



# POPULATION HEALTH SPECIALISTS

# ArCare – At A Glance

## We are

*Founded by **Malayan Holdings** which manages investment holdings in Insurance, Insurance Services, Reinsurance and Technology & Digitalization, **Arcare is a registered Managed Care Organization** that works collaboratively with physicians, care teams and practices on their journey from traditional fee-for-service to value-based care*

## We leverage

*Our deeply-integrated and capital efficient care model, data and technology, physician leadership and community outreach tools*

## We create

*Enhanced patient outcomes and experiences, greater professional satisfaction for providers and caregivers and lower care costs*

# About Malayan Holdings

Insurance for Everyone

- Investment holdings in **Insurance, Insurance Services, Reinsurance and Technology & Digitalisation.**
- Privately held with **insurance backed** experience team.
- Trading in **US and Asia** with approximately 75% of revenues derived from the US.
- Total Assets reaching **half a billion US Dollars.**
- Supported by **Four Strong Brands** of growth.
- Strengths in **AgriTech** and **HealthTech.**
- Leaping forward to **Decentralized Insurance** via blockchain.
- Pioneering **Digitalisation** with **Bamboo Ecosystem** as the platform.



*This proposal document is neither an agreement nor an offer by Malayan Holdings. Malayan Holdings reserves the right to change / modify / amend any or all provisions of this proposal*

# Our Brands

Insurance for Everyone



**The Archipelago  
Group (TAG)**



**FSR  
Cayman**



**Acurra  
Group (AG)**



**Technology &  
Digitalisation Arm**



# The ArCare Model - Nationally Scalable, Capital Efficient, Physician-Led Partnership Model

<b>Population Health <u>Deeply Experienced Team</u></b> Improved Speed to Scale	<ul style="list-style-type: none"><li>➤ Led by an experienced team with 15+ years experience in the medical insurance sector, mobile health tech, and population health management</li><li>➤ We leverage experience and learnings from HealthCare Partners to improve speed and scale to market</li><li>➤ Our core care management model is based on the increased utilization of primary care services to improve individual health outcomes, decrease incidence of hospitalization and reduce health costs.</li></ul>
<b><u>Rapidly Scalable Model</u></b> Addresses A Major Issue	<ul style="list-style-type: none"><li>➤ Physician-led organization helps drive local market Primary Care Physician affiliate partnerships</li><li>➤ Low barriers to adoption : We offer primary healthcare services as a subscription or as a pay per use service and our bespoke medical insurance offerings can be tailored to suit our clients' needs</li><li>➤ Leverages existing installed physician base across Malaysia enabling accelerated market entry</li></ul>
<b><u>Partner vs Build Model</u></b> Capital Efficient Growth	<ul style="list-style-type: none"><li>➤ <b>Partner with existing physician base (affiliate model) versus building new (employed / clinic model)</b></li><li>➤ <b>Capital efficient market entry – not acquiring doctor groups and no lengthy period to maturity</b></li><li>➤ <b>Expected near-term path to profitability</b></li></ul>
<b><u>Payor + Provider Market Entry Strategy</u></b> Drives Organic Growth	<ul style="list-style-type: none"><li>➤ Rapid full provider network build in local markets to enhance speed of scale</li><li>➤ Enters market with payor partnerships to accelerate member growth, attribution and fully delegated risk</li><li>➤ Partners with local providers vs displacing, maintaining the patient and physician relationship</li><li>➤ Blueprint is in place to develop full network of primary care, secondary care and ancillary providers</li></ul>
<b><u>Proven Medical Cost Mgmt</u></b> Strong Value Prop Attractive Economics	<ul style="list-style-type: none"><li>➤ <b>Utilization of an E-Wallet system provides for easy and immediate transactions</b></li><li>➤ <b>Strong economic potential under value-based care arrangements</b></li><li>➤ <b>Proven care management model delivers high-quality, low cost care to our members</b></li><li>➤ <b>Significant investment in tech enabling care model to drive better patient outcomes and economics</b></li></ul>

