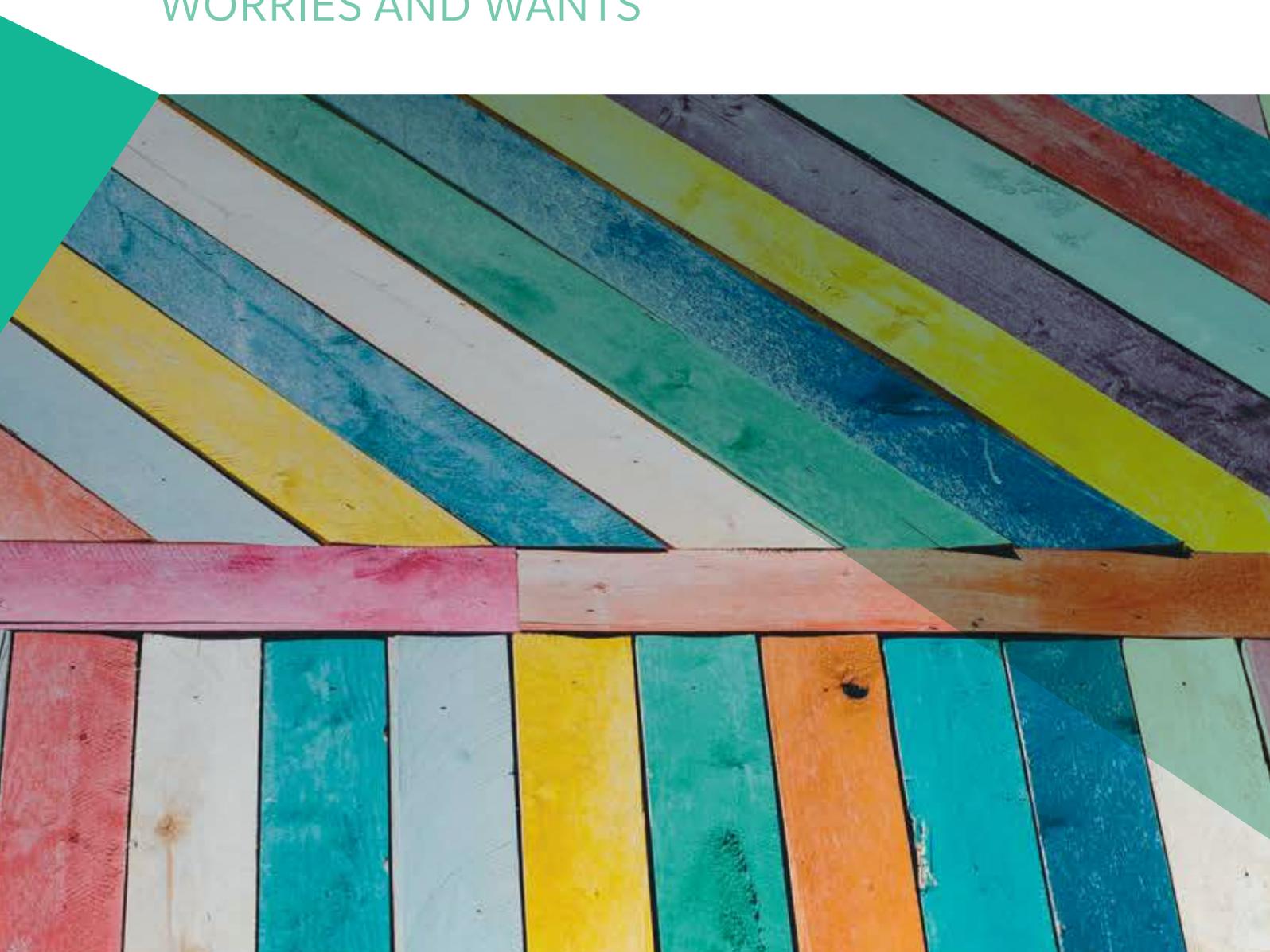


COMPLEXITY AND OPPORTUNITY

A SURVEY OF US HEALTH CONSUMERS'
WORRIES AND WANTS



FOREWORD BY OLIVER WYMAN

A young mother is up at 2 am, worried that her infant won't stop crying. A high school football player needs a physical on a Saturday morning in order to play in the big game. A grandmother thinks her blood pressure is too high—again.

Each of these individuals needs healthcare, but their needs are not the same. For the mother, it might be a video consultation with a pediatric nurse; for the quarterback, a visit to a retail clinic; and for the grandmother, a same-day appointment at her longtime family doctor. Much of the investment we see in healthcare transformation today focuses on creating just such personalized, segmented options in an industry that, for far too long, has taken a one-size-fits-all approach to its offerings. As healthcare organizations increasingly understand and seek to engage more deeply with their consumers, they are rapidly expanding the range of services they provide.

