



From Vision to Value: Building the Future of Customer Experience Through Innovation

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Customer Experience is Evolving

Why innovation matters now: closing the gap between industry reality & customer expectations

Today's Reality:

- <10% members claim each year
- Members expect instant, seamless, digital-first interactions
- Industry experiences are fragmented



Drivers of Change:

- Shifting demographics
- Trust + transparency
- Global competition
- Tech innovation & evolving expectations



The Need for Evolution:

- Bridge the gap
- From transactional claims processing to **customer journey of support**
- New standard for trust, speed & empathy



GEM's Customer Journey Transformation

WHY

are we embarking on this journey?

As committed market leaders, we're building on our strong foundation to improve efficiency, enhance reliability and elevate the customer experience.

HOW

are we directing our efforts?

We're investing in innovative digital solutions and enhanced business processes to reimagine a simple and efficient customer experience.

WHAT

does the finish line look like?

Driven by a compassionate team of industry experts, we consistently deliver on our value of customer service excellence as one of the world's most trusted health risk management companies.



Guided by Purpose

- ✓ Putting you and your members **at the centre**
- ✓ Delivering frictionless, **human-centric experiences**
- ✓ Leading with innovation to **simplify every interaction**

CORE PURPOSE

We exist to make a **difference** for people during their time of need

OUR GOAL

By 2030, Global Excel will be the world's most trusted health / risk management solutions company

OUR VALUES

Results driven
Commitment to People
Customer Service Excellence
Innovation
Integrity

TRANSFORMATION VISION

Reimagining the client and employee experience with simple, innovative solutions



Three Pillars of Innovation



Technology - Building Smart Foundations

- Best-in-Class Platforms
- Digital-First Solutions
- Data-Driven Decisioning



People - Empowering Expertise

- Simplifying Workflows
- Decentralizing Decision-Making
- Investing in Scalable Frameworks



Processes - Simplifying Journeys

- Streamlining Workflows
- Transparency Across Claim Lifecycle
- Smarter Channel Routing





Reimagining Processes & People Through Technology

01 Data Infrastructure & Management



Azure Data Factory



Power BI

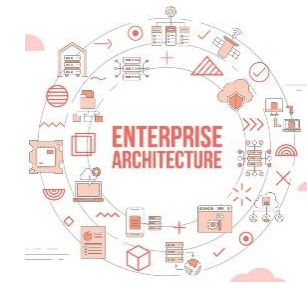
02 Modern Architecture & Ecosystems

Azure API Management

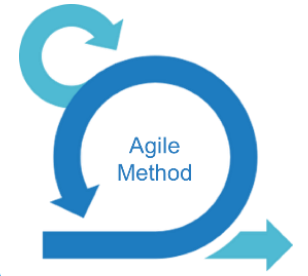
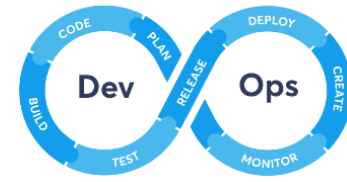


kubernetes

03 Decision Right & Delivery Mechanism



Sec



QA AUTOMATION



Customer-Centric Approach

Deeply Understand Customer Needs

Actively listen and engage to uncover what truly matters to customers



Design Solutions with Empathy

Create experiences that resonate emotionally, showing we care about their challenges



Maximize Customer Value

Ensure every interaction reflects appreciation for their time, effort, and trust in us



Purposeful Friction

Introduce obstacles only when they enhance security, trust, or the overall customer experience



Supporting Members at Every Step

01

Pre-Travel:
Medical Support &
Travel Assistance
Services



02

During Travel
Seamless access in
emergencies, delays,
& interruptions



03

Post-Travel
simple, intuitive
claim resolution



Investing in Best-in-Class Service

2024

- Claims Centre Revamp
- Phone Queue Redesign
- Data Warehouse & Data Catalogue
- CanAm Agent Assist Pilot AI
- Finance Transition to Workday

2025

- Call Quality Assurance
- Data Extraction and Classification
- Chat (Claim Centre)
- Portal Telemetry
- Assisted Adjudication
- Medical Record Summarization
- Claim Centre UI Revamp
- Fraud Detection

2026

- Non-Medical End-to-End Launch
- Medical End-to-End Launch
- Straight Through Processing / Claim Automation