## ArCare Highlights: Right Space, Right Team, Right Model

### Right Space



Large Opportunity To Partner With Physicians & Payors To Accelerate The Move To Value-Based Care

### Right Team



Founded And Led By Seasoned Management Team With Deep Value-Based Care Expertise

Deep Experience In Medical Insurance, with a proven track record & Population Health Management Across Multiple Markets

### Right Model



Care Model Informs Business Model (A Win For All): Patients, Physicians And Payors



Fully Delegated Model



Ability To Enter Markets: Capital Efficient Provider Networks



Flexible Growth Model Allows For Multiple Routes Of Market Entry; Scalable At Larger Level

## ArCare's Care Model Addresses Some Of The Largest Challenges In Healthcare Today

**UNCONTROLLED HIGH COSTS**

**INCONSISTENT OUTCOMES**

**POOR ACCESS**

**PHYSICIAN BURNOUT**

Via its **integrated tech-platform**, ArCare empowers physicians, care teams and practices to drive **better patient outcomes** while maintaining **high satisfaction** on their **journey to value-based care**





## ArCare Is Led By A Reputable And Experienced Management Team With Deep Operational Expertise



**IAN LIM TECK SOON**  
*Chairman of the Board*

Ian is the founder, Group Chief Executive and significant shareholder of Malayan Holdings. He currently manages Malayan group's investment holdings in Insurance, Insurance Services, Reinsurance and Technology & Digitalization.. Trained as a Lawyer, Chartered Insurance Practitioner and Associate of the Chartered Insurance Institute, United Kingdom; he has garnered over 25 years of experience in the insurance industry in respect to underwriting, reinsurance and broking capacity in international companies and major corporates. His wealth of knowledge, along with his passion for health, fitness and wellness led him to start ArCare in an effort to deliver quality, technology driven healthcare.



**VINCENT KWO SHIH KANG**  
*Commercial Director*

A qualified Actuary with more than 33 years of experience in the Life and Health Insurance industry in South East Asia, Vincent has served as the President of the Life Insurance Association of Malaysia (LIAM), the Malaysian Financial Planning Council (MFPC), the Actuarial Society of Malaysia (ASM), the East Asia Insurance Congress (EAIC) and as the Chairman of the ASEAN Insurance Council (AIC). He is also a Fellow of Society Of Actuaries / MBA ( Finance) Cass Business School. Vincent has held CEO, CFO and Chief Actuary positions for various life insurance companies in the Asean region. With a sterling reputation across a distinguished career, his wisdom and expertise particularly in the financial and insurance sectors in the region has been integral to the conceptualization of ArCare and the development of its business model.



**DR. RAM PRAKASH SREEDHARAN**  
*Medical Director*

A General Practitioner and a businessman, Dr Ram Prakash brings with him over 20 years of experience in the field of primary care medicine. He obtained his medical degree from Manipal University and is currently pursuing his Masters in Business Administration. He is the founder of the Care Group of Polyclinics in Malaysia which to date has grown to a total of 27 clinics spread all over Klang Valley. His distinguished career as a respected Medical Professional and his knowledge of the Healthcare industry has guided ArCare to position itself as a Managed Care Organisation that's committed to deliver quality healthcare solutions through innovation and local insight.



**CHRISTOPHER CHAN HOOI GUAN**  
*Technical Director*

With more than 25 years of experience in the IT industry, Chris has had a distinguished career as a business leader and technopreneur. He has served as Group CEO of The Media Shoppe Berhad, a public listed company and he is also a co-founder and shareholder of Joget Inc., a software company based in the US. He currently serves as CEO and is a substantial shareholder of TMS Software Sdn Bhd (TMS) and Open Dynamics Sdn Bhd (ODSB). In 2001, Chris won the PIKOM-Computimes ICT Award for ICT Entrepreneur of the Year and was appointed President of the Technopreneurs Association of Malaysia (TeAM) between 2003 and 2005. With his considerable expertise as a tech entrepreneur and his team of dedicated software engineers, the Arcare technological infrastructure was designed and brought to fruition.