Yet the path to pleasing every consumer is not a straight one. In this first-of-its-kind research, Oliver Wyman, in collaboration with FORTUNE Knowledge Group, finds that some consumers were ready yesterday for new solutions such as home visits and telehealth. They quickly will become loyal to whomever serves them when they want, where they want, and how they want, at a price they can afford. Others, however, are reluctant to spend even a dollar more on top of already sky-high healthcare costs. For them, every new solution needs to prove its value and then some, and serving them will depend on finding a business model that doesn't rely on consumers parting with their own hard-earned cash.

Today's Gen Xers and millennials, and particularly those who struggle with chronic diseases, are far more willing to pay for innovative healthcare services than older generations. Over the next 10 years, as these young adults move toward middle age, we can expect that more of them will inherit the burdens of diabetes, high blood pressure, and other lifestyle diseases. As a result, another 140 million individuals will be drawn to—and willing to pay for—healthcare services that meet their unique needs. These services, mind you, will likely bear little resemblance to the doctor's office visit we think of today. Simultaneously, the oldest members of Generation Z (today's high school and college students) will achieve adulthood and begin purchasing their own healthcare. Do we really think this generation that grew up on one-click retail and streaming-anything-anywhere entertainment will be satisfied with today's healthcare?

Farther along the age curve, members of the so-called Sandwich Generation, who are squeezed caring for both their children and aging parents, view time as their most precious commodity. They want navigation and simplicity, and will pay for solutions that give them hours back in their days and peace of mind back in their nights.

Our research provides a nuanced view into the concerns and the needs of healthcare consumers. What people want and what they're willing to pay for vary significantly by segment. And yet, one view is consistent: Consumers want a better healthcare experience. The system doesn't work as it could (or should) for many people. They've told us what they want and need, and now it's up to us to deliver.

EXECUTIVE SUMMARY

The US healthcare system is entering a period of transition. Between reform efforts and competitive pressures, healthcare companies are faced with the challenge of transforming amidst uncertainty. In this climate of change, understanding Americans' attitudes toward the healthcare services they use, and also how those services might be expanded or improved to better meet consumers' wants and needs, will become increasingly important.

To inform this discussion, Oliver Wyman, in collaboration with FORTUNE Knowledge Group, conducted an online survey of 2,016 US consumers in October and November 2016 (for a detailed demographic breakdown, see page 16). The survey is one of the largest of its kind, and the findings are highly relevant for policy makers, industry leaders, and the general public at this key moment. The survey's insights are many:

- **US health consumers are mostly satisfied with their medical care**, but the healthcare system is far from perfect. The cost of healthcare is a concern for all consumer segments, and most find the medical system complex and confusing.
- **There is no one-size-fits-all solution to US healthcare challenges.** Health consumers' experiences, expectations, and concerns are as diverse as the country itself, and the survey data reveal a wide variation in what forms of healthcare consumers value and are willing to pay for.
- **In view of the health policy changes that are being debated**, it is vital that both policymakers and business leaders understand the very real differences in the consumer market—and particularly the differences by generation, income level, and health status.

There is no single strategy that will meet consumers' varied desires and needs. Instead, it's about seeing the complexity of the consumer market and tailoring the solutions accordingly.

- **Identifying and tracking these differences will affect everything in healthcare,** from how insurers structure their plan offerings; to employers' responsibilities toward workers; to how, when, and where providers deliver care.
- **In particular, understanding the expectations and attitudes of key segments of the market** (such as younger individuals, baby boomers, family caregivers, and people with chronic diseases) is important if the healthcare system is to meet the needs of these millions of Americans today and in the coming years.
- **Paying attention to consumer segment differences, and tailoring products and offerings accordingly,** will lead to higher consumer engagement, more efficient care, decreased overall costs, and a more vibrant market for insurance products.
- **Today some organizations act as if healthcare is insulated from the rules of business,** but the survey shows that healthcare may not be so different from other markets. As is the case in other industries, succeeding in healthcare is about customer segmentation, understanding these segments, and then being relentless in personalizing the offering.

