

19 November 2019

The Manager
Company Announcements
Australia Securities Exchange Limited
Level 4, Bridge Street
SYDNEY NSW 2000

Presentation to the UBS Australasia Conference

Attached presentation delivered by nib at the UBS Australasia Conference (19 November 2019).

Yours sincerely,



Roslyn Toms
Company Secretary

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Your better health: personalising health care

Michelle McPherson
Chief Financial Officer
& Deputy CEO

19 November 2019

Business strategy



Personalised
healthcare



Affordability and
sustainability



Grow the core
(arhi)



Adjacent
businesses



Racing the Red
Queen (RRQ)

From sickcare to healthcare



Past and contemporary systems respond to (and have learnt to monetise) sickness or injury.



Data science is rapidly enabling deeper insight of individual health risk and capacity to better predict, prevent, manage and more precisely treat disease.



System design and technological challenges include:

- access, assembly and security of relevant data sets
- capability to interpret data sets and profile individual risk
- creation/procurement of evidenced-based interventions
- trust and engagement of members and doctors



Benefits to nib

- healthier members
- stronger value proposition
- capacity to fund broader range of products and services
- enhanced role in healthcare systems

From “sickcare” to “healthcare” system and “personalisation”

 **FINANCIAL PROTECTION**
“stuff that pays for me”

- Health insurance
- Critical illness insurance
- Travel insurance
- Health savings products

 **CONNECTIVITY**
“stuff that prevents and if I’m sick, manages and fixes”

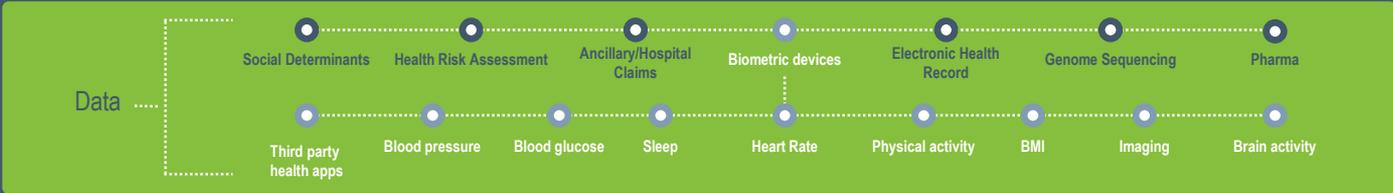
- Hospital accommodation
- Medical specialists/surgeons
- General Practitioners
- Distributed care settings
- Diagnostics (High St and home)
- Care co-ordinators
- Health management programs
- Rehab in home
- Telemedicine



 **EMPOWERMENT**
“stuff that helps me engage and decide”

- “Real time” health dashboard and guidance/medicine adherence
- Latest science on relevant conditions and treatment
- Doctor/provider choice architecture (Cost, PREMs PROMs volume, clinical quality)
- Automated search, booking, referral, payment
- Virtual communities of interest
- Health coaches
- App curation
- Health/wellness rewards

 **PERSONALISED HEALTH PLATFORM**
“understanding individual needs for the purpose of financial protection, health risk prediction, management and treatment via data analytics, AI and IOT”



The background of the slide is a photograph of two divers underwater. One diver is on the left, upside down, with their arms and legs extended. The other diver is on the right, also upside down, with their arms and legs extended. The water is a deep blue color, and there are some rocky structures visible at the bottom. A large, dark blue, rounded rectangular shape is overlaid on the right side of the image, containing the main text.

**How we're
delivering on your
better health**

Find a Provider

Empowering our members to find and select a medical specialist

Find a Provider

I'M LOOKING FOR...

LOCATED IN...

SEARCH

6 results for **Cardiothoracic Surgeon (Heart and Lung)** near **Newcastle, NSW**

DR. Rosauero Mejia

Cardiothoracic Surgeon (Heart and Lung), Surgeon

★★★★★ From 1 patients on Whitecoat

📍 3.4km · 58A Cleary St, Hamilton NSW 2303

🔗 Helpful cost information for DR. Rosauero Mejia

27 nib members seen over the last 12 months	96% of nib members had no out of pocket costs	\$52 was the average out of pocket cost
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DR. Peng Seah

Cardiothoracic Surgeon (Heart and Lung), Surgeon

📍 7.8km · Kingston Building, 14 Lookout Rd, New La...

