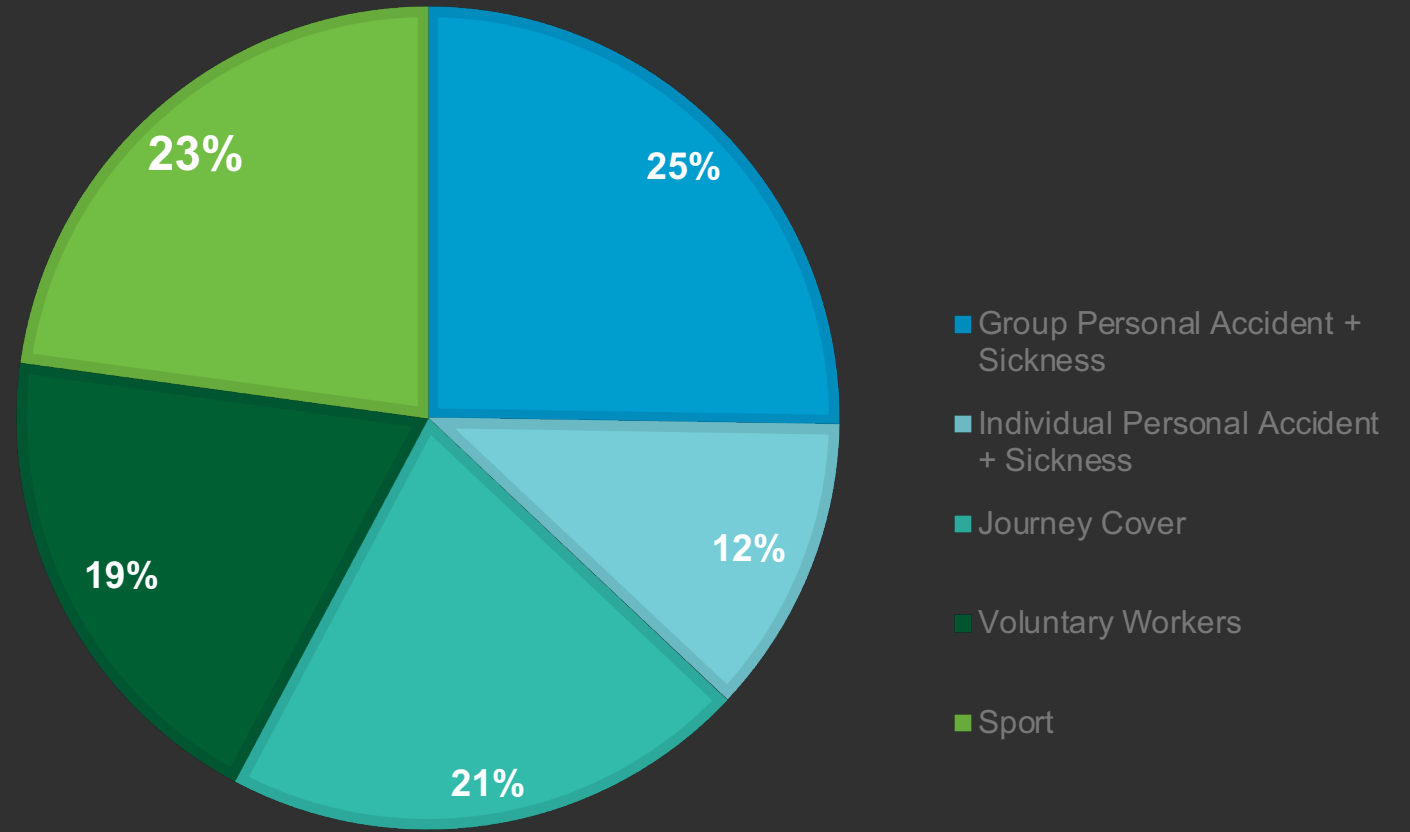
\$261,000 income benefit
Largest PA Claim

POLL



Which of the following PAS policies do you find the most difficult to explain to your clients?

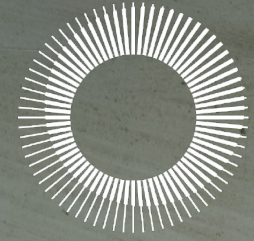
- Group Personal Accident + Sickness
- Individual Personal Accident + Sickness
- Journey
- Voluntary Workers
- Sport



Panel



Q&A



AHI





Key Takeaways

- **Growth Mindset**

- AHI is in a strong position and looking to grow

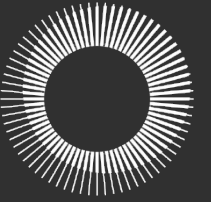
- **Focus Area: Personal Accident**

- Particularly Group PA, supported by our expertise in both product and claims

- **New Opportunities**

- Speak to us about underserved niche or specialty markets

Contact us



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



AHI OFFICES

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1800 618 700

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ON CALL INTERNATIONAL

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[oncallinternational.com](https://www.oncallinternational.com)