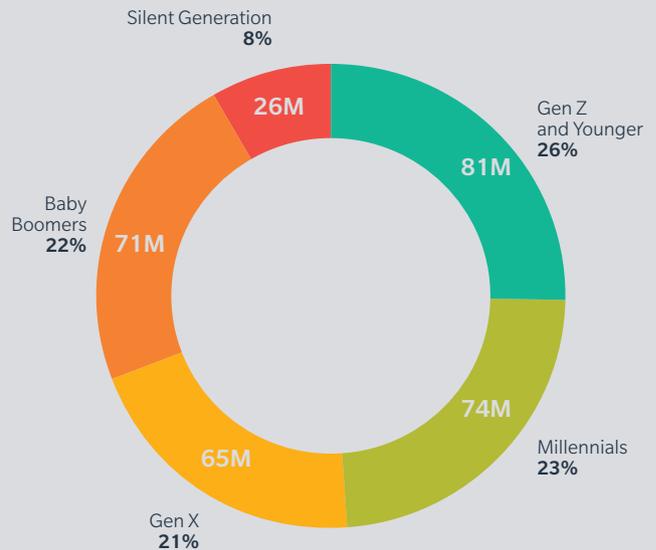
The days of viewing healthcare holistically are over. Healthcare companies that adopt a universal consumer strategy will face challenges and frustrations because there is no single strategy that will meet these varied desires and needs. Instead, it's about personalization, seeing the complexity of the consumer market, and adopting a multi-faceted consumer's point of view—one that can be executed through a number of different strategies.

A POPULATION IN CONTEXT

Millennials and Gen Xers make up nearly half of the US population. According to our survey, these individuals are more likely to view healthcare as a consumer good than their older counterparts. As a result, they represent both a dramatic growth opportunity and a challenge for healthcare organizations. Millennials and Gen Xers expect a broader range of healthcare services than they are currently offered. As the nearly 140 million Gen Xers and millennials age, they will begin consuming healthcare services at increasingly higher rates, and they are likely to express their unique preferences more strongly. The healthcare marketplace needs to start preparing now to serve this massive new demand.

Not to be forgotten, Generation Z, though not polled in the current survey, is likely to represent another challenge and opportunity for healthcare organizations. About 40 million members of this generation will turn 18 and begin making their own healthcare decisions over the next decade. Is the healthcare system ready to serve them?

EXHIBIT 1: US POPULATION BY GENERATION



Note: Generational definitions are sourced from the Pew Research Center. Population sizes are sourced from the 2016 US Current Population Survey. Source: Oliver Wyman and Fortune Knowledge Group analysis



CURRENT PERCEPTIONS AND CONCERNS

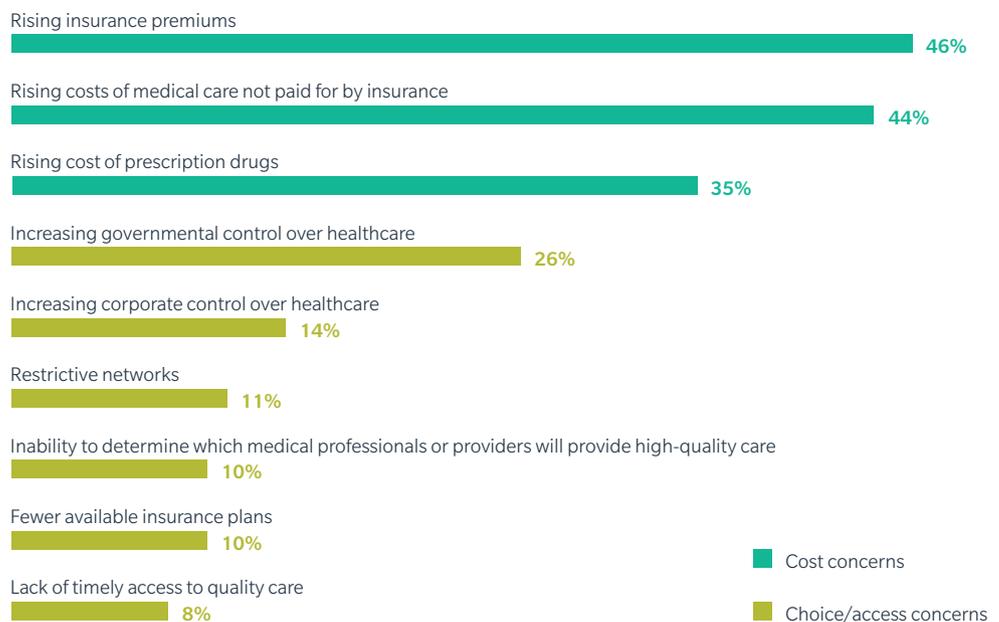
In general, respondents are positive about their medical care: Nearly 80 percent say it is good or great. But when pressed, respondents express a variety of specific concerns about the cost, quality, and accessibility of their healthcare. And digging deeper into the data reveals wide variance in the needs and interests of various consumer segments.

For example, all generations are concerned with cost, as manifested through rising insurance premiums, out-of-pocket costs, and prescription drug prices. But exploring those cost concerns by consumer segment reveals a more nuanced picture. For example, more than half of the boomer-and-older group say rising insurance premiums is their top healthcare concern, while 36 percent of millennials cite it as a top concern.

