

Digital-first dental insurance focused on easy, smart, preventive care.

www.beam.dental

### Beam is Shaping the Future of Dental Insurance

100,000+

5,000+

\$75B+

<70%

100%+

Members

(~2x increase YoY)

**Employers** 

(~2x increase YoY)

**Dental Insurance Market** 

**Loss Ratio** 

**Net Revenue Retention** 

**Live States** 

2,000 +

**Activated Brokerages** 

\$88M

**Capital Raised** 

225

Headcount







## Dental Insurance is B

Policies are not serviced cost Risk is not well underst The member experience is con

### Dental is a Favorable Segment of

Legacy carriers are vulnerable to a tech-enabled new

	DENTAL & ANCILLARY	MEDICAL	AUTO
Loss Severity	Capped	Catastrophic	Catastrophi
Loss Frequency	Med	High	Med
Predictability	High	Med	Low
Regulation Level¹	Low	High	Med
Market Size <sup>2</sup>	\$210B	\$750B	\$250B



#### **Beam's Ease of Use**

### Beam is the Only Digitally Native Dental Insurance Company

Beam's digital tools are for Brokers, Clients, Members, and Providers in an easy to use, seamless experience.

#### Beam's Digital Features Include:

- Member Portal and App for: Plan information, pre-treatment estimates, explanation of benefits, claims updates, Find a dentist search, and mobile insurance card
- Wellness Program: Brushing achievements & Rewards
- Proprietary tools and Partners for simple, easy enrollments
- Digital Quoting Tool for Brokers
- Claims auto-processing for speed and consistency



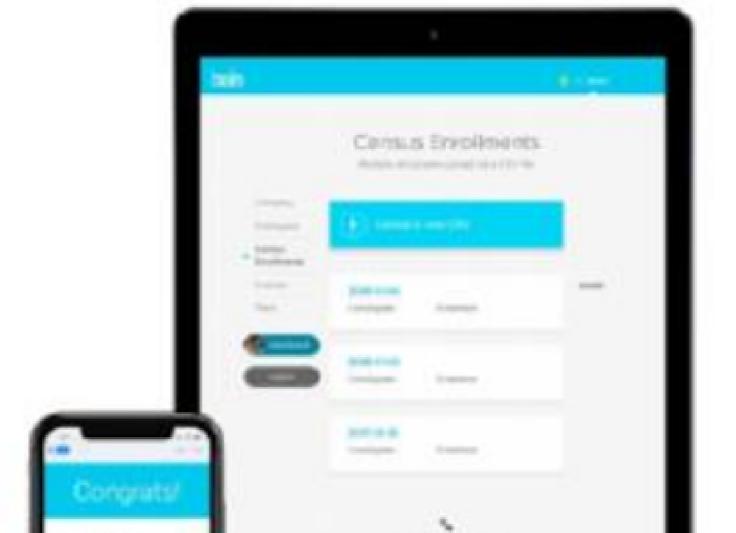
### Beam is the Only Digitally Native Dental In