Delivering Real Value For Our Customers



gem Edge Roadshows





Seamless Experience Across Every Channel

- ✓ **Customer Choice**
- ✓ **Right Channel, Right Time, Right Need**
- ✓ **Simplicity & Transparency**
- ✓ **Flexible Processes**
- ✓ **Help & Support When Needed**
- ✓ **Accessibility by Design**
- ✓ **Consistent Experience Across All Channels**

Claim Centre Experience

Redesigned
Welcome Page



Selecting
Coverage



FNOL



Help Center



Draft Claim



Security &
Accessibility



Claim Status



Submission

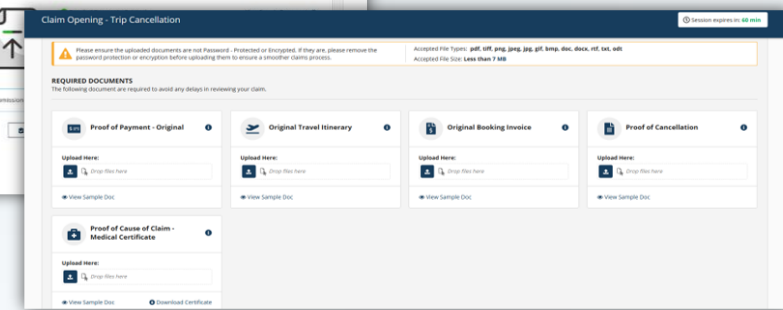
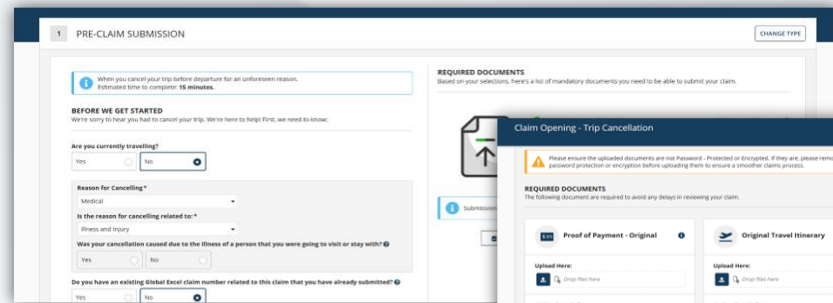
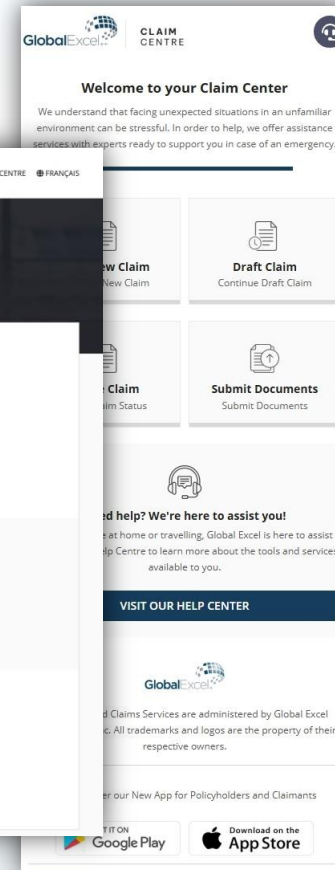
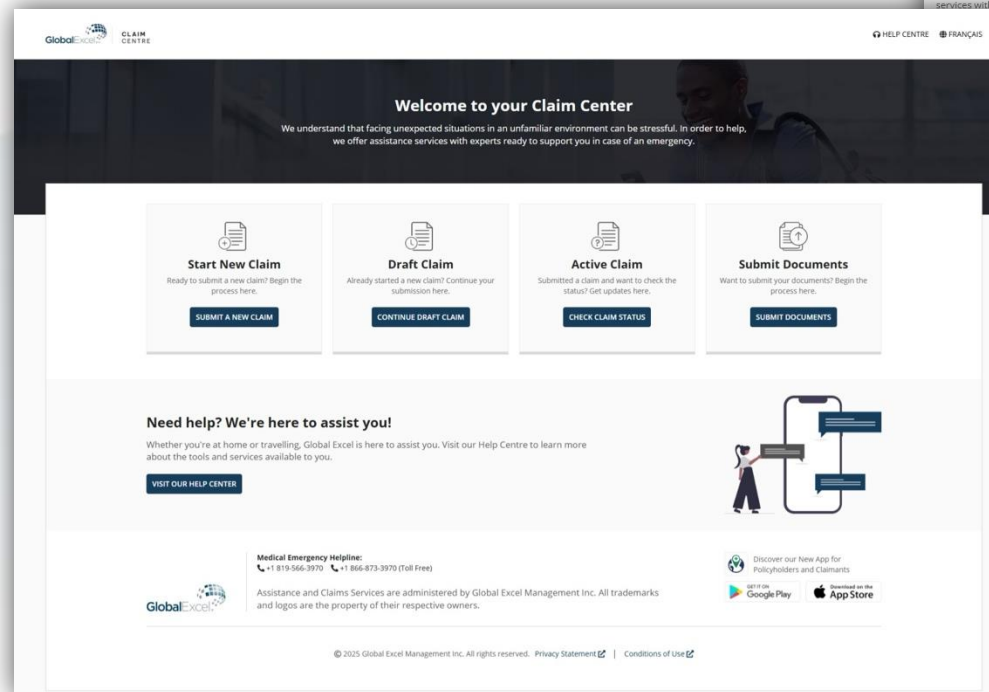
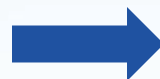
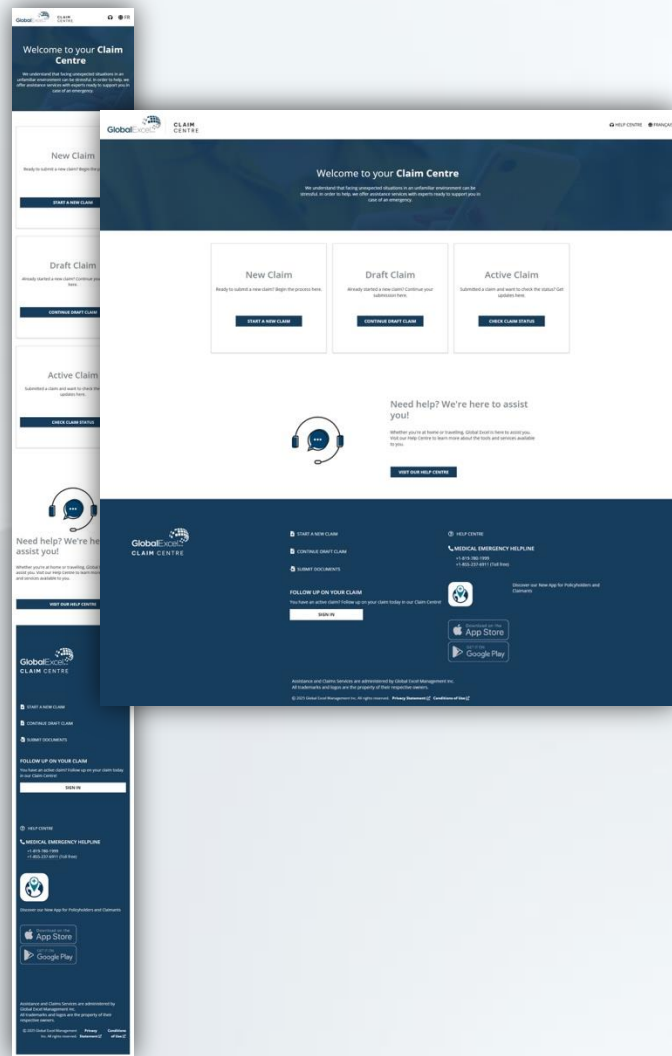


