



# Asian Actuarial Conference 2025 Bangkok

## Digital Health in Insurance: From Engagement to Acquisition

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# Digital Wellbeing in Insurance

From Engagement to Acquisition

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We Know Everything  
About Our Customers

**Except What  
Matters Most**



# Traditional Acquisition – The Current Challenge



Not much shift in marketing for lead capture



Hybrid distribution confined to advertising and cold calls



Limited customer insights at point of sale



Product-first approach vs. customer-first approach



# The Price We Pay

Low conversion rates

High life insurance customer acquisition costs

Poor risk selection / cumbersome underwriting

High early lapse rates

Missed cross-selling opportunities



# What If We Could ...

## The Potential New Paradigm



**Engage  
before  
Selling**



**Prospect  
Wanted  
to Talk**



**Understand  
Actual  
Behavior**



**Reduce Costs,  
Improve  
Conversion**



**Improve  
Risk  
Selection**

# Could digital wellness tools play a role Acquire-Engage-Renew?





THE RELATIONSHIP BETWEEN WELLNESS AND INSURANCE

# Your health journey is like walking on a tightrope



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# Customer attitude towards digital relationship with insurer

"A research by a global consulting firm revealed that **only one in eight** insurance customers prefer a fully digital purchase journey"

"...But around **70 per cent** of customers wanted to complete at least parts of the journey digitally"



There may be a lack of  
good marksmanship  
in the way we  
responded

# The Engagement Disconnect

Low engagement post-purchase

Wellness programs as  
an afterthought

Occasional check-ins

Primarily used for  
engagement, not  
acquisition

Data silos between  
engagement and  
acquisition teams

No connection between  
health interests and  
insurance  
conversations

Missed opportunities in  
the customer journey



# Acquisition Pain Points



## Lead Quality

High volumes of low-quality leads;  
leading to low conversion rates



## Legacy Distribution

Limitations of legacy distribution  
models where agents are not  
equipped to have conversations



## Conversion Rate

Inherent low-engagement nature of  
insurance; lead nurturing is  
imperative yet not carried out

# The Holy Trinity of Acquisition

Good Lead!



Good Seller!



Good Product!



# Digital Wellness: Starting with 'Why'

## WHY

### The consumer shift

Expect digital-first, health-first engagement BEFORE sales conversations; to meet this demand the hybrid distribution model needs to shift

**Remember:**

**70% consumer want parts of journey digital**

## HOW

### The solution shift

Digital wellbeing platforms to evolve from engagement only to focus on being acquisition enablers; but selling to remain offline, yet assisted

**Remember:**

**Only 1 in 8 consumer want fully digital journey**

## WHAT

### The opportunity shift

Provide digitally captured wellness data that will improve the quality of lead; and decrease CAC for insurers

