



INTERNATIONAL PRIVATE MEDICAL INSURANCE REPORT

including Provider Service Ratings

HEALTH & PROTECTION

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ABOUT THIS RESEARCH

This third edition of Health & Protection's International Private Medical Insurance Report once again brings advisers and intermediaries a detailed independent view of the market's key providers and views from the intermediaries working in it.

Health & Protection surveyed providers and advisers to obtain detailed, unbiased views on the health and operations of the sector from both sides of the industry.

The results have been independently assessed and verified. Providers were not permitted to participate in the adviser research or service ratings.

The report aims to assist advisers, intermediaries and brokers in understanding which providers operate in which sectors, key proposition points and how the market is evolving and performance levels.

Health & Protection contacted 23 IPMI insurers and product providers across the market for their views on the sector with data collected relating to the period up to the 31 December 2023.

Five providers submitted responses to our questions.

Disappointingly, 18 providers did not submit any responses to Health & Protection's research.

In contrast, more than 200 advisers, intermediaries and brokers responded to our research of the distribution market.

This included giving their views on and rating the service from providers operating in the market.

This covered operational performance in the seven areas advisers told us is most important to them.

Health & Protection would like to thank all the insurers, providers, advisers, intermediaries and brokers that took part in the research.

EXECUTIVE SUMMARY

The last 12 months has brought growing enthusiasm to the international private medical insurance (IPMI) sector despite several significant challenges becoming prominent and another high profile provider departure.

- International private medical insurance providers and intermediaries are strongly positive about the short-to-medium term prospects for the market.
- Expectations from providers are for the market to grow by at least 10% in the next three years as expatriate workers and global mobility continue increasing.
- Providers expect premium rates to continue growing steeply at more than 10% over the next three years.
- The rapid rise in medical inflation and premium costs is seen as the most significant challenge to the market by providers.
- Regulatory upheaval and meeting cross-border healthcare requirements is also a considerable task for providers in the market.
- Intermediaries are even more confident than last year with more than three-quarters saying they are positive about the sector.
- Two thirds of advisers have seen their business income rise over the last year with one in four seeing it rise significantly.
- Increasing premiums and medical inflation is also the top concern for intermediaries at present with the sustainability of the market being questioned.
- Changing demands from clients and meeting their needs is another key concern for advisers.
- Global Benefits Group (GBG) Insurance Limited fell in to administration as the result of a multi-million pound financial black hole and left around 150,000 policyholders needing to find new cover.
- Three-quarters of advisers believe provider mergers and acquisitions activity over the last year has hurt the market, but they are generally not very concerned about the future of the provider market.

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CHAPTER 1

SECTOR OVERVIEW AND PROVIDER RESEARCH

1.01 Quantifying the market

April International was the only IPMI provider to supply data to Health & Protection this year.

April International maintained its policyholder numbers from the previous year and at the end of 2023 the provider said it had more than 150,000 policyholders around the globe.

Global Benefits Group (GBG) Insurance Limited went into administration at the end of 2023 as the result of a multimillion pound financial black hole and closed to new business and renewals, with many of its policyholders losing their cover.

Administrators handling the GBG Insurance Limited administration process told Health & Protection the company provided policies for approximately 150,000 individuals when it collapsed.

The administrators of GBG Insurance Limited sold the provider's international education insurance segments including TieCare International and Clifford Allen Associates to Bison Capital.

MGEN through VYV International Benefits and Trawick International also took on some of GBG Insurance Limited's European life, disability and health business and North American life, disability and medical insurance policies.

Figures have not been revealed for the number of policyholders involved in any of these transactions.

Figure 1: How many IPMI members do you have globally?

	2023	2022	2021
Axa*		800,000	850,000
Bupa Global		460,000	510,000
April International	150,000	150,000	130,000
Now Health International		25,000	25,000
GBG Insurance Services**	150,000		

*Axa figure includes Axa Global Healthcare and all members underwritten through other providers

**GBG Insurance Limited figure is correct at time of going into administration

1.02 Telehealth and virtual GPs

All five of the providers responding to Health & Protection's provider research offered or supported virtual GP services in some form, with four including their own service for policyholders.

Allianz Partners said its telehealth hub offered locally compliant solutions through phone, video and chat services. Unlimited use is available unless the patient has reached their outpatient plan limit.

April International and IMG's services are provided by Teledoc Health and allow unlimited use.

UnitedHealthcare Global also offers unlimited use.

Expatriate Healthcare does not have a dedicated virtual GP service but will cover the cost of a virtual appointment if it is preferred to an in-person one and also allows unlimited use.

Figure 2: Do you offer a virtual GP service as standard?

	Virtual GP services
Allianz Partners	Yes, standard plans include access to telehealth hub to access medical care and advice via phone, video or chat, provided by network of teleconsultation vendors with location compliant solutions. Unlimited use up to outpatient plan limit
April International	Yes, unlimited access to remote medical consultations, available 24/7 in preferred language, provided by Teladoc Health
Expatriate Healthcare	No, but will cover cost if virtual appointment preferred rather than a physical consultation. Unlimited availability
IMG	Yes, through Teledoc Health. Global Prima Medical Insurance customers have 24/7 access to phone or video consultations anywhere in the world, with unlimited use and no out-of-pocket cost
UnitedHealthcare Global	Yes, as standard in all plans with 24/7 availability and unlimited number of sessions per year. Prescription services are not available in all locations, and other restrictions may apply

1.03 Mental health support

All five providers included mental health services within their range of products.

Allianz Partners includes an employee assistance programme (EAP) with multilingual support including counselling through face-to-face, phone or video sessions, along with other content. Apps were also available including the Wysa cognitive behavioural therapy (CBT) AI chatbot. A coaching programme with a wellbeing coach through chat sessions is available.

April International offers cover for mental health treatment including consultants, drugs, counselling, CBT and psychotherapy, with cash limits applying to psychiatric therapies. Phone-based support is also available and it has an EAP available for corporate clients in some regions.

Expatriate Healthcare policies cover in-patient and outpatient psychiatric treatment along with a 24/7 multilingual counselling service with six sessions per year available.

IMG said it has various benefits providing psychiatric cover and counselling.

UnitedHealthcare Global said its BeHealthy plans offered a minimum of 20 days in-patient and day-patient psychiatric and psychotherapy care. Its Mindful Matters service, delivers evidence-based mindfulness programmes. Its EAP provides support and resources to help members and their family with a range of issues, with access to virtual or face-to-face counselling for up to seven sessions per issue - there is no limit on the number of issues.

Figure 3: What mental health support services do you offer as standard?

	Mental health services
Allianz Partners	Employee assistance programme (EAP) has confidential, multilingual, 24/7 support including professional counselling through face-to-face, phone or video, and personalised content, podcasts and tips for health and emotional wellbeing. Free access to a range of apps including Wysa – an AI chatbot for mental and emotional wellness – offering cognitive behavioural therapy (CBT) and access to more than 150 self-help tools. Coaching program through chat sessions with a wellbeing coach is also available
April International	Mental health cover available to support the costs of GP and consultant fees, prescription drugs, counselling, cognitive behavioural therapy and psychotherapy. Monetary benefit limits apply to psychiatric therapies. In addition, 24/7 access to mental health support by phone. In certain regions, an employee assistance programme (EAP) is available to corporate clients
Expatriate Healthcare	As well as the policies covering psychiatric treatment as an in-patient and outpatient, a 24/7 counselling service in the insured's own language is available for six sessions per year
IMG	Various benefits in standard IPMI products providing psychiatric cover and counselling
UnitedHealthcare Global	BeHealthy Plans offer a minimum of 20 days in-patient and day-patient psychiatric and psychotherapy care. Mindful Matters delivers evidence-based mindfulness programmes. EAP provides support and resources to help members and their family with a range of issues, with access to virtual or face-to-face counselling for up to seven sessions per issue - there is no limit on the number of issues

1.04 Assistance programmes

All five providers offered some form of assistance programme to their customers.

Allianz Partners included digital tools and services for members, online claims submission, a symptom checker and a telehealth hub. Its travel security service provides advice and support on travel issues and second medical opinion is available for those unsure of their diagnosis. A personal oncology case manager is available to guide members through cancer treatment and there is an EAP for workplaces.

April International has a global network of blood banks providing rapid access to screened blood, emergency non-medical evacuation services and travel intelligence services and a second medical opinion service. An EAP is available for corporate clients in some regions.

Expatriate Healthcare includes financial guidance and legal assistance through its EAP with six sessions available per year.

IMG includes a wider assistance programme including emergency medical evacuation and repatriation, travel risk management, medical and dental referrals and travel intelligence service.

UnitedHealthcare Global offers safety and security, destination intelligence and medical assistance services including medical evacuation, repatriation services, travel intelligence and country risk ratings, and travel risk consulting services. EAP provides support and resources to help members and their family with a range of issues with virtual or face-to-face counselling for up to seven sessions per issue. Financial and legal services support is available through the EAP.

Figure 4: Do you offer a wider assistance programme to individuals or employees as standard?

	Assistance programme and services
Allianz Partners	Global Health Services offers digital tools and services focused on prevention and wellbeing for members. MyHealth Digital Services app and portal includes claims submission, symptom checker and telehealth hub. Travel Security Service provides advice and support on travel issues. Second medical opinion service available. Personal oncology case manager to guide and assist members through treatment when needed. EAP offering confidential and professional counselling services also included
April International	Global network of blood banks to provide screened blood to almost any location in the world within 12-18 hours. Emergency non-medical evacuation services when a member's life is in danger because of political or civil unrest or because of a natural disaster, as well as proactive safety management and country intelligence. A second medical opinion from a network of 50,000 medical experts around the world. An EAP is available for corporate clients in some regions
Expatriate Healthcare	Yes, financial guidance and legal assistance offered through EAP with six sessions available per year
IMG	Wider assistance programme including emergency medical evacuation and repatriation, travel risk management, medical and dental referrals and travel intelligence service
UnitedHealthcare Global	Safety and security, destination intelligence and medical assistance services include medical evacuation, repatriation if treatment is not available locally, real-time security and healthcare information for more than 200 territories and countries and more than 350 major cities and risk ratings for each country. Health and risk management teams offer one-to-one consulting services. EAP provides support and resources to help members and their family with a range of issues with virtual or face-to-face counselling for up to seven sessions per issue. Financial and legal services support is available through the EAP

1.05 Wellbeing and lifestyle services

Wellbeing and lifestyle support services were offered by some providers.

Allianz's Olive programme includes a body coaching app, wellness webinars, online health assessments, online library, and body mass index (BMI) calculator.

April International provides routine health screenings.

IMG has partnered with Telus Health on its wellness programme which is available to members with higher level benefits and provides telemedicine for mental health that supports financial, physical, and emotional wellbeing. Products are also available for routine health checks, hearing tests, and counselling benefits.

UnitedHealthcare Global's Health Management programme provides support for individuals and family members living with chronic health conditions and working abroad. It gives direct access to a dedicated clinician to understand their case history, condition challenges and help to find appropriate care at home or on assignment. LiveWell service offers programmes and resources to help improve employees' wellbeing including self-assessments and multilingual mental health screeners. Financial Wellness Resources programme helps members to improve knowledge of financial fundamentals, better manage daily financial stresses and plan for their future. My Wellbeing health engagement platform offers health scoring, goal setting, challenges, and personal feedback from a digital coach.

Expatriate Healthcare does not offer any additional wellbeing benefits.

Figure 5: Do you offer any other wellbeing, lifestyle or support services as standard?

	Wellbeing, lifestyle and support services
Allianz Partners	Olive programme offers range of healthier lifestyle services and tools including body coaching app, wellness webinars, online health assessments, online health and wellbeing library, and body mass index (BMI) calculator
April International	Routine health screenings
Expatriate Healthcare	No
IMG	Wellness programme, supported by Telus Health, embedded into higher-level products providing telemedicine for mental health around financial, physical and emotional wellbeing. Products also available for routine health checks, hearing tests, and counselling benefits
UnitedHealthcare Global	Health management programme provides personal support for individuals and family members living with chronic health conditions and working abroad. Direct access to a dedicated clinician to understand their case history and challenges in managing their condition, who will then help find appropriate care at home or on assignment abroad. LiveWell service offers programmes and resources to improve employee wellbeing including self-assessments, articles and videos. Multilingual mental health screeners available 24/7 to help people gauge their wellness. Financial wellness resources programme helps to improve knowledge of financial fundamentals, better manage daily financial stresses and plan for the future. My Wellbeing health engagement platform includes health scoring, goal setting, challenges, and personal feedback from a digital coach

1.06 Fastest growing services

Online or telehealth services and mental health support were typically among the most used and fastest growing services for providers.

Allianz Partners said its online health assessments and teleconsultations were seeing higher use than other services and especially so in specific regions.

April International also said telehealth and digital services were seeing more use.

Expatriate Healthcare noted that its counselling service was its most used service.

IMG said there was growing demand for wellness benefits and that demand for stress management and counselling services was continuing to rise.

UnitedHealthcare Global did not say which of its services were most used.

Figure 6: Which services have seen the greatest increase in use over the last year?

	Most used services
Allianz Partners	Online health assessment has some higher usage than EAP or Travel Security Service. Teleconsultation annual use rate can range up to 13% in specific geographies with a 60% return rate
April International	Telehealth and digital services in general are seeing an increase in use
Expatriate Healthcare	Counselling service has the biggest utilisation, but there has not been an increase in frequency
IMG	Continuing to see increasing demand for wellness-related benefits and services and their related benefit coverage. Demand for stress management and counselling continues to increase
UnitedHealthcare Global	Not given

1.07 Dependent access

All five providers said dependents were able to use the additional services to some extent.

IMG said access depended upon which products were chosen.

UnitedHealthcare Global noted that age limits might apply to children for some services.

Figure 7: Do you extend added value wellbeing services to members' partners or dependants?

	Services for partners and dependents
Allianz Partners	Yes, dependants have access to all health support services
April International	Yes, all services are available to member's partners and dependants
Expatriate Healthcare	Yes
IMG	Yes, depending on the products chosen
UnitedHealthcare Global	Yes, all health and wellbeing services are extended to qualifying family members and partners. Age limits apply to dependent children where appropriate

1.08 Locations covered

Regulatory evolution is increasingly pushing insurers and providers to be present in or meet compliance objectives or licencing to directly offer cover in many locations.

Allianz Partners said it could cover members in 198 countries.

April International did not say how many countries it could support.

Expatriate Healthcare said Saudi Arabia and the USA were the only countries it could not support due to licencing requirements.

IMG could cover all apart from those internationally sanctioned.

UnitedHealthcare Global can over cover directly in the UK and European Economic Area.

Partnerships and fronting arrangements have also become a key method of making products available in certain locations.

Figure 8: How many nations or other jurisdictions are you able to offer IPMI cover in directly?

	Countries covered directly
Allianz Partners	Coverage and support offered in more than 198 countries around the world with certain locations supported via specific regional plans
April International	Not given
Expatriate Healthcare	All countries except where a specific license is required which is not currently held - currently this applies to Saudi Arabia and the USA
IMG	Able to offer IPMI cover in all countries apart from those internationally sanctioned
UnitedHealthcare Global	Registered in the UK and Ireland, IPMI plans available to clients and brokers with a presence in the UK and in the EEA via Freedom of Services (FOS)

Figure 9: How many nations or other jurisdictions are you able to offer IPMI cover in through partnership arrangements?

	Countries covered by partnership
Allianz Partners	UAE, Bahrain, Oman, Indonesia, Qatar, Kuwait, United Kingdom, Singapore, Hong Kong, Vietnam, Indonesia, Philippines, Canada, China, Mexico, Saudi Arabia, Egypt, Morocco, Switzerland, Kenya, Tanzania, plus FOS passporting and offshore solutions where local regulation allows
April International	Teams based in the UK, France, Germany, Belgium, UAE, Switzerland, Thailand, Singapore, Hong Kong, Indonesia, Vietnam, Cambodia, China, and the Philippines
Expatriate Healthcare	Specific agreements throughout the EU, the UAE and Cambodia
IMG	Able to offer IPMI cover in all countries apart from those internationally sanctioned
UnitedHealthcare Global	Abu Dhabi, Australia, Dubai, Germany, Saudi Arabia, Netherlands, Qatar and Switzerland

1.09 Product cover regions

Terms of cover are increasingly important as there is growing need and desire for more localised plans.

All five responding providers said they could tailor plans to geographic requirements but these were sometimes dependent on the size of the scheme.

Figure 10: Is cover only available based on global regions, or can it be tailored more specifically?

	Regions of cover
Allianz Partners	Core regions of cover are worldwide, worldwide excluding USA, and Africa-only. There are more specific regional and local solutions dependant on regulations and coverage can be tailored for specific countries, regions or products
April International	A range of options are available to meet global, regional and local requirements
Expatriate Healthcare	Three geographical regions offered as standard. For groups, cover can be tailored to specifically meet their needs
IMG	Cover can be tailored
UnitedHealthcare Global	Two areas of cover options available: worldwide and worldwide excluding the U.S. These can be tailored for larger clients

1.10 Hospital and clinic access

Providers take a variety of approaches to the facilities members can use for treatment.

Two providers, Expatriate Healthcare and IMG have no restrictions or other network access rules for members.

UnitedHealthcare Global noted that in the USA some plans are restricted to one network of facilities.

Allianz Partners has restrictions for some products and high-cost providers. It encourages members to use providers it has direct billing arrangements with.

April International has treatment networks with direct billing capabilities but some plans allow freedom to choose. A referral service operates in some locations.

Figure 11: Do you restrict the hospitals and clinics which can be used while on location?

	Hospital and clinic restrictions
Allianz Partners	Yes, network restrictions are applied to some products and high-cost providers. Members are encouraged to use medical providers where arrangements are in place for the direct settlement of medical costs
April International	Yes, medical networks enabling direct billing. Plans can also provide freedom to choose where members are treated and who by. In certain locations, a medical referral service is offered to help guide members to the right treatment
Expatriate Healthcare	No
IMG	No
UnitedHealthcare Global	Yes in the USA, some plans only cover claims within Choice Plus network

1.11 Claims pre-authorisation

Only one provider said it did not require any pre-authorisation for any claims, four required some form of pre-authorisation.

