



Life Insurance in 2020 and Beyond

October 26th, 2020 | Dustin Yoder

Health & Ageing Conference 2020: Living Longer, Healthier and With Greater Financial Security

Dustin Yoder

Founder & CEO at Sureify

- Son of a Life Insurance Agent and Employee benefits owner
- Began working with insurance technology when I was 16 on an employee benefits platform
- Started Sureify 8+ Years ago with a mission to transform insurance
- It hasn't been that easy... .



Sureify's History and How We Got Here



2013

The Mint.com of insurance

Direct to Consumer

2014

Life insurance learning platform

Direct to Consumer

2015

Personalized Premium Life insurance

Direct to Consumer

- We built the Mint.com for insurance consumers but we learned consumers are not waking up in the morning wanting to put their insurance information in one place (who would have known!)
- 2014 – We created a Millennial Life Insurance learning platform. It was a “nice” service, but again, we found no one wakes up in the morning wanting to read millennial explanations of insurance, watch videos or explore life insurance.
- 2015 – We started building our “LifeTime Platform” with a direct to consumer offering in mind. Our intent was to build a digital first insurers in which adjusted your premium for living a healthier life.

2016 – Present: Sureify's Lifetime Platform



LifetimeACQUIRE™

Sales enablement:
Omni-channel sales, eApp



LifetimeENGAGE™

User Engagement:
IoT, Social, education.



LifetimeSERVICE™

Policyholder Service:
Multi Product Servicing



Insurer Control Panel:
Data, analytics, Content,
Configuration

Some of our Clients



I am here because our daily lives have changed

We expect every need and desire to be a tap away on a mobile application.

Uber

zoom

amazon

The last six months has only poured more gas on the fire.


Rapidly Emerging New Entrants in US A



A Lot of the Same Marketing


ETHOS [How it works](#) [Why Ethos](#) [FAQ](#)

Life insurance,
the human way.



fabric [SIGN IN](#)

Plan like a parent



Life insurance that's
actually simple

[Estimate your rate](#)

Reasoning Life Event Based

Daily Expenses

Mortgage

End-of-Life
Expenses

Childcare

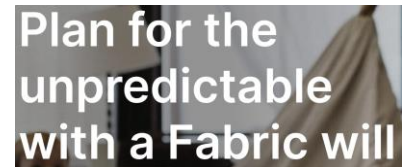
Legacy

Cosigned Debt

Images: Same as Always

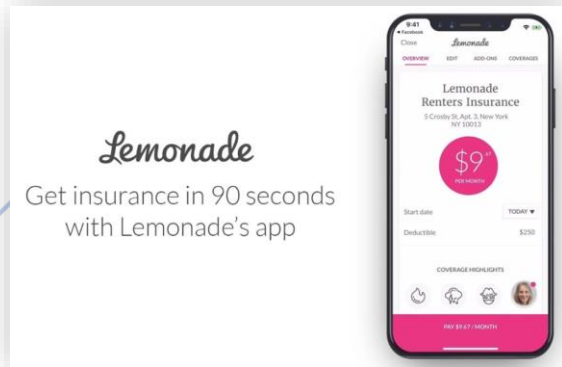


A few more value-added products we see
appearing more and more



Yet, Innovation is happening across insurance

Every area of insurance is being greatly affected by technology and new data.



Lemonade

Get insurance in 90 seconds with Lemonade's app

Renters & pet insurance in 90 seconds on the web or mobile



metromile
pay-per-mile insurance

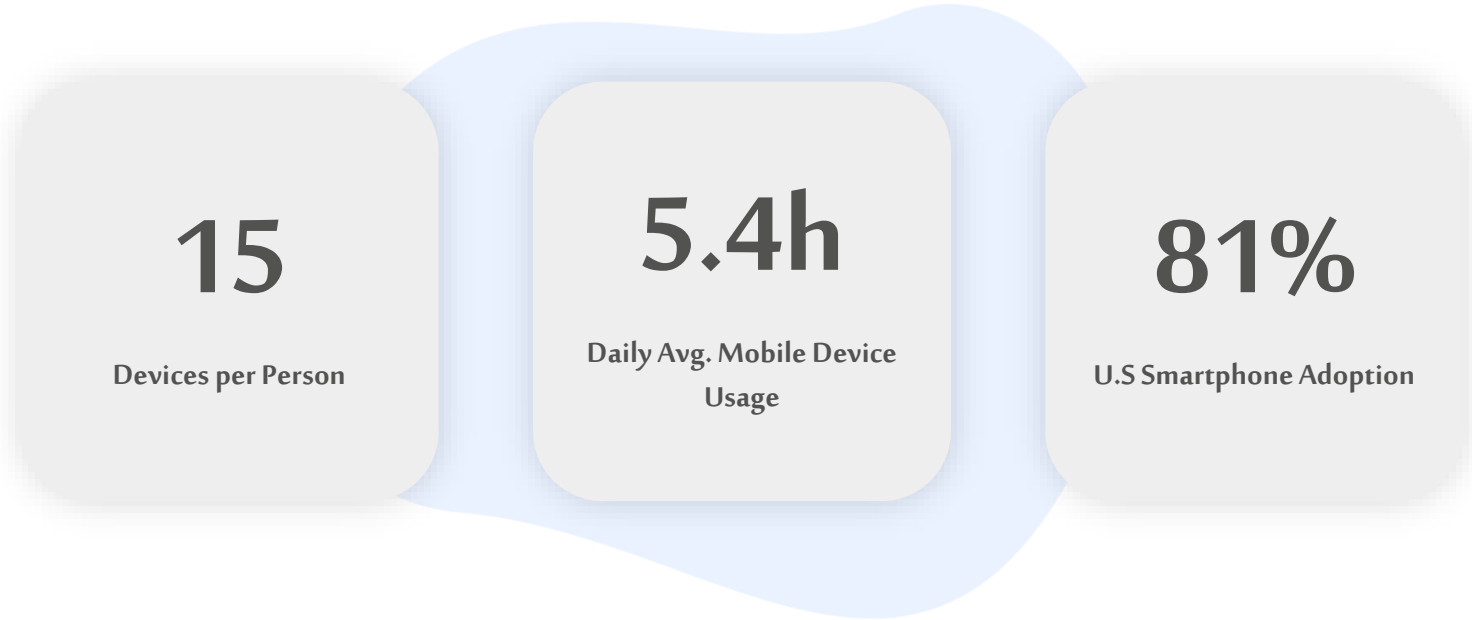
Pay-per-mile car insurance on your mobile device



Dental PPO plans with a twist.

Dental insurance with real-time benefits for brushing your teeth.

