



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

www.beam.dental

Beam is Shaping the Future of Dental Insurance

100,000+

Members

(~2x increase YoY)

5,000+

Employers

(~2x increase YoY)

\$75B+

Dental Insurance Market

<70%

Loss Ratio

100%+

Net Revenue Retention

40+

Live States

2,000+

Activated Brokerages

\$88M

Capital Raised

225

Headcount



GeorgianPartners 

 **KLEINER PERKINS**

DRIVE  **CAPITAL**

Dental Insurance is Broken

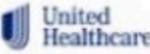
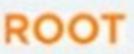
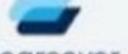
Policies are not serviced cost efficiently

Risk is not well understood

The member experience is commoditized

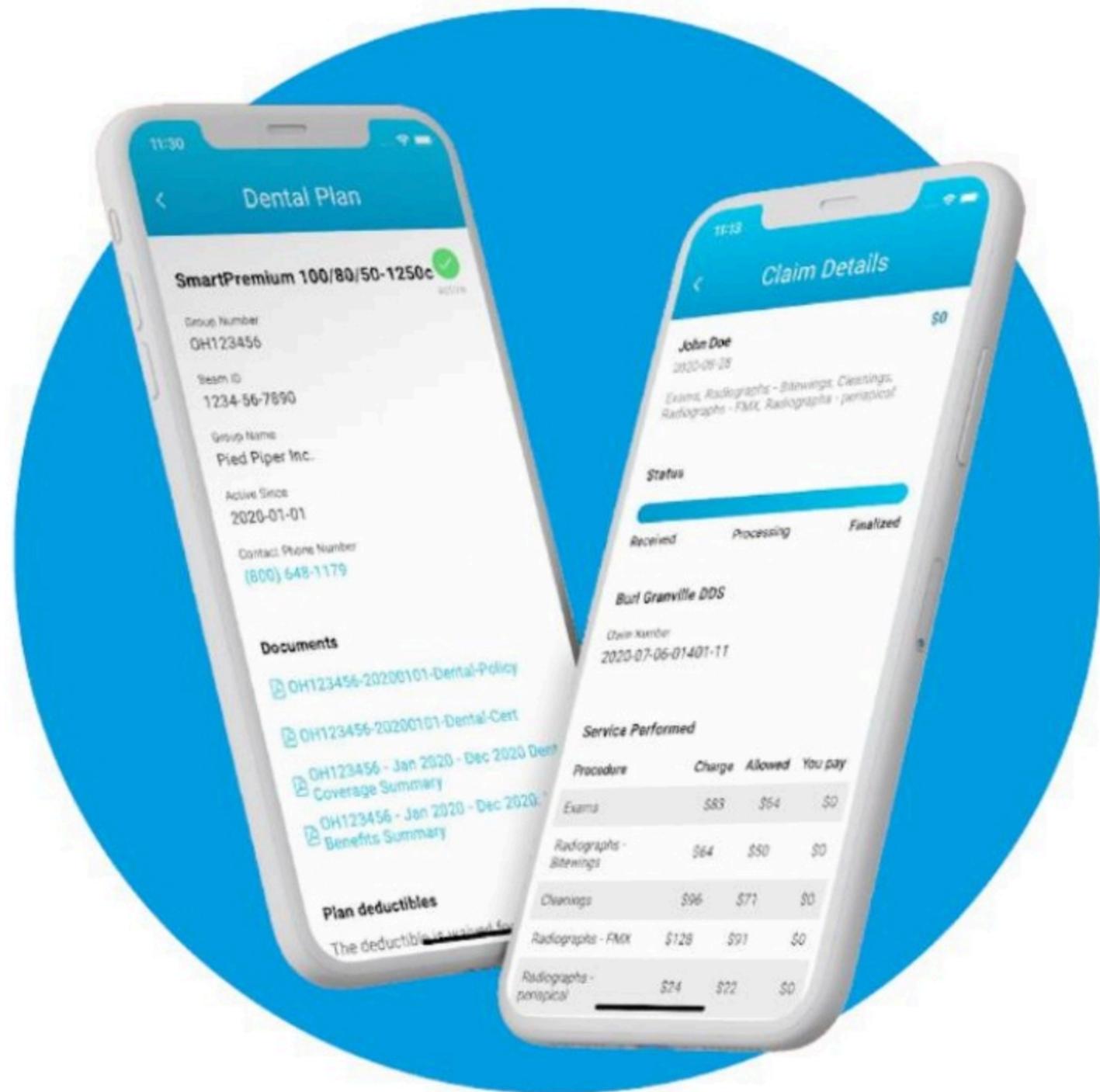
Dental is a Favorable Segment of Insurance

