



What to expect in Accident and Health in 2025

CPD Accredited Training

18 FEBRUARY 2025



Agenda

- Introductions
- Medical and security considerations for 2025
- Creating value for clients: underwriting
- Your reputation, client customer experience: our claims service
- Panel discussion: How brokers can impact underwriting, incident response and claims management
- A&H landscape and key takeaways

01

Introductions



Speakers



JOHN DIMOS
TOKIO MARINE MANAGEMENT
AUSTRALASIA



SHARON RICHARDSON
AHI



ANDREW SYDDALL
AHI



DR ALAE BRAND
ONCALL INTERNATIONAL



ROBERT GRANT
ONCALL INTERNATIONAL



ANTHONY HALPIN
AHI

AHI



ACCIDENTS AND HEALTH IS WHO WE ARE

AHI is an industry recognised,
specialty insurer with over 25 years'
experience



ONE TEAM WORKING WITH YOU EVERY STEP OF THE WAY

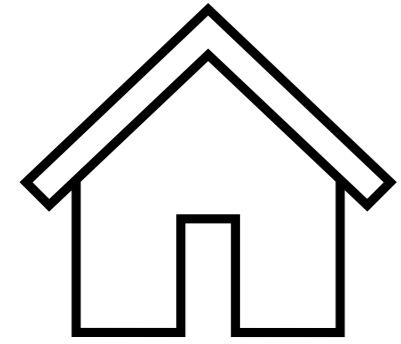
Our in-house claims management
team sit side-by-side with our
underwriters and medical and security
risk managers



A TOKIO MARINE GROUP COMPANY

As part of Tokio Marine Group, one of
the world's largest insurers, AHI
supports you and your clients within
one organisation

AHI team



In-house,
Australian team



National footprint
with 4 offices:
Sydney, Brisbane,
Perth, Melbourne



36 specialty A&H
underwriters and
claims professionals

1

Technical Product Specialist

Andrew Syddall

15

Market Facing Underwriters

Anthony Halpin, Michael Gentile, James Needle

9

Underwriting Service Centre

Samantha Williams, Samantha Lowndes, Lisa Payne

12

Claims Management

Sharon Richardson, Travis Marnie

On Call International



02

Medical and security
considerations for
2025

A stylized sunburst graphic in the bottom right corner, consisting of numerous thin, parallel lines radiating from a semi-circular base, creating a sun-like effect.

