



***Linkura***

# Agenda

Need

Approach

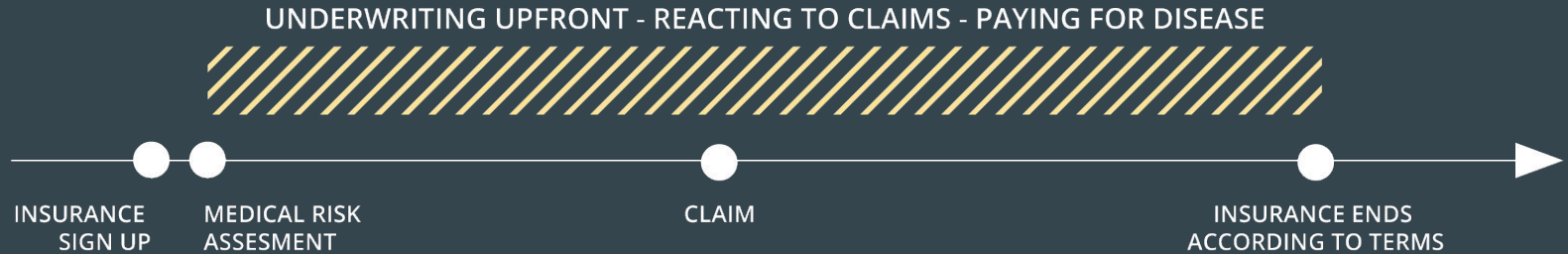
Benefits

Testimonials

**Need**



# Classic Insurance



# Key Trends

## Claims costs for modern diseases are escalating

Insurance companies are seeing huge and increasing claims costs due to modern lifestyle diseases. Something has to be done.

## Competition is tougher than ever.

Competing on price only is no longer an attractive option in the digital marketplace. Insurance providers instead need to evolve their offering.

## Paying for health instead of paying for disease

Insurance are starting to create long term incentives for their population to stay healthy and thus reduce risk of claims.

# The Future of Health Insurance



# Cost Structure Transformation



**40%** has the wrong  
perception of their  
Physiological Stress\*



# Approach



We **empower** individuals  
to improve their health  
using data.



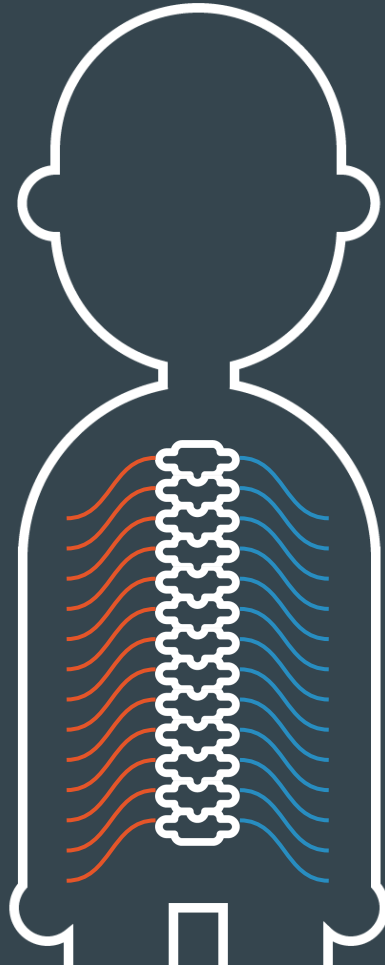
# What if your body could talk. Would you listen?

