

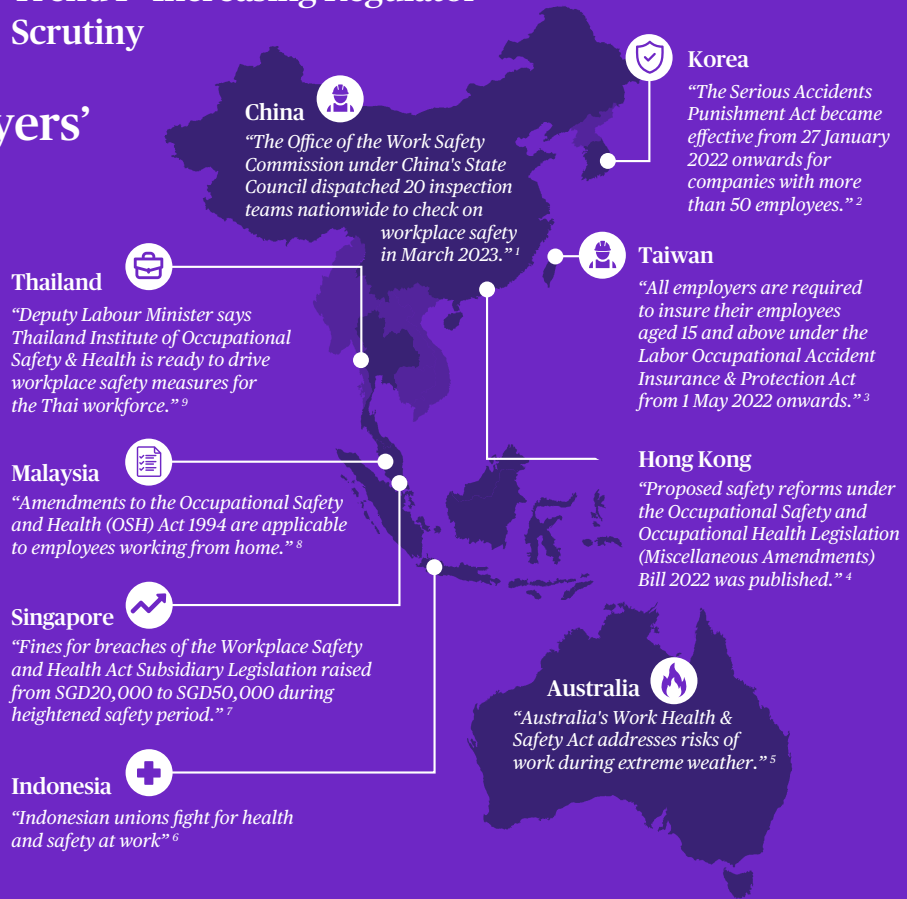
Trend 1 - Increasing Regulator Scrutiny

4 Trends Impacting Employers' Need for Group Personal Accident Policies

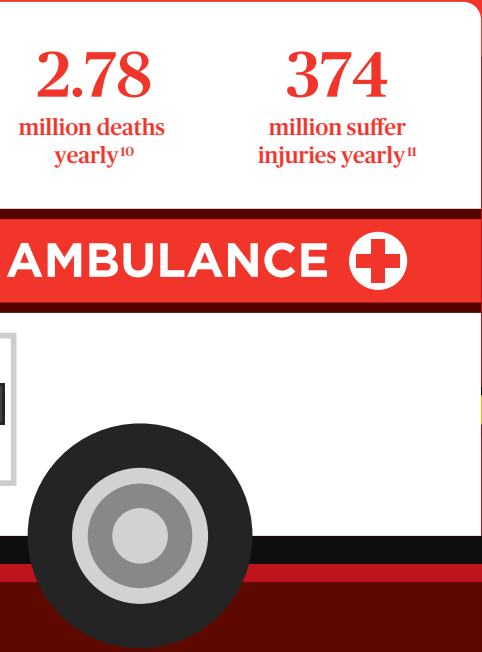
Living in endemic times, employers are keeping a close watch on infections and safety measures. However, let's not forget that accidents and natural disasters are dangers that continue to plague the Asia Pacific region.

In fact, employers who weave a safety net for their workforce by providing Group Personal Accident Insurance are demonstrating commitment to the health and safety of their employees.

Let's look at the different trends populating this landscape.



