

Benefits of engaging pre-claim

- Increased customer interaction - customers are more engaged
- Improving customer lives and wellbeing - access significant benefits to staying at home over going to a facility
- Identifying more efficient claims care options rather than the default option of care facilities - driving down claims costs
- Free up capital reserves - over \$180bn across the industry



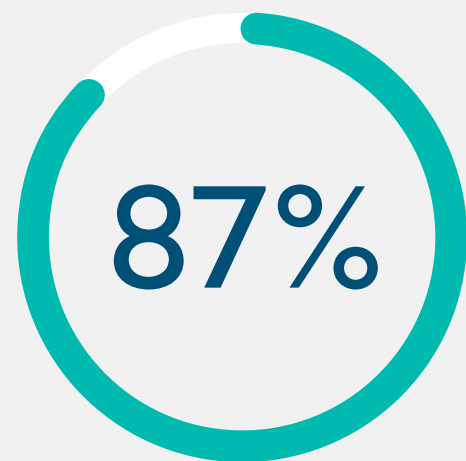
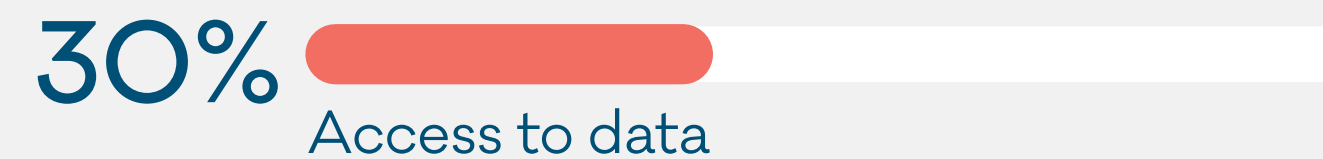
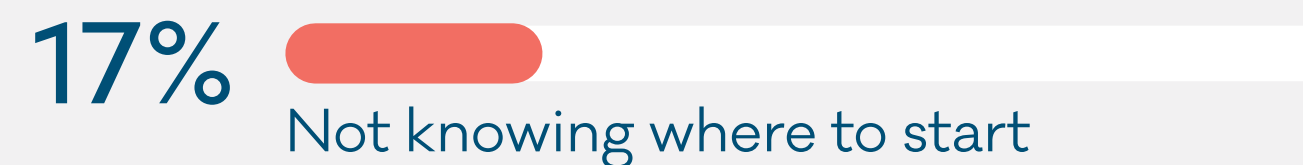
4 in 5

see an effective pre-claim intervention program as a significant opportunity to improve financial and customer outcomes

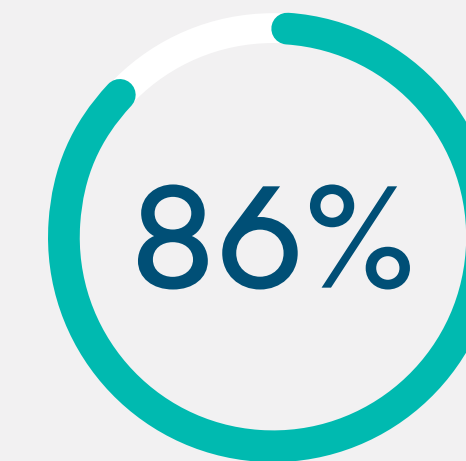
Most Popular styles of care interventions

- Virtual therapy - allow social interaction
- Hobby related virtual sessions - art classes, museum tours
- Right size care - care at the time customers need it
- Home modifications for dementia
- Transportation
- Meal delivery

Main hurdles insurers face in implementing successful pre-claim intervention programs:



87% see pre-claim interventions as a strategic priority for their business



86% believe they have room to improve in using AI and advanced analytics to understand customer behavior