Expatriate Healthcare does not require claim approval but said it does encourage members to do so for in-patient elective treatment.

Allianz Partners, April International, IMG and UnitedHealthcare Global all required pre-authorisation for at least some elements of care.

In-patient and high-cost treatments were the most common requiring pre-authorisation.

Providers said this was typically to help control costs, enable treatment plans and ensure billing processes were in place.

Figure 12: Do you require prior approval for claims or facilities?

	Pre-authorisation required
Allianz Partners	Yes, pre-approval required for some benefits; mostly in-patient and high-cost treatments depending on the plan. The pre-approval process helps to assess each case, organise everything with the hospital before member arrival and make direct payment of the hospital bill easier, where possible
April International	Yes, pre-authorisation is required for certain treatments, which enables oversight of costs. Also allows case-management of members' treatment and to support them during the process
Expatriate Healthcare	No, but customers encouraged to obtain pre-approval for in-patient elective treatment to ensure appropriate guarantees are in place or provide access to ExpatPay service
IMG	Yes, prior approval required for hospital admission and psychiatric treatment. Not required for outpatient or any other treatment. Guarantee of payment provided to the hospital
UnitedHealthcare Global	Yes, prior approval for most benefits required under core cover; these benefits are mainly designed to cover high-cost, in-patient, maternity or oncology treatment

1.12 Cost control

Medical and premium inflation are recognised as one of the biggest challenges across the IPMI market.

Medical networks, direct payments, case management and fraud detection specialists were among the measures listed by most of the five providers.

April International said it adapted regional and local pricing for the market it is operating in, recognising its responsibility to charge the appropriate rate for the risk profile and location. It added that having two decades of data in regions enabled it to find the balance between the right treatment and a fair price.

UnitedHealthcare Global said modular plans allowed clients to balance benefits to meet budgets and it can exclude the USA to reduce premiums. It also offers deductibles.

Figure 13: What cost control mechanisms do you offer?

	Cost control methods
Allianz Partners	Mechanisms include development and negotiation of regional medical networks for direct settlement of medical costs, fraud detection measures, regionally based medical services and claims teams to review and challenge proposed treatment paths and tariffs thus eliminating excessive or unnecessary charges
April International	Adapt regional and local pricing for the relevant market, active control of hospital networks. Use of medical data to manage price and treatment. In-house doctors and nurses challenge healthcare providers
Expatriate Healthcare	Network discounts, negotiated discounts and direct payee discount via ExpatPay card
IMG	Mechanisms include product design, negotiated hospital agreements, specific claims case management, in-house evacuation and repatriation provision, and active fraud prevention governance
UnitedHealthcare Global	Modular plans that allow clients to mix and match the level of core, outpatient and dental benefits. Deductibles offered for outpatient plans and clients can exclude USA cover to reduce premiums

1.13 Online product servicing

Only April International was able to offer online quotes, plan administration, renewals, reporting, medical underwriting and claims submission.

Expatriate Healthcare said in addition to supporting all five other elements online it did not medically underwrite as standard.

Two more providers offered five of the six elements through online methods.

UnitedHealthcare Global offered online administration and claims submission.

Figure 14: Do you offer online quotes, administration, renewal, reporting, medical underwriting, and claims submission?

	Online policy support
Allianz Partners	Quotes, administration, reporting, medical underwriting, claims submission
April International	Quotes, administration, renewal, reporting, medical underwriting, claims submission
Expatriate Healthcare	Quotes, administration, renewal, reporting, claims submission. Does not medically underwrite as standard
IMG	Quotes, administration, renewal, reporting, claims submission
UnitedHealthcare Global	Administration and claims submission

1.14 Making products more accessible

A variety of methods were mentioned by the providers to make their products and propositions more inclusive and accessible. Some also cited wider organisational approaches.

Allianz Partners said it widened health checks, coverage and benefit levels for some conditions and has gender dysphoria benefit, moratorium underwriting, cover for critical conditions and shorter-term IPMI. It also recognises same sex partners on dependent cover and includes cover for local culturally standard procedures and translates documents and materials into the local language.

April International said it extended accessibility through its virtual GP and that chronic conditions can be covered in full without limits to condition management or acute episodes only. It is working on cover for gender dysphoria and covers other gender-related conditions, but not reassignment surgery. It also allows non-binary gender identities on forms and certificates. It said it does not discriminate on age or medical history on renewal.

Expatriate Healthcare said its cover has never been restricted except for an upper age limit at inception and that it did not medically underwrite.

IMG noted its claims systems and range of communication methods for customers.

UnitedHealthcare Global said its wider group had a mission to help people live healthier lives and make the health system work better for everyone and that it was committed to a diverse workforce.

Figure 15: How are you making your products and services more accessible and inclusive for diverse customer groups?

	Accessible and diverse products
Allianz Partners	Offer wider coverage to improve accessibility, such as full refund for cancer screening and full refund for in-patient psychiatry and psychotherapy. Increased availability of outpatient psychiatry and psychotherapy benefit on some individual and family plans, and reduced the waiting period. Top-tier outpatient plan has significantly increased limits, and coverage expanded for proactive health and wellbeing checks on mid-tier outpatient plan. Gender dysphoria benefit on some group products, moratorium underwriting for wider acceptance of applicants. Avenue cover only for critical conditions and Flexicare shorter-term IPMI. Policy documents and member materials translated for local language and products customised to the destination culture, for example, including circumcision for male newborns or Chinese herbal medicine where these are standard
April International	Unlimited remote medical consultations extend the accessibility of care. Chronic conditions can be covered in full without any limits applied to the management of conditions or limited to acute episodes only. Gender dysphoria is on the horizon. Puberty or hormone blockers and hormone replacement therapy can be covered but gender reassignment surgery is not covered. Administrative forms and certificates of insurance accommodate non-binary gender identities. Does not use age or medical history at renewal
Expatriate Healthcare	No medical underwriting and no restrictions on policies except for an upper age limit on entry
IMG	Online claims submission, real-time claims, SMS and WhatsApp communications along with contact through more traditional means
UnitedHealthcare Global	Mission to help people live healthier lives and help make the health system work better for everyone. Workforce diversity, equity and inclusion must reflect the diverse communities served

1.15 ESG initiatives

All five providers said they were committed to operating a sustainable business, and their company mission and values included a strong focus on ESG and to create a healthy environment.

Reducing office space, using renewable power and other workplace initiatives were commonly cited as interventions.

Allianz Partners' actions included supporting one million Syrian refugees, helping school children and their families in Gurugram, India get free access to digital doctors, and funding medical care in the annual Mara Medical Camp in Kenya, with Lifecare International.

April International has formed the April Foundation and April Insured Association which provides support to members through its Solidarity Action Fund.

Expatriate Healthcare shared its ESG policy which gives the overall Strategic Insurance Services Limited group 13 responsibilities.

IMG employees receive paid time off each year to volunteer during the workweek, and it sends a group of employees on a week-long corporate service trip each year to build schools for communities in need in Central America.

UnitedHealthcare Global said it was committed to net zero and was proactively engaging with stakeholders through various forums, one-on-one discussions, surveys, active listening and regular touch points to inform its activities and commitments.

Figure 16: What are you doing to address environmental, social and governance (ESG) issues through your products and organisation?

	ESG actions
Allianz Partners	Next Generation Healthcare strategy aims to provide healthcare solutions that will leave a positive legacy based around three sustainability pillars: Positively impacting communities worldwide; Being a responsible insurer; Reducing environmental impact. Examples include: Supporting one million Syrian refugees, helping school children and their families in Gurugram, India get free access to digital doctors, and funding medical care in the annual Mara Medical Camp in Kenya, with Lifecare International. Regular updates to medical cover, making access to care easier through digital health services. Switching to renewable energy to power offices, reducing the use of paper, water and single-use plastics in workspaces, and taking part in the World Cleanup Day
April International	CSR approach based on four pillars: A more sustainable industry; Fostering teams' wellbeing; Building a fairer society; Taking action to protect the environment. Examples include: The April Foundation which has a guiding mission to promote a culture of health with an emphasis on preventive behaviour. The April Insured Association, which provides essential support to its members through the Solidarity Action Fund which is financed by member fees. It offers eight types of assistance: psychological, contribution (helping members pay their premiums during financial difficulties), hospitalisation, legal, caregiver, special needs children, healthcare expenses, and expatriate support. Applications reviewed monthly. Organising internal activities encouraging employees to become more environmentally friendly
Expatriate Healthcare	Group ESG policy has 13 responsibilities including: Monitor and manage the environmental performance on a regular basis; Increase the awareness of environmental issues among employees; Promote environmental responsibility with suppliers and buy environmentally friendly products whenever possible; and minimise the business travel undertaken by employees.
IMG	Employees receive paid time off each year to volunteer during the workweek, and IMG sends a group of employees on a week-long corporate service trip each year to build schools for communities in need in Central America. Digital membership cards reduce plastic production and postage. Increasing hybrid working, reduced physical office space and buildings use energy-saving practices and environmentally-friendly purchases when possible
UnitedHealthcare Global	Specific, measurable targets and sustainability priorities include social inequities, climate change and access to affordable, high-quality medical care. Commitment to net-zero reflects belief in a healthy planet as the foundation of a healthy society. Proactively engaging with stakeholders through various forums, one-on-one discussions, surveys, active listening and regular touch points

1.16 Innovations

Allianz Partners integrated the Allianz Global Benefits business to increase the scope of its employee benefit solutions. Its agreement with Aetna International has resulted in a growing presence in Asia Pacific, across Hong Kong, Indonesia, Philippines, Thailand and Vietnam, and in the Middle East and Africa, including Bahrain, Kuwait, Oman and Morocco. The partnership with Aetna International also launched the Access US healthcare solution for global clients living in the US which focuses on the reciprocal use of each other's provider networks. It also launched the EU Top-Up Plan for employers in Germany, and Suisse+ International Healthcare Plans for Swiss companies who have a substantial number of employees based outside of Switzerland.

April International launched its EasyPay payment card and is updating its Easy Claim app.

Expatriate Healthcare introduced online fulfilment and enrolment for groups to allow advisers and HR teams to manage their membership with instant production of certificates.

IMG established its EU subsidiary in Sweden, providing passporting rights across the European Economic Area (EEA). It also launched a new IPMI product range in spring 2023 and a multi-trip product for those taking multiple trips each year.

UnitedHealthcare Global introduced its Care Card in North America to make payments for medical expenses.

Figure 17: What innovations have you introduced in the last 12 months?

	Innovations
Allianz Partners	Integrating Allianz Global Benefits has expanded the offering significantly providing broader employee benefit solutions and enabling global and local solutions through a wider network of partners. The agreement with Aetna International resulted in a bigger footprint in Asia Pacific, across Hong Kong, Indonesia, Philippines, Thailand and Vietnam, and in the Middle East and Africa, including Bahrain, Kuwait, Oman and Morocco. The partnership also resulted in the launch of Access US healthcare solution for global clients with members living in the US which focuses on the reciprocal use of each other's provider networks. Other new product launches include the EU Top-Up Plan providing employers in Germany the opportunity to provide employees across the EU with enhanced healthcare benefits, and the Suisse+ International Healthcare Plans designed for Swiss companies with a substantial number of employees based outside Switzerland
April International	Introduced EasyPay virtual payment card enabling globally mobile policyholders to pay for their medical treatment without incurring any personal costs. Refreshing Easy Claim app
Expatriate Healthcare	Introduced online fulfilment and enrolment for groups to enable live updating of a census, with instant production of certificates. Brokers and HR managers now have access to online portal to manage their membership, meaning no reporting delays or document issuing delays, and the assured has complete control of the census
IMG	Established IMG EU subsidiary in Sweden, providing passporting rights across the EEA. Launched new product range offering tiered benefit options and benefit packages to meet diverse requirements and customer expectations. Also launched GlobeHopper annual multi-trip product for those who take multiple trips outside their home country throughout the year
UnitedHealthcare Global	Introduced UnitedHealthcare Global Care Card in North America eliminating having to pay for medical expenses out-of-pocket at point of care, guarantees of payment (GOPs) and the need to wait for reimbursement

1.17 Market expectations

Providers were asked to anonymously give their views on a range of issues within their businesses and the wider market in the short to medium-term.

Only four of the five providers to submit responses, answered these questions, and not all providers answered all the questions.

1.18 Expected sales figures

Provider sentiment was particularly positive for the IPMI market's prospects in the short-to-medium term, particularly so for providers' own businesses.

All respondents said they expected their IPMI policyholder numbers to increase by more than 10% in the next three years.

Figures were a little more conservative for the market as a whole but still positive as responses were evenly split between increasing up to 10% or by more than 10%.

These figures echoed results from last year.

1.19 Demand changes

Two providers also gave their views on where they expected demand to be strongest and weakest.

One said it expected an increase in demand for IPMI globally, except for in Hong Kong where it predicted it would decline.

The other respondent highlighted several populations for growth. These were: high net worth individuals and affluent locals in Africa, Asia and Eastern Europe; digital nomads; and hybrid travel and IPMI products.

However the provider said it expected falling interest from the high-end expatriate market.

1.20 Expected claims figures

Only two providers answered questions around the future of IPMI claims.

Both providers highlighted mental health as being a key source of increasing claims in the next three years.

One said this would be in conjunction with other conditions.

"In the next three years we expect to see an increase in the demand for telehealth consultations as well as mental wellness and wellbeing benefits and services," it said.

"Vaccination cover is also viewed as a benefit that will have increased utilisation.

"We expect there to be an increase in psychiatric and chronic claims, both acute and routine management.

"Unfortunately, we also expect oncology claims to increase in line with the projected global increase in cancer cases," it added.

Neither provider was too optimistic about claims rates falling for any reason.

One said it did not expect any decrease at all and the other was hopeful that medical advances could help.

"At a very high level we project a slight decrease in in-patient claims due to the advances in medical technology allowing more treatments to be covered as day-care cases," it said.

1.21 Expected premium rates

Providers expect the significant rises in premium rates over the last year to continue rising steeply over the next three years.

Half those responding expected their own organisation's rates to increase up to 10% over the next three years with the remainder expecting a steeper rise of more than 10%.

For the market as a whole there was a unanimous expectation that rates will increase more than 10%.

1.22 Biggest challenges

Medical inflation and rising healthcare costs along with regulatory demands were identified as key challenges for IPMI by all those responding.

Medical inflation was particularly singled out as the greatest challenge for the market.

"The biggest challenge facing the IPMI industry is the continuous rise in healthcare costs," said one.

"Medical inflation, driven by factors such as technological advancements, pharmaceutical innovations, and the growing prevalence of chronic diseases, puts pressure on providers to manage costs while offering comprehensive cover to policyholders."

Another provider agreed, adding: "As medical expenses continue to rise globally, it becomes more challenging for insurance providers to offer comprehensive coverage without significantly increasing premiums."

"Balancing the need for affordable premiums while providing adequate coverage is a delicate task for IPMI providers."

Regulatory interventions were also unanimously highlighted as a key concern.

One provider recognised the issue of "regulatory requirements that have been designed for domestic products but impact international cross border products".

This was echoed by another respondent, which noted "the complexity of healthcare systems and regulations in different countries poses a challenge for insurers to navigate and ensure seamless service delivery across borders".

Another provider added: "The IPMI industry operates within a dynamic regulatory environment characterised by evolving healthcare laws, insurance regulations, and compliance standards across the globe."

"Ensuring compliance often involves considerable administrative responsibilities and may require substantial investments in technology and expertise to ensure that providers meet regulatory standards while delivering high-quality healthcare to policyholders."

Meeting customer demands and innovating in the market were also raised as other challenges to be tackled.

"Another significant challenge is the evolving nature of healthcare needs and the demand for innovative solutions," one provider said.

"IPMI providers must continuously adapt to changing customer expectations and emerging healthcare trends to remain competitive in the market."

The complexity and highly changeable nature of the market was also emphasised further.

"With increasing globalisation and international mobility, the demand for IPMI coverage among expatriates, global nomads, and multinational corporations continues to grow," said one provider.

"However, catering to diverse demographics across different regions pose significant challenges for IPMI providers."

"Adjusting offerings and services to align with changing healthcare needs and demographics presents a multifaceted challenge in the globalised environment."

1.23 Advice for intermediaries

Providers were also asked how they thought intermediaries should be tailoring their businesses in the next three years to meet market needs.

Only two providers responded to this and gave contrasting answers.

One said intermediaries should strive to assist a diverse client base with various needs, as one solution does not fit all.

"This can be accomplished by partnering with IPMI providers who have the capability to comprehensively assist clients throughout their medical journey with solutions for multiple client segments," the provider said.

However, the second provider said intermediaries should focus on key geographic markets and industry verticals.

"If the intermediary is large enough to support an international focused division within their business, they will find this hugely beneficial as they build their international portfolio," the provider said.

"Consider joining a global broker network to maximise a global pipeline of business," it added.

1.24 Overall market verdict

Finally, providers were asked what their overall view of the IPMI market is at present.

Views reiterated the positive sentiment in previous answers and expectations for continued growth despite the market challenges, which in some cases had helped to focus attention on key issues.

"The IPMI market is currently experiencing significant growth due to various factors," said one provider.

"The increasing number of expatriates, global mobility, and the rising demand for quality healthcare services are driving the expansion of the IPMI market.

"Additionally, the growing awareness of the importance of health insurance coverage and the need for comprehensive medical services are contributing to the market's growth.

"It is worth noting that the IPMI market is highly competitive, with several key players offering a wide range of products and services to cater to the diverse needs of individuals and organisations," it added.

Another provider agreed, noting: "The market is currently strong and we're seeing a lot of growth. Inflationary concerns seem to be allayed for the moment and this too should drive further growth."

This was echoed by another respondent, which said: "There are real opportunities for providers who focus on niche markets or industry verticals and geographical sectors. We retain the same optimism as last year."

Movements within the insurer and provider market also raised some discussion.

"We foresee consolidation occurring within tier two and tier three entities, and we aim to position ourselves as one of the consolidating forces in this landscape," one respondent said.

Another provider concluded: "The administration of GBG Insurance Limited at the end of 2023 created a wave of concern among brokers and, while that was relatively short lived, it has refocused attention on provider security, which is a good thing."