## How We Bend The Cost Curve

1	<b><i>Care Management</i></b>	<ul style="list-style-type: none"><li>• Increase access for patients</li><li>• Prioritize high-risk, high-cost, rising-risk patients</li><li>• Focus cost management efforts via direct patient and provider interaction</li></ul>
2	<b><i>Utilization Management</i></b>	<ul style="list-style-type: none"><li>• Direct care to most cost efficient, high-quality providers</li><li>• Perform concurrent review to manage acute and post-acute hospitals for length of stay and appropriateness</li><li>• Reduce unnecessary services through provider education and guideline usage</li></ul>
3	<b><i>Proprietary Tech Platform</i></b>	<ul style="list-style-type: none"><li>• Drive physician efficiencies via multi-layered technology platform, leading to better overall care</li><li>• Consolidate disparate data to enhance patient-specific care</li></ul>
4	<b><i>Collaboration with Payors to Build the Right Network</i></b>	<ul style="list-style-type: none"><li>• Contract with key providers / specialists to encourage coordination</li><li>• Contract with key providers for directing large volumes of patients</li><li>• Direct care to strong quality, cost efficient providers</li></ul>

***Align PCP  
Incentives To  
Deliver Optimal  
Care***





**The ArCare  
Initiative**  
*Digitally Enhanced  
Healthcare*

# Scope of Services

## PRIMARY CARE

- Subscription based Outpatient Coverage (GP Consultation)

## TERTIARY CARE

- Specialist Referral
- Integration with Medical Insurance Products

## NCD CARE

- Specialized Treatment Regimes
- Health Monitoring

## MOBILE HEALTH APP

- Appointment Booking
- Health Records
- Telemedicine
- E-Prescription
- Lifestyle Manager
- Wellness Packages
- E-Wallet