The Consumer of Today is Truly Connected



The Insurance Consumer can be More Connected than Ever with their Policies



Smart Watch



Connected Car

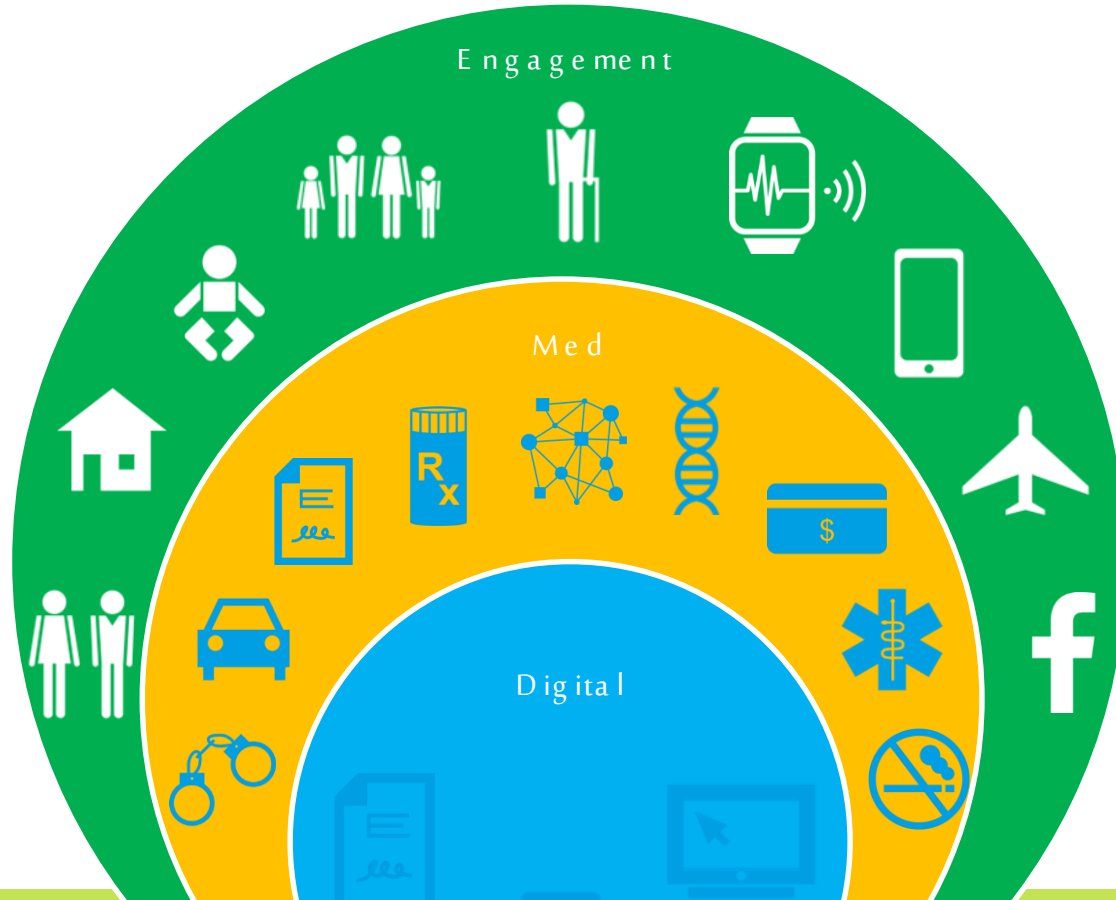


Water Detection

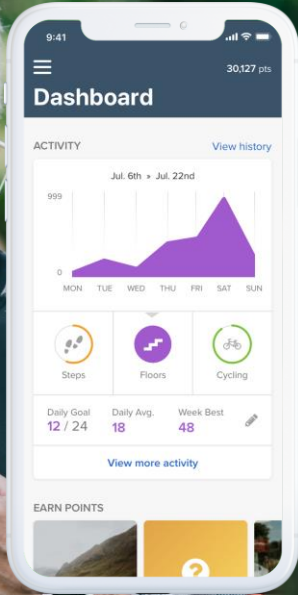
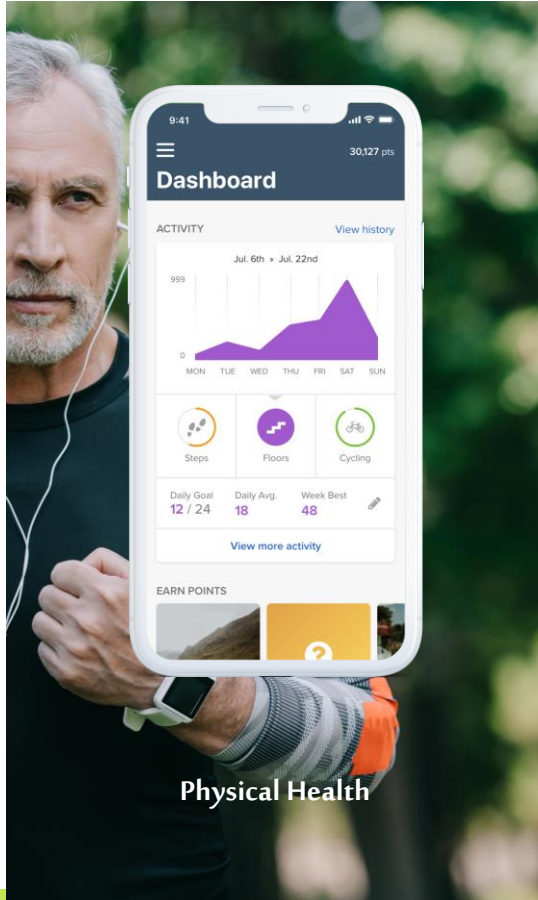


Connected Brush

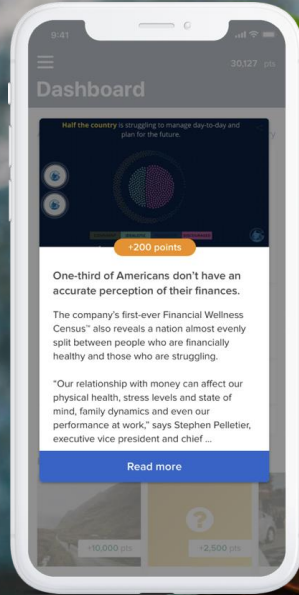
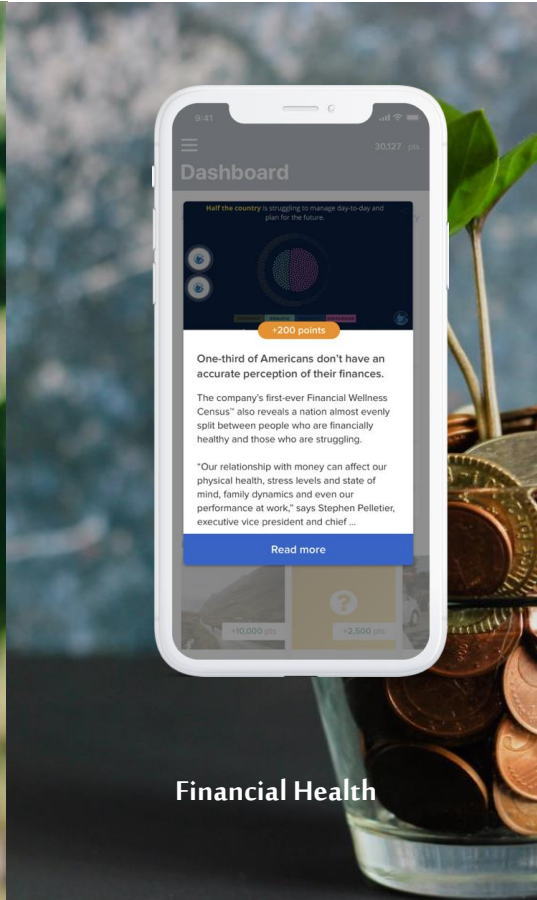
Creating Vast Amounts of Data



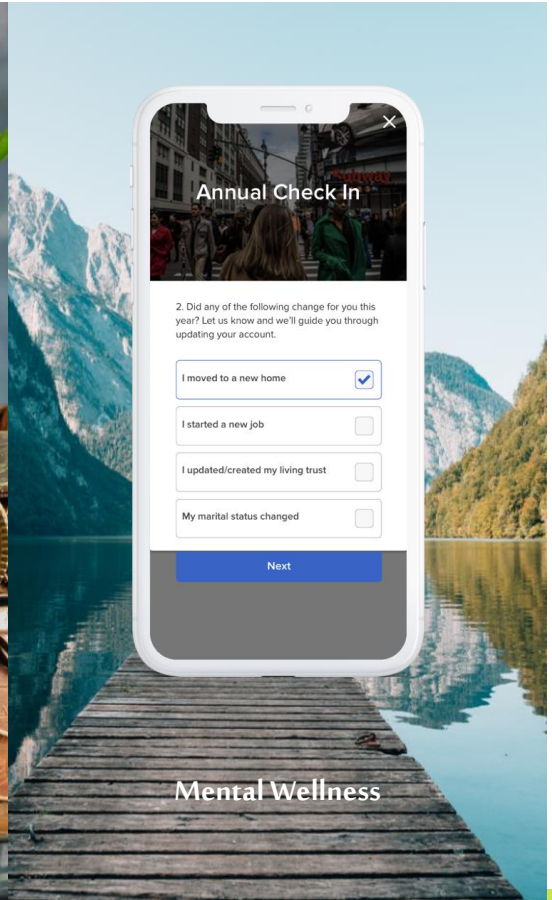
The Life Insurance Industry is also Changing