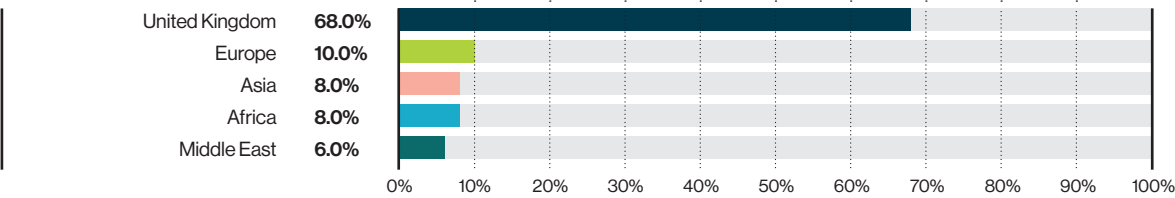
CHAPTER 2

ADVISER RESEARCH

Health & Protection received more than 200 responses from advisers, brokers and other intermediaries to our research.

The United Kingdom made up the majority of responses but there was a larger share from around the world, with almost one third of answers coming from Asia, Africa, Europe, and the Middle East.

Figure 18: Which country are you based in?

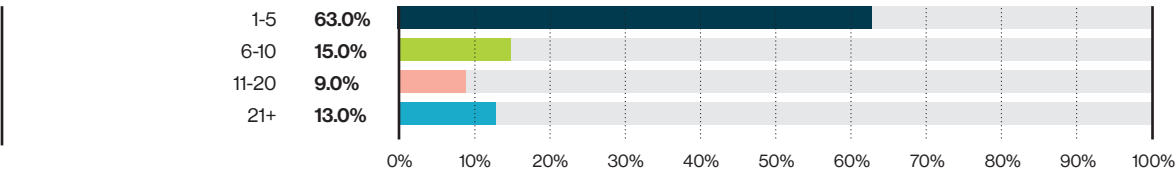


Respondents were also working at a wide variety of firms but a greater proportion than previously were from larger organisations.

Just under two thirds were from smaller scale firms with between one and five IPMI advisers operating in them. A further 15% of replies came from firms with between six and ten advisers, up slightly from last year.

Almost one in ten respondents had between 11 and 20 advisers but the proportion being in firms of more than 21 advisers rose four points to 13%.

Figure 19: How many advisers do you have operating in your international business?



2.01 Market outlook

Advisers appear to be increasingly confident in the immediate prospects for the market than a year ago.

Overall, 77% of intermediaries were either fairly positive or very positive about the IPMI market at present – exactly the same figure as 12 months ago.

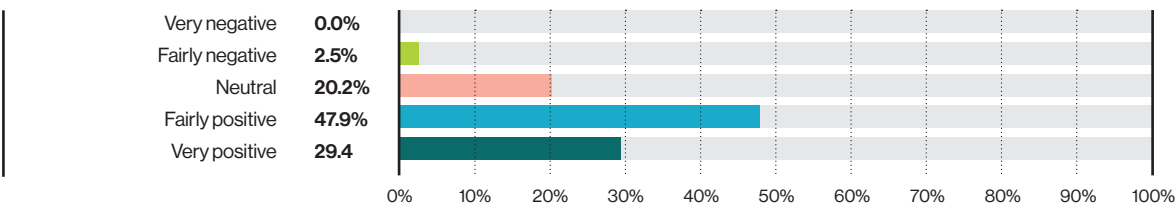
However, there was a notable jump in those who were very positive about the market as more than a quarter (29.4%) said they were very positive compared to only 18.5% last year.

This increased positivity was the largest movement in sentiment in this question and was also reflected in those saying they were fairly positive dropping to 47.9% from 58.9%.

Encouragingly no respondents felt very negative about the market at present, repeating last year's poll.

There was a slight uptick in those feeling fairly negative to 2.5% which was reflected in a reciprocal drop of 1.6% in those feeling neutral to 20.2%.

Figure 20: How confident do you feel about the IPMI market at present?



The upswell in positivity continued into the outlook for the next two years with the cohort being even more optimistic in the short-to-medium term position for the sector.

Overall 81.5% of respondents expected the IPMI market to be either fairly strong or very strong in two years' time, this was up slightly from 80.7% a year ago.

Notably again, the proportion that expected it to be very strong rose most as those who already believed the market would be in a good position strengthened their views.

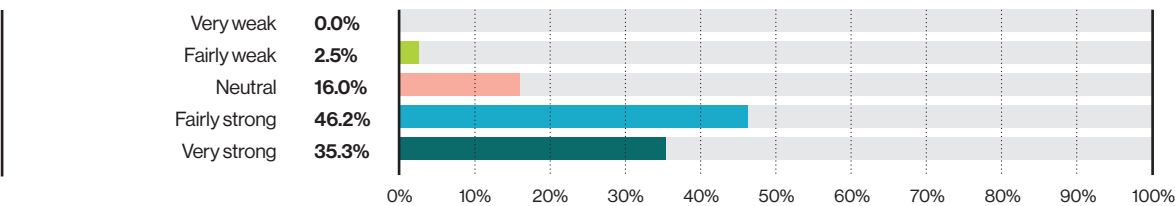
This year more than a third of intermediaries (35.3%) expected it to be in a very strong in two years which was almost 8% higher than last year.

There was a reciprocal drop in those expecting it to be only fairly strong from 53.3% to 46.2%.

In contrast just 2.5% of respondents thought it would be fairly weak, up slightly from last year.

Again however, no advisers thought it would be very weak.

Figure 21: How strong do you expect the IPMI market to be in two years' time?



2.02 Business impact

Increased positivity in the market may be coming as a result of advice firm revenues continuing to rise.

More than two thirds (68.9%) of respondents said their business's income had increased over the last year – up from 63.7%.

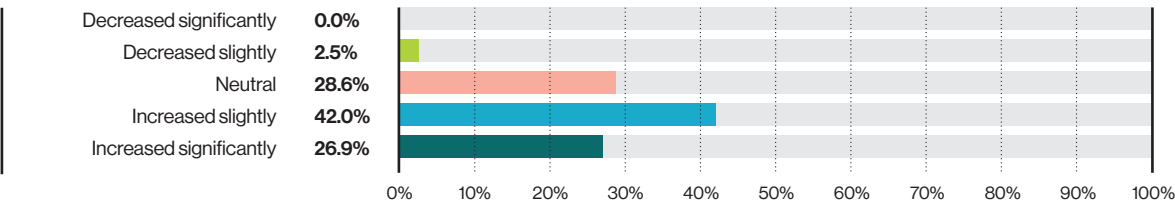
Again, it was the most positive end of the spectrum that saw the rise as more than one in four (26.9%) respondents said their incomes had increased significantly over the last 12 months. This was up from 21% in 2023.

The proportion seeing a slight increase was unchanged at 42%.

However, only 28.6% of respondents had seen little difference in income – down from 33.9% a year ago.

Those respondents seeing a slight decline in revenue (2.5%) were unchanged from last time and again no-one reported a significant fall.

Figure 22: How has your business income fared over the last year?



Expectations for future business income remained strongly favourable, but this was the only response to see a slight overall dip in positivity.

Overall, 77.3% of respondents expected revenues to increase in two years, compared to 80.6% a year ago.

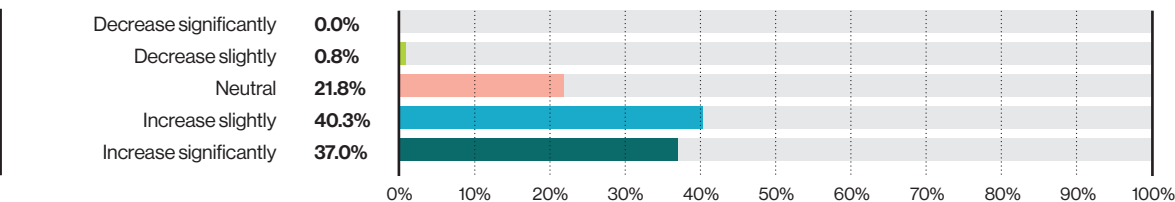
However, the proportion predicting a significant increase in income rose by more than 11% to 37%, up from 25.8%.

Two fifths (40.3%) of intermediaries expected revenues to increase slightly but this was down more than 14%.

Meanwhile, one in five (21.8%) expected revenues to be largely unchanged, up from 18.4%.

There remained little fear of revenues falling – no-one feared a significant fall and less than 1% expected a slight fall.

Figure 23: What is your expectation for your business income in two years' time?

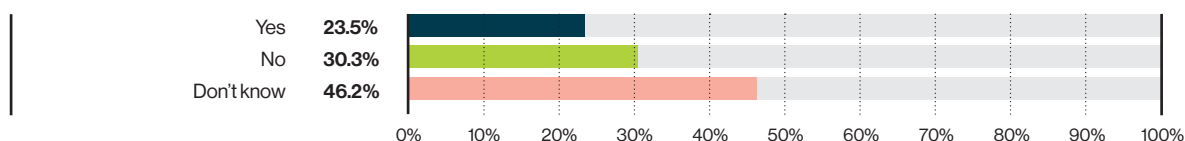


2.03 Client approach

Global mobility appears to still be in somewhat of a state of flux and uncertainty with results almost identical to last year.

One in four (23.5%) advisers said their clients were considering changing their approach to international assignments.

Almost a third (30.3%) said they were not changing tack from current plans, while almost half (46.2%) did not know.

Figure 24: Are your clients considering changing their approach to international assignments?

Of the one in four advisers who said clients were changing strategies, there has been a notable rise in clients looking to reduce their international activity.

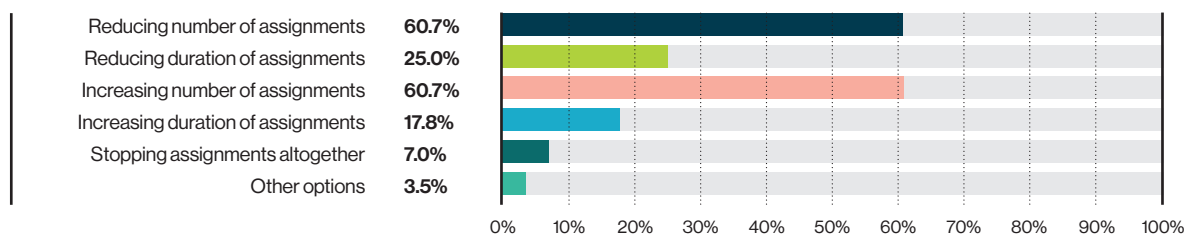
The proportions were identical for those reducing the number of assignments and increasing the number of assignments – both at 61%.

This was consistent for those increasing assignments but was a steep rise for those cutting assignments from 30% last year.

Similarly, while slightly fewer (18%) were increasing the duration of assignments, the proportion decreasing assignment length rose to 25% from 14%.

However, the proportion planning to stop assignments completely halved to 7%.

Other options being considered included transferring to domestic PMI from IPMI or merging all international offices into one global plan.

Figure 25: Options being considered by clients (multiple choices allowed)

2.04 Provider support

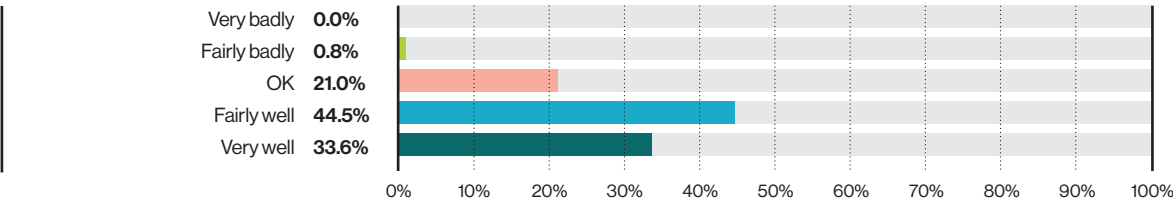
Advisers are increasingly impressed with how providers are working with them as more than three-quarters (78.1%) said they were either supported fairly well or very well - up from 72.5% last year.

Notably, a third (33.6%) of respondents said IPMI providers had supported them very well, which was up from 26.5%.

The proportion who said providers had supported them fairly well was largely unchanged at 44.5% while those saying it had been OK dropped from 26.5% to 21%.

Again, only 1% of respondents said they had been fairly badly supported.

Figure 26: In general, how well have IPMI providers supported you and your clients over the last year?



2.05 IPMI market challenges, opportunities and business development

Challenges

Once again the most significant challenge for advisers was changing national and international regulations with 54.2% selecting this as one of their options. However this figure was down slightly from 59% last year.

The second biggest challenge was again meeting clients needs but this rose substantially to 44.1% of respondents from 29% a year ago.

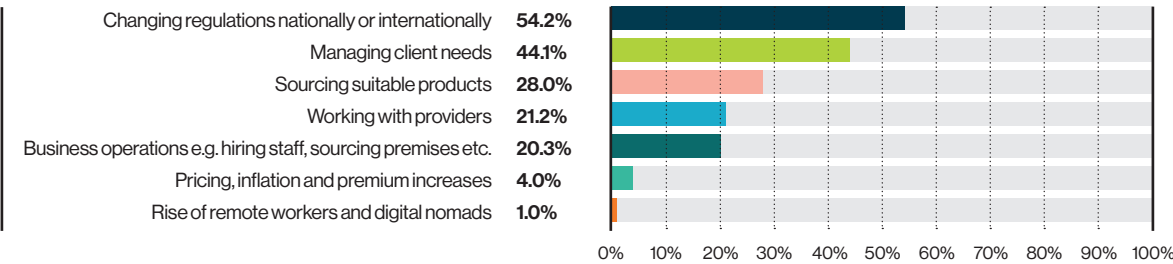
Sourcing suitable products was largely unchanged with around one in four (28%) of advisers citing this as one of their key challenges.

Working with providers and business operations again were equally challenging but the proportion of advisers affected by these rose to one in five from just over one in ten.

Some intermediaries also wrote in options as part of their responses.

Issues around pricing, inflation and premium increases attracted several mentions while the subject of more remote workers and digital nomads was also raised.

Figure 27: What are the biggest challenges for your IPMI advice business at present? (multiple choices allowed)



Opportunities

Almost half of intermediaries (45.3%) said managing client needs was the biggest opportunity for them and their business, a similar figure to 12 months ago.

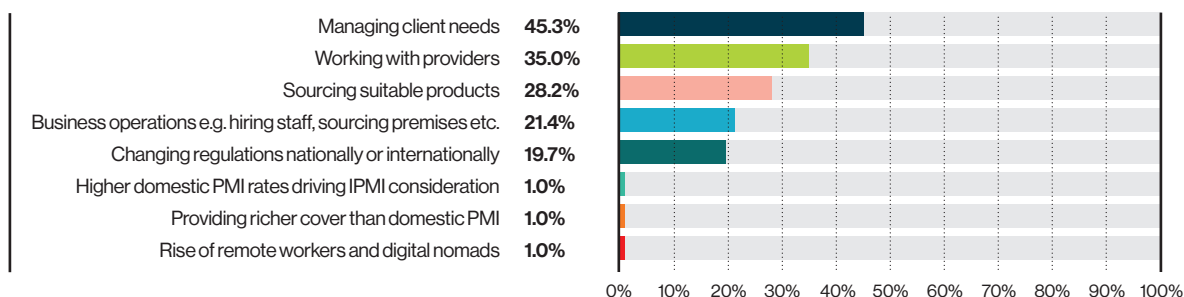
However more than one in three (35%) cited working with providers as a key business opportunity – almost double the proportion from last year when it was only seen as the fifth most significant option.

More than one in four respondents (28.2%) said sourcing suitable products was a driver of business opportunities, which was up from 23.4% last year.

In contrast, business operations such as hiring staff and changing regulations dipped slightly in importance with only one in five citing either of these issues.

Write-in suggestions for this section included the trend of higher domestic health insurance rates pushing clients to consider IPMI, the provision of richer benefits through IPMI and again the rise of remote workers.

Figure 28: What are the biggest growth opportunities for your IPMI advice business at present? (multiple choices allowed)



Business development

Business development and other growth plans increased in scale this year with more advisers undertaking projects and more of them.

Increasing the workforce was the most common option selected by 42.9% of respondents, up from 37.1% last year.

The growth of partnerships and networks also continued with almost one in three (30.3%) respondents taking this path, up from 26.9% previously.

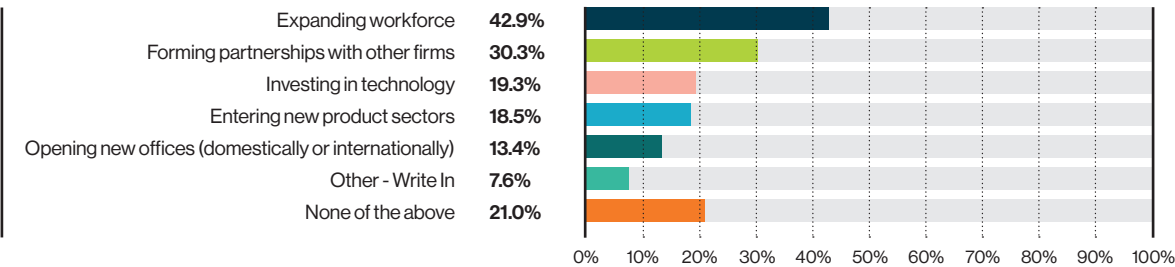
Investing in technology and entering new product sectors were also cited by almost one in five intermediaries.

Significantly, the proportion of respondents planning to open new offices whether domestically or internationally grew by half to 13.4%.

There were also several write-in suggestions which included leveraging existing client relationships, merging with other firms, revamping or emphasising website and social media work and general marketing activity.

This rising activity was reflected in only one in five (21%) of respondents saying they had no business development plans – down from 25% a year ago.

Figure 29: What business development plans are you intending to pursue this year? (multiple choices allowed)



2.06 What needs to be fixed

When asked what the biggest negative issue affecting the IPMI market was the comments received largely fell into four key subject areas. These were:

- Pricing and premium inflation
- Product development
- Application processes and administration
- Regulation and compliance

Underpinning these general categories was a wider demand across the market for more transparency and simplification in what can be a highly complex sector.

For example, one respondent said: “One of the significant negative issues in the IPMI market is the lack of transparency and clarity regarding coverage terms, exclusions, and pricing structures. This lack of transparency can lead to misunderstandings, dissatisfaction among policyholders, and challenges in navigating the complexities of international healthcare systems.”