**To help realise the true potential of a Compound Annual Growth Rate (CAGR) of 24.20% which is projected**

# From Digital Wellness App to **Wellness Data Company**

Capture



Analyze



Consent



Connect



Unintrusive, consented wellness signals for acquisition and product design

# Good Seller: AI Enabled

## Science-based Scoring and Engagement

Wellness engagement + Behavioral intelligence

Physical + Mental health data

## Seller Enabled with Data and Guided Conversations

Advisor enablement + Lead distribution

Financial wellness + Wealth data

**Holistic Wellbeing Solution → Online to Offline Acquisition Engine**

## Online to Offline – Proven Track Record

**80% GWP growth for  
insurance partners**

**Powers 20% of South  
Africa's advisors**

**5x product basket  
expansion per customer**

**Enables 1M+ policy sales  
annually**

# When a Warm Lead Meets a Good Seller

## What gets handed over

**Enriched lead pack** with risk, cohort, persona, and other behavioral data

**Consent & Contact of the user** with risk, cohort, persona, and other behavioral data

## What the platform does

**Financial Needs Analysis (FNA)** with suitability / compliance checks

**AI based Product** recommendation which suites the used need

**Basic scripts (talking points) and NBAs**, one-click outreach with SLA reminders

## What the agent experiences

**Natural opener** with well-being to need based conv. backed by FNA insights

**Guided offer** paths and cross-sell bundle reco.

**Cohort context** to frame discussion around value, not price

## What the business sees

**Faster time-to-contact**, higher show/quote/bind

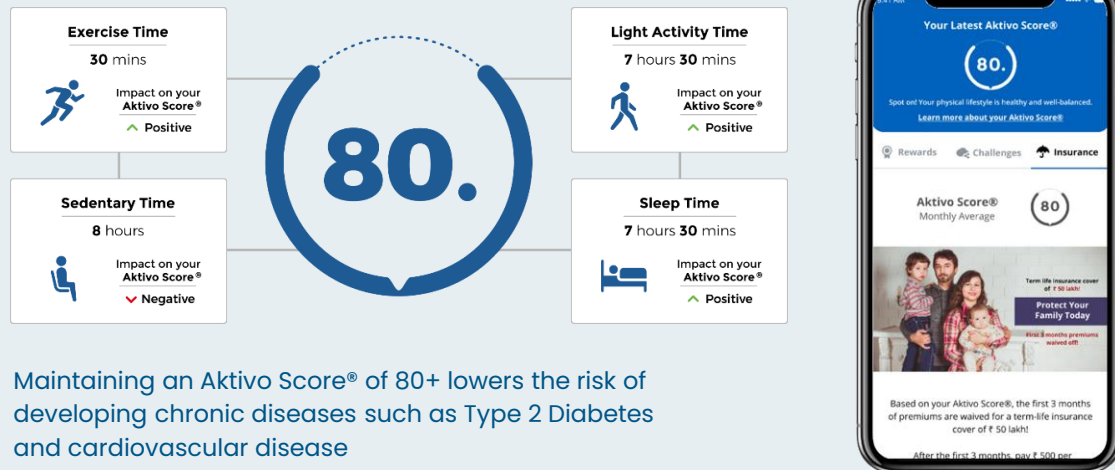
**Larger product baskets** with clean audit trail

**Outcomes loop back** to refine timing, targeting, and product development



# The Aktivo Labs Difference

A proprietary biomarker for health and longevity



**The Aktivo Score – A single, scientifically-derived number, personalized for every user.**

We simplify an individual's physical lifestyle into one score that correlates with their health status.

## Aktivo Score Data Highlights

**8320+** unique health parameters analyzed per user

**10+ million** years of patent data used to generate the score

**26% average risk** reduction for common chronic diseases



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# Aktivo in Action –

## How we capture data unintrusively

|                         |   |
|-------------------------|---|
| <b>Thrive Living</b>    | Daily score from exercise, light activity, sleep, sedentary |
| <b>Thrive Financial</b> | Simple well being score + quizzes for needs discovery       |
| <b>Thrive Nutrition</b> | Fibre score with smart checker and snackable content        |
| <b>Thrive Mind</b>      | Mind score with quick checks and guided practices           |
| <b>Challenges</b>       | Always-on goals and streaks to keep users engaged           |



# Aktivo in Action – How we capture data unintrusively

## Thrive Living

Daily score from exercise, light activity, sleep, sedentary

## Thrive Financial

Simple well being score + quizzes for needs discovery

## Thrive Nutrition

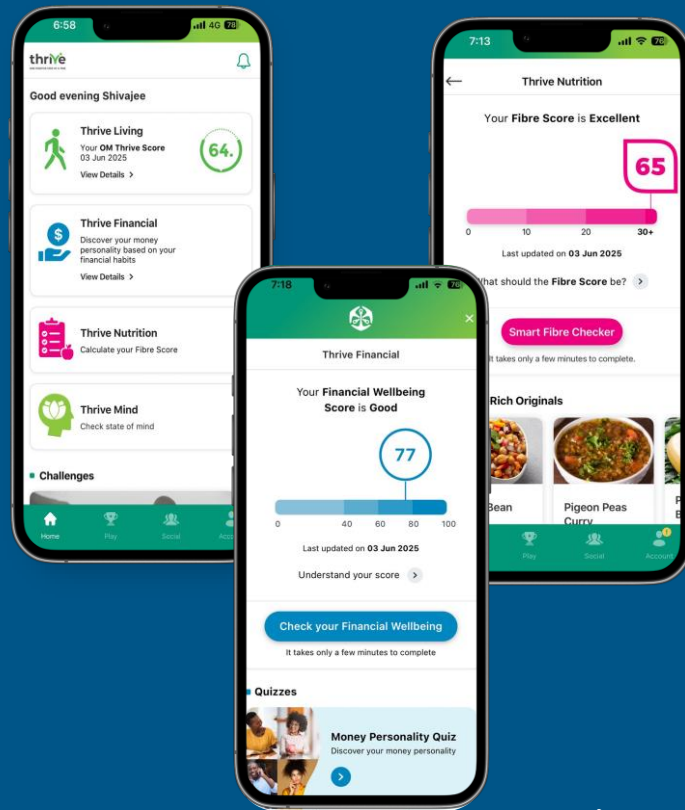
Fibre score with smart checker and snackable content