There are also generational differences around accessibility, as younger adults are more likely to express access-related concerns. For example, 13 percent of millennials say that restrictive networks are a top concern, while just 9 percent of boomers and older generations cite that as a top concern. In addition, 13 percent of millennials point to fewer available insurance plans as a top concern, but only 8 percent of boomers and older list it as a top concern.

EXHIBIT 2: CONSUMERS' BIGGEST HEALTHCARE CONCERNS

Percent of respondents



Source: Oliver Wyman and Fortune Knowledge Group analysis

For all consumer segments, cost leads the list of healthcare concerns.

WILLINGNESS TO PAY FOR SERVICES

Given the worry about rising costs, many consumers express reluctance to pay for new or additional healthcare services. However, there are several consumer segments—millennials and caregivers, in particular—that are more open-minded about additional services that might meet their particular needs. (A breakdown of these specific findings is detailed below.)

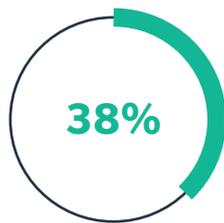
Of note, respondents who express concerns about the quality of care also are more likely to be interested in new services, with 36 percent of those respondents saying they have a high level of interest in new service offerings. In contrast, just 20 percent of the respondents who say they are not concerned about quality have this interest. This suggests that there is an appreciable segment of consumers who are not fully satisfied with their healthcare experience today and are willing to spend money to obtain services that will address their current issues.

Those respondents who say they would pay for new or additional healthcare services were questioned about which types of products and services are of interest, and also what factors would most sway them to pay for new services (assuming the service was affordable). The responses demonstrate that consumers are most interested in convenience, followed by personalization and trusted recommendations.

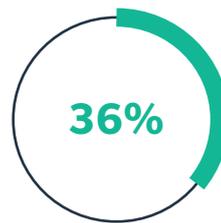
EXHIBIT 3: WHAT CONSUMERS ARE WILLING TO PAY FOR

Percent of respondents “definitely” or “maybe” willing to pay for services

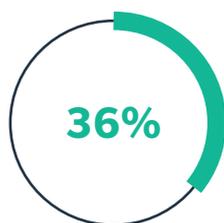
Same-day appointments with family doctor



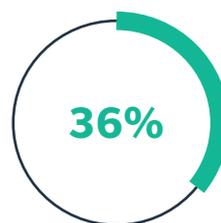
Guaranteed appointments with specialist within one week



Home visits by a doctor



Retail clinics



Services that fit into consumers' lives when and where they want them are of most interest.

Source: Oliver Wyman and Fortune Knowledge Group analysis

Of the various new products and services that respondents were asked about—24 in total, ranging from medical record accessibility to transportation services—the service that attracts the highest level of interest is same-day appointments with a family doctor, with 17 percent “definitely” and 21 percent “maybe” willing to pay. Guaranteed appointments with a specialist within a week garners a similar level of interest, with 15 percent “definitely” and 21 percent “maybe” willing to pay. Home visits by a doctor (13 percent and 23 percent) and retail clinics (also 13 percent and 23 percent) rate highly, as well.

While convenience is of high value to all respondents, the survey indicates that consumer segments prioritize convenience-based services in different ways; and when we look at the breakdown by generation, we see variation in preferences and priorities. As example, 28 percent of boomers are interested in home visits with a doctor or nurse, but only 11 percent are interested in a telehealth option allowing specialist consultation. Millennials, meanwhile, put guaranteed appointments with a specialist within a week and same-day appointments with a family doctor at the top of their convenience-related list.

EXHIBIT 4: NEW PRODUCTS AND SERVICES

Survey respondents were asked about their level of interest in the following new products and services

NEW PRODUCTS AND SERVICES	
1	A health network with fewer options but a higher overall standard of treatment quality and care
2	A personal health and wellness coach
3	A remote “on-camera” conversation with a doctor via home computer or kiosk at local pharmacy
4	A wellness center with access to medically supervised exercise and physical therapy as needed
5	Ability to share medical information more easily among family members and caregivers
6	Access to doctor or nurse via a 24-hour help line
7	Access to reliable reports by patients with a similar condition
8	Affordable “alternative” therapies
9	An independent consultant to help with medications
10	Consultations with a medical professional using a home computer and webcam
11	“Fast track” access
12	Financial navigation and planning services to help balance healthcare costs with other financial needs
13	Guaranteed appointments with a specialist within a week
14	In-person consultations with a patient advocate expert in access and costs of services
15	Home visits from a healthcare professional, such as a doctor or nurse
16	Monitoring of my health and wellness through wearable technology
17	Online access to my complete medical record, including test results and my doctor’s notes
18	Online service that collects all my health information into a single spot
19	Online service with quality ratings tailored to my specific situation to help determine the best available providers
20	Rapid response e-mail or phone consultation with a healthcare professional
21	Retail clinics
22	Same-day appointments with a family doctor
23	Transport and/or lodging in places where medical services are more accessible
24	Website or mobile app that lets me consult with specialists