Trend 2 - No Reduction in Work-related Deaths



NOTES

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Trend 3 - Road Accidents account for 1.35 million deaths annually¹²



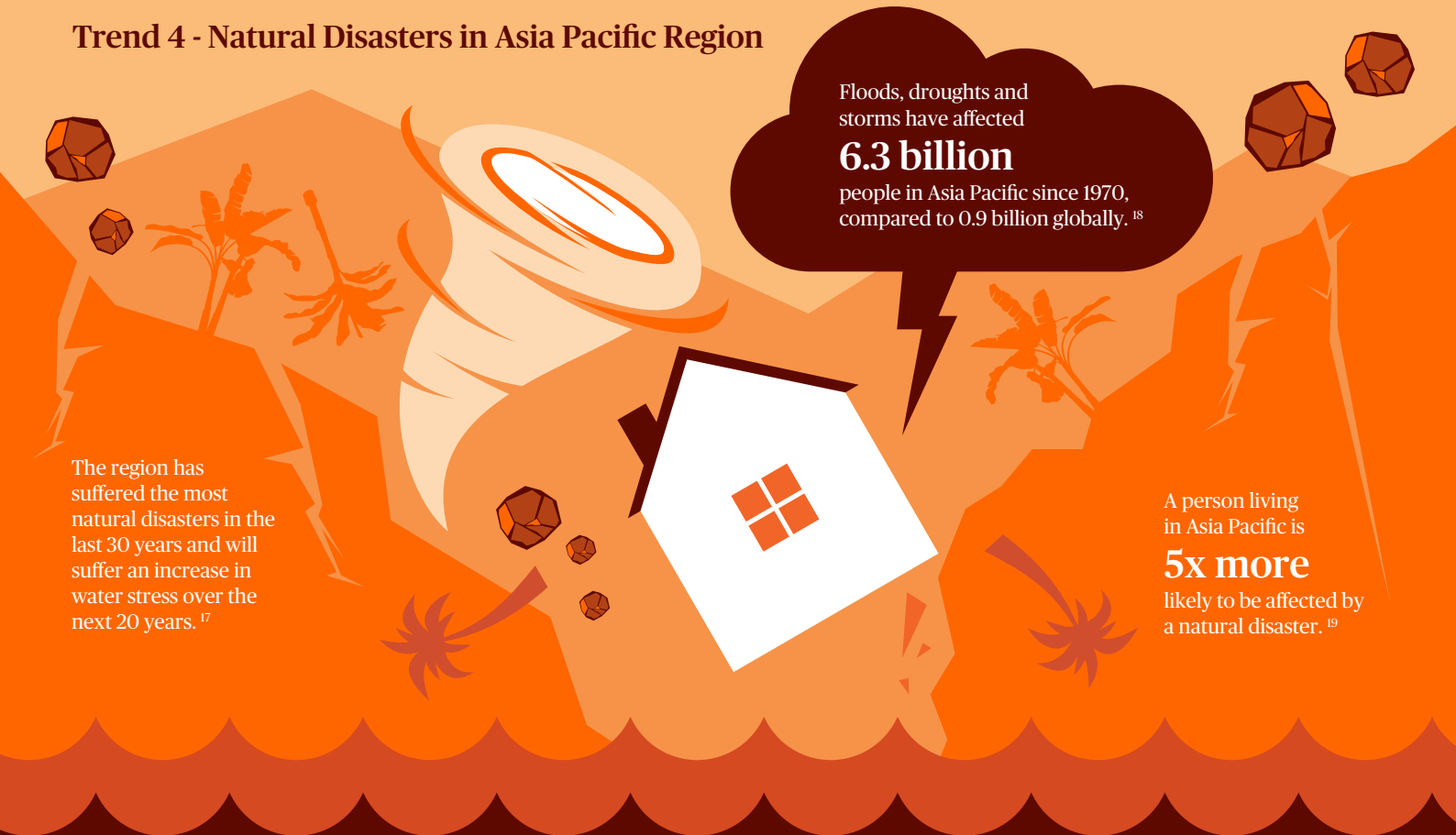
Thailand's roads are the deadliest in Southeast Asia.¹³

5th leading cause of deaths globally by 2030.¹⁴

50% killed worldwide are vulnerable road users: pedestrians, cyclists and motorcyclists.¹⁵

50m people worldwide suffer serious, life-altering injuries yearly.¹⁶

Trend 4 - Natural Disasters in Asia Pacific Region



Floods, droughts and storms have affected **6.3 billion** people in Asia Pacific since 1970, compared to 0.9 billion globally.¹⁸

The region has suffered the most natural disasters in the last 30 years and will suffer an increase in water stress over the next 20 years.¹⁷

A person living in Asia Pacific is **5x more** likely to be affected by a natural disaster.¹⁹

NOTES

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