Claim Centres Reimagined

Edge Roadshows



CANADA 2025





Proof From Our Claim Centres

Client Comments

"This was a very effective and efficient way to submit a claim. Very impressive!"



"Congratulations! The process is much easier and more concise compared to previous versions of your claims system. Keep it up."



Customer feedback loop

59.2% increase in Portal Submission YoY

4.2 Claim Centre star rating Q3 2025

79% feedback are 4 & 5 stars

Simplicity
– shapes a positive user experience

Claimants highlight that claim submission is easy, convenient & a stress-free process (2025)

CSAT for claims submitted in Claim Center is +5% compared to phone / email channels

Claims are processed 26% faster with portal submissions compared to overall processing times

Building Value Across Every Interaction

Telephony: Project Sygma

Faster connections to the right expert, every time



IVR Routing

Smarter call flows, less time on hold



SMS: Drive to Digital

Seamless guidance to self-serve tools

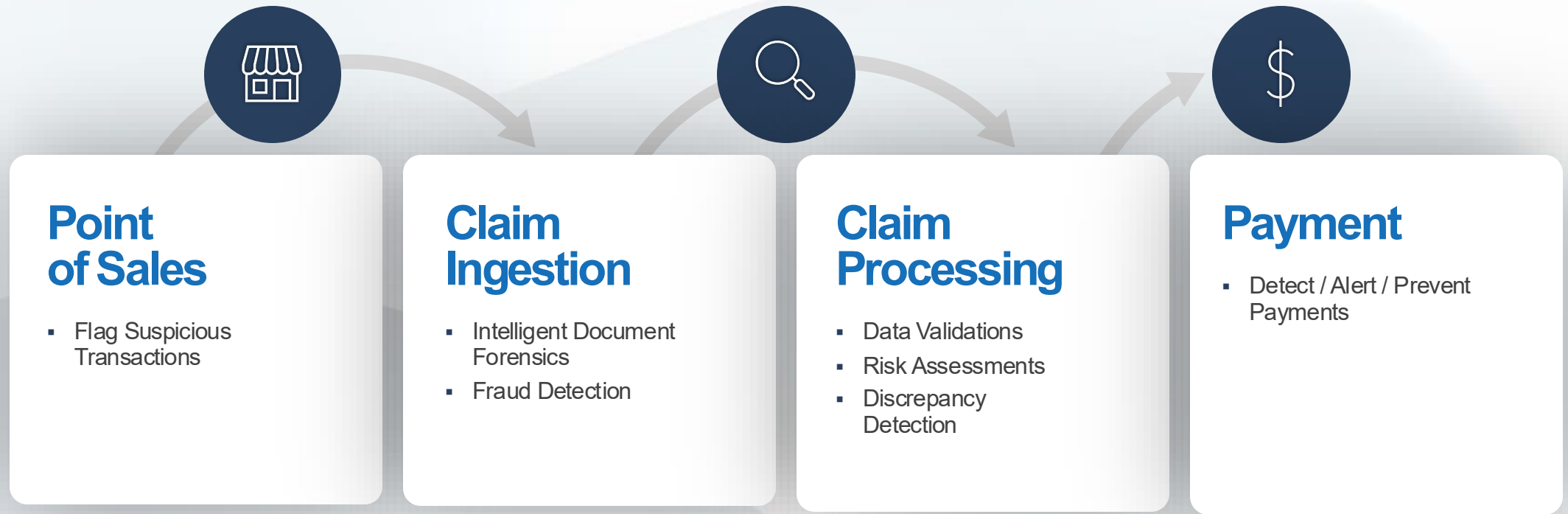


AI Powered QA

Elevating empathy, professionalism & accuracy at scale



Fraud Prevention Across the Lifecycle



Data Solutions - Building Tomorrow's Intelligence

Modern Foundation

- Faster, reliable, scalable

Empowering Teams

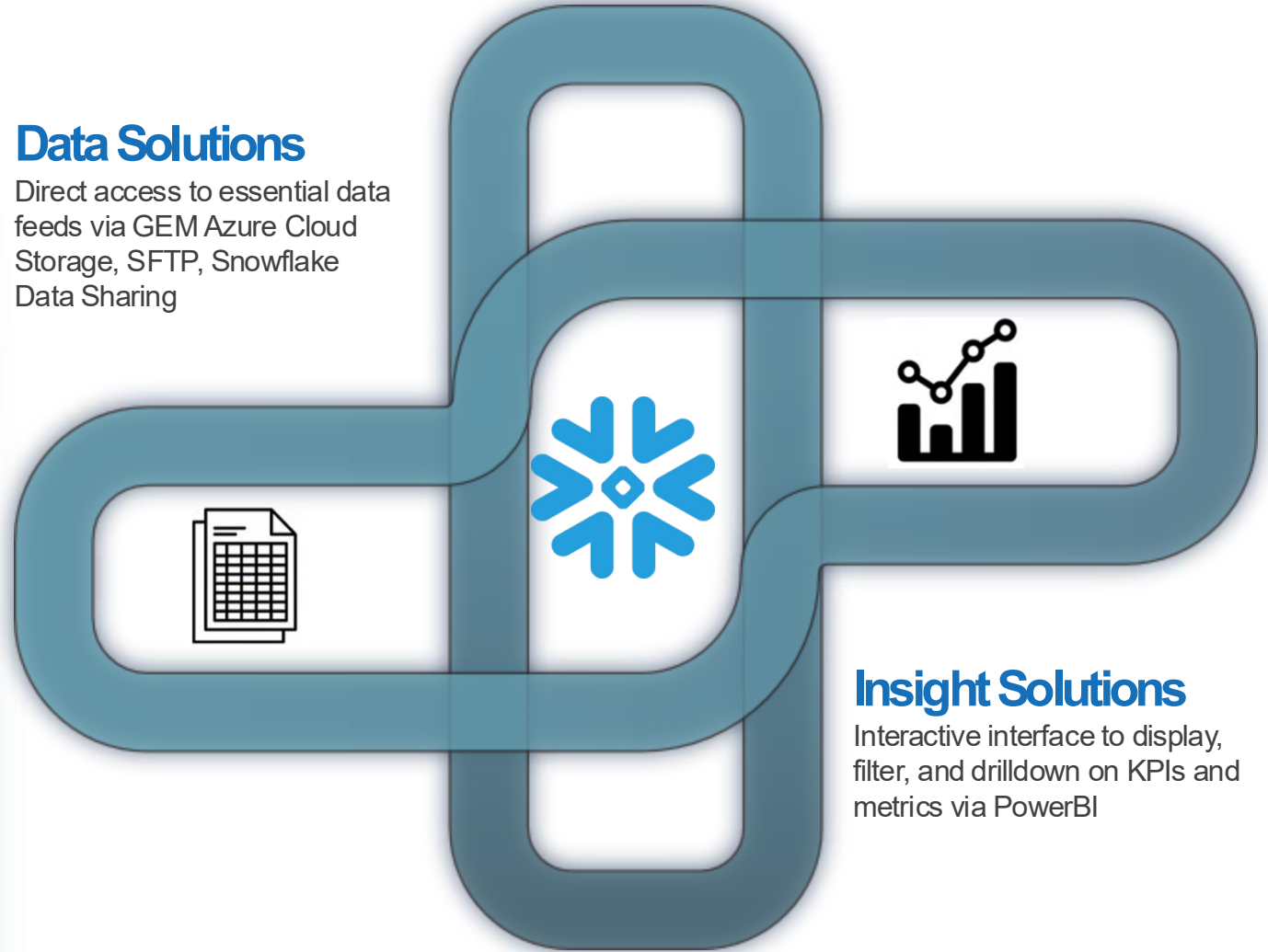
- Self-serve dashboards