Cost information is unavailable for DR. Peng Seah

DR. Allen James

Cardiothoracic Surgeon (Heart and Lung), Surgeon

★★★★★ From 1 patients on Whitecoat

📍 7.9km · 26 Lookout Rd, New Lambton Heights NSW...

🔗 Helpful cost information for DR. Allen James

74 nib members seen over the last 12 months	98% of nib members had no out of pocket costs	\$819 was the average out of pocket cost
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DR. Allen James

Cardiothoracic Surgeon (Heart and Lung), Surgeon

★★★★★ From 1 patients on Whitecoat

📍 7.9km · 26 Lookout Rd, New Lambton Heights NSW 2305

📞 049525911

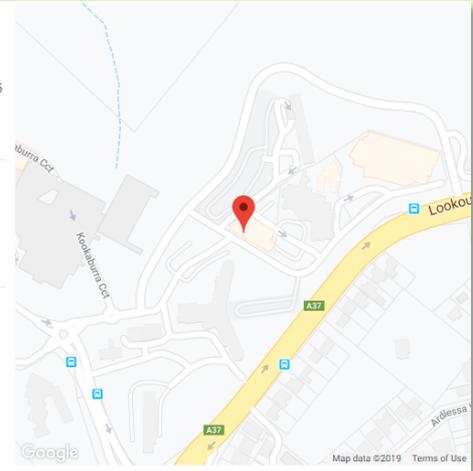
✉ Email

🔗 **Helpful cost information** for DR. Allen James

74 nib members seen over the last 12 months	98% of nib members had no out of pocket costs	\$819 was the average out of pocket cost
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Before you book an appointment...

We always recommend checking costs and out of pocket fees, as these may change. It's also a good idea to check your policy by logging in or talking to us to make sure you're covered.



Clinical Partners

Helping take away the pain of out-of-pocket expenses

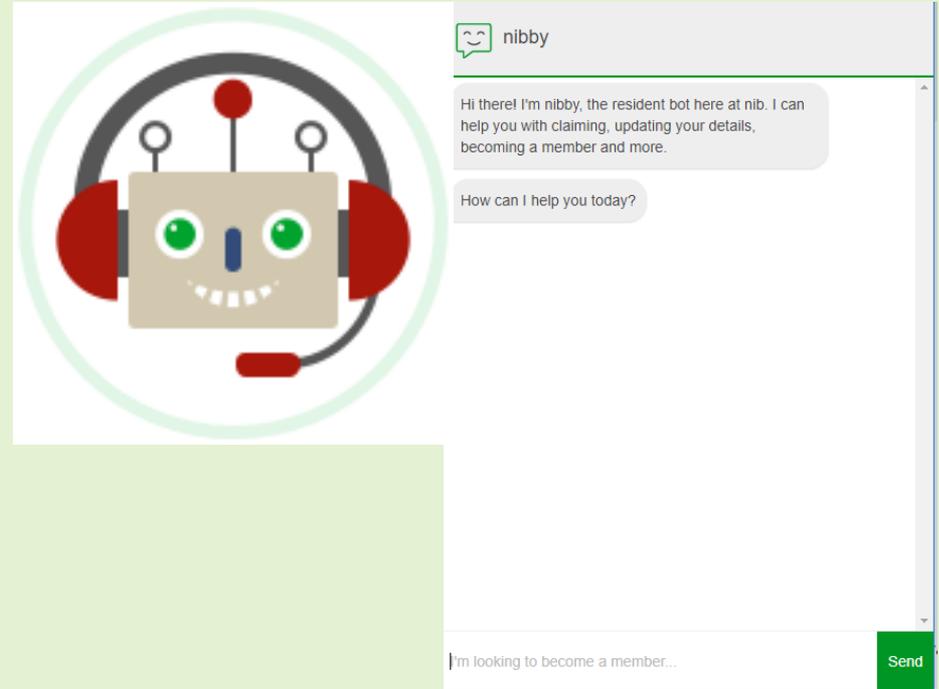
- We've partnered with Hunter orthopaedic surgeons to guarantee no out-of-pocket costs for members undergoing hip and knee replacement surgery.
- With consent from the surgeon, nib members can also choose to recover from the comfort of their home with visits from a dedicated physiotherapist as well as the inclusion of a rehabilitation plan and personalised support from a nib program coordinator.
- To date over 280 members have either enrolled, are undergoing or have completed surgery as part of the program.
- We're looking to expand the program to include additional surgical disciplines and locations across Australia.