# Physiology 101

## Nervous system

### Stress

Domination of Sympathetic  
nervous system



### Recovery

Domination of Parasympathetic  
nervous system

## Physiology 101

# Heart Rate Variability



Low variability = **Stress**

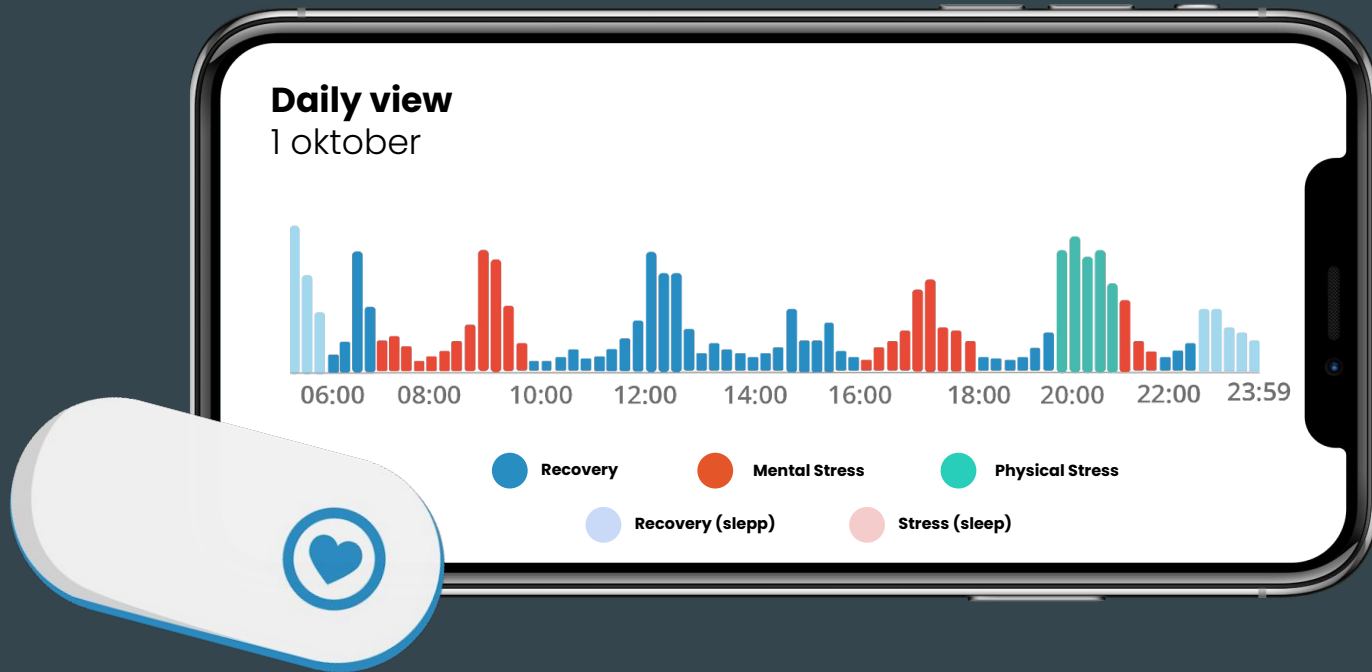
High variability = **Recovery**



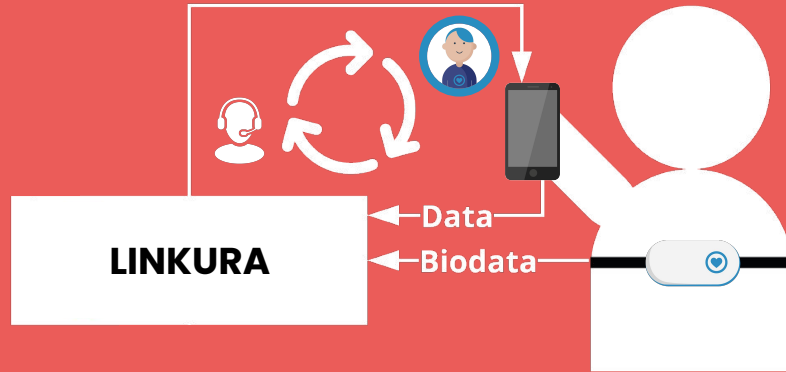
**Listen to  
your heart**



# A Window to the Inside of Your Body

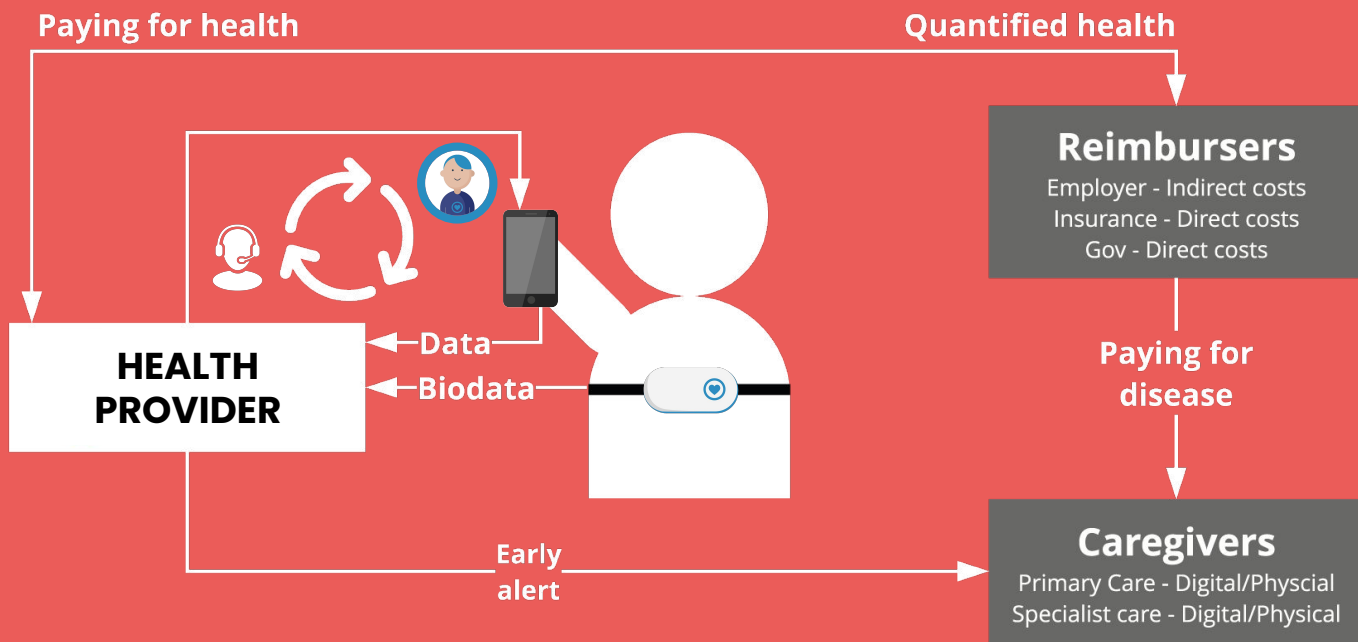