## Thrive Mind

Mind score with quick checks and guided practices

## Challenges

Always-on goals and streaks to keep users engaged

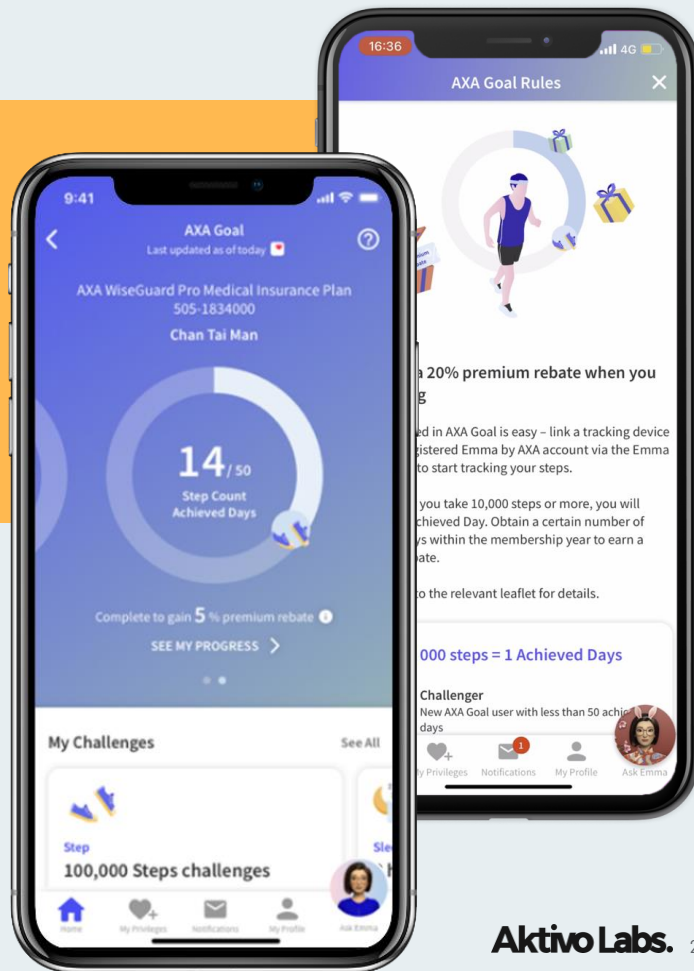


AXA, Hongkong Wise Guard Pro

# Earn up to 20% premium rebate

Powered by Aktivo, Wise Guard Pro rewards consistent healthy living with premium rebates