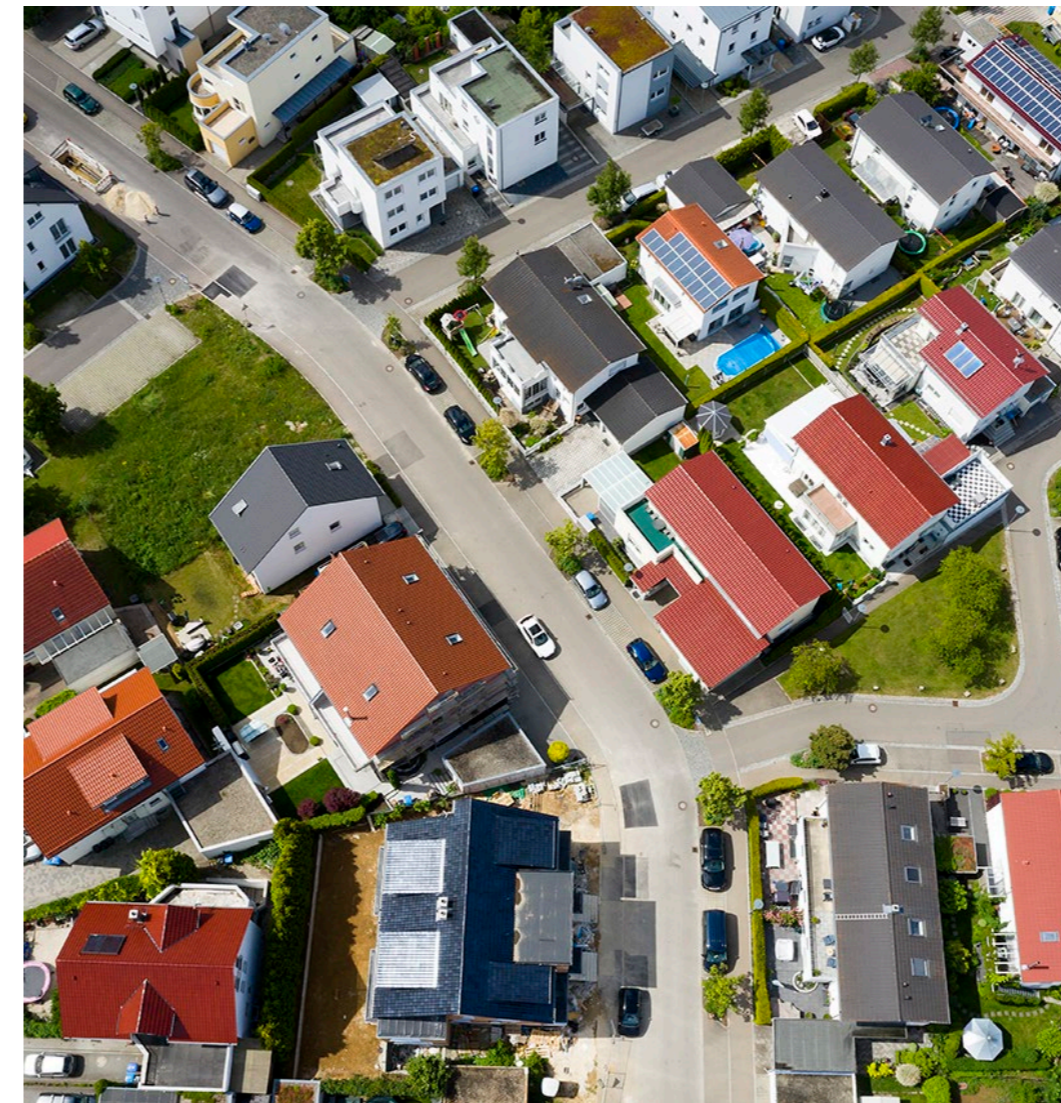
Key trends and risks shaping the security landscape