Physical Health



Financial Health



9:41

Annual Check In

2. Did any of the following change for you this year? Let us know and we'll guide you through updating your account.

I moved to a new home

I started a new job

I updated/created my living trust

My marital status changed

[Next](#)

Mental Wellness

New Markets we See Emerging Late ly: Diabetes



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[Life Insurance](#)

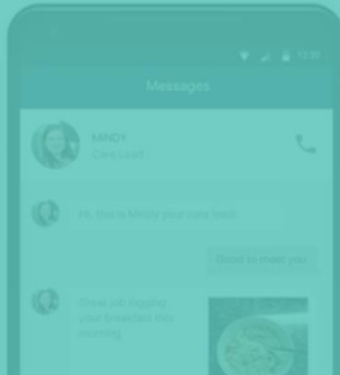
[Vitality Program](#)

[Aspire](#)

[Tools & Resources](#)

[My Policy](#)

Life insurance designed for people living with diabetes.



 **Play video**

personalized
tools and support

Health Focused Products

John Hancock Vitality

Helping you live a longer, healthier life.

Life insurance that saves you money and rewards you for healthy living. Now available on all our products.

Explore the benefits



Rewards, Connection, and Possible Selection Bias

Enjoy even more rewards with Vitality PLUS

Access exclusive rewards, plus the benefits of Vitality GO. Included in the price of your policy (or available for as little as \$2/month).*

Vitality PLUS



Up to 15% in
annual premium
savings



Earn Apple
Watch for as
little as \$25 with
regular exercise



Free
subscription to
Headspace

Lifestyle and Financial Fitness



My Principal® Lifestyle

We provide life insurance to help boost your financial fitness. And now we offer a wellness app that lets you turn healthy activities into rewards.



Download on the
App Store



GET IT ON
Google Play



Watch Your Progress



Start today

Get the app, register and sync a device, then track activity.



Watch your progress

Set goals and join challenges to earn points.



Get paid

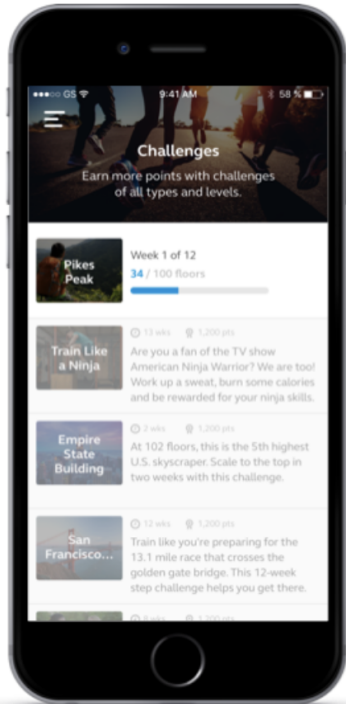
If you're eligible, your points can be redeemed for gift cards.



Be a better you

Feeling good about yourself is the biggest reward of all.

Challenge Yourself



Start today

Get the app, register and sync a device, then track activity.



Get paid

If you're eligible, your points can be redeemed for gift cards.



Watch your progress

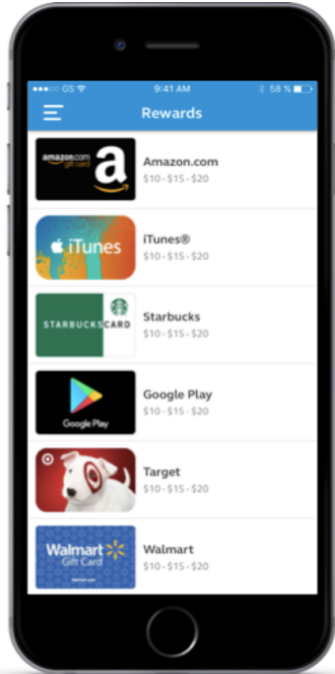
Set goals and join challenges to earn points.



Be a better you

Feeling good about yourself is the biggest reward of all.

Be Rewarded



Start today

Get the app, register and sync a device, then track activity.



Watch your progress

Set goals and join challenges to earn points.



Get paid

If you're eligible, your points can be redeemed for gift cards.



Be a better you

Feeling good about yourself is the biggest reward of all.

Rewarding Your Life Choices



[About](#) [Quality of life](#) [Insurance](#) [FAQ](#) [Blog](#) [Contact](#)

Protecting the lives of those who look after theirs.

Get life insurance that rewards your
lifestyle choices.

[Get Started](#)



Movement

1. Movement

Being active is the single most important thing for your health. It helps you control your appetite, mood, sleep and reduces the risk of major physical and emotional diseases.

So, what should you do?

150 minutes of weekly moderate physical activity - walking, jogging, cycling or swimming for instance.

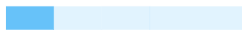


Did you know?

Parks & recreation distances

Only about one in five homes have parks within a half-mile, and about the same number have a fitness or recreation center within that distance.

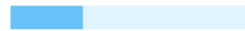
1/5 Homes



Screen time

Children now spend more than seven and a half hours a day in front of a screen (e.g., TV, video games, computer).

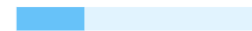
7.5 Hours



Physically inactive

28% of Americans, or 80.2 million people in the U.S, aged six and older are physically inactive.

28% People



Sleep

2. Sleep

Intuitively we are all aware of the advantages of a good night's sleep and the impact lack of sleep has on our ability to function throughout the day. Sleep is one of the basic ingredients that our body requires to function properly. Sleep deficiency will negatively impact the immune system, will result in a higher intake of carbohydrates, and will increase mortality risk, from all causes, by 15%.

So, what should you do?

Increase bright light exposure during the day and reduce blue light exposure in the evening. Try to sleep and wake up at consistent times and reduce irregular or long naps.

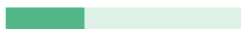


Did you know?

Lifetime sleep

We spend 1/3 of our lives sleeping. If you live, say, 75 years, that's 25 years asleep.

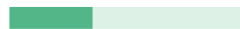
1/3 Our lives



Sleep deprivation

35% of adults (male and female) in the United States are sleep-deprived.

35% Adults



Sleeping pills

9 out of 209 million (5%) US adults use sleeping pills.

9 Million People



Emotional Health

3. Emotional Health

If you are emotionally healthy you are in control of your thoughts, feelings, behaviors, and can cope better with life's challenges. What else? Strong relationships in your life, reduce the risk of premature death (this is comparable to smoking, obesity, and physical inactivity).

So, what should you do?

Aside from strengthening the connections around you of family and friends, adopt a pet. This counters loneliness, encourages you to spend time outside, and increases your physical activity.



Did you know?

Family time

American families spend 37 minutes of quality time together per day. Recent survey showed American adults spend up to three hours a day on social media.

37 Minutes



Treatment for mental health

80% of people who seek proper treatment for mental health disorders witness a significant reduction in symptoms.

80% People



More friends

Survey of thousands of British adults found that having regular contact with 10 or more friends had a significant impact on an individual's happiness level.

10+ Friends

Nutrition

4. Nutrition

What and how much you eat plays a central role in maintaining a healthy weight. This may even reverse chronic health conditions.

So, what should you do?