Another added that “opaque claims data is driving increased costs”.

There was also one intermediary who raised the vital issue of climate change and how the industry was addressing that and the risks it posed.

A significant minority of intermediaries, around 15% of respondents, could not readily think of concerns or believed that all was generally operating well in the sector.

Pricing and premium inflation

The issue of pricing and premium inflation was the biggest concern by far raised by respondents.

Many noted the severity of the subject and brought into question the sustainability of premiums and the market itself as a result, with some advisers noting customer incomes often did not keep pace with rising premiums.

Several commentators highlighted that they were seeing consistent increases even for low claiming groups, with transparency being an issue.

“Premiums are increasing without logic or proof,” said one respondent, while another noted “some of the pricing models are inconsistent and breed a lack of confidence in some providers”.

This was particularly highlighted in the SME market where one intermediary noted that every policy is now claims rated.

"The way renewals are priced has changed over the years, as soon as one firm moved to dynamic pricing they all have - 50% to 100% increases for groups is not fair," they added.

And, said one intermediary, inconsistent and steep rises were causing further problems: "Pricing is increasing consistently for most providers due to mixed pools which is causing distress and making clients move providers frequently."

There was also recognition that this was something which needed to be solved by several parties across the industry working together.

"We need to see more collaboration between clients, intermediaries and insurers in controlling claims costs and operating margins," said one adviser.

Others also laid responsibility at the door of healthcare providers with one saying there was "no support from hospitals and care providers to control costs" and another frustrated at the "over-utilizing and over-subscribing of medication".

This was particularly flagged in certain parts of the world such as the Middle East.

Product development

Product development was again an important subject which intermediaries were keen to raise.

Cover for local nationals was the primary concern with several respondents citing this as a problematic area, as one highlighted that IPMI plans "are only available to expatriates and not local nationals".

Another recognised that there was an "overall trend to move more towards the local insurance market instead of the IPMI market".

While a further commentator said they wanted to see insurers "providing local solutions and embracing local nationals that want access to IPMI without necessarily travelling".

More specific issues were also raised around wanting flexibility in cover for teleconsultations, standardised switch options from domestic to international PMI and vice versa, and options for international life insurance.

Age limits were flagged as a barrier for older individuals with some providers having a cap to the age they will offer cover.

"With an aging population this becomes an issue. Providers should offer a quote based on the application and not just decline due to date of birth," said one intermediary.

Overall, it was also argued that insurers were becoming less flexible with their offerings.

One respondent was particularly direct: "There is a lack of radical product development that seriously addresses the current weaknesses."

Application processes and administration

Applications still feel more complicated than they need to be and advisers want more clarity and speed around the process.

They cited complexity in quotes provided and highlighted that problems around underwriting need to be solved quickly. "Getting quotes in good time backed up with good information," said one adviser.

The importance of online tools was also raised not just for quoting but for helping turnaround times and responses to queries.

And comparisons to developments in other sectors were also noted: "From a client point of view, we are seeing technology advances in other spaces, not so much within IPMI," said one.

The ability to pay premiums in local currency or greater flexibility in those currencies available was requested with delays highlighted here too.

"Delays in invoicing are important," said one adviser.

"With a difficult economy and currency fluctuations daily, any delay makes a huge difference. Dealing with an expat community, more choice on currencies available to charge in would be appreciated."

Further requests were made to simplify the way insurers present benefits to make it easier for employees to understand.

Regulation and compliance

Regulation was not as significant an issue as last year but remained a key concern.

Several respondents noted that by its nature the sector would be regulation and compliance heavy, but they wanted support to make things as simple and manageable as possible.

There was also frustration at some specific issues with one intermediary noting that regulation rules were too focused on domestic markets.

Brexit continued to be a problem with some advisers and insurers not being able to service clients in the EU or use EU policies.

One adviser also criticised a lack of lobbying from insurers and providers on regulators.

"UK-sourced insurers do not fight our corner hard enough, for example on the approach of US or EU regulators who are happy to [allow their firms to] write business anywhere but prevent you from writing on theirs," they said.

2.07 Ideas for innovation

Advisers were also asked what innovations they would like to see introduced into the market.

Several of the subjects raised were repetitions of or similar to those in the previous section, but there were also fresh ideas, which fell into three main areas. These were:

Technology

Technology was at the forefront of ideas for the industry to innovate and many intermediaries asked for further development of mobile apps and portals to smooth the process across all stages of the IPMI journey.

"If everything could be digital it would make life a lot easier for everyone," said one adviser.

Improved and faster quoting and application support were requested, including a generic quote platform and potentially access for clients to self-quote at renewal.

Advisers wanted to be more supported as well: "Better use of APIs to allow brokers access to enough data to invest in their own technology," said one.

The claims process was also strongly identified as an area needing work.

Cashless or credit cards linked to the policy, potentially with a set budget or allowance, were suggested by several respondents as one way to simplify the process of claiming.

Better direct billing and the need for more facilities in treatment networks to accept membership cards was also raised. And the use of apps to submit claims and manage claims was noted by many.

Product development

Further product development ideas were raised here that were not mentioned previously.

This included bolt-on or top-up solutions in various guises: potentially a domestic health insurance policy with an IPMI option to add on, or to enhance dental options without growing the whole policy.

There were also requests for more modular products and more add-ons that are typically found in domestic policies.

No claims discounts for loyal clients featured from several respondents with preventative health support being another frequent request.

Specific benefit elements proposed were portable cover for employees moving assignments and companies, access to DE&I benefits including fertility treatment, wider cover to include life and disability, and more affordable policies suited for whole of workforce.

Several intermediaries also called for a greater expansion of telemedicine and virtual health services allowing all policyholders to have access to healthcare remotely.

"This is happening more, but due to the stress on medical services this could help accessing medical advice, reduce unnecessary hospital or doctor visits or diagnose conditions quicker," said one adviser.

This was echoed by others along with the desire for health at home screening to be developed further and the ability to use pharmacies for some illnesses.

Another adviser added: "Clients who are paying top dollar for such products want 100% coverage and approved networks internationally with ease of access and cashless treatments."

Communication and engagement

There were requests for other methods of communication to be introduced, such as through WhatsApp, and attempts to drive higher engagement with employees and members.

Further marketing and engagement materials were also requested, such as user-friendly product videos and other supportive marketing materials.

"An IPMI at a glance fact sheet would be great, including countries providers cannot quote for, which countries are expensive and other basic guidelines accessible to all," said one adviser.

Another added: "More marketing of IPMI so it becomes more popular as it's a very good proposition."

2.08 IPMI SUMMIT RESEARCH

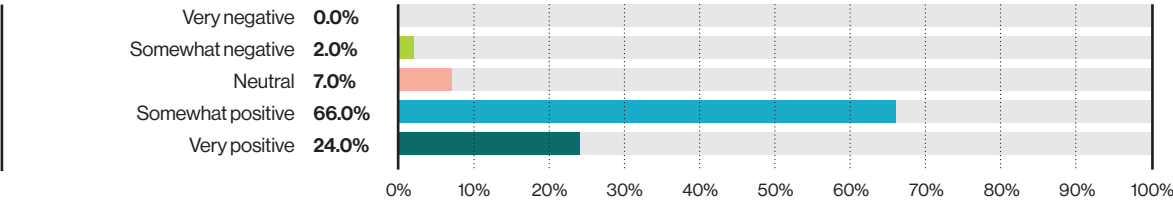
Advisers attending Health & Protection's IPMI Summit earlier this month were also surveyed for their views on these issues affecting the market.

Business confidence

Overall, delegates were more confident than the wider market, with 90% saying they were feeling either somewhat positive (66%) or very positive (24%) about the IPMI sector.

Only 2% said they were feeling somewhat negative with the remaining 7% neutral.

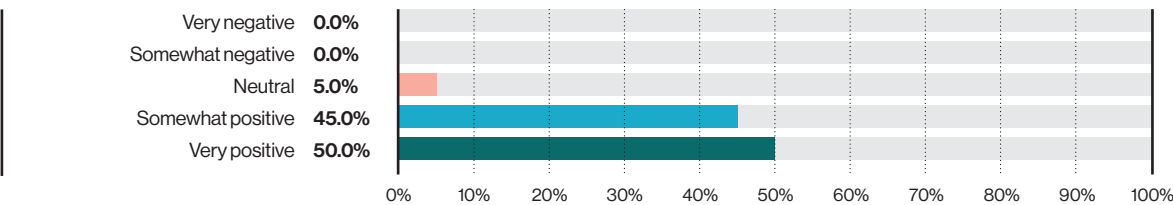
Figure 30: How are you feeling about the overall IPMI sector at the moment?



This confidence grew further when considering their own businesses with 95% either somewhat positive or very positive. Exactly half (50%) of those attending said they were feeling very positive about their business with 45% somewhat positive.

No-one felt negative about their business with the remaining 5% neutral.

Figure 31: How are you feeling about your IPMI business at the moment?



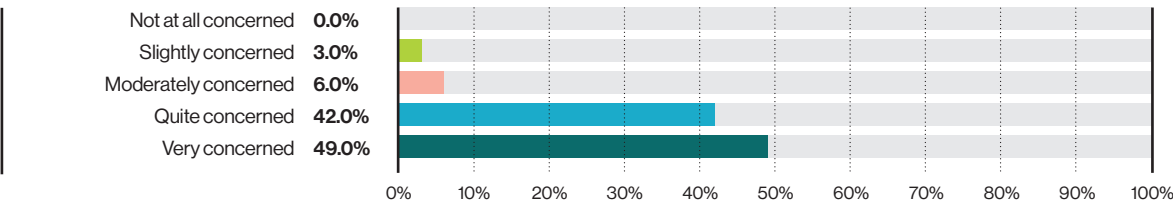
Medical and premium inflation

Reflecting wider industry views, medical and premium inflation was recognised as a significant problem for the sector.

Half the attendees (49%) said they were very concerned about medical and premium inflation in IPMI, with a further 42% quite concerned.

Only 6% were moderately concerned and 3% slightly concerned, with no-one being unconcerned.

Figure 32: How concerned are you about medical and premium inflation in IPMI?

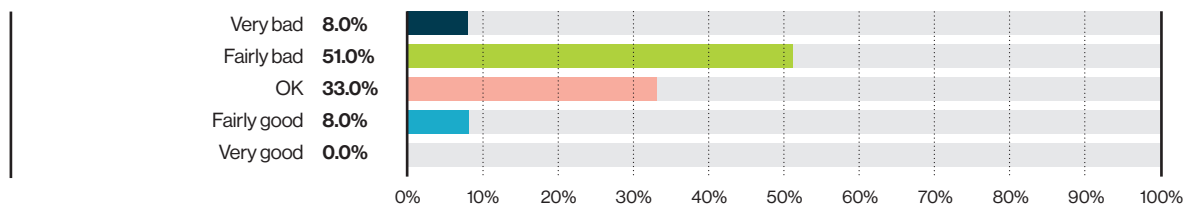


It was widely believed there was far more for the sector to do in addressing the issue, with the majority of attendees saying the industry had handled the problem badly.

More than half (51%) of delegates said the IPMI industry's collective management of medical and premium inflation was fairly bad, with a further 8% saying it was very bad.

One in three (33%) said it was OK, while just 8% rated it as fairly good and no-one believed it was very good.

Figure 33: How do you rate the IPMI industry's management of medical and premium inflation overall?



Products and propositions

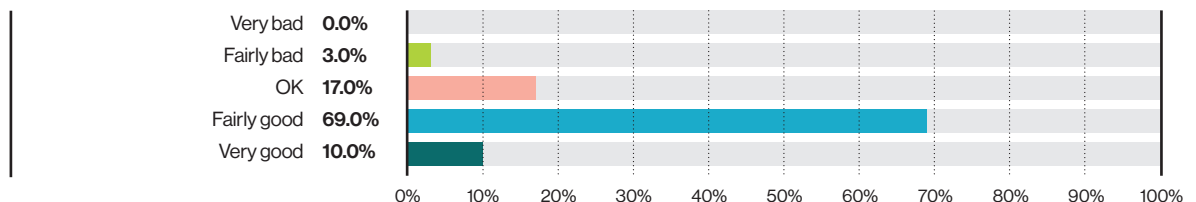
Delegates were largely happy with the products and propositions which are available from insurers and providers operating in the IPMI market, although there is room for improvement.

More than two thirds (69%) said they were fairly good and an additional 10% said they were very good.

However, one in five were less impressed with 17% only believing they were OK and 3% saying they were fairly bad.

No-one rated products and propositions as very bad.

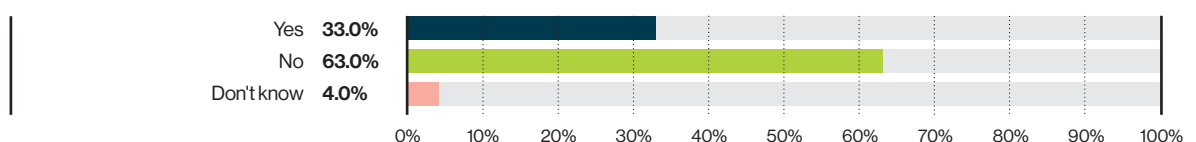
Figure 34: How do you rate the IPMI products and propositions available to you?



One of the big problems for intermediaries is a lack of differentiation between insurer and provider offerings.

Only one third (33%) of delegates agreed there was enough difference between products while almost double (63%) said there was not. The remaining 4% did not know.

Figure 35: Is there enough differentiation between IPMI products?



Industry data

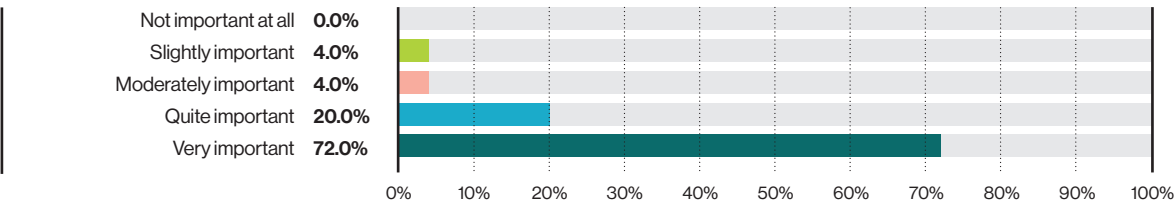
Data and technology are proving highly important to intermediary businesses operating in the IPMI market.

The vast majority (72%) of IPMI Summit delegates said the use of data was very important to their business.

A further 20% said data was quite important to their firms.

Only 8% said data was just moderately or slightly important and no-one said it was not important at all.

Figure 36: How important is the use of data to your business?



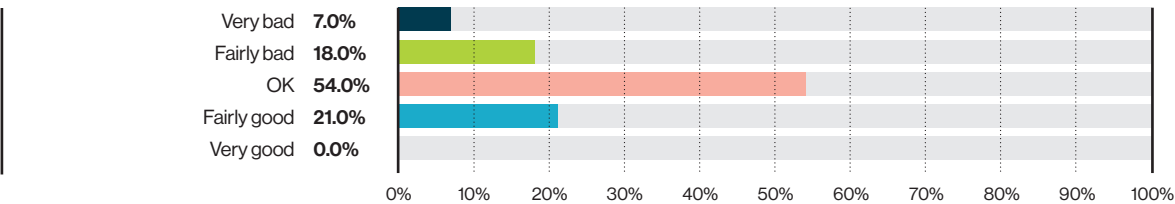
However, echoing sentiments from the wider sector, attendees were generally not impressed with how the IPMI industry as a whole uses data, with more people being negative than positive.

None rated its data use as very good and only 21% said it was fairly good.

In contrast, 18% said it was fairly bad and 7% said it was very bad.

The majority (54%) only said the industry was OK at using data.

Figure 37: How do you rate the IPMI industry's use of data?



Communication and engagement

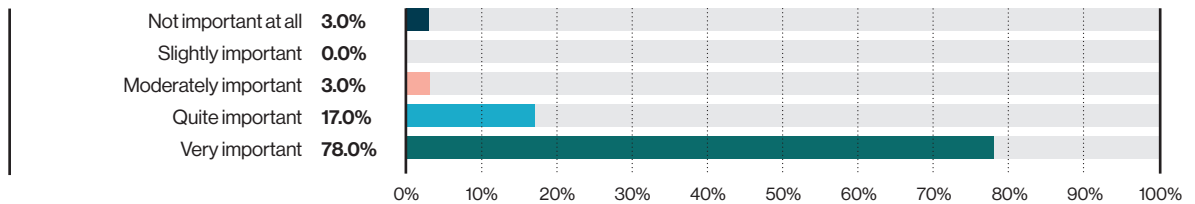
Delegates saw communication and engagement as critical for the IPMI market.

The vast majority (78%) said they thought good communication and engagement was very important to the success of IPMI policy understanding and use.

An additional 17% said it was quite important.

Only 3% thought it was moderately important while a further 3% said it was not important at all.

Figure 38: How important is communication and engagement to the success of IPMI policy understanding and use?

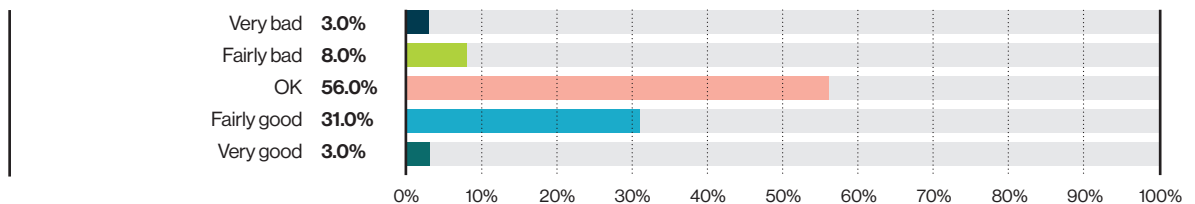


Implementation across the sector has mostly not met intermediaries' expectations.

Only 3% rated the IPMI industry's overall communication and engagement with clients as very good, although 31% said it was fairly good.

Again, the majority (56%) thought communication efforts were only OK, while one in ten said this was fairly bad (8%) or very bad (3%).

Figure 39: How do you rate the IPMI industry's communication and engagement with clients overall?