Analog processes have been replaced by Beam's digital

### Enrollments

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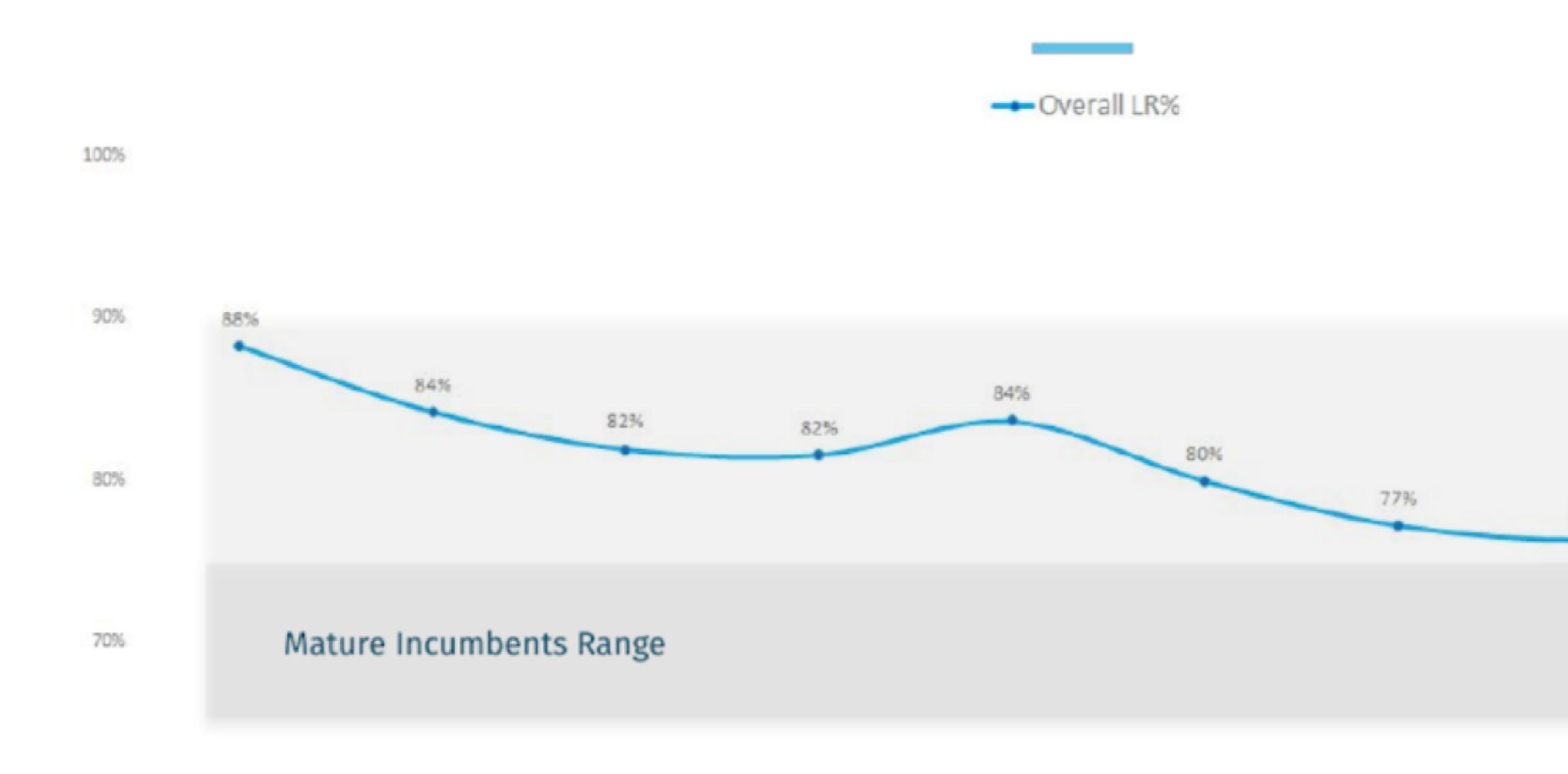
### This Gives Beam a Structural Cost

Beam has engineered the cost out of dental insur



### **AI-Powered Underwriting Yields Industry Le**

Beam has materially lowered losses while maintaining fast growth with pro



### A Unique Commitment to Members' Pr

Beam has closely interwoven a dental wellness program with ar



#### **Network and Coverage Availability**

# Excellent network coverage from coast to coast

Beam partners with industry-leading dental networks resulting in over 400,000+ access points in all 50 states.

Beam's coverage is available to employers of all sizes in over 40 states around the US.