We know there are many different diets out there and it can be very confusing. However, most of the experts agree that eating "real food", preferably home-made food, is much better than fast or processed food. Try to add to your diet whole, natural foods, fruits and vegetables, and good sources of protein. Also, reduce or eliminate sugary drinks.



Did you know?

Fast food

Since the 1970s, the number of fast food restaurants has more than doubled.



Food deserts

More than 23 out of 330 million Americans, including 6.5 million children, live in food deserts - areas that are more than a mile away from a supermarket.



Obesity

An estimated 160 million Americans are either obese or overweight. Nearly three-quarters of American men and more than 60% of women are obese or overweight.



B a l a n c e

5. Balance

Having said all this, the quality of life is about the balance of it all - what you eat, what you enjoy, and how much you are active. In addition, finding time for yourself and others, in and outside of work, with a sense of purpose. We, at Sproutt, are aware of this important balance and can guide you to a better place.

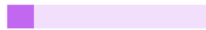


Did you know?

Yoga

36 out of 330 million in the US regularly practice yoga.

36 Million



Life satisfaction

Americans are more satisfied with their lives: On a scale from 0 to 10, people in the United States gave it a 6.9 grade on average, higher than the OECD average of 6.5.

6.9/10 Grade



Personal care and leisure

A full-time worker in the OECD devotes 63% of the day on average, or 15 hours, to personal care (eating, sleeping, etc.) and leisure (socialising with friends and family, hobbies, games, etc.)

15 Hours a day



H o l i s t i c W e l l b e i n g



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Build a Stronger Well-being.

Life Enhanced by State Farm delivers the tools, motivation, connection, and fun you need to boost your well-being.



The Complete You

Sneak A Peek

Life Enhanced mixes scientific health insights with fun and practical activities for you and an entire online community.

Compete in activities and challenges to earn points you can redeem for gift cards, donations, or discounts.



Physical



Emotional



Social



Financial

Pre pa re , Pre s e rve , Pro te c t

**Help shape the future
you envision.**



Prepare

Develop health and financial habits that prepare you to face unexpected challenges.



Preserve

Find and apply holistic solutions to preserve what you're working so hard to grow.



Protect

Relax a bit knowing you've got a plan to help you protect the ones you love.

What we can expect to see next...interventions



& Maybe ... Dynamic & Realtime View of Risk



Connected Devices

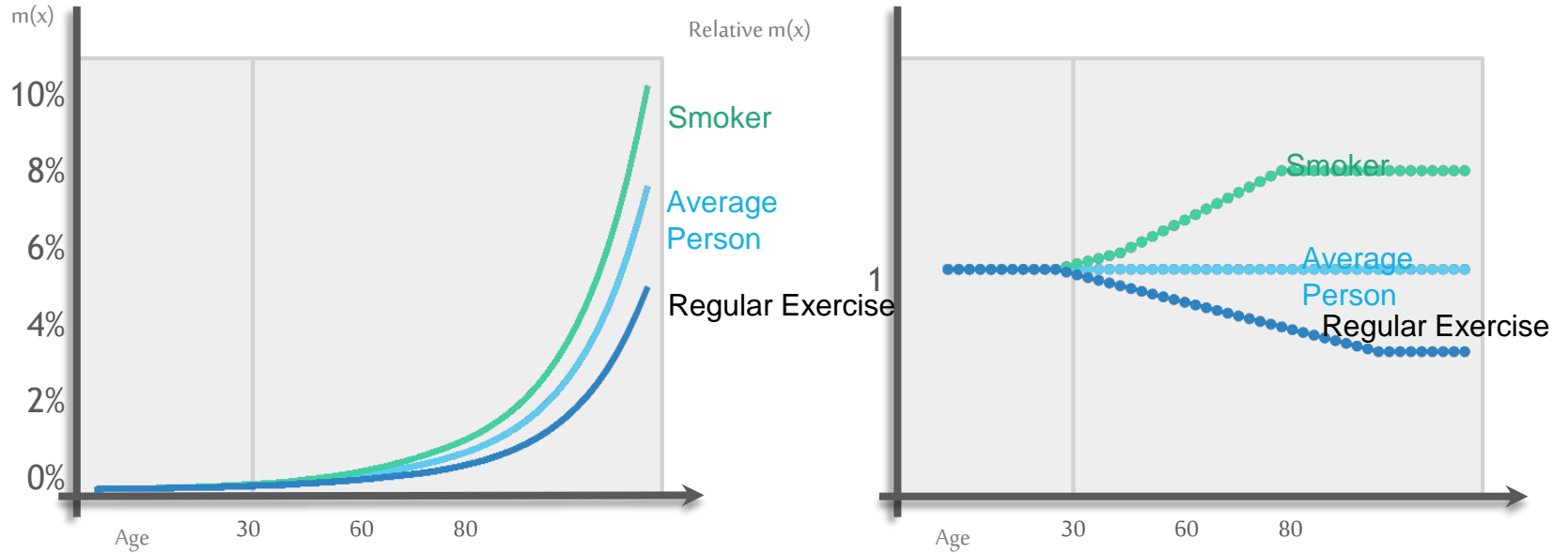


Data Aggregation

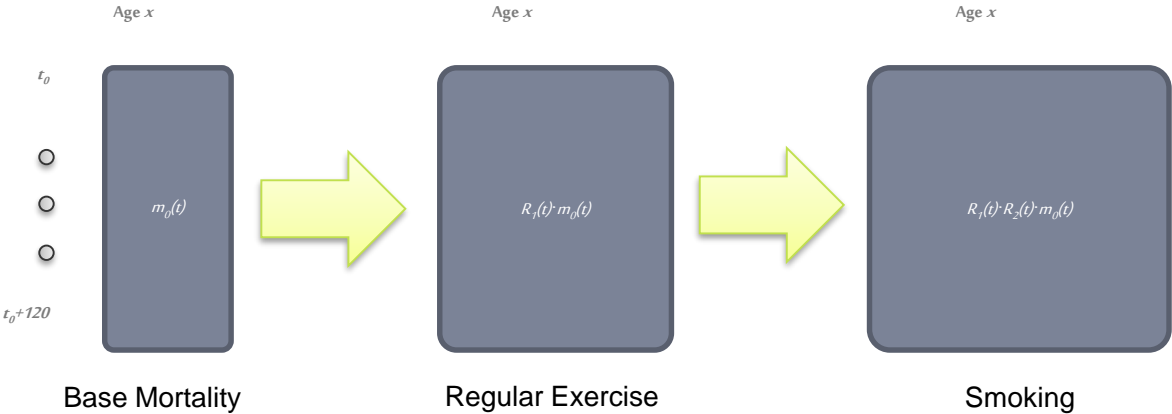
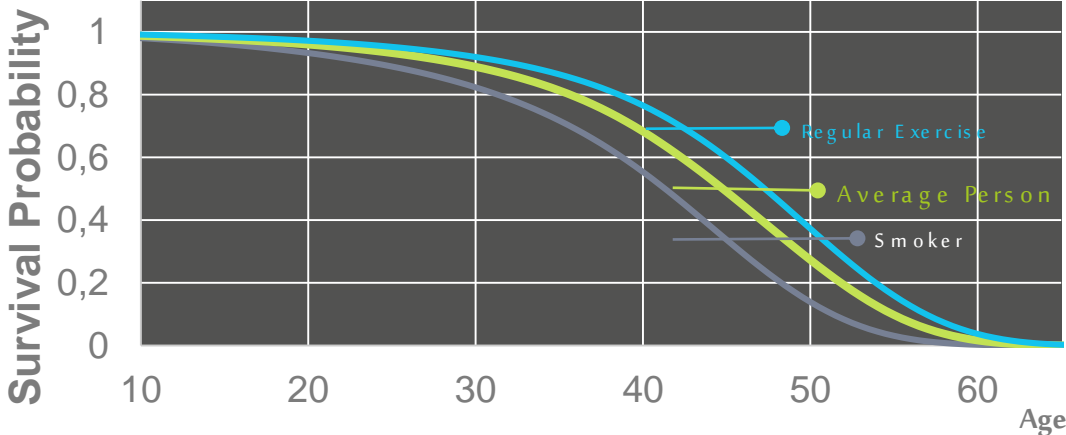