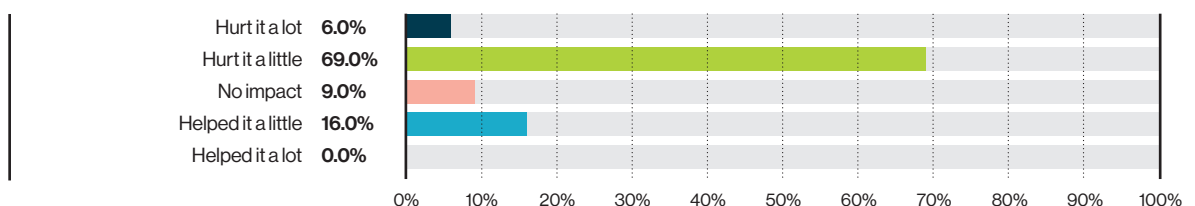
Mergers and acquisitions activity

The majority of IPMI Summit delegates believed mergers and acquisitions activity among insurers and providers has damaged the market somewhat.

More than two thirds (69%) of attendees said they believed it had hurt the market a little with a further 6% saying it had been hurt a lot.

In contrast just 16% said it had helped it a little with the remaining 9% believing it was unaffected.

Figure 40: Do you think provider M&A activity over the last year has helped or hurt the IPMI market?

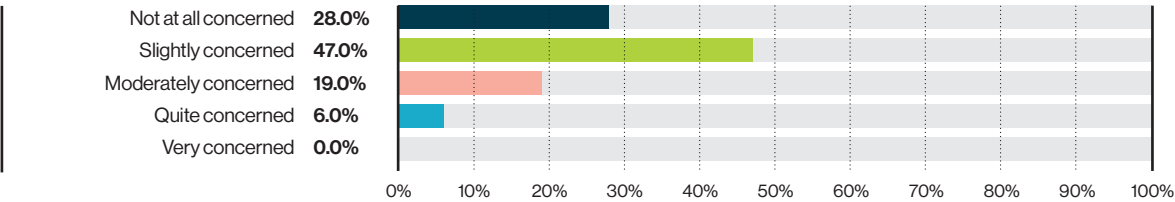


However, despite the activity and negative impact, attendees were less concerned about the future stability of the IPMI insurer and provider market.

One in four (28%) said they were not concerned at all while almost half (47%) were only slightly concerned.

One in five (19%) were moderately concerned while only 6% were quite concerned, with no-one very concerned.

Figure 41: How concerned are you about the future of the IPMI provider market?



CHAPTER 3

HOW ADVISERS RATE PROVIDERS' SERVICE

Welcome to the third edition of Health & Protection IPMI Service Ratings Report which measures the service performance of the main providers in the international private medical insurance (IPMI) sector.

More than 200 intermediaries were surveyed for the Service Ratings and the results have been independently verified.

This year three providers achieved the Five Star rating. Only two retained that position from last year – April International and Bupa Global.

They were joined this year by Now Health International, which improved from its Four Star rating last year, and returned to its Five Star rating of 2022.

Cigna Global slipped down from Five Stars last year but still maintained a Four Star rating, along with Axa Global Healthcare.

It is difficult to underestimate the importance of maintaining high quality service levels ensuring clients are being delivered timely outcomes when meeting their needs.

As a result the service and support received by intermediaries can be a key factor in their recommendation of provider.

The Health & Protection Service Ratings are an unbiased and independent method for advisers, consultants and brokers to give their views on how providers are serving them and their clients.

These ratings support advisers in understanding what they should expect from providers and enable them to see how their own experiences compare to those of their peers.

Hopefully this report will improve understanding of what advisers want more of and where providers should focus their resources.

Congratulations to the three providers who have achieved Five Star ratings – a sign of service excellence – and well done to those receiving a commendable Four Star rating.

3.01 Methodology

The Health & Protection IPMI Service Ratings are based on independent market research conducted with almost 200 verified advisers, brokers and consultants.

Providers were ranked by intermediaries for their overall service proposition across seven areas:

- Appreciating and developing my business
- Claims handling
- Compliance support
- Ease of use of adviser-facing technology
- Quote and application support
- Speed of response to queries
- Staff expertise and problem solving

Adviser responses are aggregated and those providers with scores in the top two bands are awarded Five Star and Four Star ratings respectively.

How star ratings are banded – scores out of 100:

Five Star – 75 and above

Four Star – 70 to 74.9

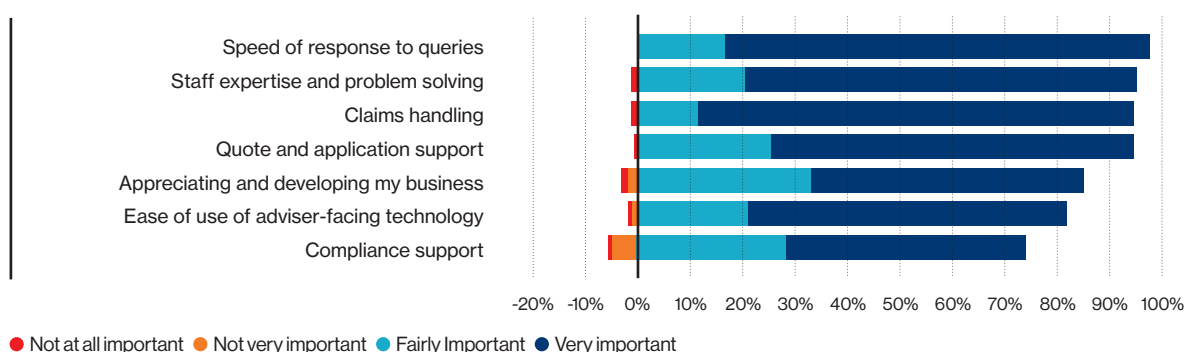
Three Star – 65 to 69.9

Two Star – 60 to 64.9

One Star – under 60

3.02 Service standards – what advisers want

Figure 28: How important are each of the following service elements to you?



Of the seven elements to good provider service advisers were asked about, the top four were very closely rated and near-uniform choices, while the remaining three were ranked some distance behind.

Speed of response to queries was once again the most important aspect of provider service for intermediaries, although its overall importance was not quite unanimous as it was last year.

This year 97.5% of respondents rated it as important in their reckoning of providers – 81% saying it was very important and 16.5% as fairly important.

Staff expertise and problem solving was the second most crucial service element and this too saw a slight overall decline in the proportion of advisers who said so, with 74.7% saying it was very important and 20.3% believing it was fairly important.

Claims handling was next up, and also saw a slight decline. It saw the largest response rate for advisers saying it was very important (82.9%) but just 11.4% said it was fairly important.

Quote and application support increased its overall score with 69% of respondents saying it was very important and 25.3% adding it was fairly important.

Ease of use for adviser-facing technology was seen as slightly more important for intermediaries this year and became the fifth most important element, with 51.9% saying it was very important and 32.9 saying it was fairly important.

Appreciating and developing my business dropped a place. Although at 60.8% a higher proportion of respondents thought it was very important, only a fifth (20.9%) thought it was fairly important.

And compliance support was again ranked the least important this year, though its overall score improved, with 45.6% saying it was very important and 28.5% as fairly important.

3.03 The service research in full

	developing my business	Appreciating and Claims handling	Compliance support	adviser-facing technology	Ease of use of application support	Quote and Speed of response to queries	Staff expertise and problem solving	OVERALL SCORE
FIVE STAR								
April International	91.4	88.8	85.7	81.1	93.2	93.2	92.7	89.5
Bupa Global	75.5	80.4	76.2	74.9	77.0	75.1	78.1	76.7
Now Health International	74.4	74.4	76.0	72.4	78.0	78.8	78.8	76.1
FOUR STAR								
Axa Global Healthcare	71.6	75.8	75.6	69.6	78.5	72.8	77.3	74.5
Cigna Global	75.4	72.9	71.0	70.2	76.1	74.1	76.1	73.7
THREE STAR								
UnitedHealthcare Global	70.8	67.5	71.7	60.8	71.7	69.2	73.3	69.3
Freedom Health Insurance	64.8	70.3	72.1	64.8	69.7	71.5	67.9	68.7
Aetna International	65.7	70.0	73.6	65.0	69.3	67.1	66.4	68.2
William Russell	60.7	65.3	65.3	61.3	70.0	70.0	65.3	65.4
General & Medical Healthcare	60.0	63.8	67.5	67.5	67.5	62.5	67.5	65.2
IMG	62.3	60.0	67.4	65.7	69.7	63.4	66.3	65.0
TWO STAR								
Allianz Partners	62.1	67.9	69.3	64.8	63.1	58.6	65.5	64.5
Crispin Speers & Partners	71.4	68.6	62.9	54.3	71.4	57.1	60.0	63.7
Foyer Global Health	70.0	60.0	60.0	60.0	60.0	66.7	63.3	62.9
Expatriate Healthcare	57.5	62.5	70.0	60.0	65.0	62.5	57.5	62.1
Vumi Group	53.3	62.2	57.8	60.0	66.7	68.9	55.6	60.6
ONE STAR								
Morgan Price International Healthcare	55.7	60.0	59.1	57.4	60.9	60.0	59.1	58.9
Expacare	46.7	57.8	55.6	48.9	60.0	60.0	55.6	54.9

Three of the 18 providers assessed by intermediaries received a Five Star rating with an overall score of 75 or above – down from five out of 19 providers last year, reflecting the contracting number of providers in the market.

Once again April International received the highest score and was the only provider to score above 80.

Bupa Global improved its score slightly and retained its Five Star rating.

Now Health International improved its score significantly to become the third and final company to have a Five Star rating this year, an improvement on its Four Star rating last year.

Two providers received Four Star ratings, down from six last year.

Axa Global Healthcare improved its score slightly, but with a score of 74.5 just missed moving up to the Five Star rating. Cigna Global saw its score decline slightly to 73.7%, meaning it moved down to a Four Star rating.

Six providers received Three Star ratings this year, and five received Two Star ratings. Two providers received One Star ratings – representing the first time that rating had been given.

3.04 Appreciating and developing my business

April International	91.4
Bupa Global	75.5
Cigna Global	75.4
Now Health International	74.4
Axa Global Healthcare	71.6
Crispin Speers & Partners	71.4
UnitedHealthcare Global	70.8
Foyer Global Health	70.0
Aetna International	65.7
Freedom Health Insurance	64.8
IMG	62.3
Allianz Partners	62.1
William Russell	60.7
General & Medical Healthcare	60.0
Expatriate Healthcare	57.5
Morgan Price International Healthcare	55.7
Vumi Group	53.3
Expacare	46.7

This category was seen as one of the three least important by intermediaries again this year and it garnered the second lowest average score for provider performance.

It also had the largest range in scores from the top-rated provider to the lowest-rated provider.

April International was top ranked and the only provider to score over 90.

Bupa Global was the only other to score over 75.

Six more providers received scores above 70.

Expacare received the lowest score in this category with 46.7, which was less than the lowest score in the section last year.

3.05 Claims handling

April International	88.8
Bupa Global	80.4
Axa Global Healthcare	75.8
Now Health International	74.4
Cigna Global	72.9
Freedom Health Insurance	70.3
Aetna International	70.0
Crispin Speers & Partners	68.6
Allianz Partners	67.9
UnitedHealthcare Global	67.5
William Russell	65.3
General & Medical Healthcare	63.8
Expatriate Healthcare	62.5
Vumi Group	62.2
Foyer Global Health	60.0
IMG	60.0
Morgan Price International Healthcare	60.0
Expacare	57.8

Claims handling remained the third most important service element and providers received the fourth highest average score of 68.2 – less than last year's mark.

The spread of scores was the second lowest at 31, but this was still larger than last year.

April International with a score of 88.8 again led the way. Bupa Global was the only other provider with a score of more than 80.

Only one other provider, Axa Global Healthcare, received a score of more than 75 – down from five providers last year. But four other providers received scores of more than 70.

Six providers - General & Medical Healthcare, Expatriate Healthcare, Vumi Group, Foyer Global Health, IMG, Morgan Price International Healthcare and Expacare - all received scores of below 64 this year.

That was an increase over four providers last year, and just one the previous year.

3.06 Compliance support

April International	85.7
Bupa Global	76.2
Now Health International	76.0
Axa Global Healthcare	75.6
Aetna International	73.6
Freedom Health Insurance	72.1
UnitedHealthcare Global	71.7
Cigna Global	71.0
Expatriate Healthcare	70.0
Allianz Partners	69.3
General & Medical Healthcare	67.5
IMG	67.4
William Russell	65.3
Crispin Speers & Partners	62.9
Foyer Global Health	60.0
Morgan Price International Healthcare	59.1
Vumi Group	57.8
Expacare	55.6

Providers scored a 68.7 on average in this category, a decline on last year, but the second highest this year. This was despite it being ranked the least important category this year.

The range in values of 30.2 was greater than last year but was also the narrowest of all seven categories.

April International led the way with a score of 85.7.

Three other providers gained scores of more than 75, Bupa Global with 76.2, Now Health International with 76 and Axa Global Healthcare with 75.6.

Five other providers scored at least 70.

Expacare had the lowest score with 55.6. Two other providers also had scores below 60, Morgan Price International Healthcare with 59.1 and Vumi Group with 57.8.

That compared to last year when no provider scored less than 60.

3.07 Ease of use of adviser-facing technology

April International	81.1
Bupa Global	74.9
Now Health International	72.4
Cigna Global	70.2
Axa Global Healthcare	69.6
General & Medical Healthcare	67.5
IMG	65.7
Aetna International	65.0
Freedom Health Insurance	64.8
Allianz Partners	64.8
William Russell	61.3
UnitedHealthcare Global	60.8
Expatriate Healthcare	60.0
Foyer Global Health	60.0
Vumi Group	60.0
Morgan Price International Healthcare	57.4
Crispin Speers & Partners	54.3
Expacare	48.9

This category was one of the least important for intermediaries, but providers received the lowest average rating score with 64.4 this year.

There was also a fairly tight range in scores of 32.2 between the highest and lowest scoring providers.

Only one provider, April International, achieved a score of over 75.

But at 74.5, Bupa Global just missed that mark, and Cigna Global and Now Health International, also received scores of more than 70.

A total of 11 providers were given scores between 60 and 70.

In contrast, three providers were given scores below 60, Crispin Speers & Partners with 54.3 and Morgan Price International Healthcare with 57.4.

Expacare with 48.9 was the only provider to be given a score of less than 50.

3.08 Quote and application support

April International	93.2
Axa Global Healthcare	78.5
Now Health International	78.0
Bupa Global	77.0
Cigna Global	76.1
UnitedHealthcare Global	71.7
Crispin Speers & Partners	71.4
William Russell	70.0
IMG	69.7
Freedom Health Insurance	69.7
Aetna International	69.3
General & Medical Healthcare	67.5
Vumi Group	66.7
Expatriate Healthcare	65.0
Allianz Partners	63.1
Morgan Price International Healthcare	60.9
Expacare	60.0
Foyer Global Health	60.0

Quote and application support with an average score of 70.4 secured the highest average score for providers across all categories.

There was also a range of 33.2 points between the top and bottom rated providers.

April International achieved a top score of 93.2.

No other provider broke the 80 mark, but four scored more than 75. That means a decline from last year when a total of 11 providers scored more than 75.

Another three providers scored 70 or more this year.

The majority of providers scored below 70 this year.

Four of those scored less than 65, with Expacare and Foyer Global Health having the lowest scores of 60 each.

3.09 Speed of response to queries

April International	93.2
Now Health International	78.8
Bupa Global	75.1
Cigna Global	74.1
Axa Global Healthcare	72.8
Freedom Health Insurance	71.5
William Russell	70.0
UnitedHealthcare Global	69.2
Vumi Group	68.9
Aetna International	67.1
Foyer Global Health	66.7
IMG	63.4
Expatriate Healthcare	62.5
General & Medical Healthcare	62.5
Expacare	60.0
Morgan Price International Healthcare	60.0
Allianz Partners	58.6
Crispin Speers & Partners	57.1

Advisers again ranked this category as the most important to them, and providers received the third highest average score of 68.4.

The range in scores of 36 was the third largest.

April International was again top of the list, with an improved score of 93.2.

Only two other providers broke 75 – Now Health International with 78.8 and Bupa Global with 75.1. That was lower than last year, when three providers scored between 80 and 75, and even lower than the previous year when six providers did the same.

A total of seven providers were given scores of less than 65 this year, compared to four last year.

Two providers scored less than 60 – Allianz Partners with 58.6 and Crispin Speers & Partners with 57.1.

3.10 Staff expertise and problem solving

April International	92.7
Now Health International	78.8
Bupa Global	78.1
Axa Global Healthcare	77.3
Cigna Global	76.1
UnitedHealthcare Global	73.3
Freedom Health Insurance	67.9
General & Medical Healthcare	67.5
Aetna International	66.4
IMG	66.3
Allianz Partners	65.5
William Russell	65.3
Foyer Global Health	63.3
Crispin Speers & Partners	60.0
Morgan Price International Healthcare	59.1
Expatriate Healthcare	57.5
Expacare	55.6
Vumi Group	55.6

The average score for staff expertise and problem solving was 68.1 compared to 73.2 last year.

The spread between the top and bottom of 37.2 also represented the second highest spread.

April International received the highest score with 92.7, almost identical to the 93 it scored last year.

No other provider scored over 80, but four scored more than 75: Now Health International, Bupa Global, Axa Global Healthcare and Cigna Global.

A total of 10 providers scored between 75 and 60.

Four providers scored less than 60, with Expacare and Vumi Group having the lowest mark of 55.6 each.

