

# Harnessing AI for Smarter Health Insurance



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# The Team



Katy Kavanagh, CEO

Leading strategic direction, overseeing operations, and driving innovation for sustainable growth



Geoff Maitland, CFO

Leading financial planning, risk management, and strategic investments to ensure operational efficiency



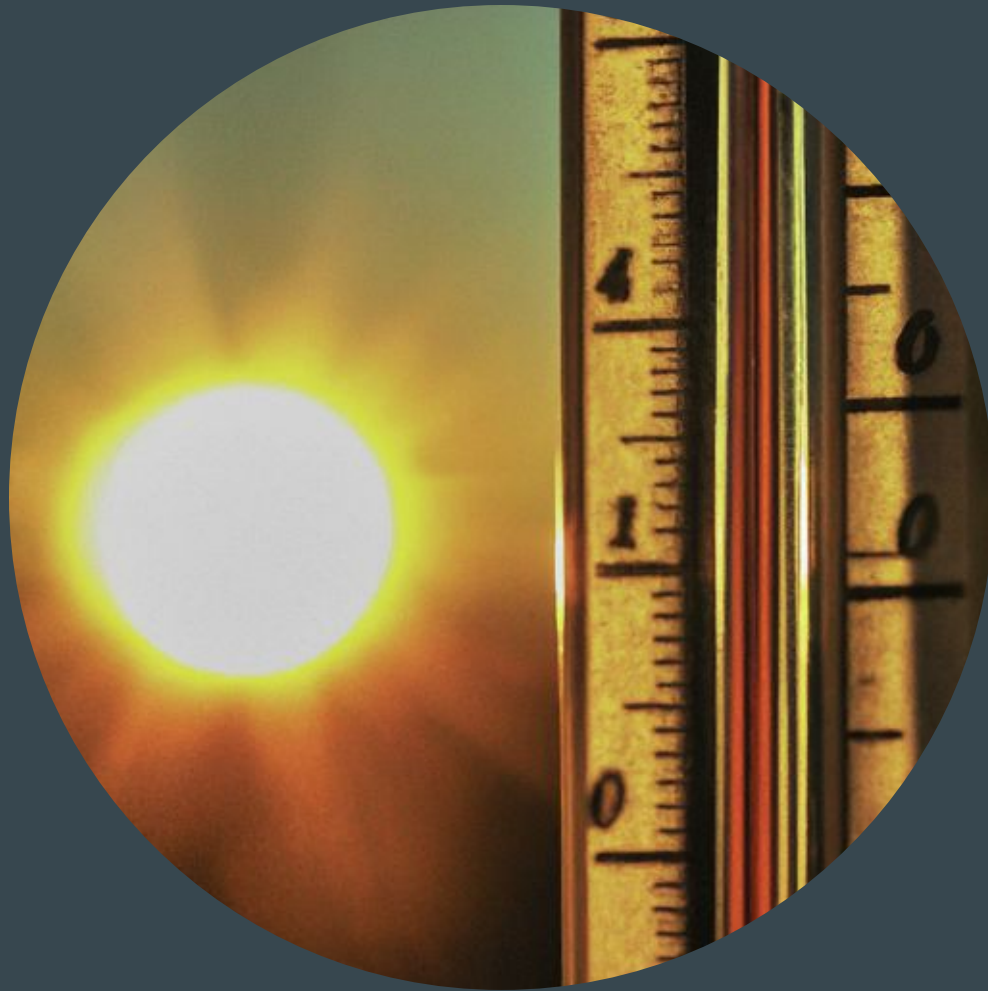
Rasha Alkhatib, CPO

Leading technology strategy, innovation, and aligning solutions with business goals



Jerome Stepp, CTO

Shaping product vision and ensuring alignment with customer needs and market trends



## Wet Bulb Temperature Explained

- Wet Bulb Temperature: Heat + Humidity
- High Wet Bulb = Sweating Less Effective
- Body Can't Lose Heat = Health Risks
- 95°F Wet Bulb = Dangerous, Even In Shade



# Wet Bulb Temperature: A Missing Factor

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- BCS Insurance assesses policyholders based on local climate trends.
- No existing Wet Bulb considerations for high-risk policyholders.
- CLIMASENSE AI identifies high Wet Bulb regions and revises policies.
- CLIMASENSE AI predicts future Wet Bulb incidents and their regions.