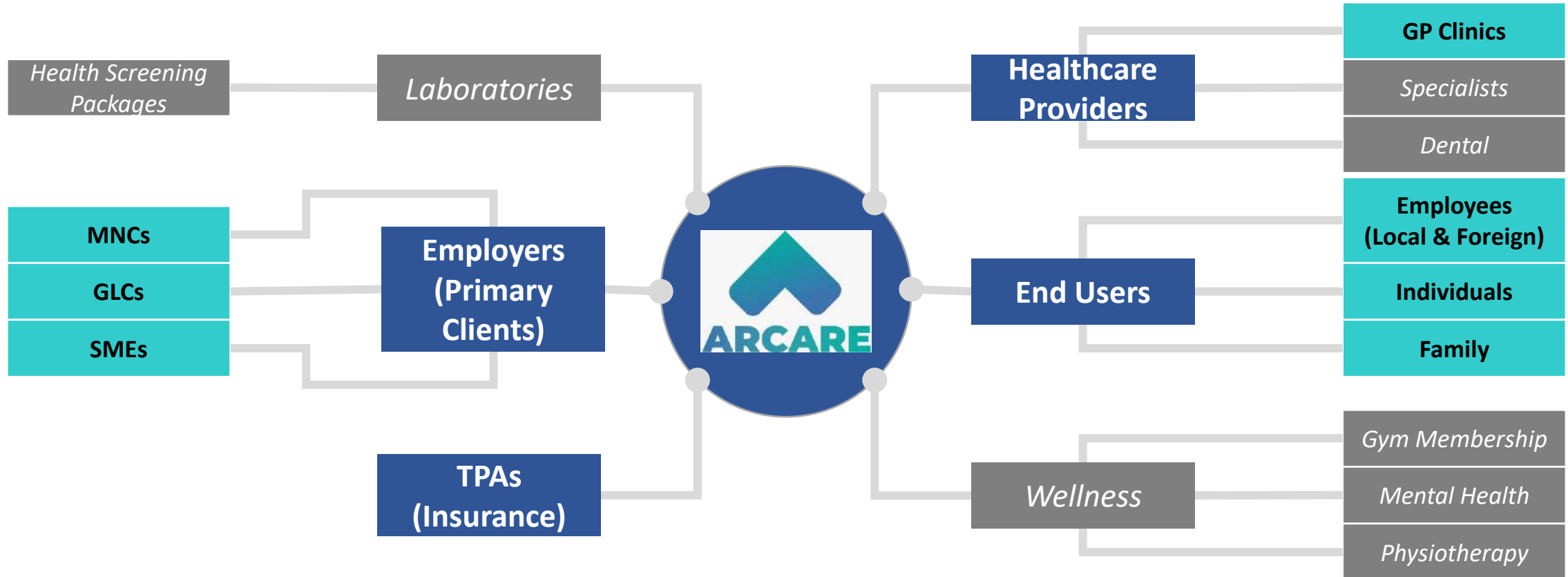
Right Space

Right Team

Right Model

# The ArCare Platform

B2B & B2C



■ AVAILABLE UPON LAUNCH

■ IN PIPELINE

# Primary Care

Package Details

## Consultation

- Clinic Visits
- Teleconsultation
- E-Prescription
- Use of ArCare Health App

## Consultation & Medication

- Clinic Visits
- Teleconsultation
- E-Prescription
- Use of ArCare Health App
- Medication Costs are covered

## NCD Management

- Clinic Visits
- Teleconsultation
- E-Prescription
- Use of ArCare Health App
- Specialized Treatment & Monitoring Packages

## Family Wide Coverage

- Cover your whole family at a discounted rate.
- Monitor your family's health progress and costs in 1 place

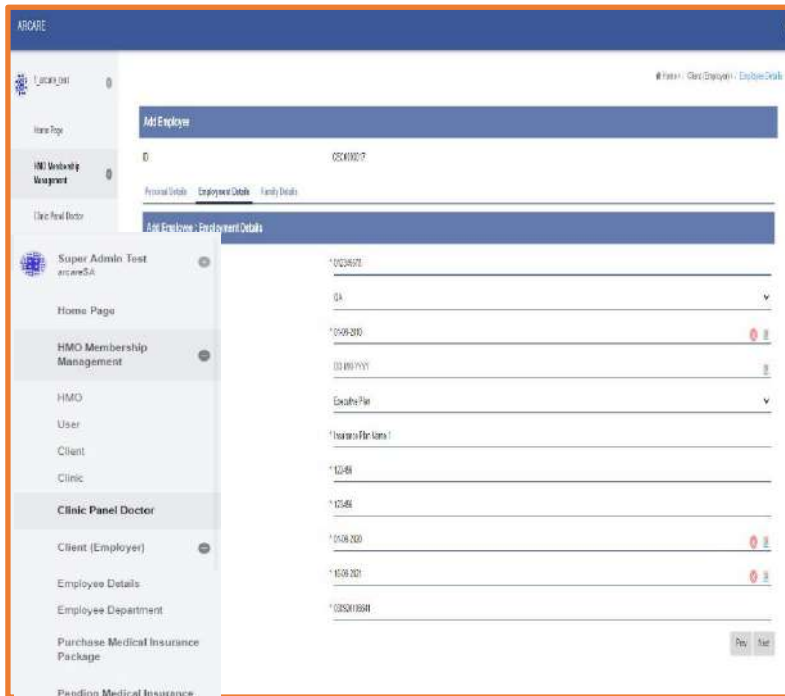
## Foreign Workers

- Clinic Visits
- Teleconsultation
- E-Prescription
- Use of ArCare Health App
- Medication Costs are covered
- FOMEMA Health Screening
- Emergency Repatriation

\*Package prices are subject to scope of coverage

End User Employees / Individuals

## Employer



### User Friendly Dashboard

- Employee Benefits Management
- Employee Clinic Visit & MC history
- Bespoke Cafeteria Style Insurance Products



### Vivacity 2.0 Mobile App

- Appointment booking
- Clinic Locator
- Teleconsultation & E-prescription
- Health Records
- Health Monitoring
- E-Wallet
- Clinic visit & Transaction history

