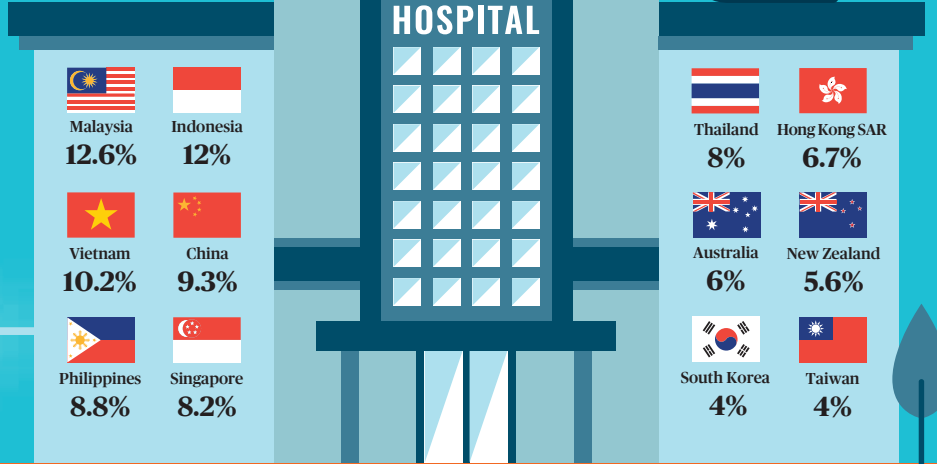
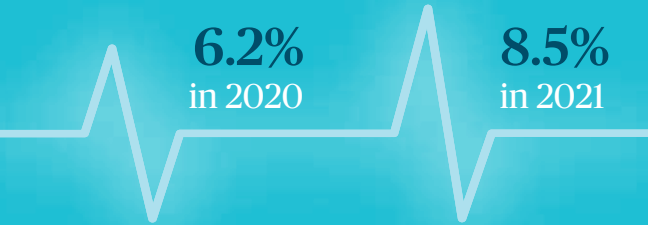


Rising Medical Costs in Asia Pacific

Over 40% of insurers expect medical costs to increase over the next three years. While cancer, cardiovascular and musculoskeletal illnesses are currently the top three contributing factors, mental health is likely to move into the top three within the next 18 months.¹

Medical Trend Rates²



#1 factor driving up medical cost



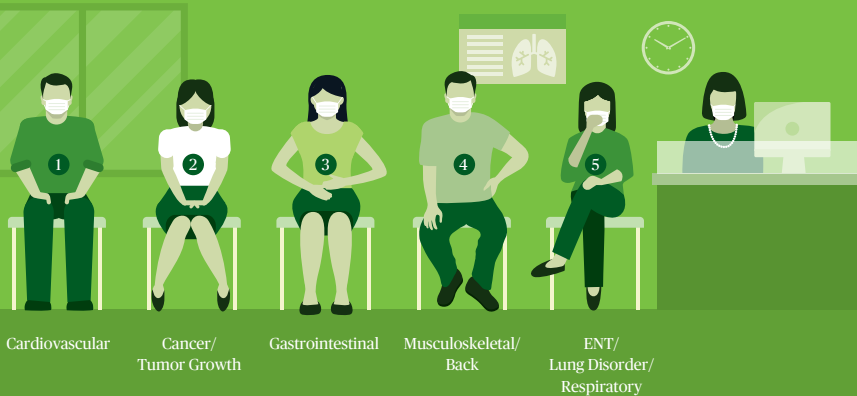
Overuse of care which can be caused by medical practitioners recommending too many services or practicing defensive medicine. Alternatively, it can be caused by insureds seeking inappropriate care.³

#1 Priority in the Workplace is wellbeing⁴



Better wellbeing at work can increase employee productivity by 12%, according to a study by University of Warwick.⁵

Leading Medical Conditions in APAC⁶



Leading Risk Factors in APAC⁷



NOTES

- 1 - Willis Towers Watson, 2021 Global Medical Trends Survey Report.
- 2 - Willis Towers Watson, 2021 Global Medical Trends Survey Report (Medical trend rates refer to the utilization and overall costs of medical treatment with results weighted using GDP per capita.)
- 3 - Willis Towers Watson, 2021 Global Medical Trends Survey Report.
- 4 - <https://www.mckinsey.com/featured-insights/world-economic-forum/davos-agenda/perspectives/the-priority-for-workplaces-in-the-new-normal>
- 5 - <https://thewegroup.com/mental-health-awareness-work/>
- 6/7 - Aon Global Medical Trends Report 2021.