Data Exchange

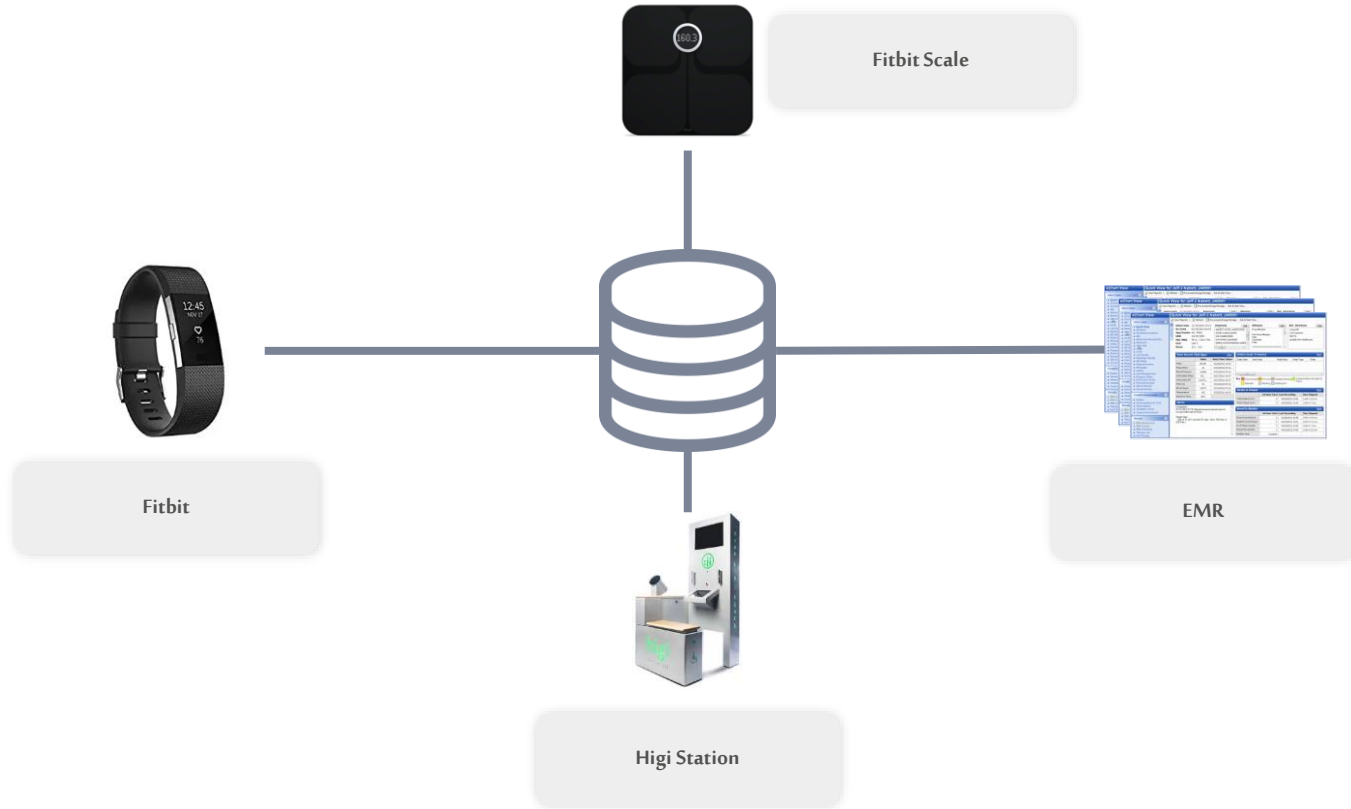
Forces Weighing on Mortality



Reduction Factor Application



Data Sources



To help make my point: ... My Life



Profile - Before

The screenshot shows the 'DUSTIN YODER' profile page in the Sureify system. The user is enrolled on 09/20/2008. The profile is categorized under 'Personal Information'. A red oval highlights the following data points:

Field	Value
Age	23
Smoking Class	Non-Smoker
BMI	23.3
Blood Pressure	112/65 mmHg
Blood Pressure Class	Normotension
Commuter Class	Easy Commuter
Exercise Frequency	90 min / week
Diabetic Class	Not Diabetic

The screenshot shows the 'DUSTIN YODER' profile page with the 'Risk Profile' tab selected. It displays 'Connected Apps' (Withings) and a 'Survival Probability' graph. The graph plots Survival Probability (Y-axis, 0 to 1) against Age (X-axis, 20 to 70+). The curve shows a high survival probability (near 1.0) for younger ages, which gradually decreases and then drops sharply after age 70, reaching 0.0 by approximately age 85.

Age	Survival Probability
20	1.0
30	1.0
40	1.0
50	0.95
60	0.85
70	0.6
80	0.1
85	0.0

Profile - Before

sureify ANALYSIS USERS ENGAGEMENT INCENTIVES PRODUCTS SETTINGS 🔔 Dustin Yoder ADMIN

DUSTIN YODER
Detailed view of policyholder

Profile Quote Application Payment Policy Biometrics Fitness Behavior Engagement Risk Profile Data

Enrolled on: 09 / 20 / 2008 Edit

Policyholder Profile

	Age	23
	Smoking Class	Non-Smoker
	BMI	23.3
	Blood Pressure	112/65 mmHg
	Blood Pressure Class	Normotension
	Commuter Class	Easy Commuter
	Exercise Frequency	90 min / week
	Diabetic Class	Not Diabetic

Personal Information

[Policy Details](#)

Health Profile

[Preferences](#)

[Related Tags](#)

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DUSTIN YODER
Detailed view of policyholder

Profile Quote Application Payment Policy Biometrics Fitness Behavior Engagement Risk Profile Data

Connected Apps:

- Withings

Survival Probability

Age

Age	Survival Probability
20	1.0
30	1.0
40	0.98
50	0.95
60	0.85
70	0.5
80	0.0

B M I - B e f o r e

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DUSTIN YODER
Detailed view of policyholder

Profile Quote Application Payment Policy **Biometrics** Fitness Behavior Engagement Risk Profile Data

Connected Apps:
Withings

Steps Floors **Body Comp.** Active Calories Sleep Cycling Heartrate Activities Blood Pressure

Results # Last Year Show 10 Results per page

Date	IF	Weight	IF	BMI	IF	BMI Class	IF
01/11/2008		181		24.5		Normal	
03/12/2008		179		24.3		Normal	
04/14/2008		177.5		24.1		Normal	
06/19/2008		176.2		23.9		Normal	
06/17/2008		174.3		23.6		Normal	
07/30/2008		172.8		23.4		Normal	
09/13/2008		171.5		23.3		Normal	
10/1/2008		171.5		23.3		Normal	

Displaying 1-8 of 8 Results

PREV 1 2 3 4 5 NEXT

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DUSTIN YODER
Detailed view of policyholder

Profile Quote Application Payment Policy Biometrics Fitness Behavior Engagement **Risk Profile** Data

Connected Apps:
Withings

Relative Mortality

Age

B MI - After



ANALYSIS

USERS

ENGAGEMENT

INCENTIVES

PRODUCTS

SETTINGS

Dustin Yoder ADMIN



ANALYSIS

USERS

ENGAGEMENT

INCENTIVES

PRODUCTS

SETTINGS

Dustin Yoder ADMIN

DUSTIN YODER
Detailed view of policyholder

Profile Quote Application Payment Policy **Biometrics** Fitness Behavior Engagement Risk Profile Data

Connected Apps:

Withings

Steps Floors **Body Comp.** Active Calories Sleep Cycling Heartrate Activities Blood Pressure

