



**Asian Actuarial Conference**  
**2025 Bangkok**  
**Digital Health in Insurance:**  
**From Engagement to Acquisition**

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**Timothy Chong**  
Head of Mainland Southeast Asia,  
Gen Re Life/Health SEA  
Mainland markets covering Cambodia,  
Laos, Myanmar, Thailand, and Vietnam.



**Kalai Natarajan**  
Managing Director,  
Aktivolabs





# 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?

Your health journey  
is like walking  
on a tightrope



# 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

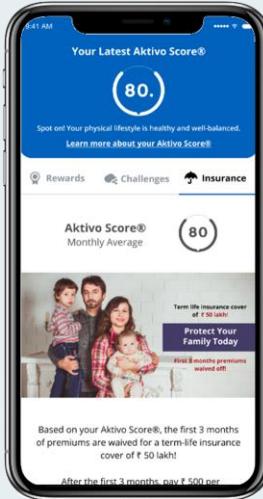
Outcomes loop back to refine timing, targeting, and product development

# The Aktivo Labs Difference

A proprietary biomarker for health and longevity



Maintaining an Aktivo Score® of 80+ lowers the risk of developing chronic diseases such as Type 2 Diabetes and cardiovascular disease



**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



# 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



# Aktivo in Action - How we capture data unintrusively

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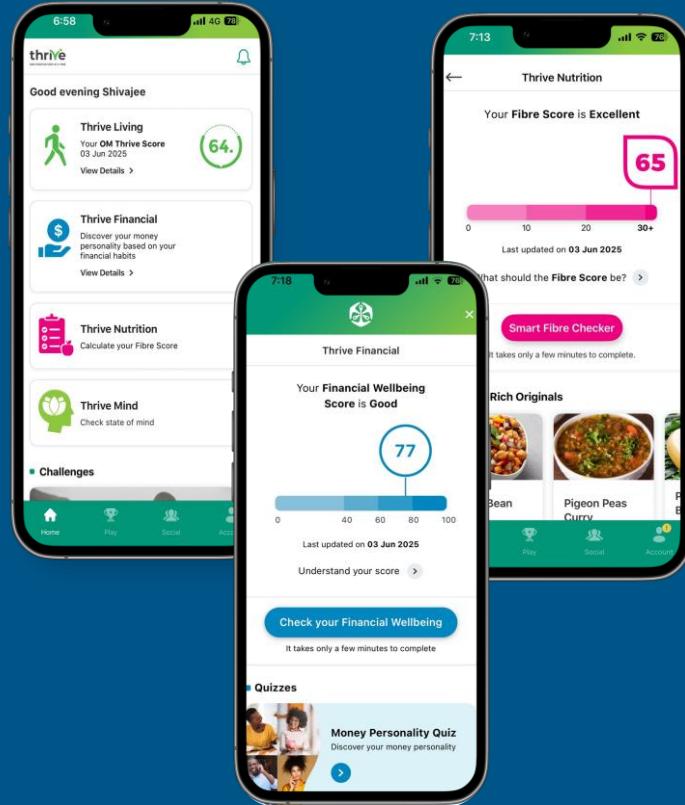
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## Thrive Mind

Mind score with quick checks and guided practices

## Challenges

Always-on goals and streaks to keep users engaged



AXA, Hongkong Wise Guard Pro

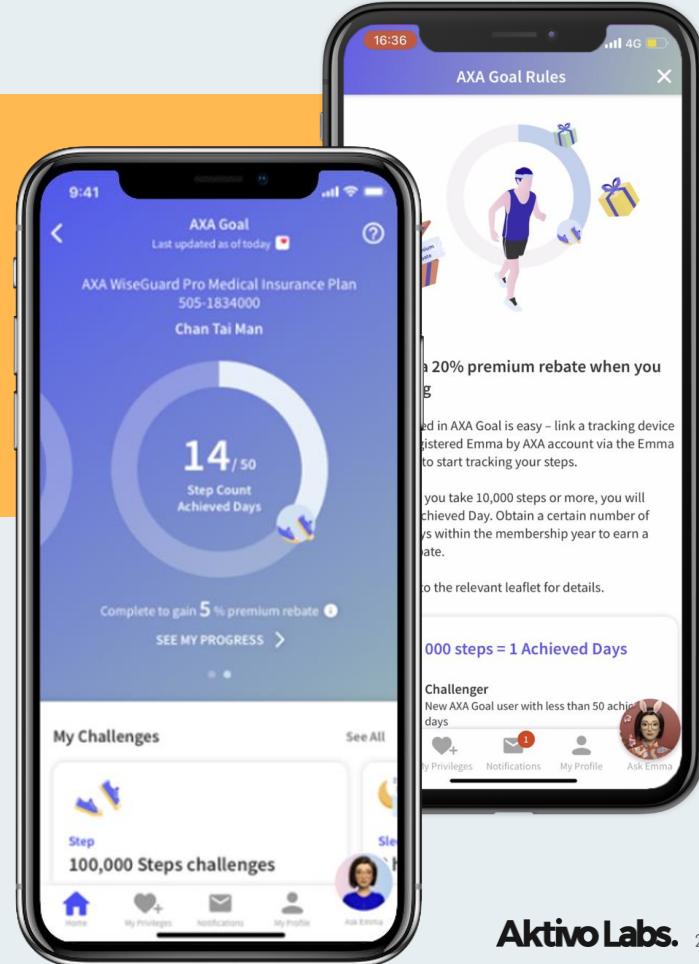
**Earn up to 20%  
premium rebate**

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

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



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

## Effortless Onboarding

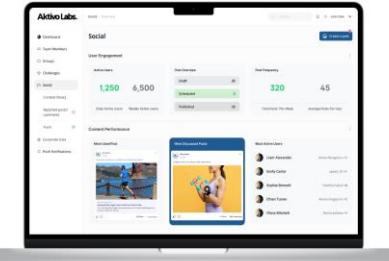
Add users via bulk upload or unique invite links

