

*Ready-to-use AI-powered
Applications for Insurers*

*Video-based, Remote
Health and Wellness Monitoring*



Real-time Insights into the Insured's Health and Wellbeing Status

Binah.ai offers Insurers an unparalleled advantage by transforming any camera-equipped device (smartphone, tablet, laptop etc.) into a remote, contactless health and wellness monitoring solution. Binah.ai's video-based only, medical-grade measurements provide a real-time insight into clients' general health status, allowing Insurers to better assess risks, lower operational costs, reward Insured who live a healthier life, increase wellness services offering and more. Extremely easy to implement and use, Binah.ai's application completes clients' health assessments with measurements such as:

- Heart Rate
- Heart Rate Variability (HRV)
- Mental Stress
- Oxygen Saturation
- Respiration
- Temperature*
- Blood Pressure*
- Blood Alcohol Level*

*Under development

Outstanding Accuracy with Signal Processing and AI

Binah.ai achieves outstanding accuracy by using a revolutionary approach that combines signal processing and machine vision, coupled with a proprietary mathematical back-end, machine and deep-learning framework delivering best-in-class results. The signal processing prepares the data for machine learning and artificial intelligence. Accelerating the speed of data processing, it significantly reduces false positives, delivering results with **outstanding accuracy, stability and performance**.

Health and Wellness Monitoring with Medical-grade Accuracy



Heart Rate Accuracy
Binah.ai: $\leq 2\text{bpm}$ **Market:** $\geq 3\text{-}4\text{bpm}$

Scientifically Backed

The heart rate estimation algorithm includes creating a remote photoplethysmography (rPPG) signal using a live video feed and a unique, superior methodology.

Binah.ai's stress level measurement is based on Baevsky's and US/European Index level measurements (globally approved). Each use case relies on medically peer reviewed research based on the ability to retrieve continuous, accurate heart rate.

Delivery

Binah.ai's easy to integrate solution is available as an SDK for Android and for iPhone, or as an end-to-end white label application.

Video-based only | Works on any camera-equipped device | Highly accurate results | For all skin colors



Compensates on movement and normalizes illumination



Collects measurements in a matter of seconds to 2 mins



Clearly displays results, information and recommendations



Provides history of measurements, and trends

Selected Use Cases



On-going Wellness Assessment

Benefits for Insurers

- Better manage risk based on real-time health-status monitoring
- Increase disease management to support people with existing chronic conditions
- Encourage clients' healthier behavior
- Upsell wellness services
- Prevent fraudulent claims

Benefits for the Insured

- Get on-going insights into own general health status, in addition to medical checks
- Receive wellness and lifestyle improvement recommendations
- Enjoy cashback, premium and wellness services discounts
- Live a healthier lifestyle and prevent diseases

Corporate Wellness

Benefits for Wellness Companies

- Assess employees' mental health and wellbeing in real-time
- Help manage stress levels to improve employees' performance
- Prevent medical conditions that can develop as a result of long-term stress levels
- Save people's lives by being proactive about signs of depression

Benefits for Employees

- Better assess own general wellbeing
- Identify mental stress level increase early, as a first step toward recognition and reaching out for help
- Prevent development of chronic fatigue and stress



Insurance Candidates' Real-time Wellness Assessment During Underwriting / Onboarding Process

Benefits for Insurers

- Better Risk Management
- Increase Revenues
 - Reduce loss ratio
 - Increase wellness services offering
 - Reduce operational costs
 - Increase outreach to candidates from remote locations

Benefits for Insurance Candidates

- Better Customer Experience
 - Digitalized underwriting process
 - Suited for millennials and the new wellness generation
 - Saves time and effort
 - Get a real-time picture into own general health

Success Story

Sompo Japan Nipponkoa Himawari Life Insurance, one of Japan's largest insurance companies, aims to develop new healthcare services that enable customers to understand their own health status (such as stress) and get advice. Sompo uses Binah.ai's technology: data format-agnostic, signal processing, machine learning, and proprietary algorithms analyzing existing medical and health data. https://www.sompo-hd.com/~media/hd/en/files/news/2019/e_20190116_1.pdf

AI Your Future Today

Binah.ai is shaping the future of Artificial Intelligence (AI) by simplifying and accelerating AI adoption with enterprise-ready apps. By delivering on our vision of “AI Your Future Today,” we allow companies to focus energy and resources on creating new, value-added services powered by proven AI apps rather than developing in-house capabilities. At Binah.ai, we apply our world-leading expertise in machine and deep learning, signal processing and AI, addressing high-value problems at major clients around the world, in fields such as Insurance, Digital Healthcare, Industry 4.0 Manufacturing, Capital Markets, and more. For more information on Binah.ai solutions, please visit www.binah.ai or write us at info@binah.ai.



Cool Vendor in AI Core Technologies 2019

August 2019 | <https://www.gartner.com/en/documents/3956729/cool-vendors-in-ai-core-technologies>

Industries We Empower



Insurance



Digital Healthcare



Wellness



Automotive



Manufacturing



Capital Markets

Built for Businesses

- **99.99% availability:** Complete redundancy ensures continuous operations
- **Best-in-class maintenance:** Perpetually automated, up-to-date models ensure the best results, consistently
- **Customized for your needs:** Use Binah.ai's data science team to solve your specific challenges
- **Enterprise-grade:** Built-in security and data protection ensure continuity and reliability

Excellence Center

For a more customized experience

Binah.ai out-of-the-box use cases answer most critical business questions; the underlying technology can be applied to any industry. Our Excellence Center experts partner with your organization to define your specific challenges and create dedicated solutions that provide unique, actionable business insights.

Leveraging AI Has Never Been Easier

Out-of-the-box applications enable organizations to solve almost any challenge without spending millions on custom-created research, delivering:

- Actionable results - With a few simple steps and some data, whether customer's or public
- At-the-ready use cases - With the simple selection of appropriate use cases that solve specific challenges
- Rapid deployment and actionable results - Requires no corporate infrastructure to derive its answers

Easy Integration | Flexible Delivery | Runs on Cloud or on the Edge | Receives Multiple Data Sources | Full API

Why Binah.ai Ready-to-use Applications?



Out-of-the
Box



Outstanding
Accuracy



Unprecedented
Stability



Low
Investment



Quick
Integration



Exceptional
ROI

Awards



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