Results # Last Year Show 10 Results per page

Date	Wt	Weight	IF	BMI	IF	BMI Class	IF
02/04/2017		206		27.9		Overweight	
04/19/2017		211		28.6		Overweight	
06/02/2017		213		28.9		Overweight	
07/21/2017		214.5		29.1		Overweight	
09/08/2017		216		29.3		Overweight	
11/05/2017		219		29.7		Overweight	
12/15/2017		222		30.1		Obese	
01/17/2018		226		30.7		Obese	

Displaying 1-8 of 8 Results

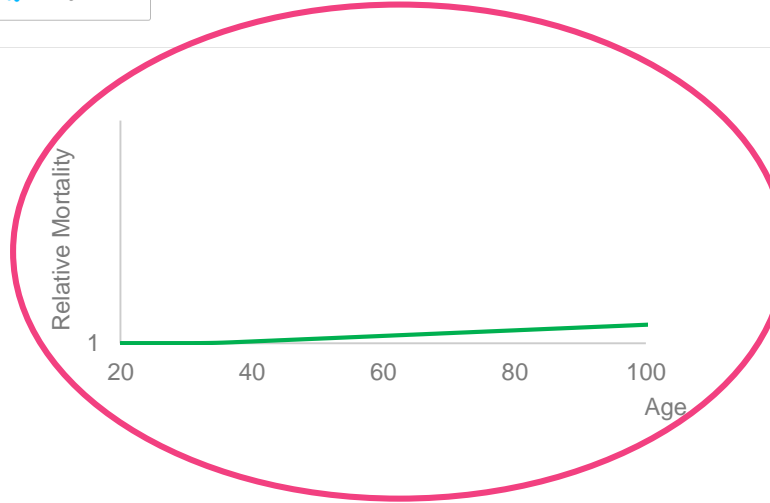
PREV 1 2 3 4 5 NEXT

DUSTIN YODER
Detailed view of policyholder

Profile Quote Application Payment Policy Biometrics Fitness Behavior Engagement **Risk Profile** Data

Connected Apps:

Withings



Blood Pressure – Before

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DUSTIN YODER
Detailed view of policyholder

Profile Quote Application Payment Policy **Biometrics** Fitness Behavior Engagement Risk Profile Data

Connected Apps:
Withings

Steps Floors Body Comp. Active Calories Sleep Cycling Heartrate Activities **Blood Pressure**

Results # Last All Show 10 Results per page

Date	IF	Systolic Blood Pressure (mmHg)	IF	Diastolic Blood Pressure (mmHg)	IF	BP Class	IF
01/11/2008		114		69		Normotension	
04/16/2008		112		65		Normotension	
09/20/2008		110		68		Normotension	
01/02/2009		109		70		Normotension	
05/03/2009		115		70		Normotension	
07/12/2009		113		69		Normotension	
09/14/2009		115		71		Normotension	
12/3/2009		111		68		Normotension	

Displaying 1-8 of 8 Results

PREV 1 2 3 4 5 NEXT

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DUSTIN YODER
Detailed view of policyholder

Profile Quote Application Payment Policy Biometrics Fitness Behavior Engagement **Risk Profile** Data

Connected Apps:
Withings

Relative Mortality

1 20 40 60 80 100 Age

Blood Pressure – After

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DUSTIN YODER
Detailed view of policyholder

Profile Quote Application Payment Policy **Biometrics** Fitness Behavior Engagement Risk Profile Data

Connected Apps:
Withings

Steps Floors Body Comp. Active Calories Sleep Cycling Heartrate Activities **Blood Pressure**

Results # Last Year Show 10 Results per page

Date	IF	Systolic Blood Pressure (mmHg)	IF	Diastolic Blood Pressure (mmHg)	IF	BP Class	IF
02/09/2017		141		89		Mild Hypertension	
05/22/2017		143		91		Mild Hypertension	
07/13/2017		144		90		Mild Hypertension	
8/05/2017		146		93		Mild Hypertension	
09/2/2017		142		90		Mild Hypertension	
09/30/2017		139		92		Mild Hypertension	
10/16/2017		140		94		Mild Hypertension	
12/3/2017		144		90		Mild Hypertension	

Displaying 1-8 of 8 Results

PREV 1 2 3 4 5 NEXT

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DUSTIN YODER
Detailed view of policyholder

Profile Quote Application Payment Policy **Biometrics** Fitness Behavior Engagement **Risk Profile** Data

Connected Apps:
Withings

Relative Mortality

Age

1 20 40 60 80 100

Glucose - Before

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DUSTIN YODER
Detailed view of policyholder

Profile Quote Application Payment Policy Biometrics Fitness Behavior Engagement My Life Data

Labs & Data

- Allergies
- Encounters
- Immunizations
- Issues
- Medications
- Narratives
- Profile
- Test Results
- Timeline
- Vitals

HEMOGLOBIN A1C (01/17/2017 8:23 AM)
Component ValueRef Range
ESTIMATED AVERAGE GLUCOSE90 85 - 126 mg/dL
Glucose, fasting70 60 - 99 mg/dL
SpecimenPerforming Laboratory
TPMG REGIONAL LABORATORY, MwS914 Marina Way SouthRICHMOND, CA 94804

HEMOGLOBIN ELECTROPHORESIS (01/17/2017 8:23 AM)
Component Value Ref Range
Hemoglobin Pattern, /interpretation,bld HGB AA
Hgb F, electrophoresis <1.0 0.0 - 2.0 %
Hgb A2/Hgb, electrophoresis 2.5 0.0 - 3.3 %
HEMOGLOBIN INTERPRETATION, ELECTROPHORESISSEE NOTE
Hgb A, electrophoresis 97.5 %
SpecimenPerforming Laboratory
TPMG REGIONAL LABORATORY, BERKELEY1725 Eastshore HighwayBERKELEY, CA 94710

WHITE BLOOD CELL DIFFERENTIAL (WBC AUTOMATED DIFFERENTIAL) (01/17/2017 8:23 AM)
Component ValueRef Range
Neutrophils %, automated count44 41 - 79 %
Lymphocytes %, automated count49 13 - 44 %
Monos %, auto 6 5 - 14 %
Eosinophils %, automated count1 0 - 6 %
Basophils %, automated count 0 0 - 2 %
Neutrophils auto count 2.2 2.1 - 7.4 K/uL
SpecimenPerforming Laboratory
TPMG REGIONAL LABORATORY, MwS914 Marina Way SouthRICHMOND, CA 94804

CBC (COMPLETE BLOOD COUNT) (CBC NO DIFFERENTIAL) (01/17/2017 8:23 AM)
Component ValueRef Range
WBC COUNT 5.1 3.5 - 12.5 K/uL
Red blood cells count4.93 4.10 - 5.70 M/uL
Hgb 15.2 13.0 - 17.0 g/dL
Hematocrit 44.4 39.0 - 51.0 %
MCV 90 80 - 100 fL

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DUSTIN YODER
Detailed view of policyholder

Profile Quote Application Payment Policy Biometrics Fitness Behavior Engagement Risk Profile Data

Connected Apps:

- Withings

Relative Mortality

1

20 40 60 80 100

Age

Glucose - Before

sureify ANALYSIS USERS ENGAGEMENT INCENTIVES PRODUCTS SETTINGS Dustin Yoder ADMIN

< DUSTIN YODER Detailed view of policyholder > > [Search]

Profile Quote Application Payment Policy Biometrics Fitness Behavior Engagement My Life Data

Labs & Data

Component	Value	Ref Range
ESTIMATED AVERAGE GLUCOSE	85	85 - 126 mg/dL
Hgb A1c %	4.3	4.6 - 6.0 %
Glucose, fasting70	60	60 - 99 mg/dL

sureify ANALYSIS USERS ENGAGEMENT INCENTIVES PRODUCTS SETTINGS Dustin Yoder ADMIN

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< DUSTIN YODER Detailed view of policyholder > > [Search]

Profile Quote Application Payment Policy Biometrics Fitness Behavior Engagement Risk Profile Data

Connected Apps:

Withings

Relative Mortality

Age

20 40 60 80 100

1

Glucose - After

The screenshot shows the 'DUSTIN YODER' profile page with the 'Data' tab selected. A table of lab results is visible, with a red circle highlighting the glucose and Hb A1c data.