# A Data Driven Health Ecosystem

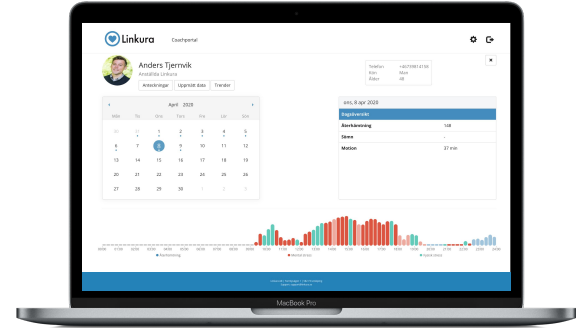
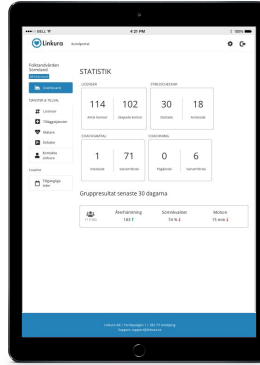




# A Data Driven Health Ecosystem



# The Linkura Ecosystem



Collect Biodata using a proprietary and patented ECG-sensor that seamlessly uploads heartbeats to native applications for iOS and Android. AI-analysis and coaching of all uploaded biodata. Backend interfaces for health coaches and group level analysis of aggregated data.