nibby

Allowing members to access the information they need at a time that suits them

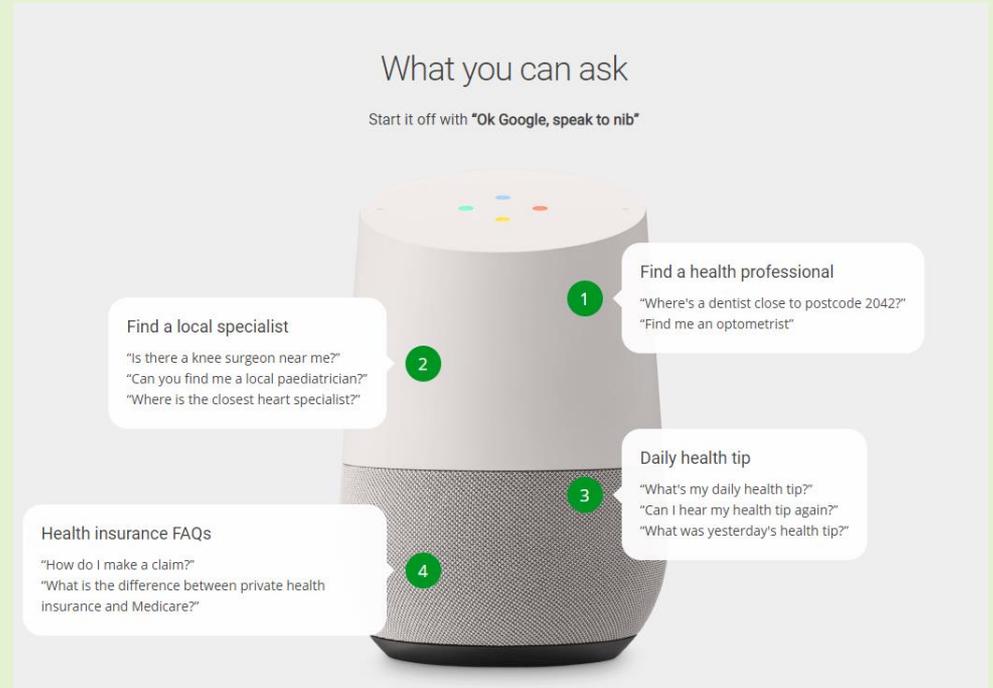
- nib was the first Australian health insurer to introduce artificial intelligence technology to assist Australians with their health insurance enquiries.
- Known as nibby, the chatbot provides members with access to simple responses regarding their health insurance.
- Unlike many other chatbots, nibby is integrated into nib's web platform, allowing it to intelligently move members to the right sales or claims consultant as a member's query becomes more complex, and to offer assistance during key customer service moments.
- Since being launched in October 2017, nibby has handled more than 80,000 member interactions and today has an 85% operating success rate and has reduced over 2,500 hours of frontline employee handling time.



Alexa skill and Google home

Connecting members to local health providers and health insurance information

- nib members can now find a health provider and health insurance information with the power of their voice with our launch of the first health insurance Alexa skill and Google home.
- It's often difficult for Australians to navigate the health system and find the right provider to suit their needs.
- Using voice recognition technology, we're empowering members and consumers to make better choices when it comes to their healthcare.



Population health

Improving the health and wellbeing of our communities

- One of our key population health initiatives is with New Zealand iwi, Ngāti Whātua Ōrākei, providing free health insurance to ~5,000 iwi members to help improve their health and wellbeing outcomes.
- Over a third of participants have completed a wellness assessment, providing population health data to analyse trends and develop preventative programs.
- The partnership aims to create better health interventions, improve outcomes and tackle existing barriers that Māori experience when accessing healthcare through the public health system.



Questions