Component	Value	Ref Range
ESTIMATED AVERAGE GLUCOSE	136	85 - 126 mg/dL
Hgb A1c %	5.9	4.6 - 6.0 %
Glucose, fasting	101	60 - 99 mg/dL

The screenshot shows the 'DUSTIN YODER' profile page with the 'Risk Profile' tab selected. A line graph titled 'Relative Mortality' is displayed, showing an upward trend in mortality risk as age increases from 20 to 100. A red circle highlights the graph.

Relative Mortality

Age

Age	Relative Mortality
20	1.0
40	1.0
60	1.5
80	2.0
100	2.5

Relative Mortality Given all Relevant Changes



ANALYSIS

USERS

ENGAGEMENT

INCENTIVES

PRODUCTS

SETTINGS

Dustin Yoder ADMIN

< DUSTIN YODER
Detailed view of policyholder

< >

POLICYHOLDERS ^

Enrolled

Invited

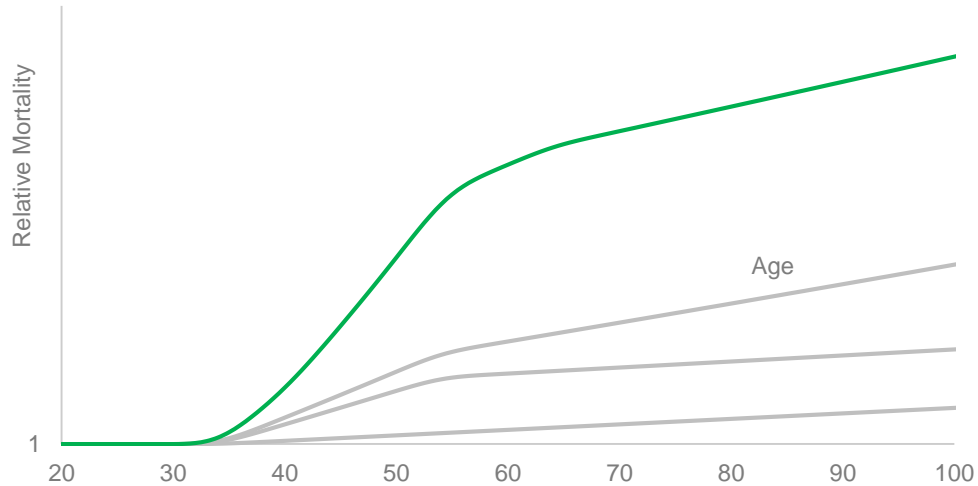
Policies

BEHAVIOR DATA v

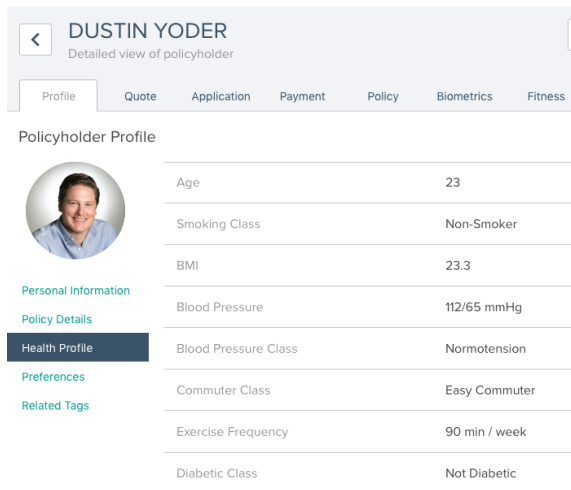
PERFORMANCE v

SOCIAL DATA

Profile Quote Application Payment Policy Biometrics Fitness Behavior Engagement Risk Profile Data