# Key Considerations for Coverage

01 — Vulnerable groups such as elderly, children, and outdoor workers are at high risk.

02 — CLIMASENSE AI identifies high Wet Bulb regions and revises policies accordingly.



03 — Heat waves and Wet Bulb impacting multiple US cities.

04 — BCS Insurance does not currently include Wet Bulb in risk assessments.

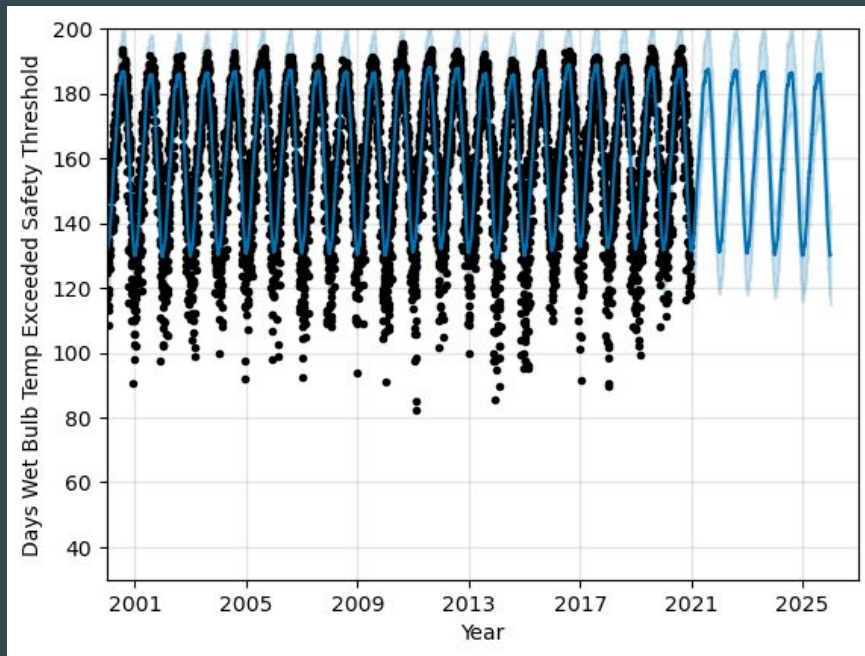
# Wet Bulb's Deadly Impact

- 1995 Chicago: 35% rise in hospitalizations
- 2011 Houston: 1,300+ ER visits (single event)
- 2021 Pacific Northwest: 600 deaths, 1,000+ ER visits