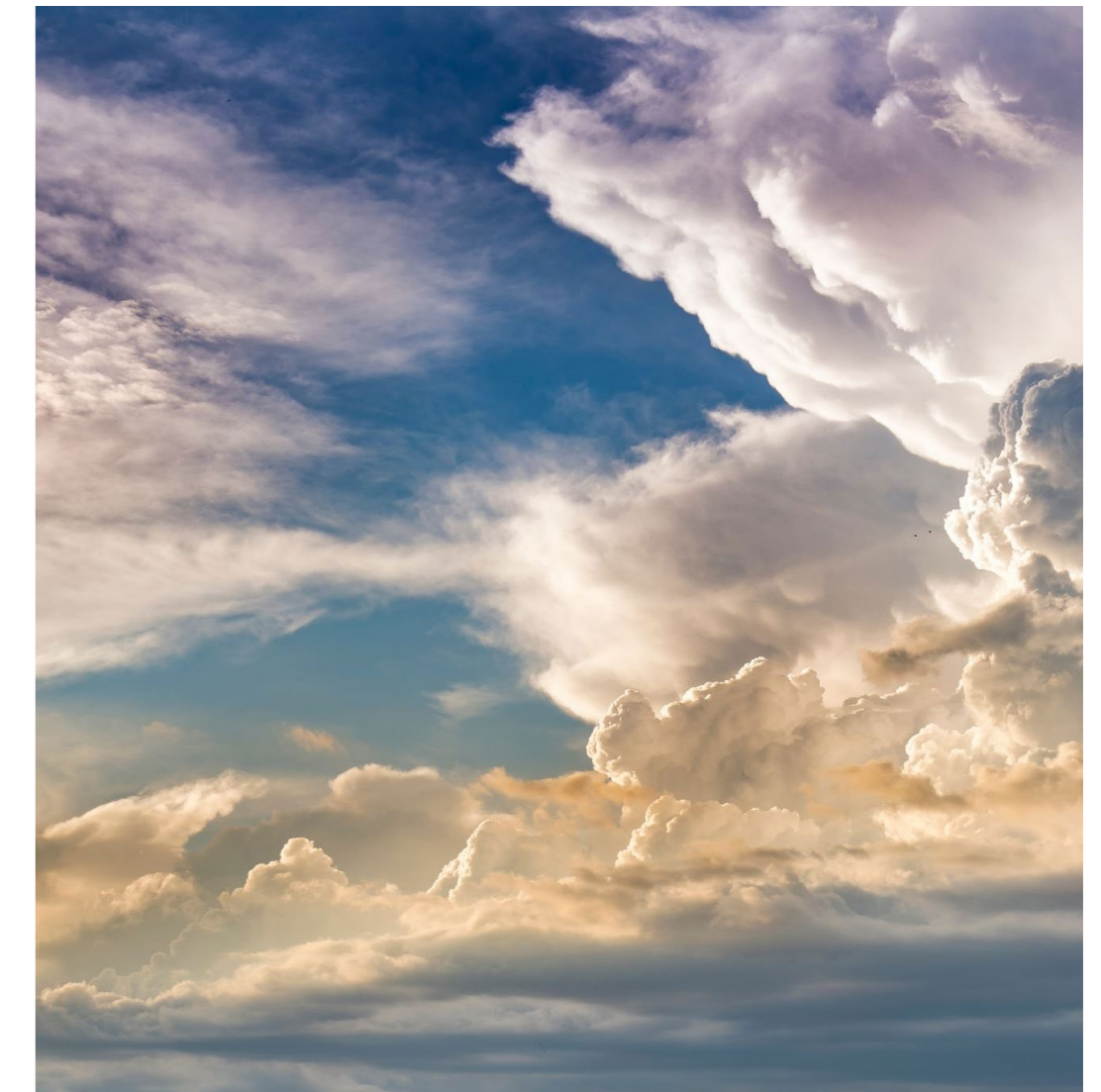
ESCALATING
GEOPOLITICAL
TENSIONS



CYBER SECURITY
AND DIGITAL
TRANSFORMATION



COST-OF-LIVING
CRISIS



CLIMATE CHANGE
AND NATURAL
DISASTERS

Escalating geopolitical tensions

Key drivers and risks

- U.S. foreign policy shifts
- Russia's strategic positioning
- Instability in the Middle East and Africa
- Political unrest and protests

Actionable insights

- Pre-trip awareness
- Real-time monitoring
- Scenario planning





Cyber security and digital transformation

Key drivers and risks

- Data breaches and ransomware
- AI-enabled fraud
- Remote work risks

Actionable insights

- Cyber hygiene training
- Secure travel platforms
- Crisis response plans



Economic pressures and travel risks

Key drivers and risks

- Budget cuts and travel security
- Increased stress and vulnerability
- Rising insurance costs

Actionable insights

- Strategic budgeting
- Pre-trip safety education
- Technology utilisation



Climate change and natural disasters

Key drivers and risks

- More frequent disasters
- Climate-induced instability
- Rising insurance costs

Actionable insights

- Comprehensive travel insurance
- Real-time monitoring
- Proactive itinerary planning



Human
behaviour



Communicable
diseases



Preparation,
training and
24/7 support



Human behaviour related health risks

Drugs and medication

- Country specific regulations
- ADHD medications banned in some countries
- Prescription drugs available OTC
- Recreational drug use and alcohol