That compared to last year, when all providers scored above 60,

PROVIDER SERVICE RATINGS

Advisers' overall ranking and star ratings of providers' service (Scores out of 100)

HEALTH & PROTECTION

PROVIDER SERVICE RATINGS 2024



Five Stars

April International **89.5**

Bupa Global **76.7**

Now Health International **76.1**

HEALTH & PROTECTION

PROVIDER SERVICE RATINGS 2024



Four Stars

Axa Global Healthcare **74.5**

Cigna Global **73.7**

HEALTH & PROTECTION

PROVIDER SERVICE RATINGS 2024



Three Stars

UnitedHealthcare Global **69.3**

Freedom Health Insurance **68.7**

Aetna International **68.2**

William Russell **65.4**

General & Medical Healthcare **65.2**

IMG **65.0**

HEALTH & PROTECTION

PROVIDER SERVICE RATINGS 2024



Two Stars

Allianz Partners **64.5**
Crispin Speers & Partners **63.7**
Foyer Global Health **62.9**
Expatriate Healthcare **62.1**
Vumi Group **60.6**

HEALTH & PROTECTION

PROVIDER SERVICE RATINGS 2024



One Star

Morgan Price International
Healthcare **58.9**
Expacare **54.9**

PROVIDER PROFILES

AETNA INTERNATIONAL

Founded in 1853 in Hartford, Connecticut, Aetna International is part of Aetna and the CVS Health family of companies. It claims a 170-year heritage with more than 60 years in global medical benefits.

It supports expatriates, inpatients, local nationals and business travellers with access to care in more than 200 countries and territories.

Having announced its withdrawal from the rest of its global market in 2022, Aetna International only offers cover to globally mobile people and organisations originating from the Americas.

It completed its departure from outside the Americas in December 2023, with Allianz taking over several arms.

The insurance businesses for Aetna International in the UK, Republic of Ireland and Singapore were transferred to Allianz businesses on 1 December 2023.

The transfer for the Aetna International business in Hong Kong

also to an Allianz operation became effective on 29 December 2023.

In February 2024, Aetna International introduced locally compliant, supplemental benefits products for customers living in Oman and Qatar via partnerships with local insurance providers.

The firm said the move formed a part of its strategy to expand its global service delivery model while supporting expatriates for successful assignments and to deliver a better member and customer experience in the Middle East.

HEALTH & PROTECTION

PROVIDER SERVICE RATINGS 2024

★ ★ ★

INTERNATIONAL PMI

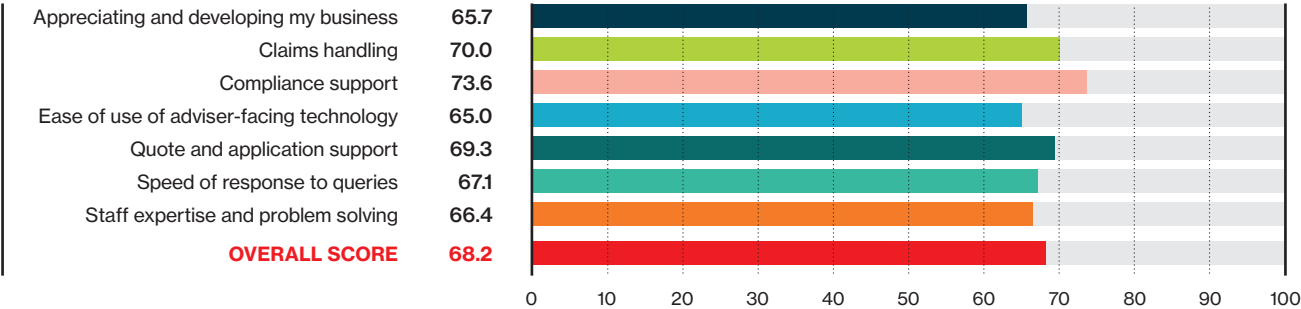
Service Ratings | ★★ ★

Aetna International received a Three Star Service Rating from intermediaries this year with an overall score of 68.2.

It had two scores of 70 and above, with its highest being compliance support at 73.6 followed by claims handling at 70.

A third category, quote and application support, fell just short of the 70 range.

All other scores were at 65 or greater, with the lowest score being 65 for ease of use of adviser-facing technology.



ALLIANZ PARTNERS

Allianz Partners is part of Allianz group which is based in Munich, Germany with operations in more than 70 countries and around 150,000 global employees.

It offers international private medical insurance to individuals and employers with standard plans available along with specialised products for certain nations and regions.

In December 2023 Allianz took over several arms of Aetna International's business in the UK, Republic of Ireland, Singapore and Hong Kong as Aetna completed its departure from outside the Americas.

In December, Allianz Partners also launched international healthcare plans designed specifically for businesses based in Switzerland.

Sold through the international health brand Allianz Care and insured by Allianz Partners Switzerland, Allianz said the Suisse+ International Healthcare Plans are designed to meet the needs of Swiss companies who have a substantial number of employees based outside of Switzerland.

Allianz said with an extensive network of partners, it provides global and local employee benefit solutions, reinsurance, administration and health services to customers which include multinational corporations, SMEs, IGOs, NGOs and private families.

Allianz also offers a wide range of free resources, information, advice, contacts and tools to support insured members, group scheme managers and intermediaries.

Its intermediaries have access to the Agent 360 learning hub portal dedicated to support them in selling Allianz's global health and protection solutions with confidence. It introduced a new Power-Up feature that brings the Allianz Partners' value proposition to life through interactive learning modules. Intermediaries get a certificate and win a year of free LinkedIn Learning access upon completion of all modules.

The International Healthcare Provider Finder tool helps members and intermediaries find a provider from its international directory of hospitals, doctors and health practitioners.

Regular B2B and B2C webinars are hosted on BrightTalk.

HEALTH & PROTECTION PROVIDER SERVICE RATINGS 2024

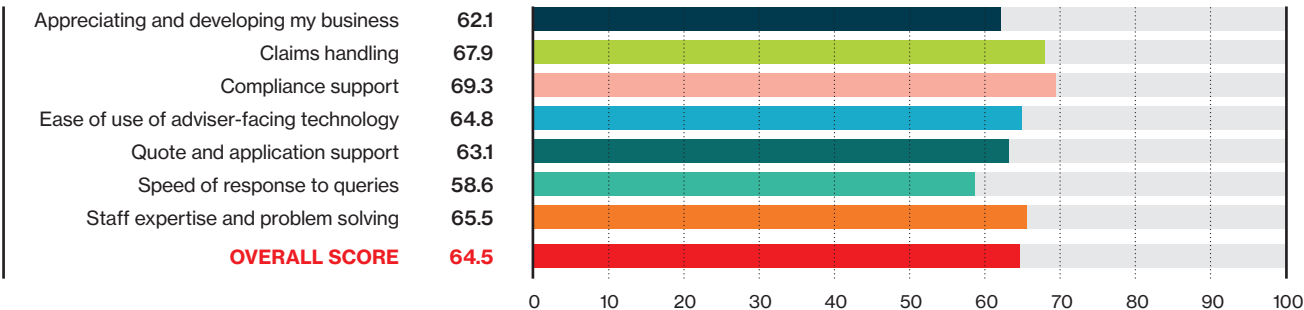


Service Ratings | ★★

Allianz fell to a Two Star Service Rating from intermediaries, posting a score of 64.5, just below the Three Star threshold of 65. Last year Allianz scored 68.3.

For a third consecutive year the insurer recorded its highest scores for compliance support and claims handling of 69.3 and 67.9 respectively. But this was a significant decline from the 70.4 and 76.4 that it recorded for 2023.

Four categories recorded scores below 65, with its lowest being 58.6 for speed of response to queries. Last year its lowest score was 63.8 also for speed of response.



APRIL INTERNATIONAL

April International was formed in 1988 and is part of the April Group headquartered in France. The group has 3,800 employees and operates in 31 countries.

It covers 150,000 lives from more than 1,500 companies in more than 180 countries with its international private medical insurance.

Plans are available for individuals, small to medium enterprises and large corporate clients.

In October 2023, April Group CEO Eric Maumy told Health & Protection that April International is looking to double its IPMI business in the next four years and expects to be active in acquiring other providers as well.

The provider is setting its sights on organically growing its IPMI premiums written from around €300m per year to €600m by 2027, and it will also have a share of April Group's pot of €1.5bn to €2bn available for mergers and acquisitions activity.

The provider also committed to significantly upgrading its IT infrastructure for UK advisers with the intention of launching its April On platform in early 2024 and the Easy Claim service in 2025.

Later that month April began its IPMI acquisition strategy with the purchase of Expat & Co which provides cover for expatriates in Belgium.

Also in October, April International launched a direct billing payment solution in the form of its Easy Claim card. The card enables globally-mobile policyholders to pay medical expenses, wherever they might be, without incurring any personal costs.

April International said its success was the ability to innovate, address evolving requirements and remain customer-centric through its local teams around the world.

It will continue to simplify access to healthcare by investing in new digital solutions, it added.

HEALTH & PROTECTION

PROVIDER SERVICE RATINGS 2024

★ ★ ★ ★ ★

INTERNATIONAL PMI

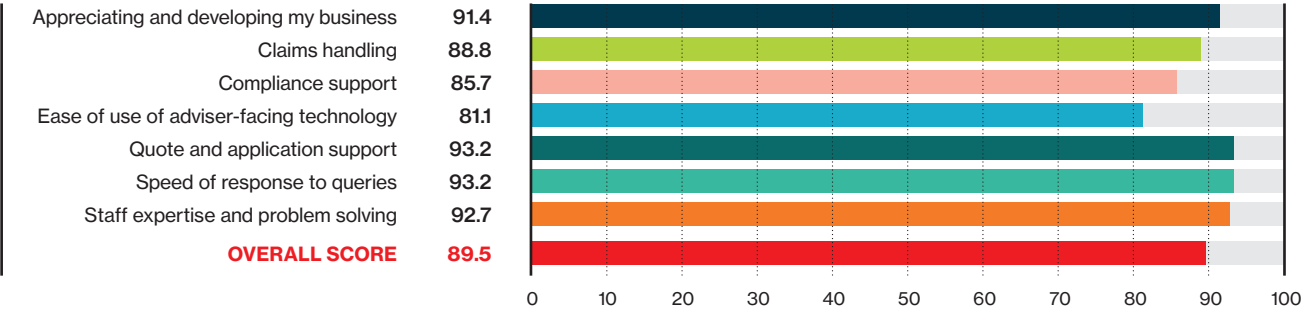
Service Ratings | ★★★★★

April International was once again awarded a Five Star service rating from advisers and improved on last year, with an overall score of 89.5, up from 88.5.

It posted its top scores for quote and application support and speed of response to queries – both at 93.2. This was a change from last year, when its top score was slightly less for staff expertise and problem solving with 93.

Its lowest score of 81.1 was for ease of use of adviser facing technology.

The firm was praised as “simply the best” with another adviser applauding it as an “excellent team to work with showing quick and out of the box thinking if needed, with the client in the centre of its decisions.”



AXA GLOBAL HEALTHCARE

Axa Global Healthcare is part of insurance group Axa which is based in Paris, France and has more than 105 million customers worldwide.

In 2022 Axa declared 800,000 lives covered under its international private medical insurance which includes all policies underwritten by it, not just through its Global Healthcare brand. It did not respond to this year's report.

In February 2024 as part of its annual results, Axa said it would be focusing on its international private medical insurance offering with the expectation that it will achieve "above nominal GDP revenue" growth over the next two years.

The insurer also launched a healthcare payment card that aims to simplify the claims and is the first step on its plan to provide members with a digital wallet where they can store and access what they need to use their international healthcare insurance policy.

In March, Axa Global Healthcare re-entered the IPMI market in the UAE through a partnership with local insurer Daman and is planning further expansion in the region and across Africa.

Its Global Healthcare Plan is a locally licensed and compliant product administered by Daman, which has around 2.8 million members in the UAE, and is available for intermediaries and businesses in and outside the region, it said.

In April, Axa Global Healthcare appointed Jo Sims as head of SME retention.

Sims joined from the insurer's UK health insurance business Axa Health where she had been head of SME direct sales since March 2021. Since joining Axa Health, she has also held the roles of direct SME sales manager and direct sales manager.

HEALTH & PROTECTION

PROVIDER SERVICE RATINGS 2024



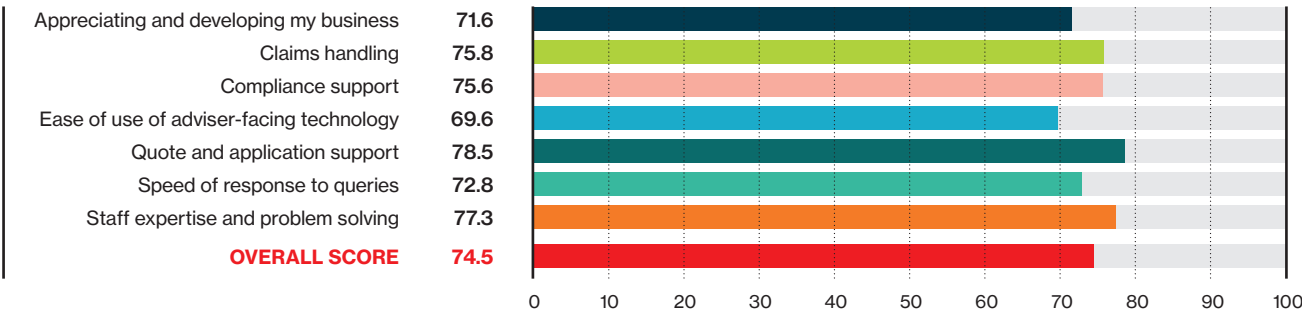
Service Ratings | ★★★★★

Axa Global Healthcare was awarded a Four Star rating with an overall score of 74.5.

This represented an increase from its rating of 73.2 last year, but was just below the Five Star rating score.

The firm received scores above 75 in four of the seven service categories that providers were rated on - quote and application support (78.5), staff expertise and problem solving (77.3), claims handling (75.8) and compliance support (75.6).

The provider was praised as "standing out from its competitors" and being "straight forward and easy to understand".



BUPA GLOBAL

Bupa Global is the international health insurance division of Bupa Group based in the UK which has more than 87,000 employees and 29.7 million customers worldwide.

It also has domestic health insurance presences in the UK, Australia, Spain, Chile, Hong Kong SAR, Türkiye, Brazil and Mexico, and associate businesses in Saudi Arabia and India.

In 2022 Bupa reported it had 460,000 IPMI customers. It did not respond to this year's report.

In April 2024, Bupa Global appointed Liam Fenton as head of global partnerships, rejoining the organisation after leaving it a decade before.

Fenton joined from LaingBuisson where he was director of commercial.

In his new role he reports into Nichola Thomson, general manager for UK and Africa.

HEALTH & PROTECTION

PROVIDER SERVICE RATINGS 2024



INTERNATIONAL PMI

Service Ratings | ★★★★★

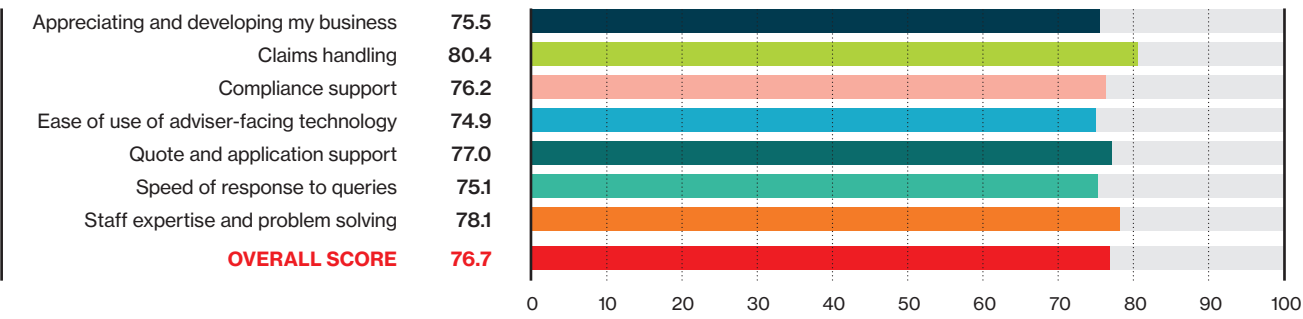
Bupa Global recorded a Five Star Service Rating again this year, with a score of 76.7.

That was an improvement on 75.3 last year.

Its top score continued in claims handling with 80.4, on par with the 80.8 received last year.

It posted scores of 75 and above in six categories, and just missed making seven, with its lowest score of 74.9 for ease of use of adviser-facing technology.

The provider was praised by intermediaries for its "top class service and cover" and having an "overall value that surpasses all other providers."



CIGNA GLOBAL

Cigna Global is part of the Cigna group based in Connecticut, USA which provides health insurance and managed care.

It is a Fortune 500 company with more than 73,000 employees and 94 million customers globally.

Cigna Global offers international private medical insurance plans to individuals and organisations in more than 200 countries worldwide and pays more than six million claims annually.

In November, Cigna Healthcare launched Inside Expat Health, a hub for expats aimed at answering all the questions they may have at the start of their relocation journey.

It gives advice on how to navigate new healthcare systems around the world, wellbeing tools and resources to support both

individuals and families, as well as with advice and tips from experienced expats on living and working overseas.

Also in November, Cigna appointed Hisham Radwan as CEO of Cigna Insurance Saudi Arabia.

The move followed the firm's opening of its office in Riyadh after receiving authorisation from the Insurance Authority (IA).

HEALTH & PROTECTION PROVIDER SERVICE RATINGS 2024



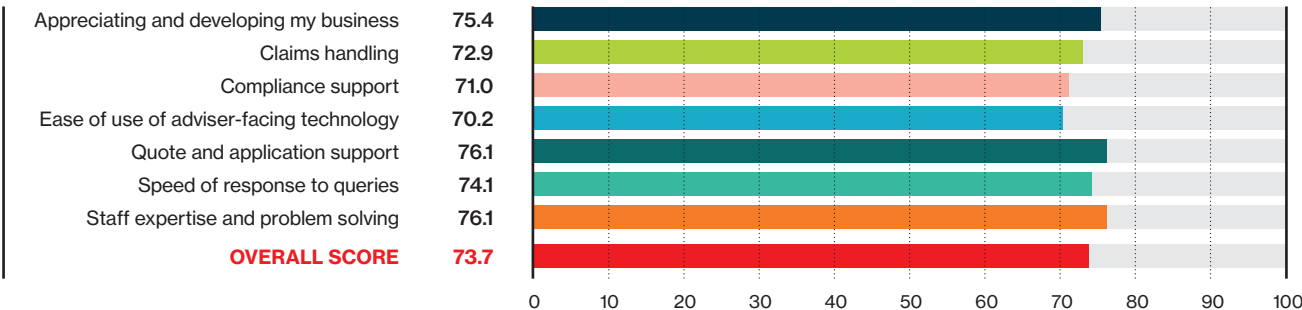
Service Ratings | ★★★★★

Cigna received a Four Star Service Rating - being awarded a 73.7 overall score, down marginally on last year's score of 75.8.