**75% activation rate and high customer retention.**



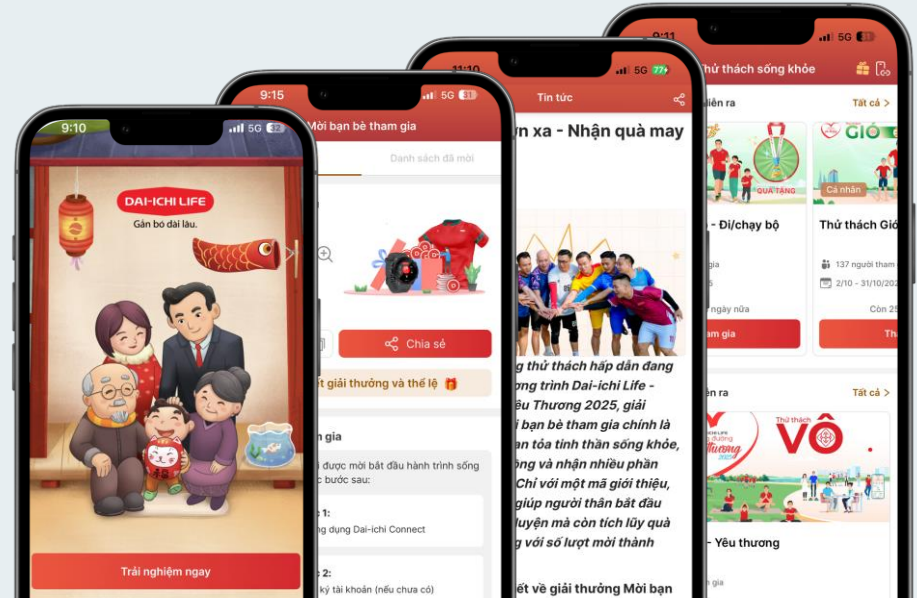
# Agent Engagement

Program  
snapshot

How it  
works

Meaningful  
Conversation

Why it  
matters



*Well-being first builds the relationship, product talks follow naturally.*

# Agent Portal – Meaningful Engagement

Agents gain access to a secure, web-based dashboard to oversee & optimize the wellness program.

## Effortless Onboarding

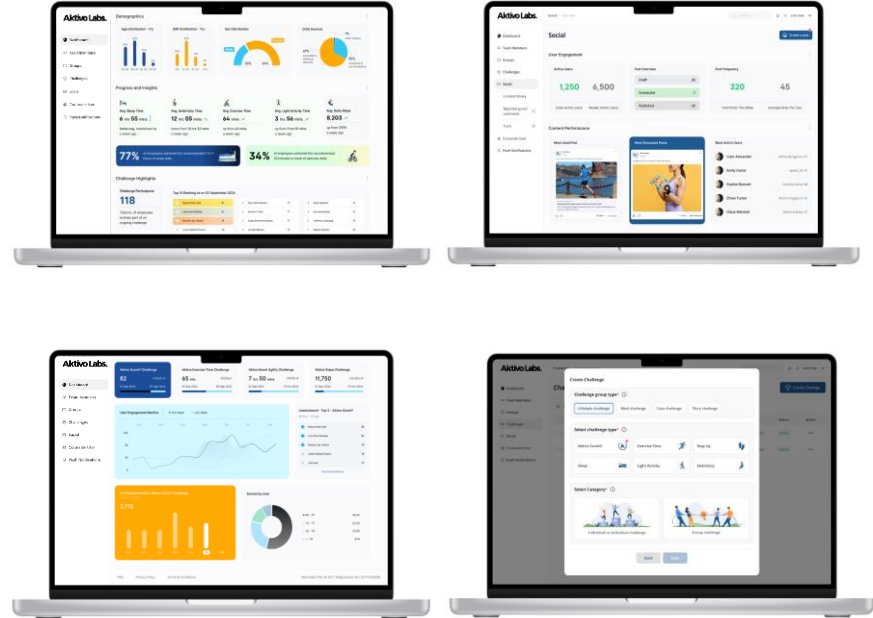
Add users via bulk upload or unique invite links

## Challenge & Campaign Management

Launch, manage, and track wellness challenges across different group of leads and customers

## Evidence-Based Decision Support

Identify common hotspots, sedentary patterns, and chronic risk factors to have a data backed meaningful conversation





# The Data Flywheel – From Signals to Sales

PDPA/GDPR  
Compliant

Segment Level Data

Explainable Decisions

## 1. Signal Generation (Aktivo)

Holistic Score  
(Physical+Mind+Nutrition+Financial)

Lifestyle and behavioural data

App events, questionnaires and Intent

## 2. Intelligence Layer

Risk classification (e.g., hypertension, diabetes, depression)

NBA engine (Communication optimization)

Segment and persona

## 4. Learning & Iteration

Closed-loop feedback → Sharpen signals

Actuarial insights for risk modeling

Data led dynamic product design for individuals

## 3. Lead Distribution

Context-rich lead packs (behavior, segment, trigger, script)

AI based hyper personalised product recommendations

Advisor matching and prioritization

SLA'd handoff with tooling support

A man with a backpack is walking on a road that splits into two paths. The path on the left leads to a dark, stormy sky with a bright lightning bolt. The path on the right leads to a bright, sunny sky with a city skyline in the distance. The man is walking on the right path, towards the city.