- Proactive monitoring
- Accelerates decision making

Empowering Clients

- Self-serve reporting
- Simple access
- Independent, faster decision making

Data Solutions

Direct access to essential data feeds via GEM Azure Cloud Storage, SFTP, Snowflake Data Sharing



Insight Solutions

Interactive interface to display, filter, and drilldown on KPIs and metrics via PowerBI



Insight Solutions



Edge Roadshows
gem

CANADA
2025

My Apps dashboard showing a list of applications and an 'Insight Solutions' tile.

Call Centre Report dashboard showing summary cards and gauges:

- Answered Calls ACD: 2,580
- Answered Calls in 75s: 2,190
- Telephone Service Factor in 75s: 85%
- Telephone Service Factor in 75s gauge: 84.9% (Target: ≥ 80%)
- Offered Calls: 2,715
- Abandoned Calls after 75s: 85
- Abandoned Calls after 75s (%): 3.1%
- Abandoned Calls after 75s (%) gauge: 3.13% (Target: < 5%)

Call Centre Report dashboard showing detailed charts and graphs:

- Answered Calls ACD: Line chart showing an increase from August to September.
- Answered Calls by Type: Donut chart showing Claims (46.78%) and Assistance (53.22%).
- Telephone Service Factor in 75s: Bar chart showing 80.00% for August and 80.00% for September (Target: ≥ 80%).
- Abandoned Calls after 75s (%): Bar chart showing 4% for August and 3% for September (Target: < 5%).