## GP Network

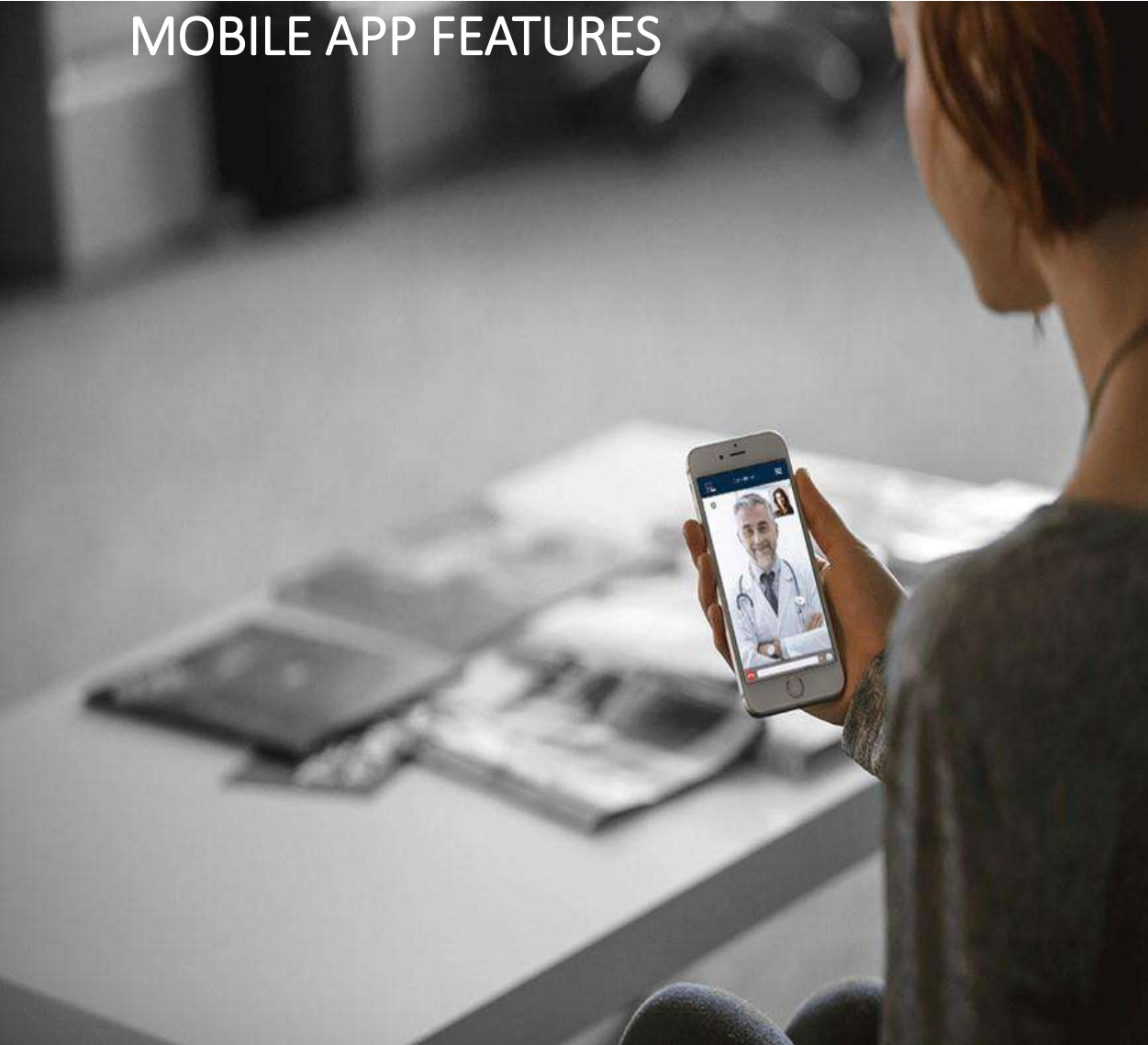


### Clinic Claim Management

- Module for easier and seamless reimbursement and payment for services rendered.

