

AHI's Brokers now work smarter, not harder with Gratex' Portal solution

AHI brokers now benefit from faster, easier service and consistent documentation with self-service quote and bind functionality.

Sydney, AHI are a specialist underwriting agency, and leverage their expertise and experience to provide market leading accident, medical and travel insurance, to provide cover at home and abroad.

Over the last 20 years, AHI has been repeatedly voted the best travel, personal accident and disability underwriter in Australia and has earned a series of Gold Medal awards from leading industry publication Insurance Business Australia. AHI has covered more than one million Australians in over 200 countries, while their in-house claims team and strategic partners have paid more than \$400 million in claims.

AHI has always been focused on adding value to their broad network of brokers and identified an opportunity to provide more flexibility and faster service through the modernisation of their broker portal.

The journey started two years ago, when AHI partnered with Gratex Australia to implement the end-to-end UPM2 Agency Suite, which delivered significant efficiency gains across the operation through process automation. In addition, having one-version-of-the-truth in a single system meant that AHI was able to become more innovative and create flexible, tailored product bundles for their customers.

The implementation of an integrated Broker portal was a logical evolution of the underwriting system to unlock the value of UPM2 for the benefit of the broker network. AHI had for some time a standalone broker portal for quote and bind processes, however running two systems resulted in many inefficiencies.

The manual handling of policies required re-keying of information, which was costly and time consuming. In addition, two rating engines had to be maintained and "synced" manually, which resulted in increased cost and human-error risks. Valuable staff members were not effectively utilised well as they could have, as they were performing mundane, manual tasks.

“We knew what we had to fix and had a very clear vision. We wanted to empower brokers to self-service and do business the way they want, when and how they want to. Creating a great customer experience requires speed and flexibility and this is what we wanted to deliver. At the same time, we had to make sure that underwriting results and risk selection were not compromised.” says Danny Byrnes, CEO, AHI Insurance.

Extending the Gratex UPM2 system with the customised Broker Portal has made the vision reality. Beyond quoting and binding, the portal produces the entire policy schedule and wording, and enables the quote referral process.



The elimination of manual data handling freed up staff to do higher value work and only one rating engine needed to be maintained. AHI brokers now benefit from faster, easier service and consistent documentation.

The inherent complexities and risks of the AHI product portfolio and compliance obligations have been reduced through a central point of control and real-time reporting. AHI Brokers can now take advantage of the self-service capability for Corporate and Leisure Travel, Individual Personal Accident & Sickness, Journey and Voluntary Workers products.

With all information in one place, the reporting from one single platform gives management valuable business insights about quote volumes, conversion rates and portfolio quality profiles, which ultimately allows timely fact-based decision making to optimise performance.

“We now have a fantastic foundation that will allow us to innovate and grow with our brokers. Technology moves fast, and we are now set to take full advantage of the opportunities we see. Partnering with Gratex for the long term has made our vision reality.”

About Gratex:

By partnering with Gratex International you can leverage over 20 years of insurance industry knowledge and experience. The Gratex team is not just implementing a technology solution - our consultants work with you proactively to design the most efficient business processes, tailored to your business practices.