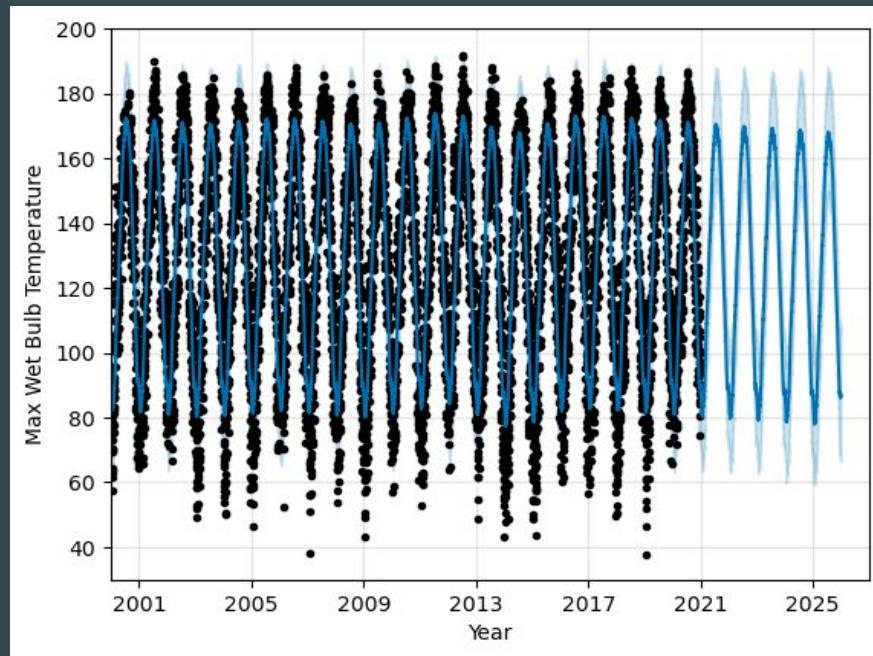




# Examples of Wet Bulb Globe Temperature Trend Predictions Using Statewide Data

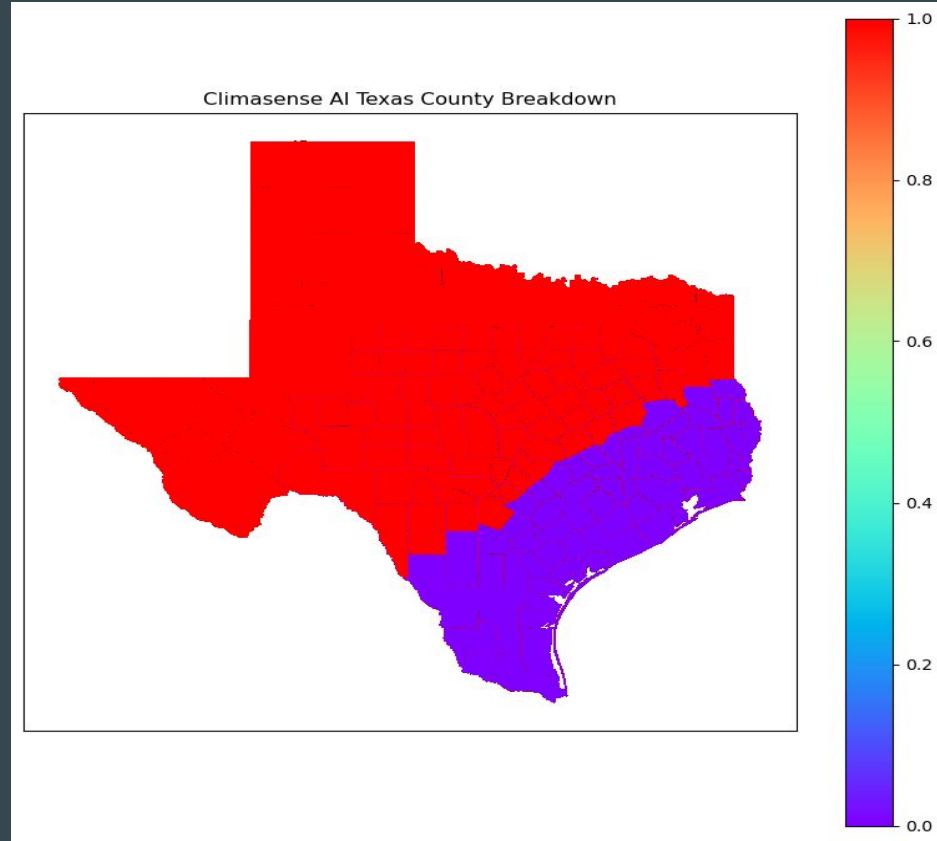


Texas



Michigan

# Regional County Analysis of Climasense Risk Zones | Texas





# Next Steps

- Incorporate CLIMASENSE AI into BCS Insurance risk assessment models.
- Identify high-risk Wet Bulb regions for policyholders.
- Adjust premiums to reflect increased risk in high Wet Bulb areas.
- Develop targeted messaging for policyholders in affected regions.
- Monitor and analyze the impact of Wet Bulb on claims and loss ratios.



Q & A