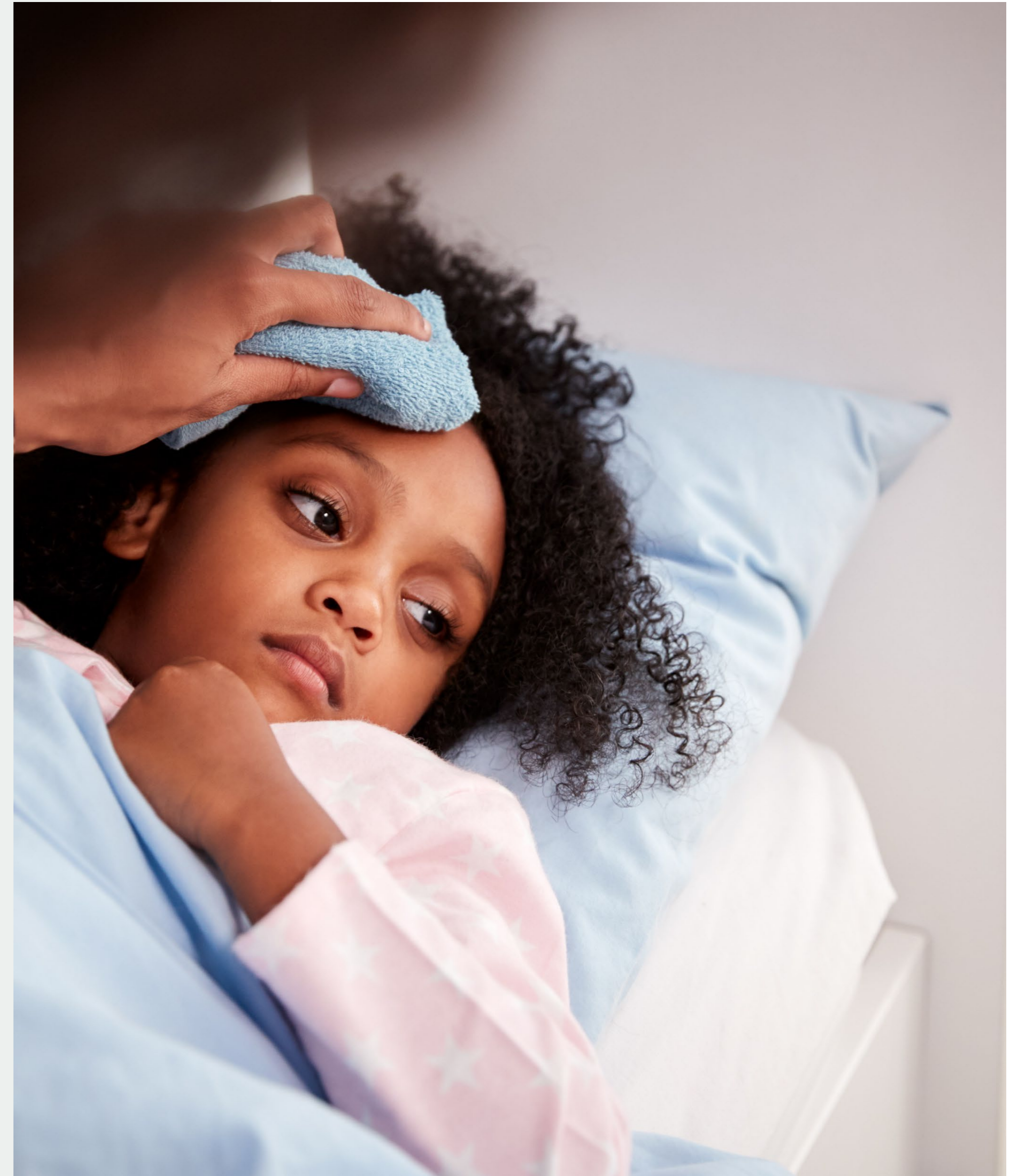


Safeguarding against human behaviour related health risks

- Clear company guidelines
- Review insurance exclusions
- Know the country specific guidelines
- General guidelines
- Sealed packaging and non-generic drugs
- AHI Assist telehealth

Communicable disease trends

- Marburg virus
- Human Metapneumovirus (hMPV)
- Risks of another pandemic





Protecting against communicable diseases

- Review country health risk alerts
- Review WHO/CDC travel advisories
- Wear a mask in crowded/enclosed spaces
- Washing your hands regularly
- Avoid locations where there's an increased risk
- Ensuring animal products are cooked thoroughly



Preparation, training and 24/7 support

- Preparation
 - Known country-specific regulations
 - Always travel with medications in hand luggage, doctor's letter/prescription copy, adequate supplies, declare if necessary
 - Check health alerts, masks, hand washing hygiene, maintain distance, etc
- Governance
- Seek AHI Assist support

03

Creating value
for clients:
underwriting



36%

In 2024, it is estimated that 36% of the health burden in Australia could have been prevented or alleviated as a result of modifiable risk factors identified in the study.