Source: Oliver Wyman and Fortune Knowledge Group analysis

FINDINGS BY SEGMENT

Overall, the segments that have the greatest appetite for new services, namely, younger individuals, people living with chronic disease, and those who are responsible for the care of others, will become more relevant over time. The younger generation will age and need more health services; chronic disease rates are on the rise amongst all age groups; and as people live longer, more individuals will be responsible for their elderly parents' care.

And then there are the boomers. Baby boomers expressed little interest in new products and services, but the reality is boomers hold considerable sway over our future health market. There are about 75 million boomers, and every day 10,000 more boomers turn 65. As this generation ages and their healthcare needs intensify, it will become increasingly important that the health system understands how best to engage them.

Millennials

Millennials are more open to the idea of trying something new in healthcare.

Millennials, who recently surpassed baby boomers as the nation's largest generation, are the age group most interested in new healthcare offers. Nearly half say they have a high degree of interest (the highest level) in new products or services, compared with 30 percent of Generation X and 11 percent of baby boomers and older.

Predictably, many of the services that millennials are interested in are technology-related, such as an on-camera visit with a doctor or an app that enables a consultation with specialists.

EXHIBIT 5: INTEREST IN NEW OFFERS BY GENERATION

Percent of respondents expressing high degree of interest



MILLENNIALS

47%



GENERATION X

30%



BABY BOOMERS (AND OLDER)

11%

Source: Oliver Wyman and Fortune Knowledge Group analysis

But high-tech bells and whistles are not the only thing they care about. In fact, of the top six services that millennials say they are interested in, three have to do with advice and social support—not technology. For example, an in-person consultation with a patient advocate expert ranks about the same as monitoring of health and wellness through wearable technology.

Examining generational differences confirms millennials’ interest extends beyond technology and they are looking for ways to improve their experience, generally. For instance, millennials are far more interested than boomers in consultations with a patient advocate and financial-planning services. They also are more interested in the opportunity to interact with or learn from patients who have similar conditions.

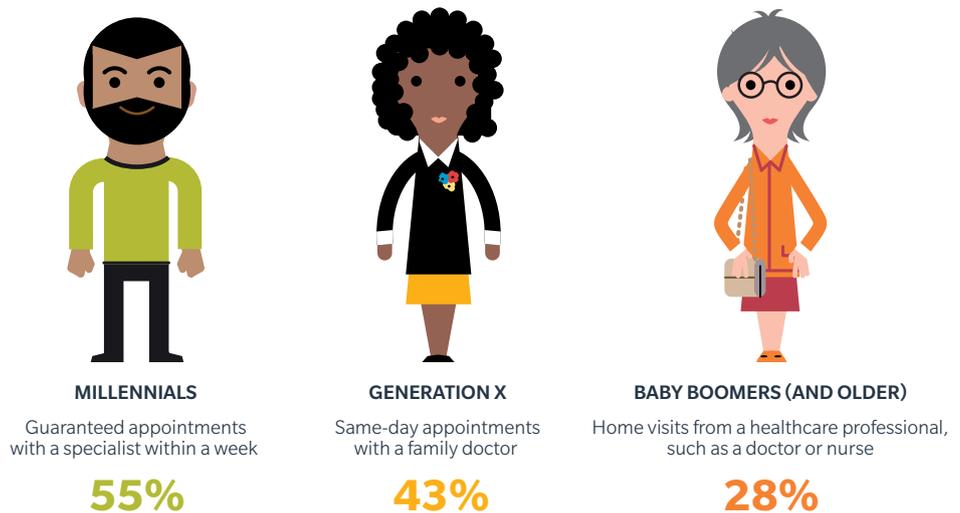
Taken together, millennials’ responses indicate that they expect to engage with the healthcare system in a routine, potentially pleasing way, rather than only during crisis. As example, more than half of millennials want retail clinics and access to alternative services like massage. These are not traditional sick-care services, but rather health and wellness services that can be incorporated into everyday life. This expectation could explain why millennials are more concerned with quality than their older counterparts, who are more wedded to the sick-care model and just want it delivered as cheaply as possible. (More than 40 percent of millennials have at least one quality or access concern; in contrast, just 28 percent of boomers have those concerns.)

The survey findings shed light on the reality that millennials don’t simply want today’s legacy healthcare experience delivered through an iPhone screen. They see technology as a way to deliver convenience; but they also seek guidance and they want the opportunity to interact with patients like them. A healthcare organization that delivers these services will develop much deeper relationships with millennial consumers than those that focus exclusively on the technology channel as an end in itself.