Legacy carriers are vulnerable to a tech-enabled new entrant

	DENTAL & ANCILLARY	MEDICAL	AUTO	HOME
Loss Severity	Capped	Catastrophic	Catastrophic	Catastrophic
Loss Frequency	Med	High	Med	Low
Predictability	High	Med	Low	Low
Regulation Level ¹	Low	High	Med	Med
Market Size ²	\$210B	\$750B	\$250B	\$110B
Legacy Players	  	 	  	  
Insurtech Players		  	  	  

1. Relative to the Insurance industry overall; 2. Private Insurance

Source: National Association of Dental Plans; IBISWorld; National Association of Insurance Commissioners; Insurance Information Institute; Mordor Intelligence



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

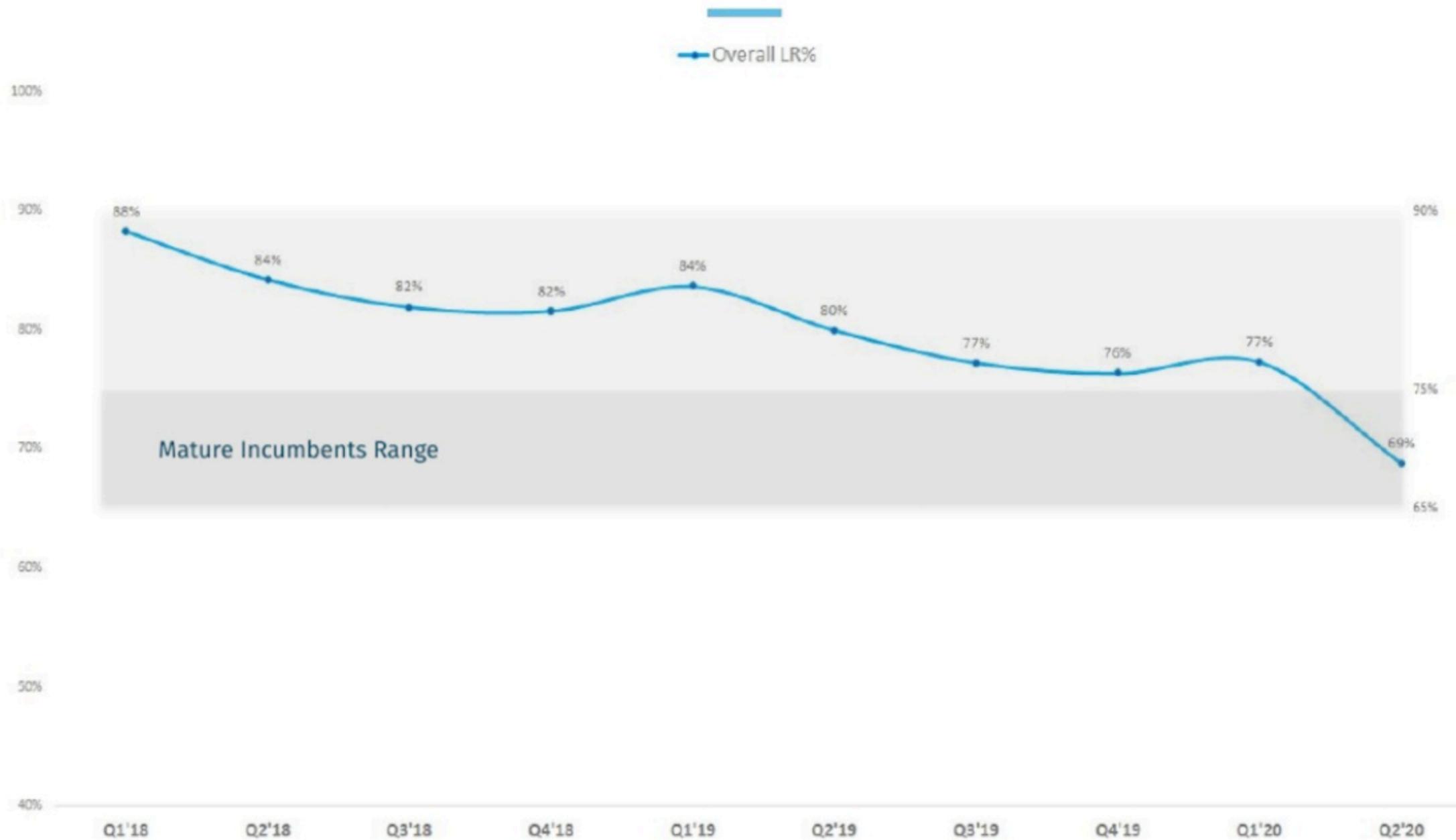
This Gives Beam a Structural Cost Advantage

