



Vitality Shared-Value Insurance

Fintech in the Workplace

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MAKE PEOPLE
HEALTHIER



AND ENHANCE AND
PROTECT THEIR LIVES

For members, a simple and intuitive journey of health promotion...



Vitality

...and underpinned by unique and powerful assets



Technology

Seamless, verified collection and computation of health data, navigation of health pathways and fulfilment of rewards

Data set

Over 30m life years on the correlations between incentives and behavior change, between behavior change and risk

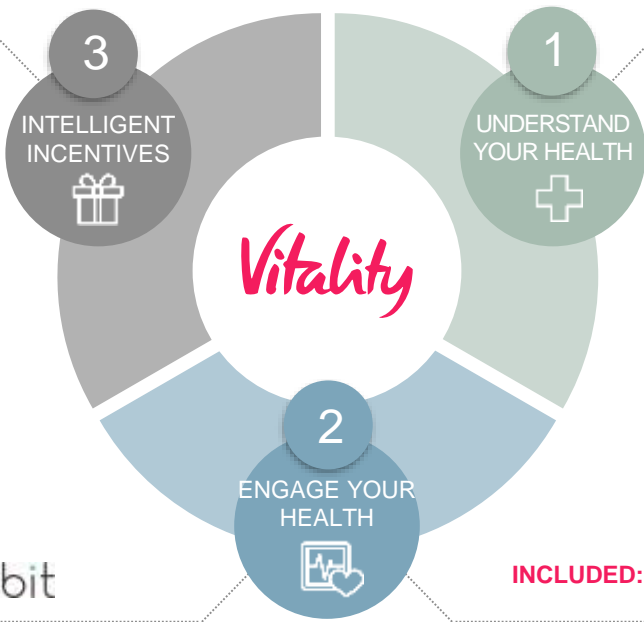
Dynamic pricing engine

Generates rating factors for insurance and a methodology for linking product price and benefits to Vitality engagement

The model is highly responsive to key trends shaping insurance today



With a rich and unique offering in the UK market



STATUS REWARDS

- Up to 25% off
- Up to 40% off:
- Up to 50% off:

ACTIVE REWARDS

-
-

RECOGNISED:

-

50% off:

-

75% off:

-

1 UNDERSTAND YOUR HEALTH

- INCLUDED:**
- Vitality | AGE Vitality | HEALTHCHECK
 - Vitality | GP

-
- 50% off:
-

2 ENGAGE YOUR HEALTH

INCLUDED:

-

Up to 40% off:

-

Details correct as at February 2018. Terms and conditions apply to all Vitality partners.



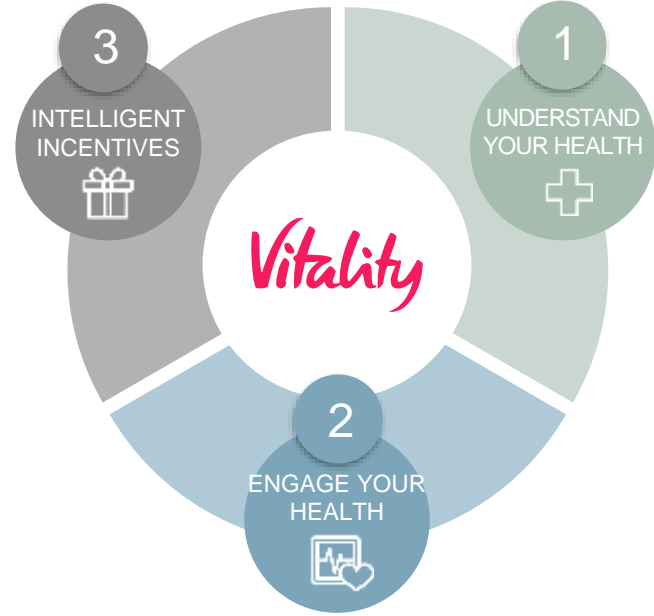
Validity can attest to significant engagement across all aspects of the programme – driving the positive lifestyle choices we seek in our members



100K



>150k



70%



15 MINS



500K



>4,200



10X

Aspirational benefits with engaging programme structures enhance current offerings and drive engagement even further



GET APPLE WATCH 3



GET ACTIVE



£29

Up-front activation

ACTIVITY POINTS EARNED IN A MONTH	0-39	40-79	80-119	120-159	160+
MONTHLY DIRECT DEBIT PAYMENT	£12.50	£10	£7.50	£5	£0

POINTS PRE APPLE WATCH
(MEMBERS EARNING PHYSICAL
ACTIVITY POINTS)

POINTS POST APPLE WATCH
(MEMBERS EARNING PHYSICAL
ACTIVITY POINTS)

Note: For the first six months following the launch of the Apple watch benefit (initially for Apple watch series 2)

Financial incentives play a key role in driving healthy nutritional choices



VITALITY SHOPPERS HAVE SIGNIFICANTLY HIGHER PERCENTAGES OF HEALTHY FOOD IN THEIR BASKET



500+
Daily Orders



VITALITY OCADO SHOPPERS HEALTHY FOOD BEFORE BENEFIT LAUNCH

VITALITY OCADO SHOPPERS HEALTHY FOOD AFTER BENEFIT LAUNCH

Our approach to health promotion in the workplace is informed and validated by Britain's Healthiest Workplace