The provider received a score of more than 75 in three of the seven categories - appreciating and developing my business (75.4), quote and application support (76.1) and staff expertise and problem solving (76.1).

That was down from four last year, when claims handling scored 77.6; this year that fell to 72.9.

Intermediaries praised Cigna for its "fast response in problem solving" and for "providing the best overall proposition, not only from a servicing perspective, but also from a benefit rich policy".



CRISPIN SPEERS & PARTNERS

Crispin Speers & Partners (CSP) is a specialty and niche Lloyd’s insurance and reinsurance broker providing tailored solutions for UK and international clients.

While in most cases the City of London-based firm works via a brokerage arrangement, in certain cases it will work on a fee or consultancy basis.

Crispin Speers is the chairman of CSP. He has been a broker since 1965 and is a founding member of CSP. His primary responsibilities are across the group companies where he sits on various boards.

The firm’s group companies include: PJ Hayman & Company, Apex Insurance Services, Security Industries Specialist Services, Travel Insurance Facilities, Rothwell & Towler, Acumen Insurance Brokers and White Horse Administration Services.

Services offered cover accident, health and life, aviation, employee benefits, reinsurance, special risks, binding authorities, travel assistance, and innovation and disruptive technology.

HEALTH & PROTECTION

PROVIDER SERVICE RATINGS 2024

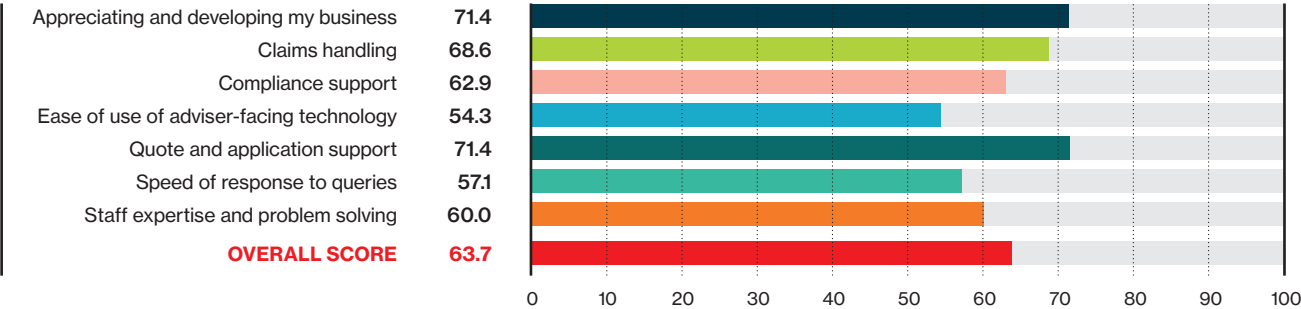


Service Ratings | ★★

Crispin Speers & Partners fell to a Two Star Service Rating with an overall score of 63.7. That was down from its Four Star Service Rating last year with a score of 74.5.

Its top scores were for appreciating and developing my business and quote and application support with both receiving 71.4.

Last year its top score was for staff expertise and problem solving with 83.6. This year its score for that category declined to 60.



EXPACARE

Expacare is a global health insurance provider which launched more than three and a half decades ago.

The firm operates from its headquarters in Bracknell, UK.

The firm's policies are underwritten by insurers within Lloyds of London and it offers individual and family plans, international student plans, group and company plans and Africa plans.

The company offers an Africa corporate plan which is designed for African residents and is available to companies of 40+ lives including employees and dependents.

It also offers dedicated coverage for the United Arab Emirates (UAE) and Indonesia.

It has helped clients in more than 100 countries, and is a member of the Association of International Medical Insurance Providers (AIMIP).

HEALTH & PROTECTION PROVIDER SERVICE RATINGS 2024



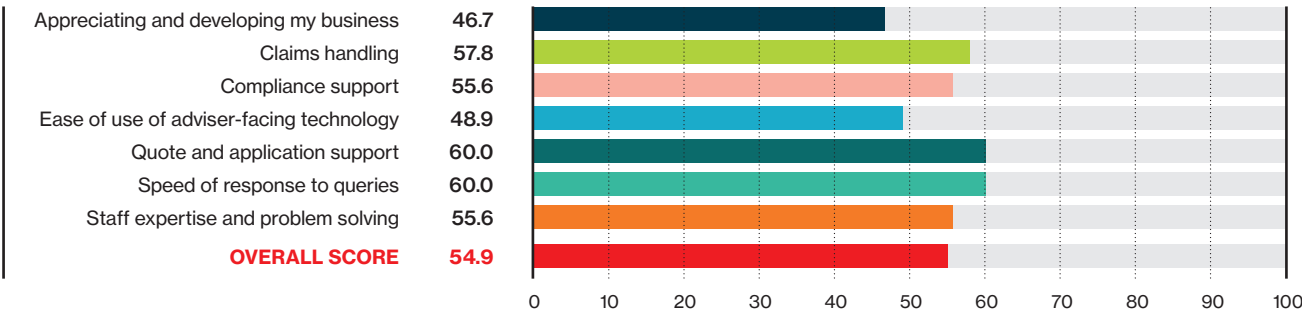
Service Ratings | ★

Expacare fell to a One Star Service Rating posting an overall score of 54.9, down from 68.4 and a Three Star Rating last year.

This year its highest scores were for quote and application support and speed of response to queries, with a score of 60 each.

That compares to last year, when its highest score was for compliance support at 73.8.

Its lowest score was appreciating and developing my business with 46.7, down from 62.6 last year and 64.3 the previous year.



EXPATRIATE HEALTHCARE

Expatriate Healthcare is an international health insurance provider which is based in Burgess Hill, UK and is part of Strategic Insurance Services.

Alongside international corporate healthcare insurance it also provides travel insurance, life insurance and income protection.

It has more than 100,000 customers in more than 180 countries covered under its whole range of insurance products.

Its life and disability protection cover and business travel insurance are being included for free as standard to all existing and new policyholders of its group international private medical insurance plans.

Also included for commercial customers are an employee assistance programme (EAP) and the ExpatPay digital card

which gives cash-less access to all treatment and can be used anywhere MasterCard is accepted.

In December 2023 Expatriate Group opened an Asian regional office in Malaysia as a part of its global expansion strategy.

Located in the heart of Kuala Lumpur, the new office will serve as a hub for Expatriate Group's operations in Asia, providing support and services to existing and potential international customers.

With the different time zone it also provides customer service for an additional seven hours per day.

HEALTH & PROTECTION PROVIDER SERVICE RATINGS 2024



Service Ratings | ★★

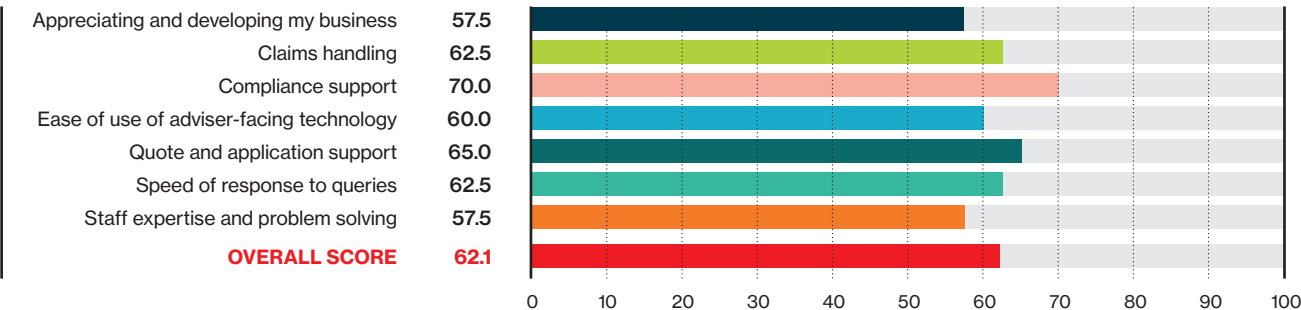
Expatriate Healthcare achieved a Two Star Service Rating this year by posting an overall score of 62.1.

This was a decline from last year's Five Star rating with a score of 75.1.

This year the provider received its top score for compliance support with a score of 70.

That compared to last year, when the provider recorded a rating above 70 in six of the seven categories.

This year its lowest score was for appreciating and developing my business with a score of 57.5.



FREEDOM HEALTH INSURANCE

Freedom Health Insurance is a private medical insurance provider offering three main policies to cover clients in the UK and abroad.

Its Freedom Your Choice, Freedom Elite and Freedom Worldwide products offer private medical insurance with a range of benefits to individuals and groups.

Freedom Health Insurance specialises in personal, business, international and self-pay health insurance, with a simple and straightforward application process.

It offers customers the option to receive live online quotes and to go on to purchase their insurance online.

The company marked its 20th anniversary last year.

In March 2023 sales director Robert Smith left Freedom Health Insurance after almost two decades with the insurer, having been with the business since its 2003 launch.

The company appointed Robert Malvasi to replace him as head of sales and distribution. He has more than 20 years of UK and international industry experience including senior roles at CS Healthcare, Secure Health and most recently, as sales director at independent broker UK Health Insurance.

HEALTH & PROTECTION PROVIDER SERVICE RATINGS 2024



Service Ratings | ★★★

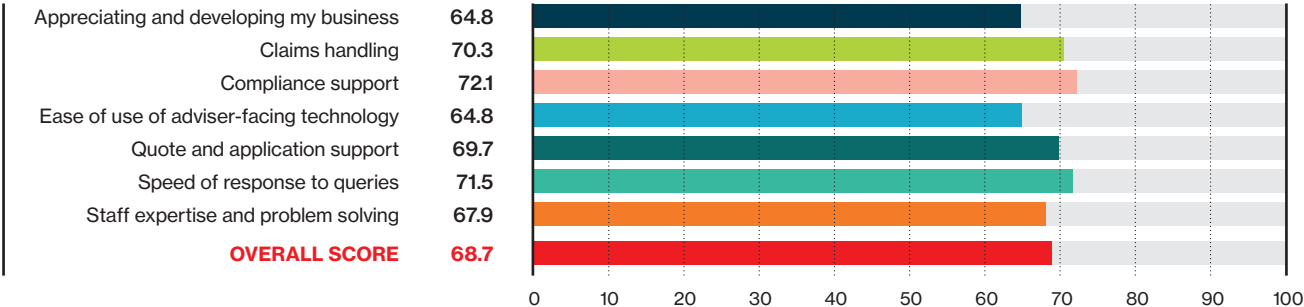
Freedom Health Insurance was given an overall rating of 68.7 by intermediaries - awarding it a Three Star Service Rating.

This was down from its Four Star last year, when it scored 71.9.

It top-scored this year for compliance support with 72.1 which compared to its top score last year for quote and application support of 75.6.

Its lowest scores were for appreciating and developing my business and ease of use for adviser-facing technology – both 64.8.

That compared to last year when its lowest score was also for ease of use for adviser-facing technology but with a slightly higher score of 67.8.



FOYER GLOBAL HEALTH

Foyer Global Health is part of Foyer Group, the largest insurer in Luxembourg.

Established in 1922, Foyer Group has remained a family business and employs over 800 employees.

Insurance, pensions and wealth management represent the core business of Foyer Group, which is active in several European countries.

Since 2014, Foyer Global Health has offered international health insurance and services to globally mobile people.

It provides international health insurance plans to help and protect expatriates and their families, digital nomads, and all other globally mobile people as they work and live abroad.

It also provides health solutions for corporates, multi-nationals and organisations of all sizes with an international workforce.

In collaboration with its network of partners and brokers, Foyer Global Health provides health coverage for expats and employees in more than 180 countries worldwide.

In August 2023, Foyer S.A. completed its acquisition of 100% of the shares of Globality S.A., owned by Ergo Group AG, after receiving regulatory approval from the Commissariat aux Assurances in Luxembourg.

HEALTH & PROTECTION PROVIDER SERVICE RATINGS 2024

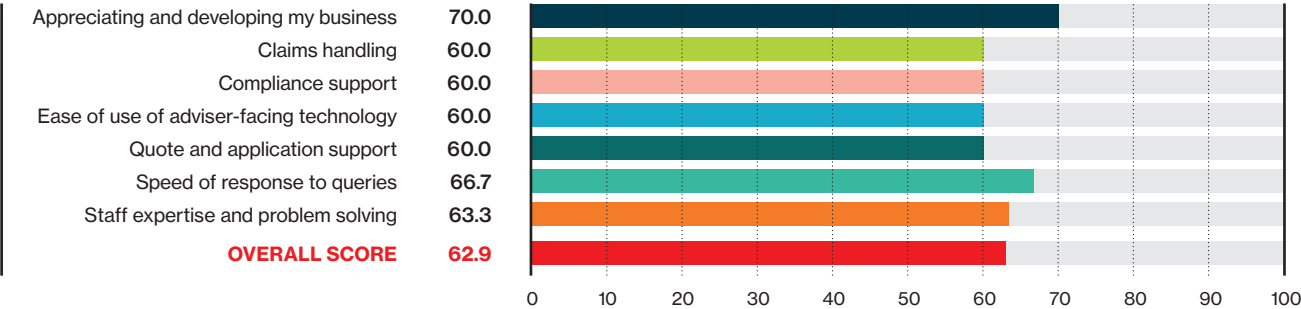


Service Ratings | ★★

Foyer Global Health was given an overall rating of 62.9 by intermediaries - awarding it a Two Star Service Rating.

Its highest score was appreciating and developing my business with 70.

Its lowest score was for 60, which it received for four categories – claims handling, compliance support, ease of use for adviser-facing technology and quote and application support.



GENERAL & MEDICAL INTERNATIONAL

General & Medical International is a part of the General & Medical Group, which was established in 1988 initially providing general insurance and other financial services primarily to the medical professions within the UK.

It is a Lloyd's registered firm and provides insured and private healthcare trust schemes to businesses, families, individuals and affinity groups in the UK and overseas.

The covers and services are sold direct and through a select panel of registered brokers and intermediaries.

Its international private medical insurance is available to individuals, families and businesses, and has four levels of cover – signature key, signature, signature plus and signature elite.

Plans are available based on country of residence and divided into three zones: Europe; South East Asia, Indonesia and the Caribbean; and worldwide.

Cover is not normally provided for applicants resident in the USA or Canada.

G&M Insurance Services Inc based in Texas, is the US arm of the group.

HEALTH & PROTECTION PROVIDER SERVICE RATINGS 2024



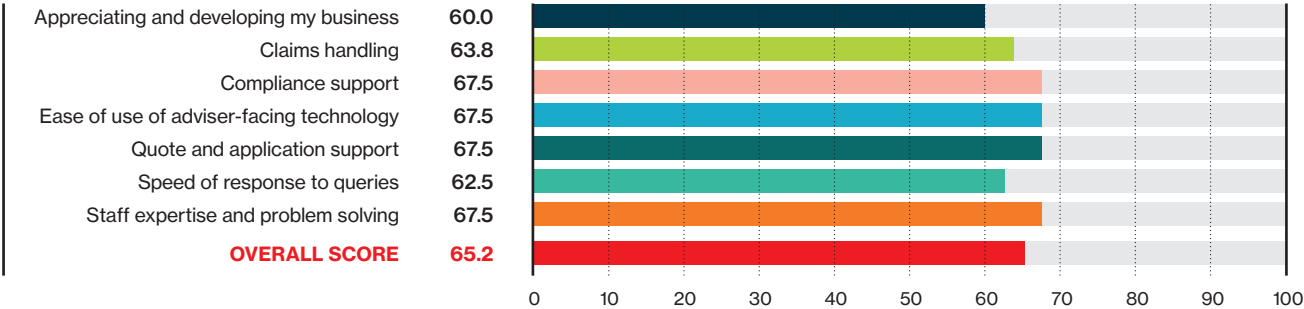
Service Ratings | ★★★

General & Medical's score of 65.2 gave it a Three Star Service Rating.

That was an improvement from last year when it had a Two Star rating with a score of 64.1.

Once again the group did not score 70 or above in any of the seven categories.

Its scores ranged from a top mark of 67.5 for four categories and a low mark for appreciating and developing my business at 60.



IMG

IMG (International Medical Group) was founded in January 1990 in Indianapolis, USA as an independent managing general underwriter (MGU) focusing on international insurance products.

It has since specialised in international medical and travel insurance.

In 2023, IMG launched a new international private medical insurance (IPMI) offering combining with its ALC Health brand.

The Global Prima Medical Insurance policy replaced ALC Health's legacy Prima plans and IMG's legacy GlobalFusion and GlobalSelect products.

In August 2023, IMG promoted Justin Poehler from vice president of marketing and ecommerce to chief commercial officer.

In January 2024, IMG made its mobile app available to all customers.

This allows all customers to access their coverage and assistance services, plus manage their account from their mobile device as they currently do with the web-based customer portal, MyIMG.

IMG said its ability to write business in a fully regulated off-shore Bermuda trust gave it very wide geographical coverage for its members.

It said it was focused on updating products in line with customer expectations to continue to offer the most competitive plans possible.

It is also increasing focus on opportunities in the small- to medium-size enterprise market.

HEALTH & PROTECTION PROVIDER SERVICE RATINGS 2024



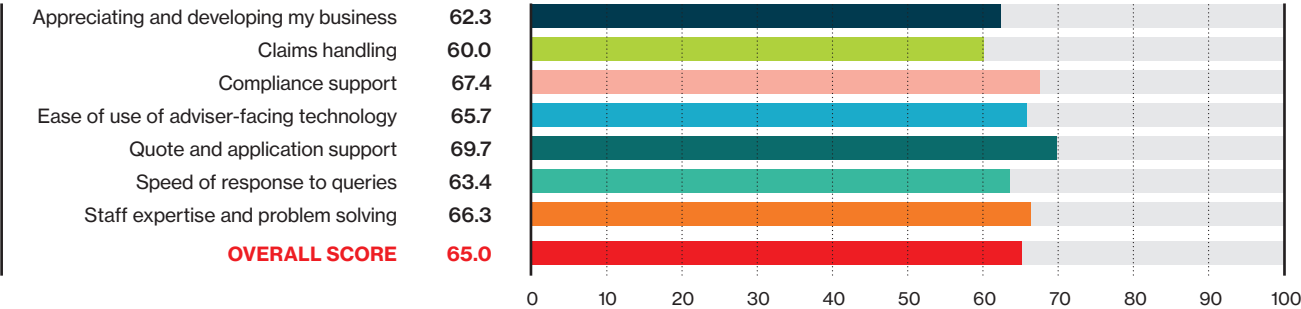
Service Ratings | ★★★

International Medical Group (IMG) improved to a Three Star Service Rating with a score of 65.