# Vivacity 2.0

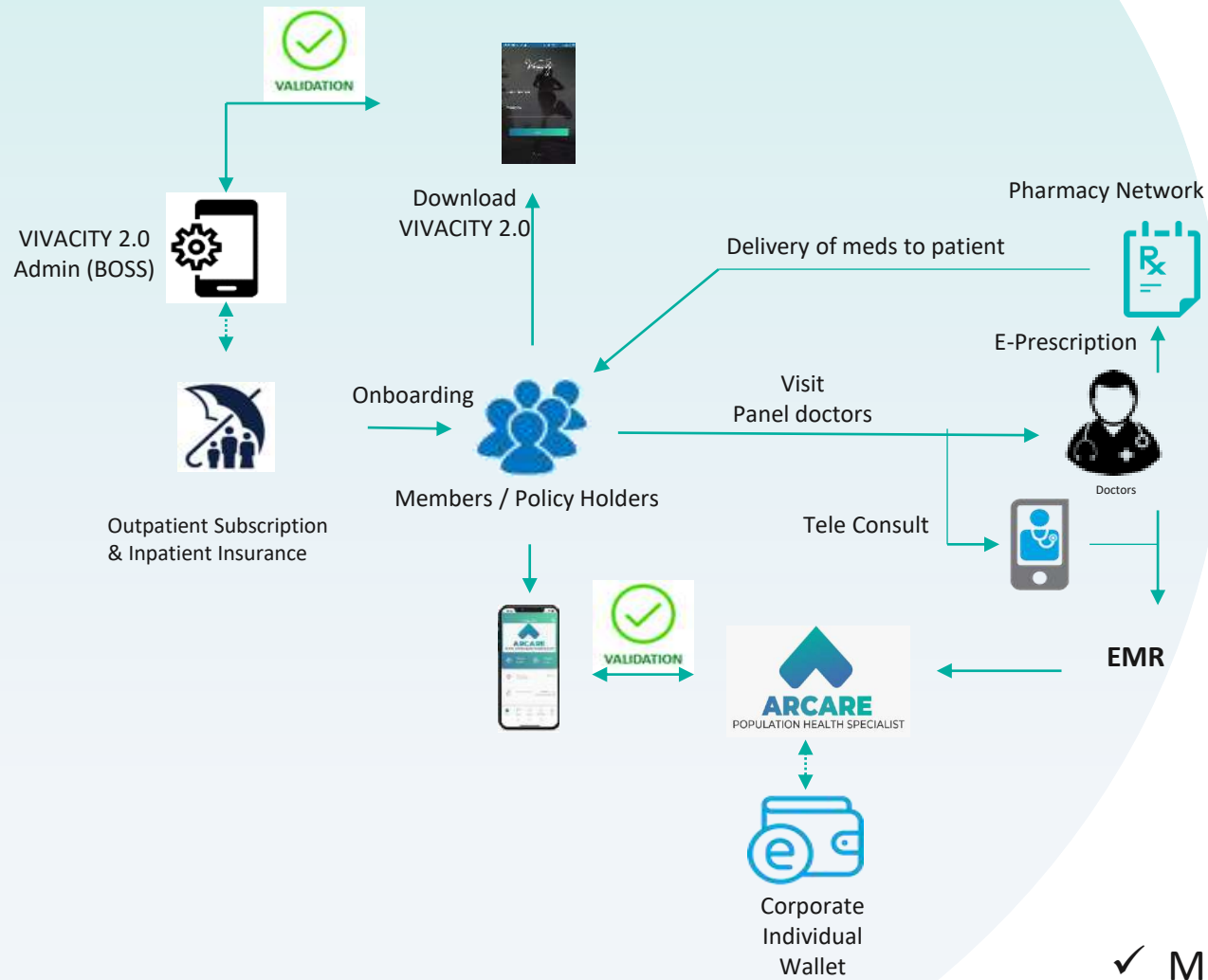
## MOBILE APP FEATURES



### ► In Progress

#### ► Phase 2 (Mobile App)

- Clinic Visits module
- Appointments (Visit and Telemedicine)
- Telemedicine via Video Call
- Health Monitoring
- Medication/Prescription module
- Medical/Health Records
- Referral Letter module
- Integration to Apple Health Kit, Google Fit, Huawei Health
- E-Wallet Module
- \*Symptom Checker Integration
- Clinic Locators and proximity
- Wellness Program Module
- Push notification integration