5 years



~400 companies



~124,000 employees



DELIVERY PARTNERS



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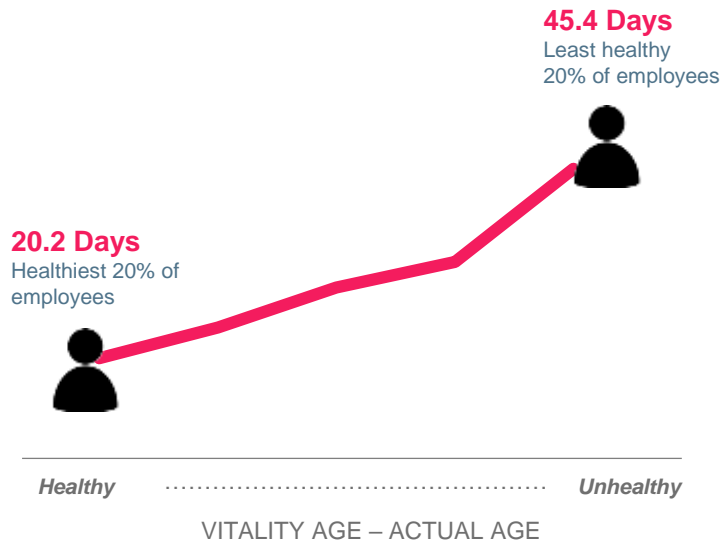
EXAMPLE OF PARTICIPANTS



Findings from Britain's Healthiest Workplace identify key strategies through which employers can increase employee engagement in workplace health interventions

Employers are uniquely positioned to improve the health and productivity of their employees

The potential benefit for employers is significant - healthy employees are more than **25 days** per year more productive than unhealthy employees



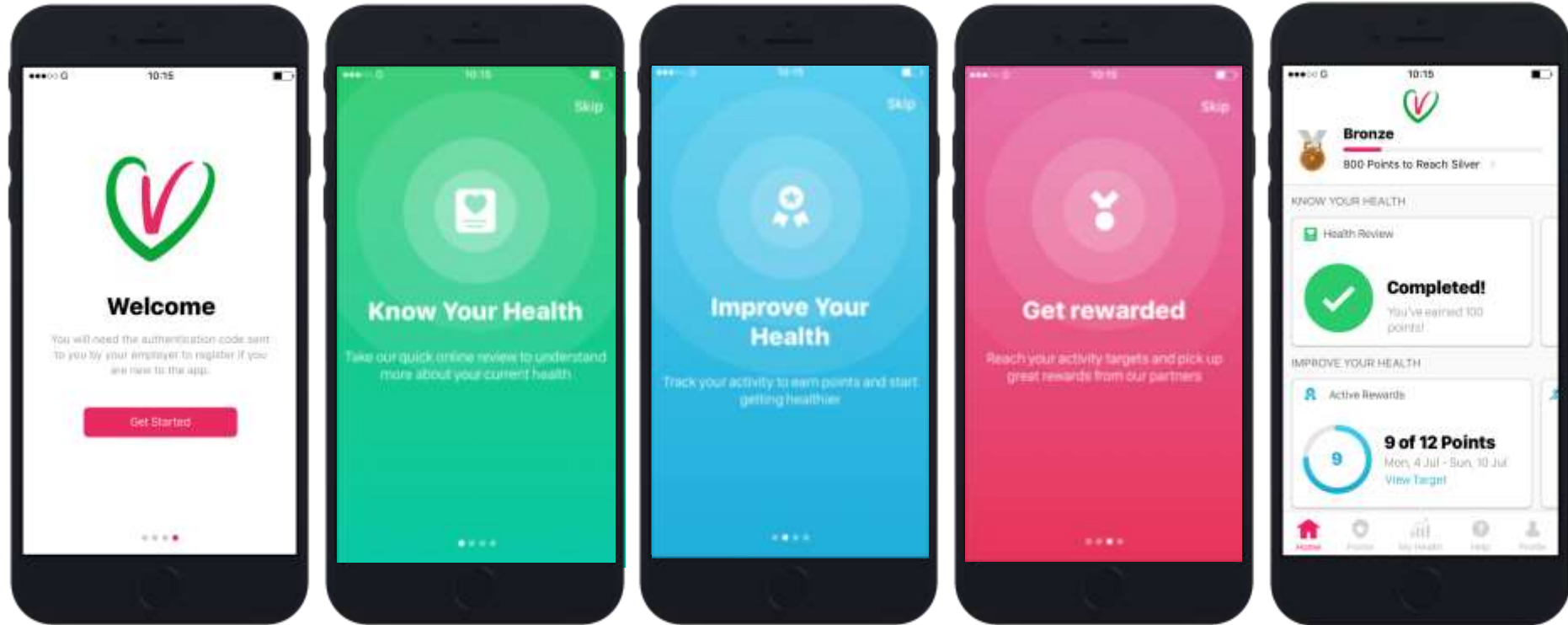
Participation and a culture of health are key for sustained employee engagement

Employees, who started participating in workplace health initiatives gained **8.4 working days** of productive time, regardless of their initial state of health

Britain's Healthiest Workplace has identified two key ways to increase employee participation:

- 1 Providing a comprehensive programme of interventions – 260% increase in participation
- 2 Providing incentives and rewards – 70% increase in participation

Our insight from Britain's Healthiest Workplace has led to the launch of Healthy Workplace, a joint venture with Nuffield Health to offer a stand-alone whole of workplace employee health promotion programme





THANK YOU



Part of the Discovery Group