Millennials are interested in both high-tech and high-touch offerings.

EXHIBIT 6: WHAT CONSUMERS ARE WILLING TO PAY FOR VARIES BY GENERATION

Highest-rated new offering, by percent of respondents



Source: Oliver Wyman and Fortune Knowledge Group analysis

Baby Boomers

Although theirs is a generation defined by its counter-culturalism, baby boomers are the most satisfied with the status quo. They give the overall healthcare system the highest marks of any generation. This is likely due to the fact that their medical costs, especially the big ones, are more likely to be mostly or fully covered by insurance. Eighty-five percent of boomers say that a hospital stay would be “mostly or completely paid for,” while just 55 percent of millennials say they have that level of coverage.

Boomers also are far more confident in their ability to make decisions regarding their healthcare, with 91 percent responding they feel capable of making good decisions about their care.

But cracks in the boomers’ satisfaction are starting to show. Boomers express more anxiety about increasing costs than other generations. They also are less optimistic that their care will get better over the next five years—just 21 percent of boomers think their care will get better over the next five years compared with 44 percent of millennials. This may be due to the fact that their primary health concerns are progressive issues (worsening chronic conditions or lessening strength and mobility) and their health is more likely to deteriorate in the coming years.

The survey indicates that boomers are reluctant to accept new methods of care and interaction, but they also have very real concerns about the future. Healthcare organizations should not underestimate boomers’ ability to become comfortable with and adapt new technology and methods of interacting with the healthcare system. (It took them a few years, but about three-quarters of boomer internet users now use Facebook.) Organizations that address boomers’ specific concerns around maintaining their health and independence will have greater success with new solutions—even if those solutions are not on boomers’ current want/need list.

Boomers are the least open to new offers, but have the most worries about their future care.

EXHIBIT 7: BOOMERS ARE LESS OPTIMISTIC ABOUT THEIR FUTURE HEALTHCARE

Percent of respondents who think their healthcare will be better five years from now

	MILLENNIALS	GEN X	BOOMERS
I feel my care will probably become much better overall	21%	16%	6%
I feel my care will probably become somewhat better overall	23%	17%	15%

Source: Oliver Wyman and Fortune Knowledge Group analysis

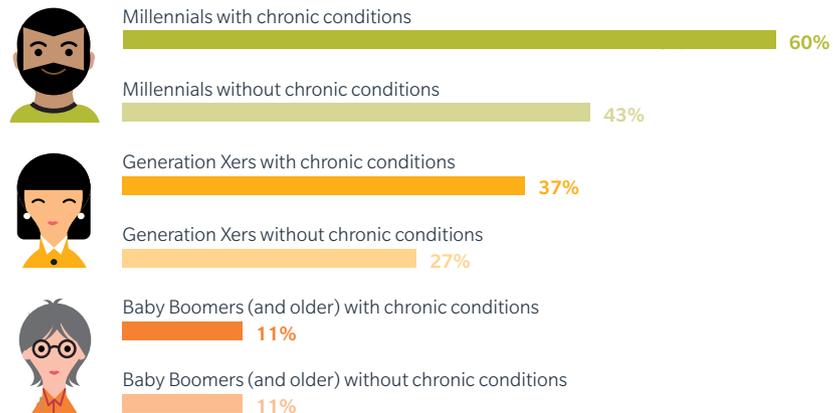
People with chronic disease

Overall, individuals with chronic diseases (such as heart disease and diabetes) are not more likely than other respondents to be interested in extra healthcare services. But this picture changes when looking at responses by age group. Interest in new offers is highest among millennials with chronic diseases (60 percent have a high degree of interest). Interest then declines steadily with each age group, with just 10 percent of boomers with chronic diseases having a high degree of interest in new offers.

This suggests that generational status (rather than health status) may trump all. It also suggests that as millennials age, they will have continued interest in new healthcare services. If this turns out to be the case, the demand for new services is likely to expand dramatically.

EXHIBIT 8: MILLENNIALS WITH CHRONIC CONDITIONS EXPRESS THE GREATEST INTEREST IN NEW OFFERS

Percent of respondents expressing high degree of interest



Source: Oliver Wyman and Fortune Knowledge Group analysis

Generational status—not health status—seems to drive interest in new healthcare services.

Caregivers

People in the survey who say they are responsible for the care of someone else are far more likely to be interested in extra healthcare services than those who are not caregivers. Based on the composite index, caregivers are more likely than other respondents to say they are very interested in new healthcare offerings—34 percent vs. 14 percent of non-caregivers.