Beam has engineered the cost out of dental insurance



AI-Powered Underwriting Yields Industry Leading Risk Accuracy

Beam has materially lowered losses while maintaining fast growth with proprietary underwriting methods



A Unique Commitment to Members' Preventive Care

Beam has closely interwoven a dental wellness program with an insurance product

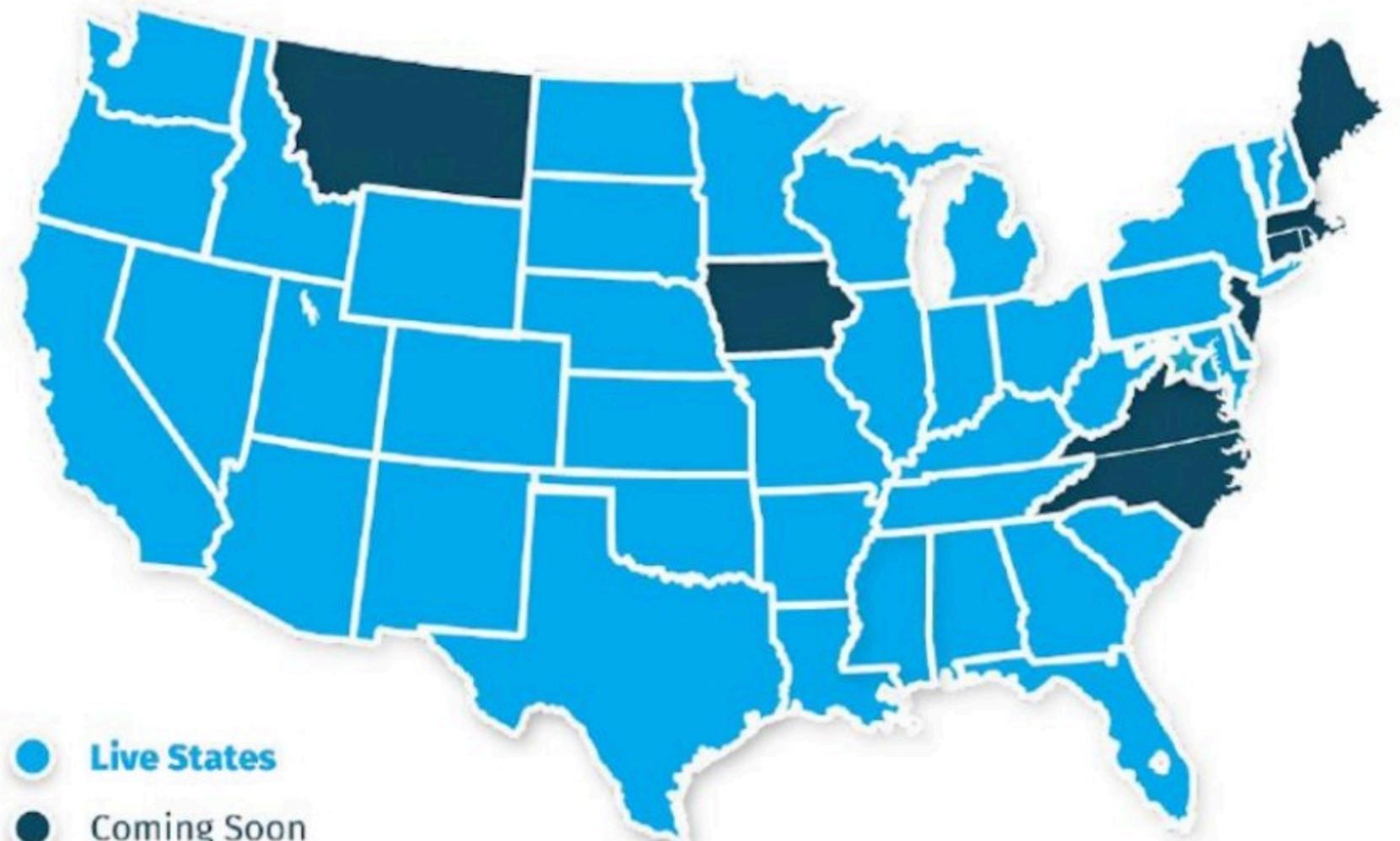


Network and Coverage Availability

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.*



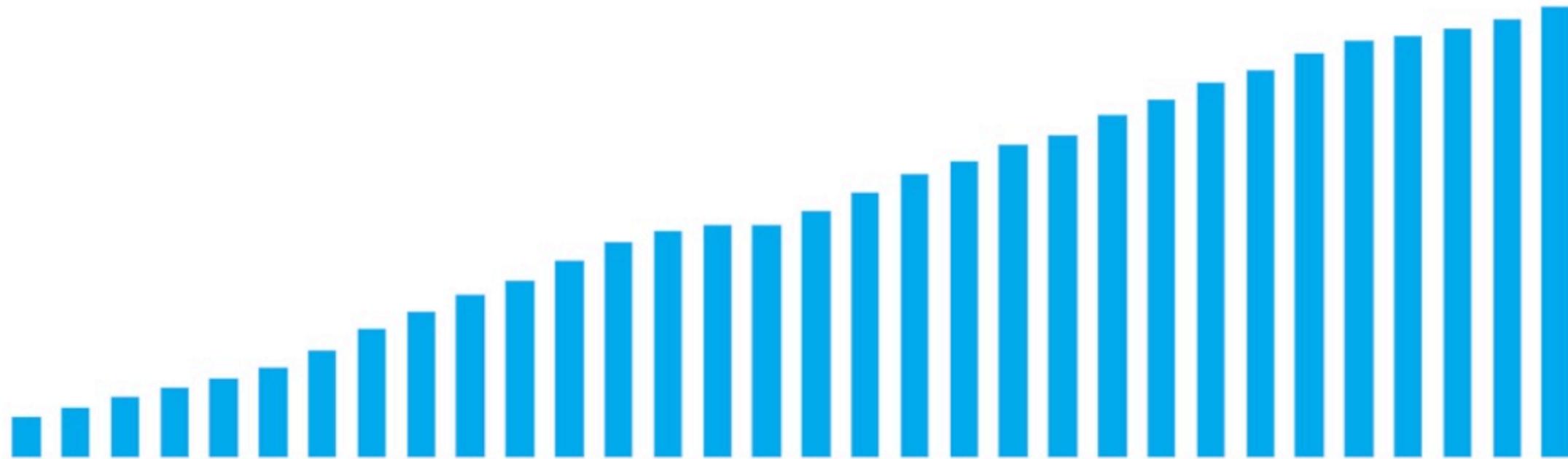
- Live States
- Coming Soon



Beam is Uniquely Positioned to Capitalize on Digital Distribution

Beam manages over 50% of its revenue on digital platforms.