Customer-Centricity

Actively Listen & Learn

We continuously collect & monitor claimant feedback to understand their needs & expectations

Insights into Action

Dedicated department of experienced business partners who socialize feedback across the business, ensuring every team is aligned on customer priorities

Customer-First Development

Our technical teams follow customer-centric guidelines & criteria in design, development, & release management. Our aim is to reduce complexity, making it easier for claimants to engage with us

**2025
Customer
Satisfaction**

84%

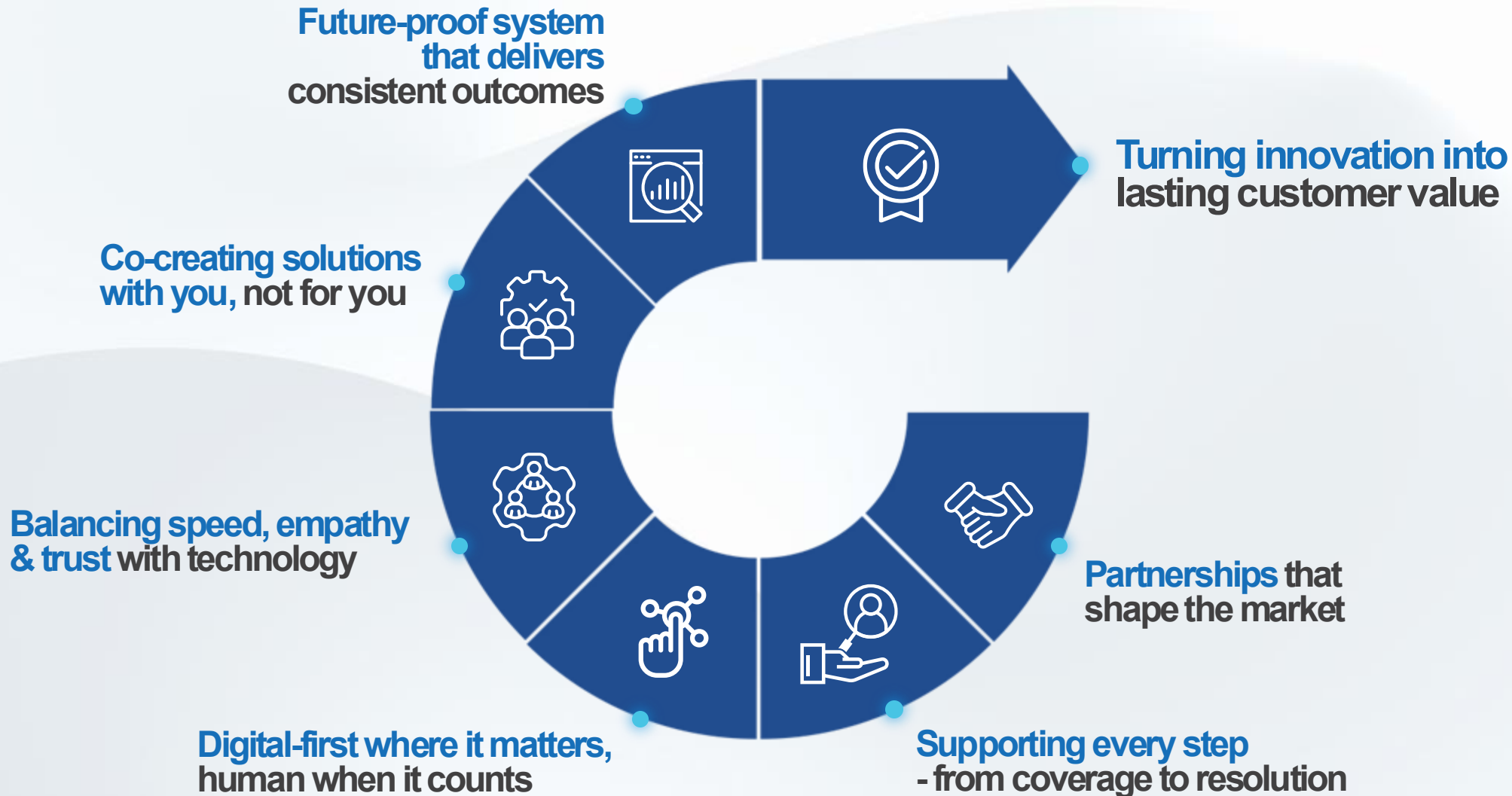
CSAT

4.2★

Claim Center



Building the Future of Experience



From Vision to Value - Together

Guided by purpose:

We exist to make a difference for people during their time of need

Clients & members at the heart of every innovation

Our pipeline is focused, pragmatic & client-driven

State-of-the-art infrastructure, solutions & AI Innovation

Proven outcomes through partnership & trust