According to the survey, caregivers are less likely to have their recent medical services covered by insurance, yet still are more willing to pay for new products and services to increase the quality of healthcare—whether that be through easier access, more options, or greater convenience. Twenty-nine percent of caregivers, for example, say they would (or might) be willing to pay for access to an independent consultant to help with medications, compared with 12 percent of non-caregivers.

Caregivers are about twice as likely as other respondents to be interested in paying for access to medical professionals via a 24-hour help line or from a home computer. This indicates which types of additional services will be most in demand as more health consumers take on caregiving responsibilities.

It should be noted that while the survey questions were designed to measure caregivers' healthcare needs and experience, the respondents may have answered with their loved ones' healthcare needs and experience in mind. Nonetheless, the responses suggest that individuals who have more complex interactions with the healthcare system are more likely to see the shortcomings of the system, and they are more likely to identify concerns beyond just cost. As evidence: Almost 40 percent of caregivers say they are concerned about one or more of the following: restrictive networks, fewer insurance plans, and the inability to determine who can provide high-quality care. In contrast, just 28 percent of non-caregivers have those concerns.

For caregivers,
cost isn't the
only thing
that matters.



There are an estimated 43 million family caregivers in the United States, 34 million of whom care for an aging adult. Caregivers face increased health risks and stress. In fact, caregiving takes such an extreme toll on caregivers' physical and emotional health that it has been referred to as a public health crisis. With the number of caregivers on the rise, meeting the health needs of this consumer segment will be becoming increasingly important.

EXHIBIT 9: CAREGIVERS HAVE MORE QUALITY CONCERNS THAN NON-CAREGIVERS

Percent expressing at least one quality/convenience concern



Note: Quality/convenience concerns may include: Lack of timely access to quality care, restrictive networks, fewer available insurance plans, inability to determine which medical professionals or providers will provide high-quality care

Source: Oliver Wyman and Fortune Knowledge Group analysis

FINDINGS BY COVERAGE TYPE

Many health consumers feel adrift in the health system.

The survey also examined how type of health coverage (commercial insurance or government program) influences a person's overall healthcare experience. It found that all consumers seem frustrated by the lack of transparency in healthcare pricing (34 percent rate available cost information as fair, bad, or terrible), but consumers with commercial coverage struggle the most with cost and coverage information. Just 25 percent of the commercially insured "strongly agree" that it is easy to understand what will be covered and how much it will cost. In contrast, 39 percent with Medicaid and 35 percent with Medicare "strongly agree" it is easy to understand what will be covered and how much it will cost.

A good number of consumers worry they may fall through the cracks due to lack of communication and coordination between various parts of the healthcare system. Nearly one-third of respondents say coordination between providers is fair, bad, or terrible. A sizeable number (nearly 15 percent) of those with private insurance do not think their insurer works with them to solve their problems, and another 26 percent are lukewarm on the subject—neither agreeing nor disagreeing.

EXHIBIT 10: PRIVATELY INSURED CONSUMERS HAVE A MORE DIFFICULT TIME NAVIGATING COVERAGE AND COSTS

Percent of respondents who strongly agree that "it's easy to understand what will be covered and how much it will cost"

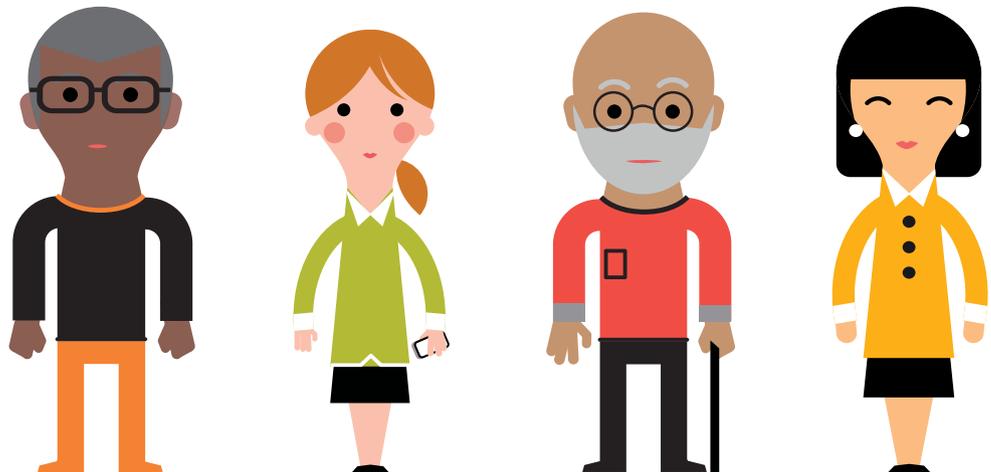


Source: Oliver Wyman and Fortune Knowledge Group analysis

CONCLUSION

These findings show that beneath the general concern about rising costs, there is a wide disparity of opinion about issues related to access and quality, as well as desire for new healthcare services. Given the likelihood that the US healthcare system will face some degree of reform in the coming years, it is imperative that we understand the very real differences across the consumer market. Whether it's policymakers and payers defining the scope of benefits or providers looking to connect with health consumers in new ways, understanding needs and preferences by generation, health, age, income, and coverage type will be critical. Organizations that generalize consumers' preferences today risk becoming the Blockbuster of healthcare. Because while healthcare is an undeniably unique and complex industry, it is still a consumer-focused one; and no two consumers are exactly the same.