# IDENTIFY

Individuals at risk of disease

# EMPOWER

them with biodata & coaching

# IDENTIFY

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## Primary Screening

Validated surveys are used to screen large populations for risk



## Secondary Screening

A more granular risk collect and analyze biodata with AI

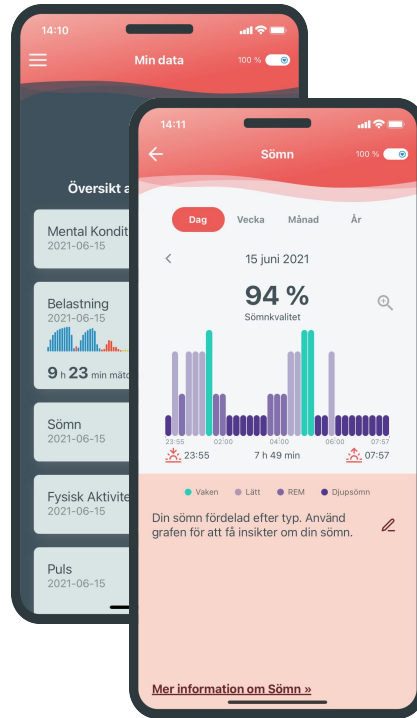


## Tertiary Screening

Deploy the superior human mind and create a personal mitigation plan

# EMPOWER

Support high risk individuals  
with coaching programs  
enhanced by AI & biodata



# Possible Use Cases

## Screen & support full populations

Use Linkura for proactive screening and support to your population.

## Reduce Active Claims Costs

Use Linkura as a support tool to help individuals get back to work quicker and thus reduce your cost of the claim.

## Enhance outcome of existing efforts

Use Linkuras as a tool to quantify and enhance your existing rehab-procedures.

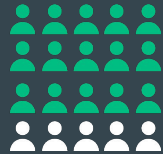


# Benefits



# Results?

## We Change Lives.



**85%** helped out  
of high risk of burnout



**49%** decrease in  
objective stress levels



Average client  
satisfaction



**47%** increase in  
wellbeing



**21%** increase in  
performance





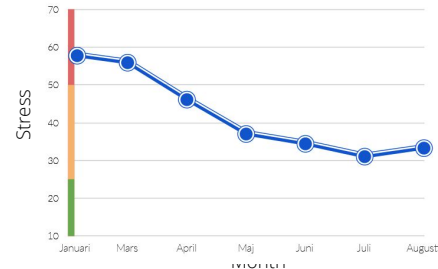
# Scientific Validation

## In 2015 a study was performed to evaluate the use of Linkura's model for screening and behavioral change in Swedish organisations

The study covered 10 organisations and 651 employees. Using a survey as a primary screening tool 259 individuals (40%) were selected for secondary screening. After using the ECG-device for 72 hours 81 (12%) individuals were considered at high risk of health related disease and selected for individual coaching.

### Results after coaching

- 89% of employees moved out of risk.
- Sick-leave 3,8 -> 1,8 days/individual/month.
- Performance 5,0 -> 7,1 on a 10 level scale.
- Average objective stress load from high to medium or low risk for all 10 organisations.



# Continuous Research Efforts

**Research covers ~10 doctoral and master theses and ~50 scientific publications from Linkura founders and associates. Sample selection:**

- **Real-time ECG for objective stress level measurement.** Andersson D. Master Thesis. Linköping University. 2017.
- **Differentiating mental and physical stress using a wearable ECG-device.** Nordvall L. Master Thesis. Linköping University. 2015.
- **Mental stress detection using a consumer ECG device.** Molin J. Master Thesis. Linköping University. 2012.
- **Photoplethysmography in multiparameter monitoring of cardiorespiratory function.** Johansson A. PhD Thesis. Linköping University. 2000.

# Testimonials



# movestic

**Movestic is a swedish insurance company providing solutions for retirement funds and associated health insurance.**

## Need

1. Movestic wanted to increase competitiveness and add USP:s to their health insurance to compete on other aspects than just lowest price.
2. Movestic wanted to add these USP:s without increasing the price of the insurance. Eg. any solution had to be cost-neutral.

## Solution

In march 2021 Linkura was deployed as an integrated part of Movestics health insurance. All policyholders now have access to screening and personal coaching to reduce stress, as described in slide 20 + 21.

Based on a calculated reduction of stress-related claims (slide 25) the solution is expected to be close to cost-neutral for Movestic.

## Results

Since the solution launched just a few months back we are yet to evaluate the bottom-line-effect on claims statistics.

However, Movestic are already witnessing of great interest from customers and partners praising the innovative approach and a truly unique USP.

# Curious to learn more?



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Insurance & Corporate Health

Looking to reduce risk and prevent costly claims  
in your health insurance portfolio?

Let's connect and talk more!

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