

Unisure Launches a Market-First Insurance Product Offering Using AHI Digital Biomarker Solutions

Highlights

- Unisure and AHI have cemented their collaborative partnership to create new innovative insurance market offerings.
- AHI has digitised phenotypical digital biomarker data for insurance underwriting risk purposes.
- Unisure will deploy a digital underwriting and consumer rewards capability using AHI's Digital Health Assessment and Digital Health Check.
- Soft launch scheduled for December, followed by full market rollout in January 2025.

Perth, Western Australia, December 11, 2024 - Advanced Health Intelligence Ltd (ASX:AHI) ("AHI" or "the Company") is pleased to advise shareholders of the launch of a digital underwriting solution using AHI's Digital Health Assessment (DHA) and Digital Health Check (DHC), by customer Unisure. The Digital Health Assessment will be deployed within a new life insurance product from Unisure, scheduled to launch in early 2025. Additionally, Unisure has integrated AHI's Digital Health Check, featuring a single health risk score, to facilitate personalised policy-holder experiences.

Both initiatives, leveraging digital biomarker solutions for underwriting and policyholder engagement respectively, represent new and innovative methods for the insurance industry. This integrated platform has undergone performance testing and validation, ensuring enhanced efficiency, accuracy and risk assessment capabilities. Full rollout is planned for January 2025, preceded by a soft launch in December 2024.

This launch follows finalisation of a Collaboration Agreement between AHI and Unisure, and marks a significant milestone in their strategic partnership since the signing of a Letter of Intent, as announced on September 23, 2023. The Collaboration Agreement leverages a scalable SaaS two-year pricing model with minimum monthly fees and volume-based adjustments. Initial revenues are not expected to be material as we launch with an allocation 25,000 scans for the first year. Once the initial allocation is exhausted, Unisure can purchase further scans in blocks of 5,000.

Dylan Garnett, Chief Innovation Officer at AHI, explains:

"Over the past 12 months, AHI and Unisure have worked closely to develop pioneering insurance solutions. It has been an incredible privilege to work with Unisure in pioneering the space of digital underwriting and risk rewards. Unisure has taken a leading position amongst their peers to leverage the latest AHI technology for their clients. Alongside them, AHI is engaged with multiple global re-insurers towards building out the necessary confidence in AHI's solutions for the purpose of risk sharing and global deployment in the insurance industry."

The partnership's foundation lies in the integration of AHI's digital biomarker health risk assessment solutions into Unisure's underwriting platform, culminating in a revolutionary Digital Underwriting Solution. It sets a new standard for insurance innovation, combining cutting-edge technology with industry expertise. As they continue to drive growth and redefine the future of insurance, their partnership serves as a model for transformative industry collaboration.

Vlado Bosanac, AHI Founder and Head of Strategy, said:

"Unisure's pioneering risk underwriting solutions is a significant step forward for the insurance industry. Leveraging AHI's digital biomarker capabilities, our partnership unlocks unparalleled insights into policyholder morbidity and mortality risk, previously inaccessible without professional medical oversight. Together, we're bridging the protection gap for the underserved middle market, empowering affordable, data-driven health and life insurance solutions."



Barry Sundelson, Unisure Group CEO, said:

“Unisure’s unique partnership with AHI has redefined how individuals purchase and engage with life insurance. By leveraging AHI’s market-leading face scan technology, Unisure is at the forefront of insurtech innovation – delivering fast, frictionless, and fully digital life insurance solutions. In addition to streamlining the traditional onboarding and underwriting process, customers gain an in-depth understanding and awareness of their personalised health metrics – empowering them to take positive actions to improve and maintain their health.”

Looking ahead, AHI and Unisure are committed to rapidly deploying tailored insurance solutions across various business units and markets, including primary healthcare insurance. A joint product roadmap for 2025 focuses on continuous innovation, leveraging AHI’s technology to drive growth. This partnership will foster improved policyholder experiences, operational efficiencies and a competitive market advantage.

The Company will continue to update shareholders regarding progress after the commercial launch.

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This announcement has been approved by the Chairman and CEO of Advanced Health Intelligence Ltd.

About Unisure Group

Unisure is an international insurance company that provides sought-after international health and life insurance solutions with trusted partners. Since it was founded in 2010, Unisure has expanded into four continents, with insurance operations in the United States, the United Kingdom, Europe, Asia and Africa. To date, Unisure has served more than 500,000 clients in 130 countries.

Unisure offers a range of international insurance solutions, sold through financial advisors and intermediaries, including International Individual Life Plans (in partnership with SCOR and Guardrisk), International Group Life & Disability solutions (in partnership with GenRe and Allianz) and International Private Medical Insurance (in partnership with GenRe and Bupa). Unisure’s products are built to be:

- Portable - insurance that follows the client wherever they go;
- Dependable - backed by trusted partners;
- Hard-currency based (USD, GBP or EUR);
- Flexible - recognising the client’s individual needs; and
- Frictionless - supported by the latest digital technology in the insurance sector.

For more information about Unisure’s solutions, visit www.unisuregroup.com and www.linkedin.com/company/unisuregroup/.

About Advanced Health Intelligence Ltd

AHI offers cutting-edge, smart-phone-based health risk identification solutions that enable individuals to run their own comprehensive health assessments and risk stratification. Utilising smartphone sensor technology, individuals can efficiently conduct a single scan or a series of scans to identify established risk markers for various health conditions. The resulting data can then be shared with healthcare providers, insurers, employers, and government agencies, facilitating timely triage and appropriate care pathway allocation.

AHI’s scientific research capability is dedicated to the development of advanced data capture techniques, optimising data input signal quality and continuous enhancement and validation of AHI’s solutions through rigorous scientific processes. AHI has assembled a team of experts in machine learning, artificial

intelligence, biomathematical modelling and systems biology, computer vision, clinical expertise, and medically trained data scientists to develop and deploy these cutting-edge risk assessment tools.

Over the past decade, AHI has been at the forefront of health-tech innovation, pioneering the use of smartphones in digital-first healthcare. Our journey began with the groundbreaking development of the world's first on-device body dimensioning capability.

Since then, we have continued to evolve and adapt our solutions to meet the dynamic needs of health systems players, who are dedicated to delivering high-quality patient care and early detection of escalating health conditions. AHI's patented technology has enabled us to push the boundaries of early detection through digital healthcare, offering a suite of modular solutions that are transforming the industry and offering earlier intervention opportunities.

Our comprehensive solutions encompass:

- Anthropometric and body composition analysis to identify obesity-related comorbidities, including diabetes risk stratification.
- Predictive modelling of blood biomarkers, (including HbA1C, HDL-C, LDL-C), and 10-year cardiovascular risk estimation.
- Facial photoplethysmography to assess vital signs non-invasively and provide risk stratification for cardiovascular disease.
- Device-derived dermatological image analysis for identifying over 588 skin conditions across 134 categories, including melanoma detection.
- Atrial Fibrillation technology enabling the detection of Atrial Fibrillation using a mobile device, allowing for early identification and monitoring of this common heart condition through a simple, non-invasive, and user-friendly smartphone-based solution.

AHI has developed digital biomarker driven triage solutions using only a smartphone or web browser. These solutions enable the identification of health risks across populations and can inform direction of individuals to appropriate care pathways for proactive health management. The technology provides cost-effective health risk assessment access to billions of smartphone users worldwide, empowering these individuals to take charge of their health journey and improving health outcomes globally.

For more information, please visit: www.ahi.tech.