Incumbent organizations have come a great distance in a short amount of time—expanding their view of “patients” to “health consumers”—but the innovators are circling and the industry is ripe for disruption. These new players are adept at understanding consumers' needs and wants, and they are unencumbered by legacy borders and boundaries. They stand ready to carve out significant parts of the value chain for themselves, disintermediating incumbents who don't bend—or move too slowly—to meet consumer needs.



ABOUT THE SURVEY

The online questionnaire was fielded in the United States in October and November 2016, gathering 2,016 responses. The people polled all have insurance coverage, ranging from government programs such as Medicare and Medicaid to those who are self-insured or insured through an employer or union.

There is a cross-section of ages, including 25 percent who are millennials, 26 percent Gen X, 40 percent baby boomers, and 10 percent born in 1945 or earlier. There are almost equal numbers of men and women. A third of the respondents live in households with annual income of \$75,000 and above. Twenty-three percent have household income of \$50,000 to \$75,000. The types of household run the gamut from people living alone to families with children.

Two important segments of the population were polled: 54 percent are caregivers and 37 percent have a chronic health condition that requires regular treatment. The latter group of 750 was asked which medical condition they have from a list of 16, eliciting 1,885 responses, including 171 “other, please specify.”

The respondents were asked how many times they had consulted a doctor or other medical professional in the previous year. The largest segment (36 percent) had visited two to three times; a third had visited four or more times. Out of the total sample, 75 percent say they had visited a primary care practitioner, 64 percent had taken a prescription drug, and 47 percent had seen a medical specialist.



ABOUT OLIVER WYMAN

Oliver Wyman is a global leader in management consulting. With offices in 50+ cities across nearly 30 countries, Oliver Wyman combines deep industry knowledge with specialized expertise in strategy, operations, risk management, and organization transformation. The firm has more than 4,500 professionals around the world who help clients optimize their business, improve their operations and risk profile, and accelerate their organizational performance to seize the most attractive opportunities. Oliver Wyman is a wholly owned subsidiary of Marsh & McLennan Companies [NYSE: MMC], a global professional services firm offering clients advice and solutions in the areas of risk, strategy and people. Marsh is a leader in insurance broking and risk management; Guy Carpenter is a leader in providing risk and reinsurance intermediary services; Mercer is a leader in health, wealth and career consulting; and Oliver Wyman is a leader in management consulting. With annual revenue of more than \$13 billion and more than 60,000 colleagues worldwide, Marsh & McLennan Companies provides analysis, advice and transactional capabilities to clients in more than 130 countries. The Company is committed to being a responsible corporate citizen and making a positive impact in the communities in which it operates. Visit www.mmc.com for more information and follow us on LinkedIn and Twitter @MMC_Global.

Oliver Wyman's Health & Life Sciences practice serves clients in the pharmaceutical, biotechnology, medical devices, provider, and payer sectors.

Oliver Wyman launched the Health Innovation Center (OWHIC) in 2011 dedicated to promoting positive change in healthcare. OWHIC champions innovation by disseminating proven innovations; envisioning market-based solutions to today's and tomorrow's challenges; and establishing a cross-industry community of thought-leaders to share and shape ideas.

For the latest on the business of transforming healthcare, visit the Oliver Wyman Health digital platform at health.oliverwyman.com. For more information, visit www.oliverwyman.com.

Follow Oliver Wyman on Twitter @OliverWyman.

ABOUT FORTUNE KNOWLEDGE GROUP

FORTUNE Knowledge Group, a subsidiary of Time Inc., a leading global media company, develops unique editorial content for senior executives. FKG works with global brands to create groundbreaking thought leadership that predicts and shapes the future of business. FKG also drives creative and distribution initiatives intended to deliver thought-provoking industry insights to corporate leaders seeking fresh, useful business ideas.

CONTACTS

SAM GLICK
Partner
sam.glick@oliverwyman.com

HELEN LEIS
Partner
helen.leis@oliverwyman.com

JOHN RUDOY
Principal
john.rudoy@oliverwyman.com

www.oliverwyman.com

Copyright © 2017 Oliver Wyman. All rights reserved.