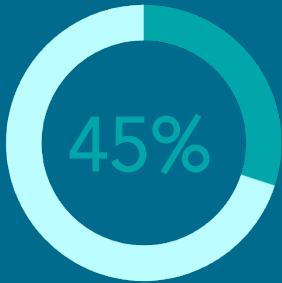


# Biological Age Model (BAM)

Leveraging wearable data to compute biological age



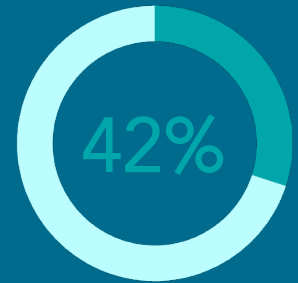
Health is the new wealth



Millennials that are members of a wellness programme<sup>1</sup>

Health will be the next trillion-dollar industry

The focus on health and wellness is expected to be the next consumer megatrend<sup>2</sup>



Gen Xers that are part of a wellness programme<sup>3</sup>



Wearable devices are increasingly being used



3.7 billion

Downloads of mobile health apps in 2017<sup>1</sup>



929 million wearable devices globally by 2021<sup>4</sup>



Daily steps are a strong predictor of mortality



BAM empowers healthier living

At SCOR, we are passionate about finding solutions that empower consumers to live healthier lives. And that's why we've partnered with key players in the wearable technology industry to develop BAM.

BAM leverages wearable data to compute a person's Biological Age

The number of steps per day has strong predictive power for mortality and critical illness

BAM offers a continuous risk assessment and thereby enables dynamic underwriting



BAM moves beyond protection to motivate and reward healthier living

BAM uses technology to engage consumers in the way they prefer to live their lives

BAM's wellness platform shares real-time data to empower consumers to make informed lifestyle choices