## 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

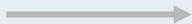
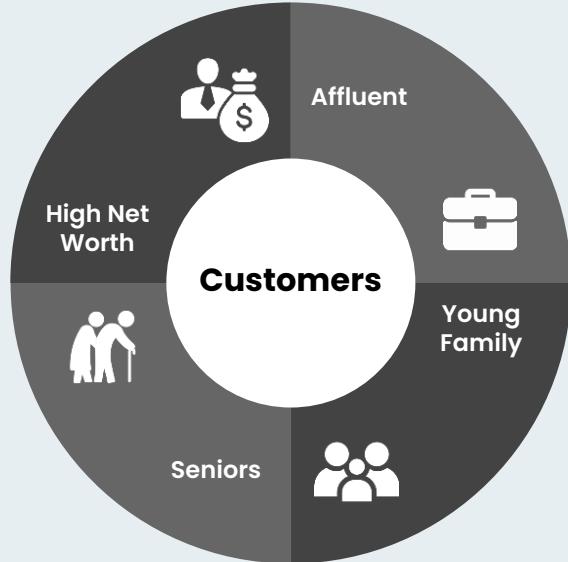
Advisor matching and prioritization

SLA'd handoff with tooling support

# The Road Ahead

# 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<sub>2</sub> 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



### 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)

| 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 2: Aktivo Score® — The Pricing Engine

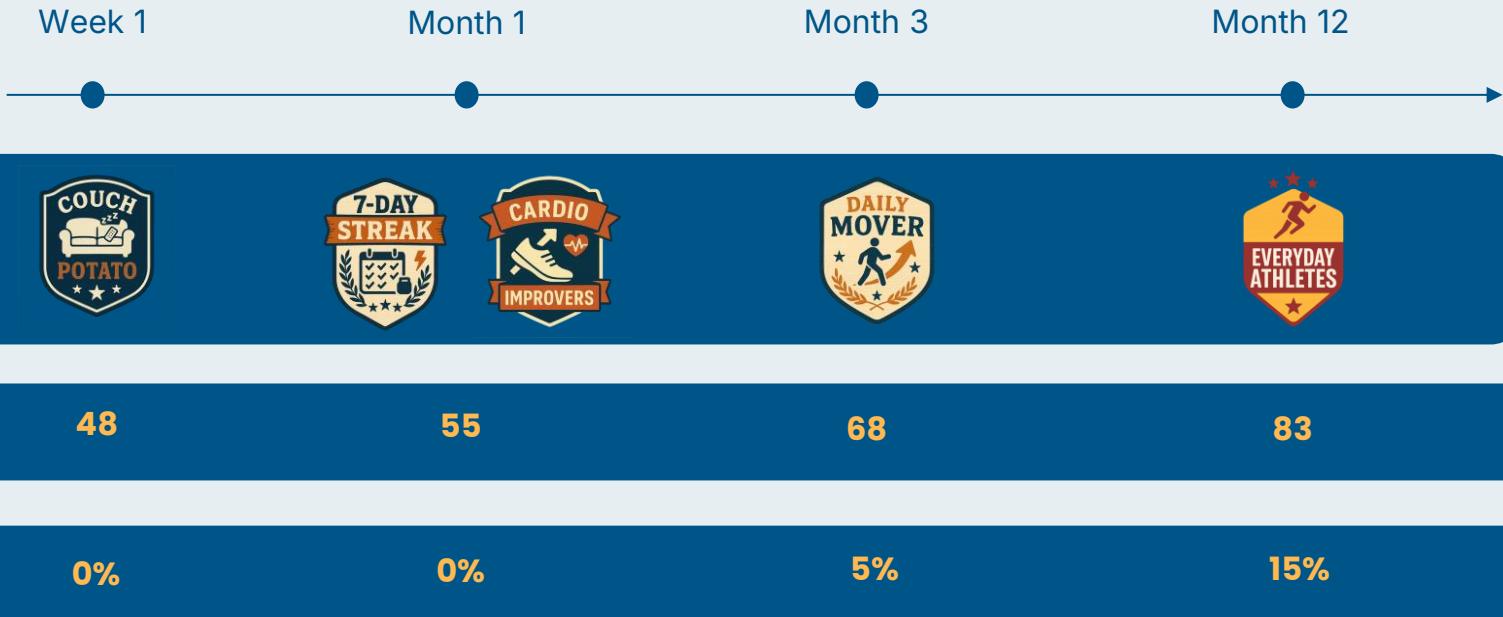
Health score (0-100) from (at least) 4 metrics

- 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