# Our Architecture

Digitally Connected Healthcare Partners

Mobile technologies can empower patients and provider by giving them more control over their health and manage their healthcare needs

- **Accessibility** – using digital platform as a connector to entire primary care services from reliable provider
- **Affordability** – by using the digital platform to reduce the cost of distribution, allow manageable primary healthcare expenses.
- **Quality** – Ensure trustworthy healthcare providers for the users, governance over primary healthcare services

✓ Medical Cost Management

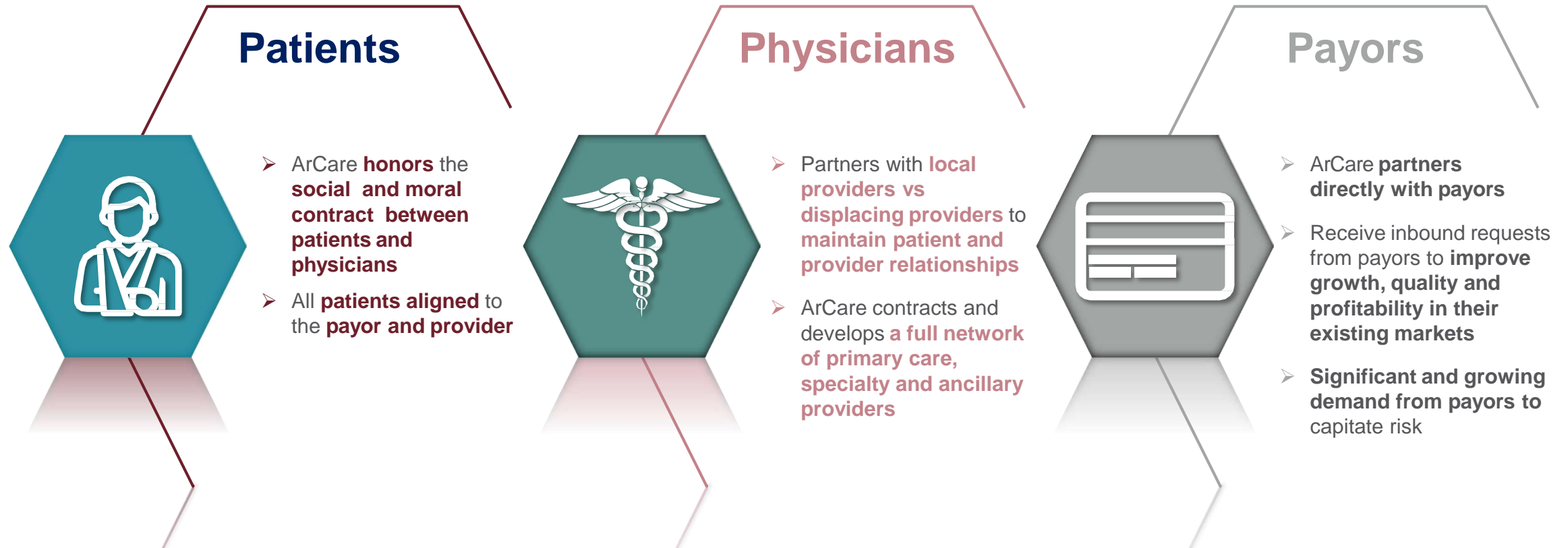
✓ Lifestyle Management

✓ Telemedicine

✓ Disease Management



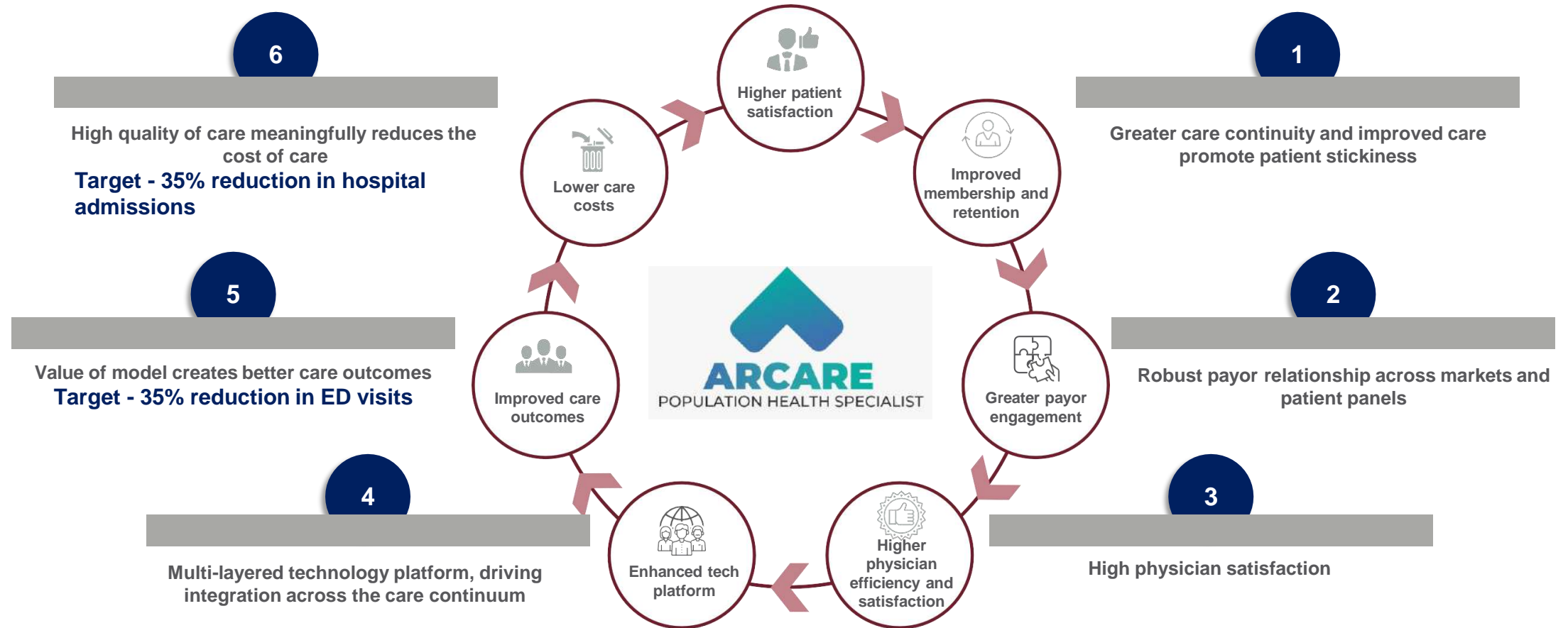
# The ArCare Model Is Effective, Differentiated And A “Win” Scenario For All Key Stakeholders



The ArCare Model Enables Better Patient Care, Greater Physician Satisfaction, And Enhanced Payor Growth And Cost Savings

## Our Fly Wheel Drives The Repeatability Of Our Care Model And Its Outcomes

High Patient And Provider Satisfaction Backed By Proven And Exceptional Better Quality Of Care



## ArCare: Right Space, Right Team, Right Model



### Right Space

- Lack of coordinated care driving unsustainable, high-costs
- Large, growing demand for Managed Care coupled with the drastic rise in medical insurance premiums makes it ripe for penetration



### Right Team

- 100+ years of combined management and health insurance experience
- Proven ability to build and scale value-based care platforms



### Right Model

- Care model informs business model
- Fully delegated
- Capital efficient compared to industry standards
- Multiple routes of market entry; scalable at a larger level