Revenue Managed by Digital Admin and Distributors



Bundling Generates 12% of Revenue and Growing

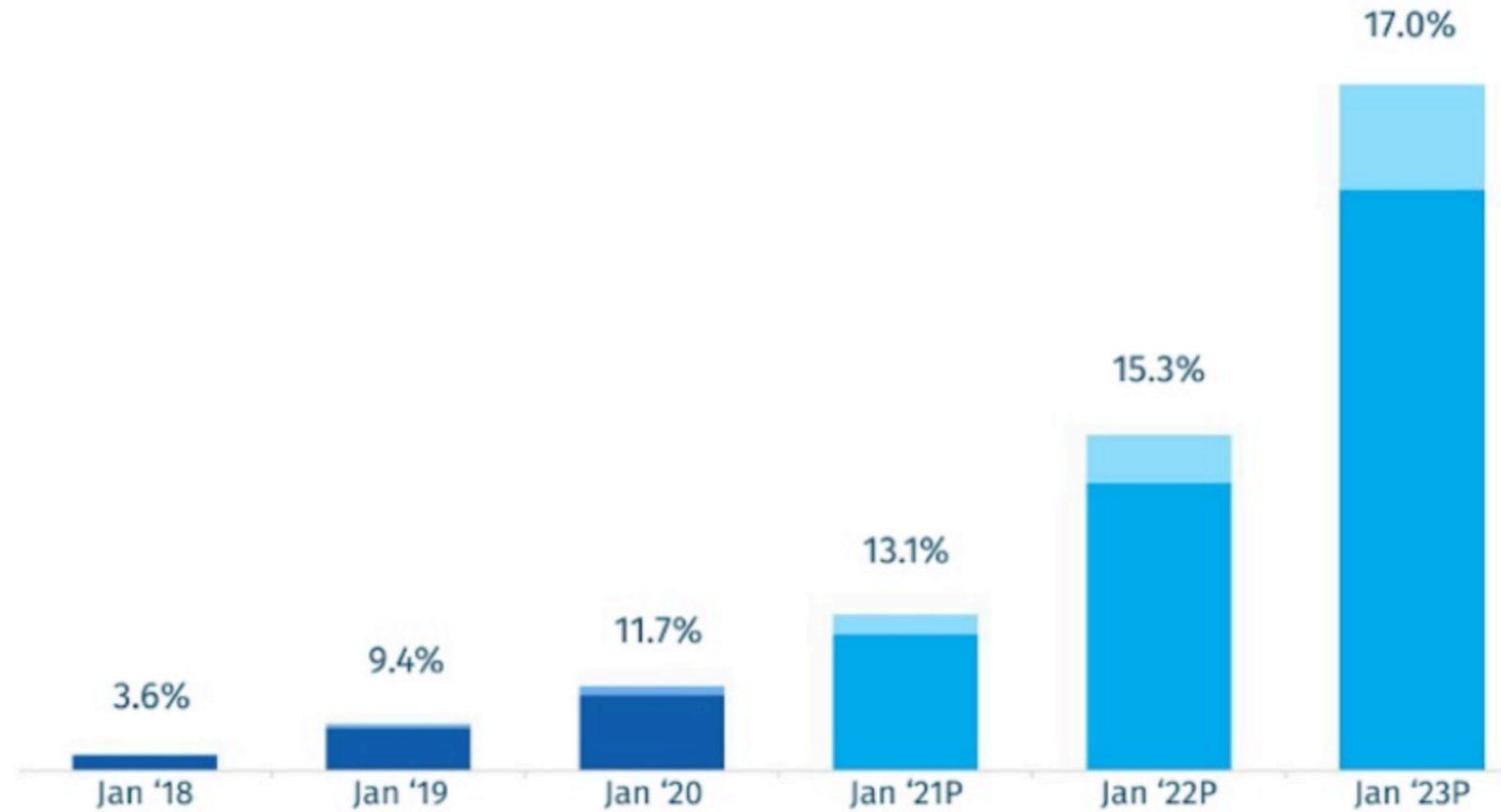
Vision attachment rate is now 64%+

BUNDLING PARTNERS



Projected Cross-Sell ARR

(Vision and LiDi as % of Total ARR)



Beam Leadership is Seasoned

Founder led, with Executive team experience in FinTech, Benefits, and Insurance

Cole Gillespie

CRO

(Formerly LendingClub)

Susan Jacobs

SVP, Marketing

(Formerly Nationwide, Hertz)

Kelly North

VP, Sales

(Formerly PayCor)

Brian Lelio

Head of Strategic Partnerships
(Formerly Metlife, Guardian Life)

Brian Hough

CTO

(Formerly BleacherReport, New Relic)

Alex Curry

CoFounder, VP Insurance

Dan Dykes

CoFounder, VP People & Ops

Kristen Stovell

VP, Analytics
(Formerly IGS Energy)



Paul Sveen

CFO (Formerly
PayPal, Swift
Financial)



Alex Frommeyer

CoFounder, CEO



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