In 2024, the primary risk factors contributing to the overall health burden were identified as overweight, which encompasses obesity, and the use of tobacco.

10%

The overall disease burden experienced a reduction of 10% from 2023 to 2024, following adjustments made for age factors.



In 2024, the leading health conditions contributing to the overall burden of disease included coronary heart disease, dementia, back pain, anxiety disorders, and chronic obstructive pulmonary disease (COPD).

“ Typically, A&H products are priced using the rear-view mirror. We look at our historical claim data to identify rating variables related to the coverage offered.

Whilst this is a valid approach, it can leave a blind spot about what is coming down the freeway regarding developing exposures – particularly exposures that haven't shown up in the claims data yet.

ANDREW SYDDALL, 2025

”





Being a specialty insurer is our value

- Tailored cover, depth of support
- Processes refined for best possible outcomes
- In-house, all under one Tokio Marine Group

25 yrs

Specialising in
accident and
health

\$35b

GWP

>96%

Rolling claims
payment rate

Evolving how we work with you

- Building stronger relationships
- Identify shared growth opportunities
- Hear your feedback and implement real change
- Supporting you through hard times
- Deliver a quality service and product

25+ yrs

Longest standing relationship
with a Brokerage

25+ yrs

Longest standing
relationship with a Client

25+ yrs

Uninterrupted UW and
Claims service in A&H


Increasing support to our Brokers

- Ongoing education and support for brokers in A&H
- Certified training webinars: with over 10,000 brokers attending AHI webinars to date.
- Informative articles, factsheets, and guides
- Launch of client-facing brochures to support brokers
- Tailored underwriting support for brokerages
- PD days and face-to-face training
- Custom marketing materials
- Tailored client support across AHI and AHIAssist key clients

04

Your reputation, client
customer experience:
our claims service



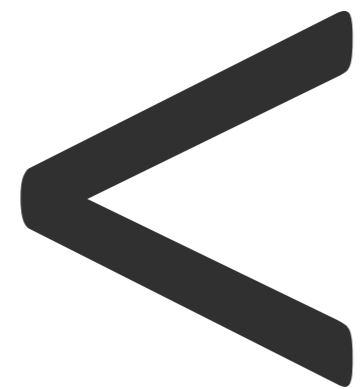
A woman with curly brown hair, wearing a headset, is smiling and looking towards the right. She is wearing a maroon top. In the background, another woman with blonde hair, also wearing a headset, is visible in profile, looking towards the right. The background is a blurred office setting.

“ One thing that has always been a strength is that we have had an in-house claims team who sits side by side with our underwriters. Brokers can get in touch with the team during and after hours. ”