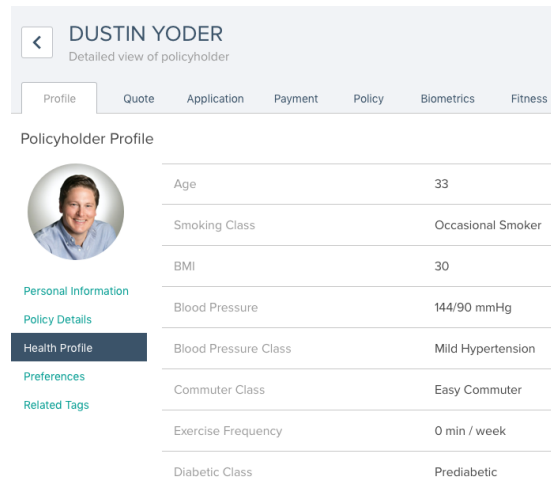


2009 - Before

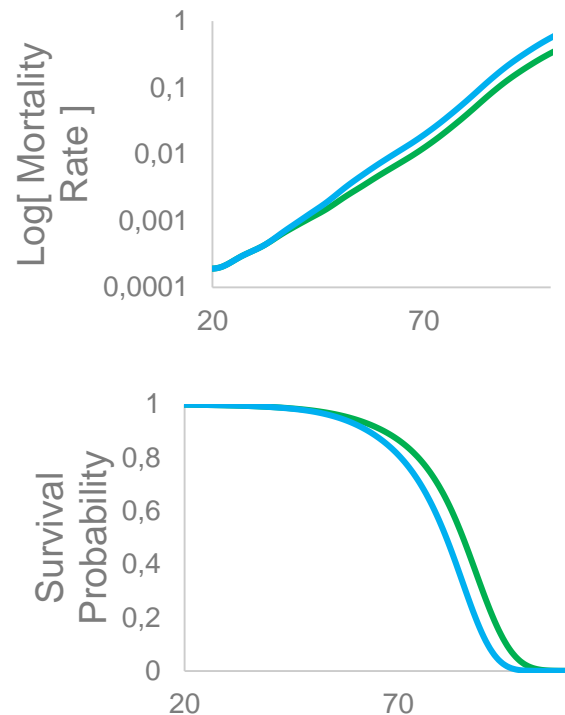


Life Expectancy: 83

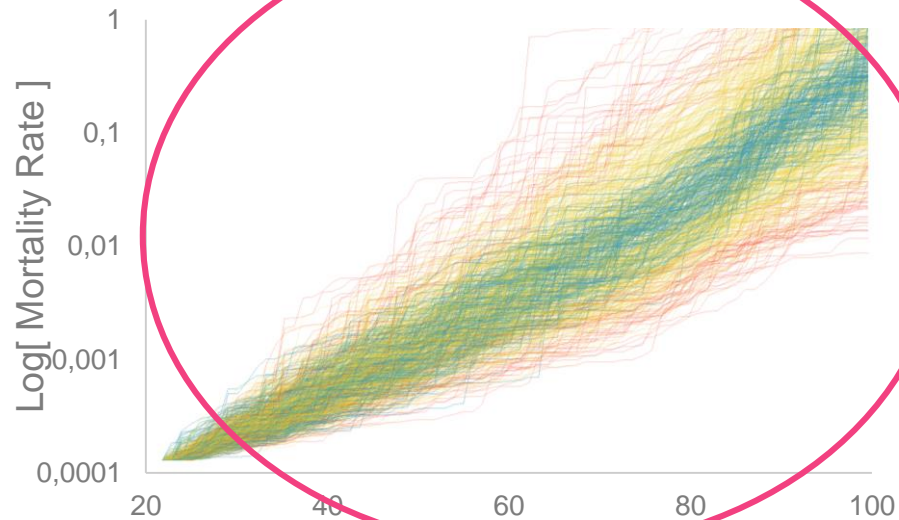
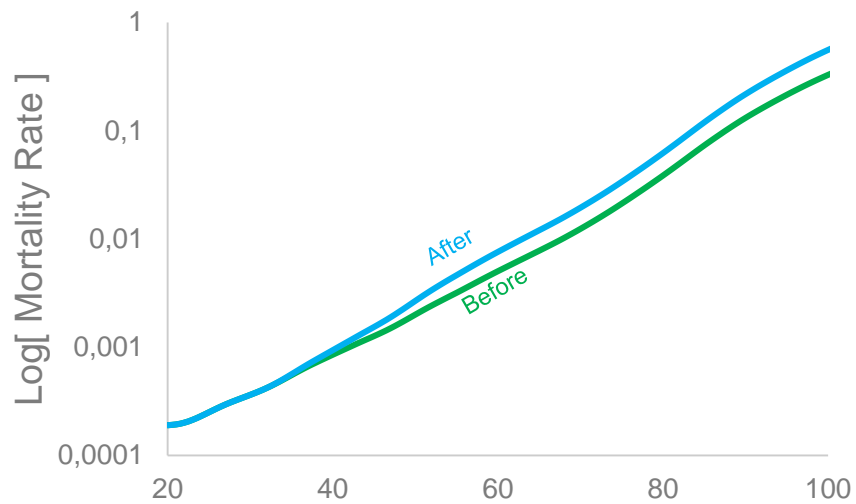
2019 - After



Life Expectancy: 79

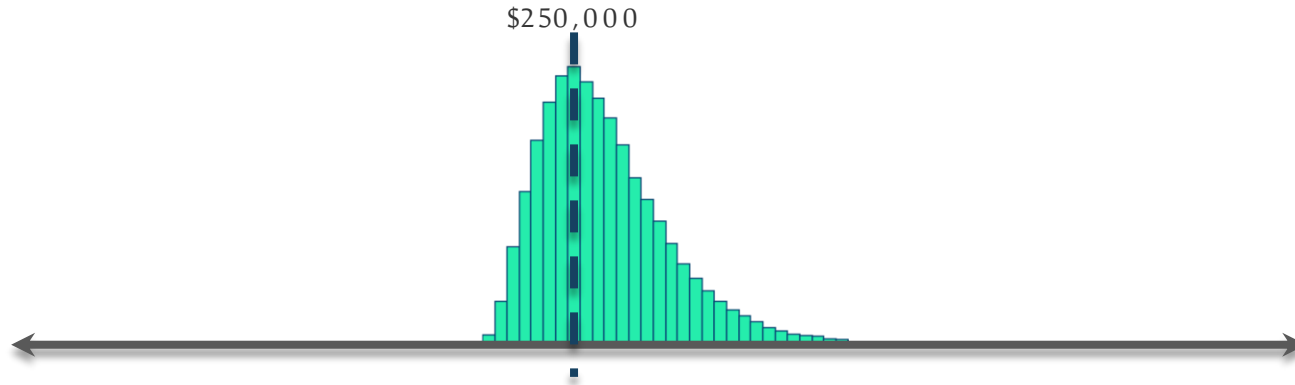






Population View



Risk and Insight

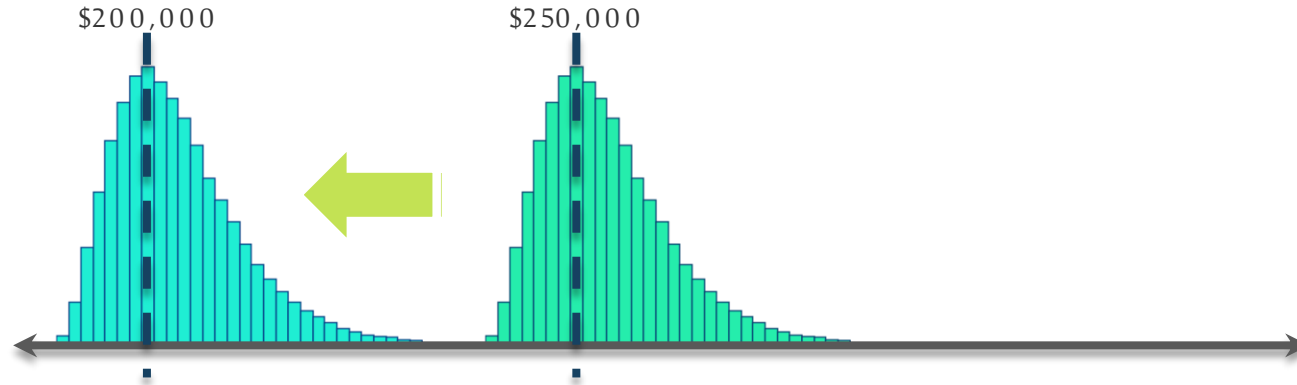
Drift in Annual Expected Liability



				
Smoker	N	N	N	N
Diabetic	N	N	N	N
High BP	Y	N	Y	N
Exercise	N	Y	N	N

Risk and Insight

Drift in Annual Expected Liability



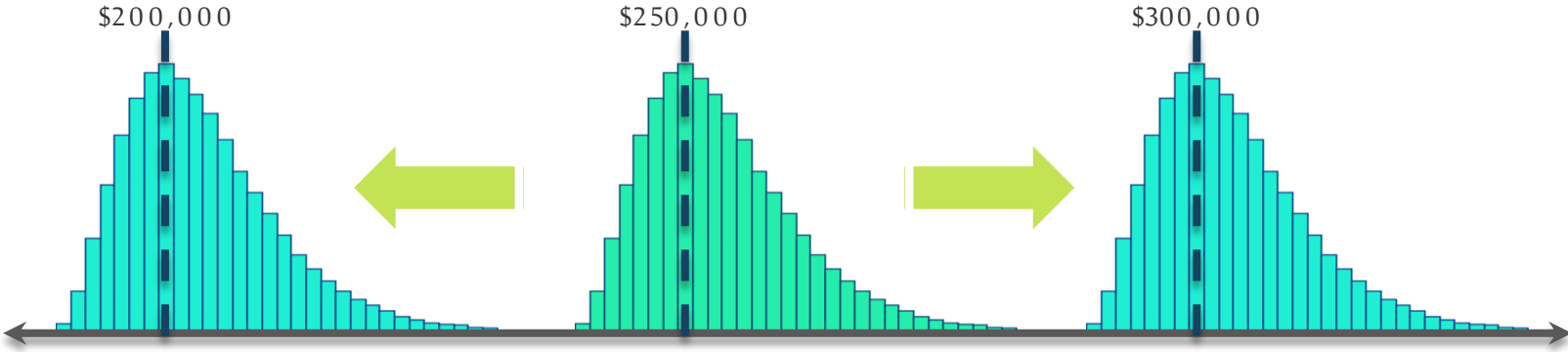
Smoker	N	N	N	N
Diabetic	N	N	N	N
High BP	N	N	N	N
Exercise	Y	Y	Y	N



Smoker	N	N	N	N
Diabetic	N	N	N	N
High BP	Y	N	Y	N
Exercise	N	Y	N	N

Risk and Insight

Drift in Annual Expected Liability



Smoker	N	N	N	N
Diabetic	N	N	N	N
High BP	N	N	N	N
Exercise	Y	Y	Y	N

Smoker	N	N	N	N
Diabetic	N	N	N	N
High BP	Y	N	Y	N
Exercise	N	Y	N	N

Smoker	N	N	Y	N
Diabetic	Y	N	N	Y
High BP	Y	N	Y	N
Exercise	N	Y	N	N

Dustin Yoder

Founder & CEO at Sureify

sureify.com | dustin@sureify.com | 408.489.8881