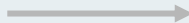
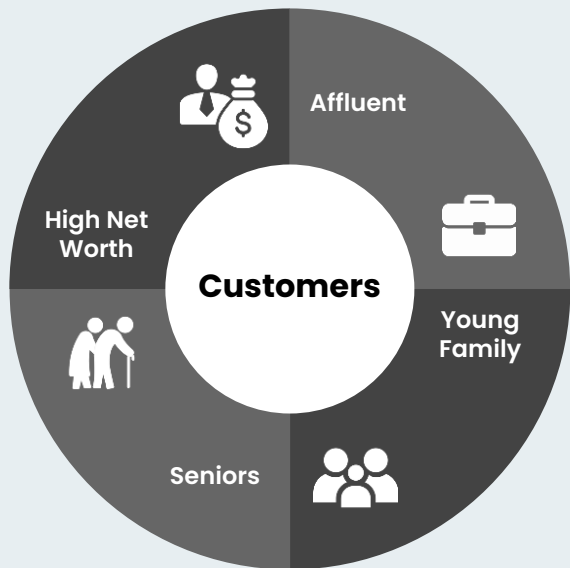
# The Road Ahead



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# Data-Informed Insurance Solution

Revolutionizing Customer Segmentation



# Data-Informed Insurance Solution



## PERSONA Sleep Metronomes

Consistent sleep/wake ( $\pm 30$  mins)

7–9 hours target nightly

Evening wind-down & low screen time



## PERSONA Cardio Improvers

Follows progressive plan (e.g., C25K)

Tracks HR zones/ $VO_2$  trend

150+ mins/week moderate cardio



## PERSONA Everyday Athletes

10k+ steps/day habit

2× strength/HIIT per week

Streaks, challenges, reward-driven



## PERSONA Desk Anchors

8+ hours sitting typical day

Breaks every 30–45 mins (nudged)

Stand–sit swaps & micro-walks

# Data-Informed Insurance Solutions

## Gamified Wellness Meets Dynamic Pricing



| Aktivo Score® | Annual Discount | What This Means              |
|---------------|-----------------|------------------------------|
| 80–100        | Up to 15%       | Excellent health behaviors   |
| 70–79         | Up to 10%       | Good health behaviors        |
| 60–69         | Up to 5%        | Developing healthy behaviors |
| <60           | Standard rate   | Clear path to savings        |

### Layer 1: Badges — The Engagement Engine

**Challenge Badges:** nudge improvement  
(Couch Potato, Night Owl)

**Achievement Badges:** celebrate good habits  
(Sleep Metronome, Everyday Athlete)

**Milestone Badges:** recognize progress for everyone  
(7-Day Streak, Cardio Improver)

### Layer 2: Aktivo Score® — The Pricing Engine

**Health score (0–100) from (at least) 4 metrics**

- Exercise (+)
- Light Activity (+)
- Sleep (+)
- Sedentary (–)

**Repriced annually: Fair, transparent, controllable**



# The Customer Journey

The Couch Potato



# What This Delivers

Understand



Engage



Select



Acquire



Fair pricing. Real engagement. Superior selection.

# Final Thoughts

**Insurance of Today  
(& yesterday) **vs**  
Insurance of  
Tomorrow**

**Product-first approach vs.  
customer-first approach**

**Integrated wellness model**

**Aktivo Score© allows  
for a simple yet  
effective way of  
engaging customers**

**Personalised**

**Effective visualisation of  
wellbeing**

**Minimal intrusion**

**Potential for tailored  
insurance solutions**





# Thank you