



AHI

**Claims Service**  
Inhouse,  
Australia-wide





AHI are a specialist accident and health underwriting agency, with over 25 years' experience.

Located in Australia, our nationwide underwriting team in collaboration with our in-house, on-shore claims team to prioritise your people and your business. As part of the Tokio Marine Group, AHI provides you with the reassurance that all your needs — regardless of what or where — are managed within a single organisation for all your people and policy requirements.

### **AHI Assist: Here when things go wrong**

AHI Assist serves as the go-to support network for your team when challenges arise. With expertise in medical and security matters, they collaborate closely with our underwriting and claims teams to address the needs of both your employees and your organisation, ensuring a seamless claims experience.

### **Claims Management: Inhouse, Australia-wide service**

With our extensive experience, we ensure a straightforward and hassle-free claims process. The AHI claims team is dedicated to achieving the best results in the shortest time frame, as we recognise that every moment counts when issues arise.

*"One of our strengths is we have always had an in-house, onshore claims team. We literally work side by side with our underwriters and AHI Assist team to provide a seamless customer-centric service. We evaluate claims within our own risk parameters which contributes to our impressive rolling claims payment rate of 98.4% \*."*

**Sharon Richardson, Claims Manager, AHI**

AHI strives to keep the claims process as simple and transparent as possible. We focus on assisting employees in returning to work safely and swiftly, minimising the chances of secondary mental health issues, while also reducing lost productivity and any financial strain on the business.

\*As at August 2024

When you choose AHI, you get an expert team of specialists dedicated to protecting what matters most to you, who will work around the clock to support you if trouble should strike. It's the AHI advantage.

- Our products have broader scope to suit some of the most unique needs.
- Our policies are designed by one of Australia's most experienced underwriting agencies and backed by one of the world's largest insurance groups, Tokio Marine.

## SIMPLE CLAIM

### Claim initiated

Client or Claimant contacts AHI and/or AHI Assist to begin the claims process

### Claim Assessed

AHI Claims determines whether a claim can be made against the policy

### Pay Claim

A one-off payment is made when no ongoing care is required

### Post-Claim Follow-Up

AHI Claims checks in with the Claimant once the claim has been closed

### Feedback and Improvement

Throughout the claim, AHI provides the opportunity for Claimants, Clients and Brokers to provide feedback

## COMPLEX CLAIM

### Claim initiated

Broker or Client contacts AHI and/or AHI Assist on behalf of Claimant to begin the claims process

### Claim Assessed

Working with relevant stakeholders, AHI Claims determines whether a claim can be made against the policy

### Liaise with Stakeholders

AHI Claims manages your claim by working with hospitals and other care professionals to ensure Claimants achieve the best possible outcomes

### Work with Secondary/Tertiary Care Teams

For medium to long-term claims, our team will working with Claimants and their care professionals

### 3 Monthly Reviews

Ongoing claim management, medical reviews and payment of benefits

### Pay Weekly Benefits/Invoices

Ongoing expenses and weekly benefits are paid in accordance with the policy, and medical reviews continue

### Post-Claim

AHI Claims checks in with the Claimant once the claim has been closed

### Feedback and Improvement

Throughout the claim, AHI provides the opportunity for Claimants, Clients and Brokers to provide feedback

## CLAIMS PROCESS

### STEP 1: Contact AHI Claims

When you need to make a claim, follow your company's internal procedures or reach out to our Australian-based claims team. We'll guide you in what to do next.

Call: 1800 618 700

Email: [claims@ahiinsurance.com.au](mailto:claims@ahiinsurance.com.au)

### STEP 2: Complete your claim form

[Download the latest claim form here.](#)

Complete your details and work with your business to provide all the necessary documentation – this will assist us in expediting your claim.

Once you have completed the claim form and gathered all the necessary documentation, email it to

[claims@ahiinsurance.com.au](mailto:claims@ahiinsurance.com.au)

### STEP 3: Finalise your claim

We respond to all claims within 10 working days. We'll let you know if we need more information, or confirm that your claim has been approved and begin processing your direct transfer payment.

We provide details in our email correspondence should you wish to escalate or dispute a claim.

\* Refer to policy wordings for all terms, conditions and waiting periods

# Protecting what matters most



## Contact Us

General Enquiries

P: +61 2 92518700

E: [enquiries@ahiinsurance.com.au](mailto:enquiries@ahiinsurance.com.au)

E: [claims@ahiinsurance.com.au](mailto:claims@ahiinsurance.com.au)

[ahiinsurance.com.au](http://ahiinsurance.com.au)