SHARON RICHARDSON, CLAIMS
MANAGER, AHI

Claims statistics*

96.2%
Claims payments



TRAVEL

Number of claims: 74%
Cost of claims: 42%

PA&S

Number of claims: 26%
Cost of claims: 58%



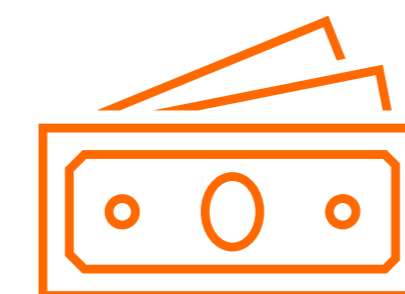
\$275,000

LARGEST TRAVEL CLAIM



\$310,000+

LARGEST PA CLAIM DEATH BENEFIT

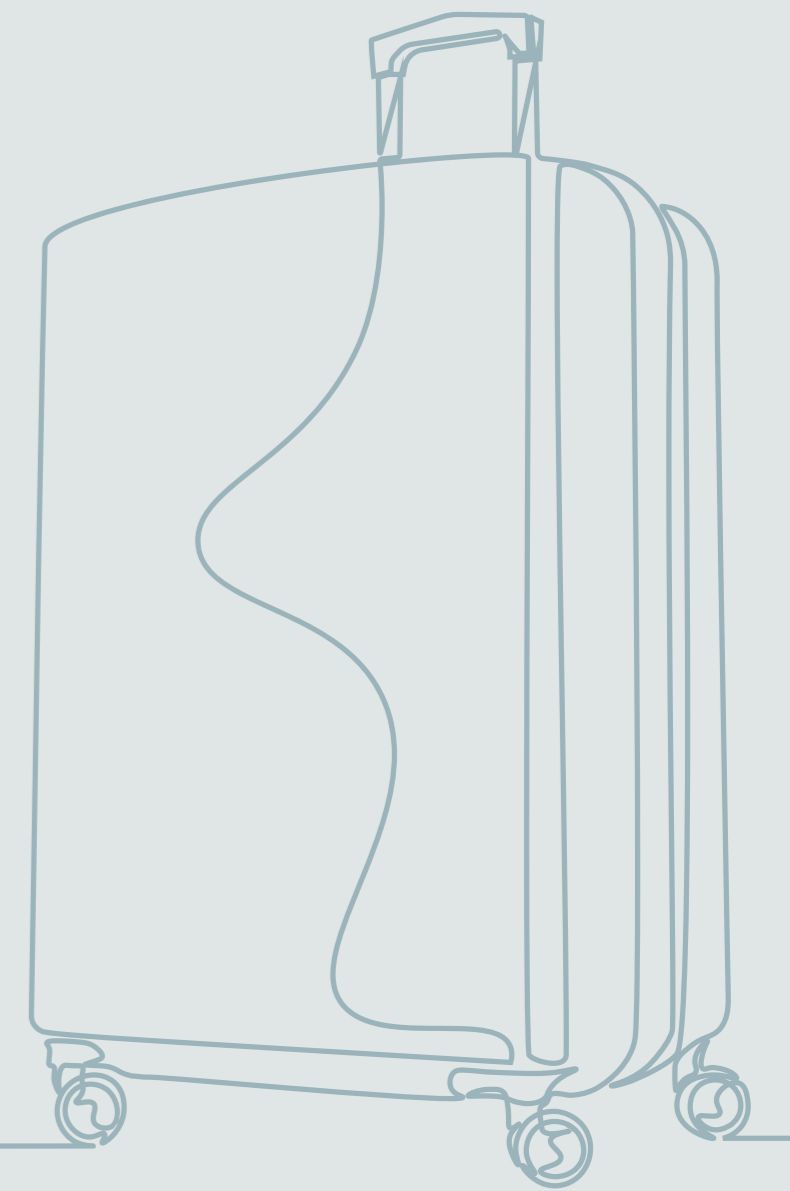


\$213,000

LARGEST PA CLAIM INCOME BENEFIT

Case scenario

- Traveller caught in escalating political protests
- Threat of violent rioting
- Injured (lacerations, bruising, possible pneumothorax) trying to get from hotel to airport to leave
- Need medical attention before flying



05

Panel
discussion



Panel discussion

How brokers can impact underwriting, incident response and claims management



06

A&H landscape:
key take aways

A stylized sunburst graphic in a lighter shade of orange, positioned in the bottom right corner of the slide. It consists of a semi-circular base with numerous thin, radiating lines extending upwards and outwards, resembling the rays of a sun.

Key takeaways

LANDSCAPE

- Strong underwriting performance in 2024
- In-house claims service
- A solid foundation
- Exciting new technology in the pipeline
- Revised distribution leadership structure

WHAT CAN BROKERS DO NOW

- We're open for business
- Review your portfolio to identify opportunities
- Get to know your AHI and AHIAssist team



Thank you.

ahiinsurance.com.au

1800 618 700