This was up from a Two Star rating with an overall score of 62.1 last year.

IMG recorded four scores above 65, its highest score was 69.7 for quote and application support, followed by compliance support at 67.4.

IMG was praised for being “quick, responsive and efficient,” and for being “the best provider in terms of coverage, staff and customer service”.



MORGAN PRICE INTERNATIONAL HEALTHCARE

Morgan Price International Healthcare was formed in 1999 and is a managing general agent based in Norfolk in the UK.

The firm offers a range of individual and family plans and corporate and group international health insurance plans.

The firm set up a separately regulated and fully authorised and compliant company dealing with its EU business from 1 January 2021.

Morgan Price (Europe) Aps is a Denmark-based company providing services to all of the firm's European Union-based customers with continuation of cover following the UK's exit from the EU.

It has two products: the Evolution Plan and Global Options, which is only available outside Europe.

The Evolution Health Plan is available in Europe and the rest of

the world, with specific Asia Pacific and Africa versions. It is for a minimum of three employees and has five levels of cover.

The Global Options Plan is available around the world excluding the EU and is a modular product. It is also available to a minimum of three employees.

For individuals the Evolution Health Plan offers five levels of cover with specific options for Asia Pacific, Africa, the UK and EU.

HEALTH & PROTECTION PROVIDER SERVICE RATINGS 2024



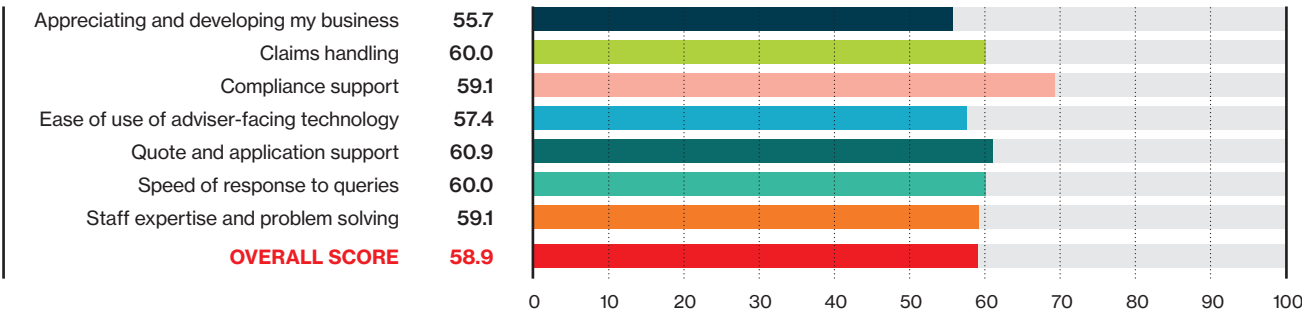
Service Ratings | ★

Morgan Price International Healthcare declined to a One Star Service Rating with an overall score of 58.9.

Last year it received a Two Star rating with a score of 61.3.

It received three scores of 60 and above with its highest score for quote and application support with a score of 60.9.

Its lowest score was for appreciating and developing my business with a score of 55.7. That was slightly up from last year, when that was also its lowest scoring category – but received a score of 54.2.



NOW HEALTH INTERNATIONAL

Now Health International is a specialist international health insurance provider headquartered in Hong Kong with regional service centres in Shanghai, Dubai, Singapore, Jakarta, Malta and the United Kingdom.

Now Health International offers its SimpleCare and WorldCare products to individuals and families and to organisations.

The SimpleCare range has three options while WorldCare has four levels of cover.

In October 2023, it agreed a partnership with Cavendish Health Group, to provide its high-net-worth customers with international private medical insurance (IPMI).

Cavendish Health Group, originally founded as Cavendish Health Concierge, is a UK-based provider of private medical and wellbeing services largely for high-net-worth individuals and corporates.

Now Health International now provides Cavendish Health Group clients with its IPMI plans, including full access to the brand's suite of digital tools, added value services, features and benefits, direct billing, and its multilingual customer service.

HEALTH & PROTECTION

PROVIDER SERVICE RATINGS 2024

★ ★ ★ ★ ★

INTERNATIONAL PMI

Service Ratings | ★★★★★

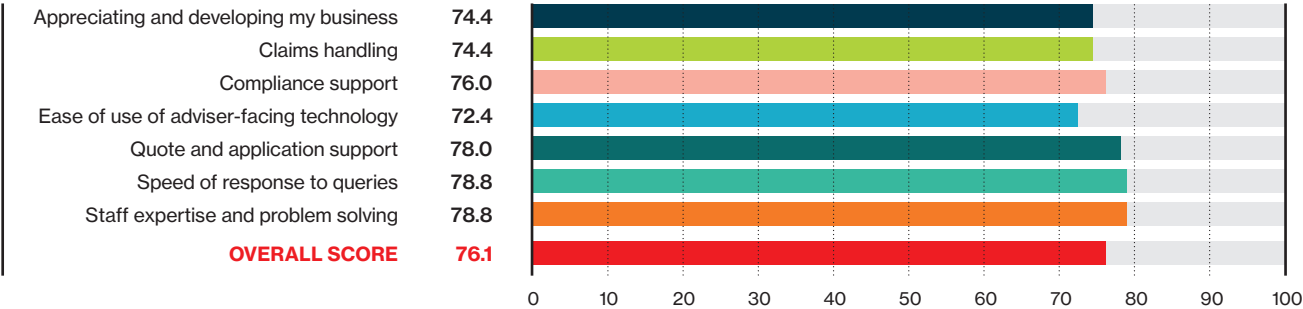
Now Health International was awarded a Five Star Service Rating scoring 76.1 overall.

This was up from its Four Star rating last year when it received an overall score of 72.2.

This year it scored above 70 for all categories, and above 75 in four categories.

It's highest scores of 78.8 each were for staff expertise and problem solving and for speed of response to queries.

Advisers praised the provider for "quicker turnaround times with a problem solving solution accuracy of 99.7%" as well as for its "efficiency and flexibility".



UNITEDHEALTHCARE GLOBAL

UnitedHealthcare Global is part of UnitedHealth Group which is a Fortune 500 health insurer and managed care provider based in Minnesota, United States, with more than 300,000 employees worldwide.

UnitedHealthcare Global offers domestic and international plans and also own hospitals and clinics, primarily in Latin America.

Its two international private medical insurance plans are offered for employees on assignment for up to six months or more than six months.

UnitedHealthcare Global said it helped people live healthier, safer lives wherever their work may take them.

It said for globally mobile organisations seeking innovative approaches to international health care, it offered a range of

services designed to meet the evolving needs of an ever-changing world.

It added that all plans embed services that address not only the physical health, but the mental and emotional wellbeing of globally mobile populations.

The insurer also said it prided itself on its adaptability and business-oriented approach.

And it said that being driven by robust growth aspirations, it consistently sought opportunities to broaden its market presence and enhance the portfolio of compliant solutions.

HEALTH & PROTECTION PROVIDER SERVICE RATINGS 2024



Service Ratings | ★★★

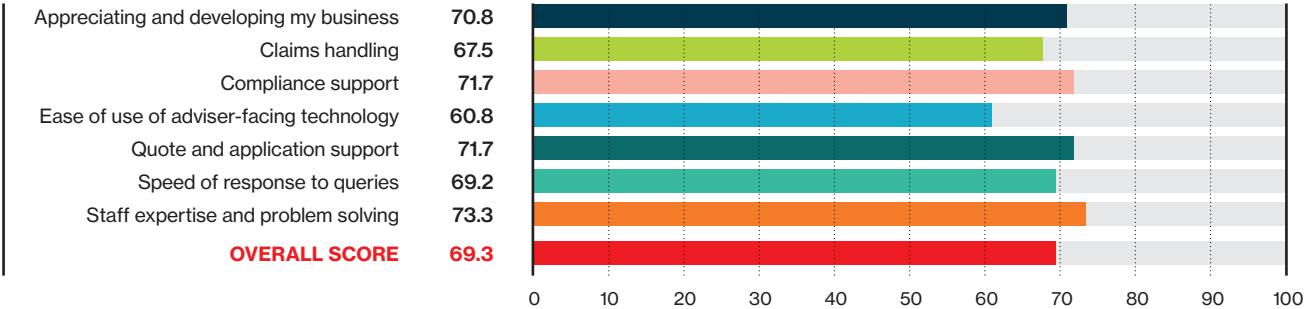
UnitedHealthcare Global declined to a Three Star Service Rating from intermediaries with an overall score of 69.3.

That was down from a Four Star rating of 72.6 last year.

It scored above 70 in four categories, with its highest score being 73.3 for staff expertise and problem solving.

That compares to last year when it scored above 75 in two categories.

Its lowest score was for ease of use of adviser-facing technology with 60.8.



VUMI

Vumi is an international health insurance company offering exclusive major medical insurance products and VIP medical services to private and corporate clients worldwide.

It has operational offices around the world and employs more than 425 multinational professionals.

The company is privately owned and part of an international healthcare group with 35 years of industry experience.

It provides core and speciality health plans as well as corporate and life plans.

Members also benefit from the MyVumi secured platform which provides 24/7 access to policy information and documents such as membership cards and certificates of coverage, among others, as well as sending medical notifications and claims.

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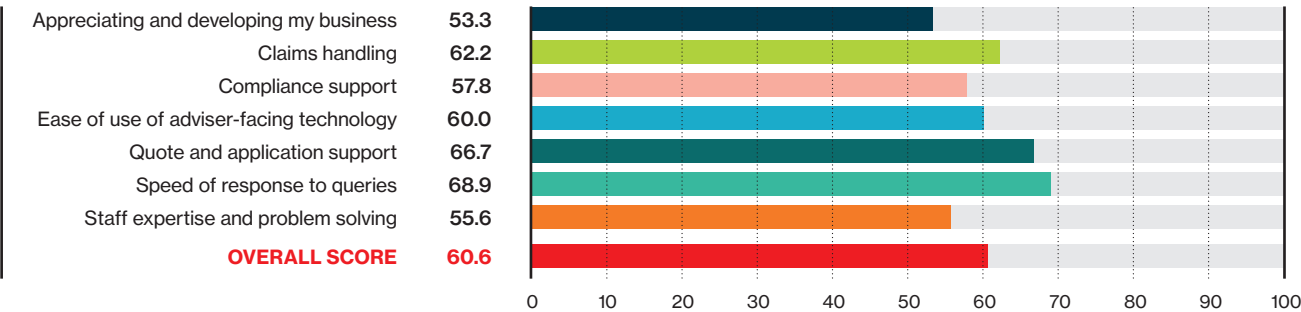


Service Ratings | ★★

Vumi Group earned a Two Star Service Rating with an overall score of 60.6.

It had four scores over 60, with its highest score being 68.9 for speed of response to queries, followed by quote and application support at 66.7.

Its lowest score was for appreciating and developing my business with a score of 53.3.



WILLIAM RUSSELL

William Russell was founded in 1992 and provides international health, life and income protection insurance.

It is a mandated underwriter with 75 staff and covers members in more than 160 countries around the world.

In May 2023, William Russell revamped its international health insurance proposition for Africa.

This proposition now features two new areas for cover for customers resident in Africa.

These include:

Zone 4 – offering full cover under all plans in Africa and the Indian subcontinent, with restricted cover elsewhere and no cover in the USA. Customers also receive a premium saving of 30% compared to the firm’s standard area of cover.

Zone 5 – which is similar to Zone 4 but South Africa is included in the group of restricted countries.

This proposition is supported by an online hub containing FAQs and information dedicated to the Africa proposition.

Most of its health, life, income protection and personal accident plans are underwritten by AWP Health & Life SA, which is part of the Allianz group.

Dubai Insurance Company insures William Russell’s health and protection products in the United Arab Emirates. Lippo General Insurance insures health products in Indonesia.

Health products in Hong Kong are insured by Sampo, while Orient Takaful Insurance Company - Egypt insures health products in Egypt.

HEALTH & PROTECTION

PROVIDER SERVICE RATINGS 2024



Service Ratings | ★★★

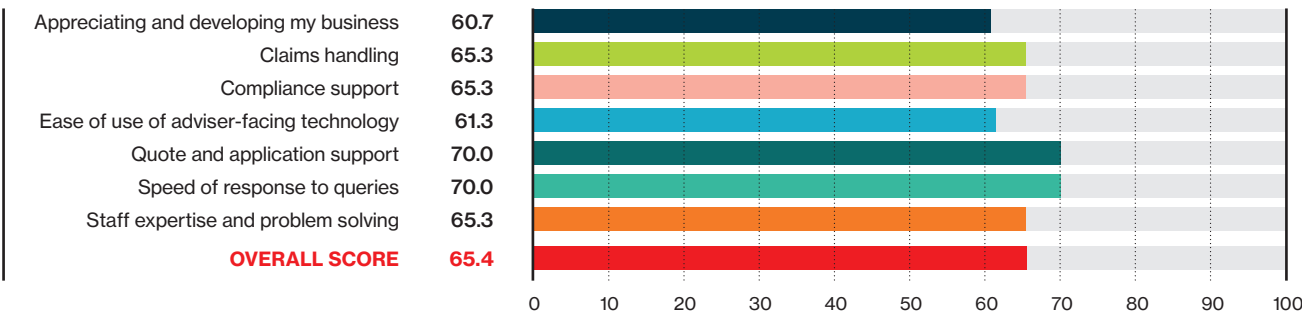
William Russell was awarded a Three Star Service Rating with an overall score of 65.4

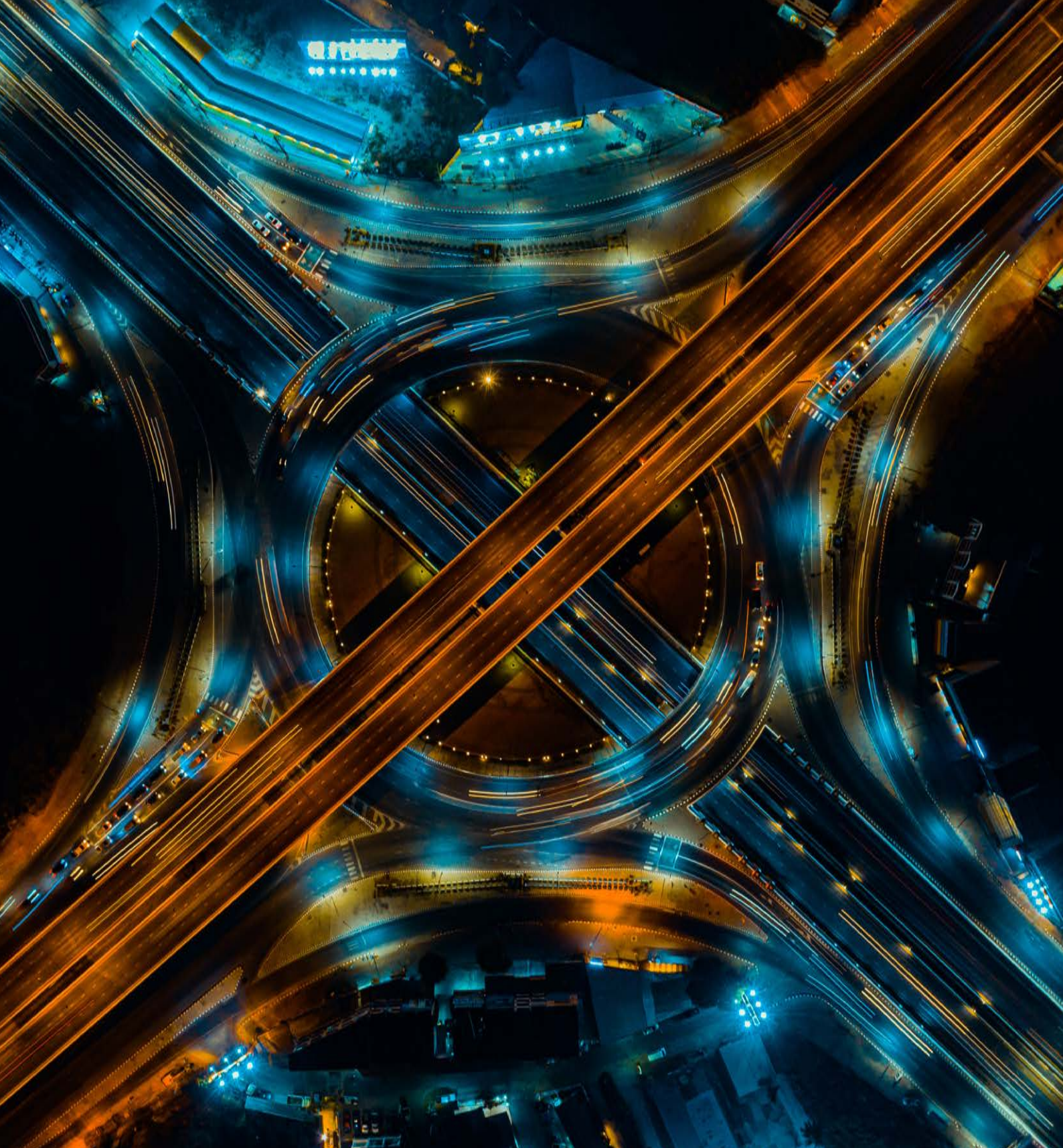
That was down from its Five Star rating last year with a score of 75.

Its top score was once again for speed of response to queries with 70, as well as for quote and application support, also 70.

Last year and the previous year its top score was also for speed of response to queries, but with scores of 79.2 both years.

Advisers praised the firm for its “personalised customer service and claim processing, where the client is linked in with one dedicated claim member that seems to care about their health”.





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