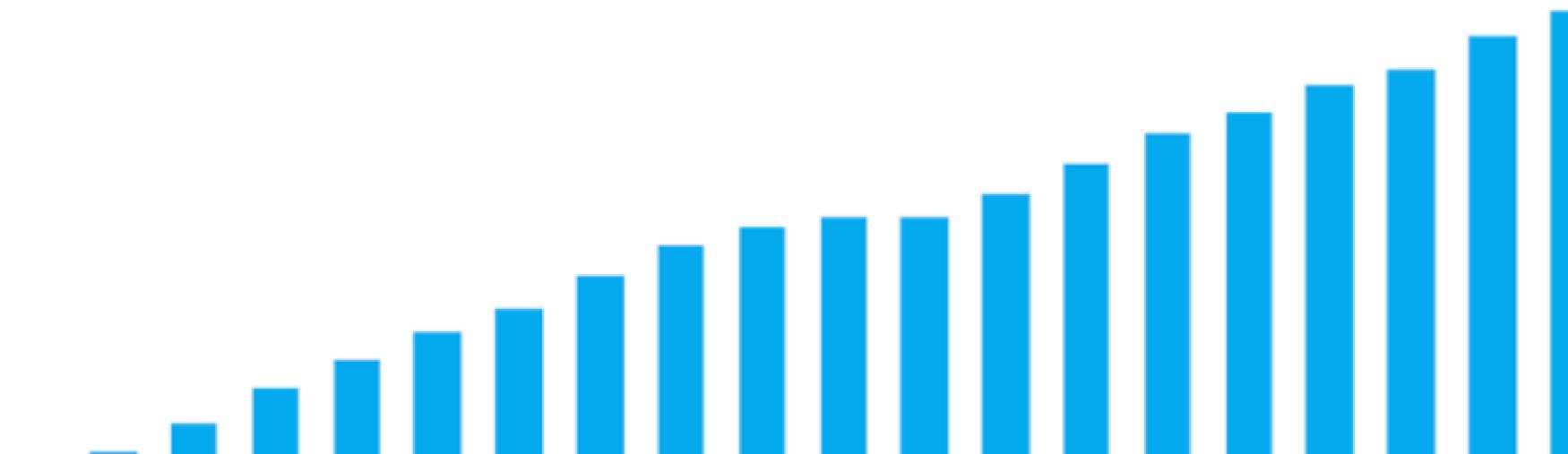




### Beam is Uniquely Positioned to Capitalize on

Beam manages over 50% of its revenue on digital pla

Revenue Managed by Digital Admin and Distributors



### **Bundling Generates 12% of Revenue**

Vision attachment rate is now 64%+

#### **BUNDLING PARTNERS**



#### **Projected Cross-Sell ARR**

(Vision and LiDi as % of Total ARR)



### Beam Leadership is Season

Founder led, with Executive team experience in FinTech, Benef

#### Cole Gillespie

CRC

(Formerly LendingClub)

#### Susan Jacobs

SVP, Marketing (Formerly Nationwide, Hertz)

#### **Kelly North**

#### **Brian Hough**

OTO

(Formerly BleacherReport, New

#### **Alex Curry**

CoFounder, VP Insurance

#### Dan Dykes

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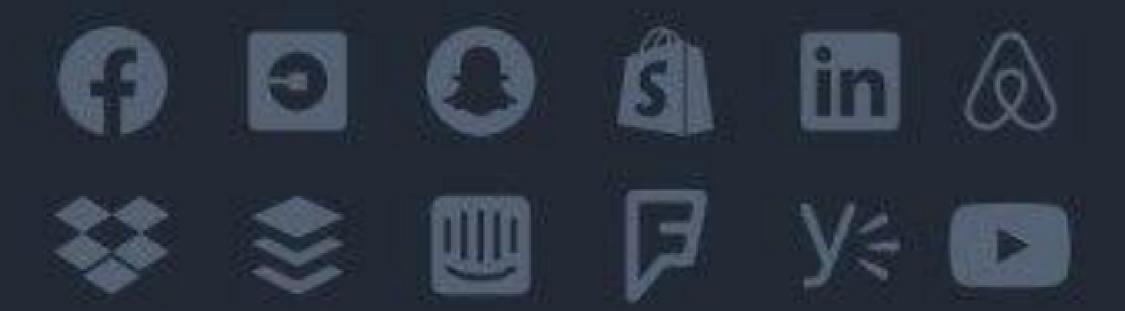












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