

## Empowering Policyholders and Advancing Risk Management

VivaScore is reshaping life and health insurance by empowering policyholders to manage their health metrics, fostering better lifestyle choices and health outcomes. This proactive engagement enhances customer experience and loyalty, while providing insurers with improved data for precise risk assessment. Embrace a streamlined approach where improved risk management and policyholder empowerment elevate insurance services.

- ✓ 40% of users gained new, actionable health insights
- ✓ 44% expressed their commitment to act on these discoveries

### Key Features

#### Comprehensive Health Tracking:

Monitors a variety of health factors such as activity and BMI.

#### Personalised Engagement:

Offers tailored health insights for individual empowerment.

#### Seamless Integration:

Aggregates data from diagnostics, wearable devices and health apps for a holistic health overview.

#### Advanced Analytics:

Utilises AI and machine learning for in-depth health insights.

### Benefits

- ✓ **Enhanced Risk Profiling:** Utilize comprehensive health tracking to achieve more accurate risk assessments and premium settings.
- ✓ **Policyholder Engagement:** Foster deeper relationships with clients through personalised health insights, increasing loyalty and retention.
- ✓ **Preventive Health Management:** Encourage policyholders to proactively manage their health, leading to fewer claims and reduced costs.
- ✓ **Informed Decision-Making:** Gain valuable insights from advanced analytics and AI, enabling smarter underwriting and policy customisation.
- ✓ **Competitive Advantage:** Stand out by offering a value-added service that prioritises policyholder wellness and engagement.

### How It Works



- 1 Access the app & Register
- 2 Link wearable devices or connect to favourite health apps
- 3 Complete digital health checks
- 4 Track and monitor personalised VivaScore
- 5 If relevant, book appointments for diagnostics tests and consultations with healthcare providers

## Reports

- ✓ **Policyholders:** Receive tailored, weekly health reports, encouraging proactive health management and sustained engagement with their insurance policies.
- ✓ **Insurers:** Access comprehensive, anonymised analytics through real-time dashboards, providing insights into policyholder health trends and risk factors. This data supports refined risk assessment, targeted interventions, and informed decision-making, ultimately leading to a healthier policyholder base and more efficient risk management.

## Advancing Policyholder Health through Strategic Partnerships

We collaborate with premier medical technology firms, diagnostic labs, and data analysis platforms to enhance our comprehensive health and risk assessment solutions:

- ✓ **Integrated Diagnostic Services:** We partner with state-of-the-art diagnostic facilities to ensure insurers receive accurate and timely health data for better risk evaluation and policy decisions.
- ✓ **Medical Technology Innovators:** We align with leading medical device companies to incorporate advanced health monitoring technologies, enabling policyholders to maintain their health proactively.
- ✓ **Data Analytics Platforms:** We integrate with sophisticated data analysis systems, improving insurers' abilities to predict risks and manage policies through enhanced insights from electronic health records and other health information systems.

## Flexible Integration for Advanced Risk Management

VivaScore meets the diverse needs of insurers, offering tailored solutions for seamless adoption:

- ✓ **White Label Solutions:** Personalise VivaScore to complement your brand, enhancing policyholder trust and consistency in your digital offerings.
- ✓ **System Integration:** Incorporate VivaScore into your existing platforms for a unified view of policyholder health, aiding in precise risk assessment and management.
- ✓ **Standard Application:** Employ the ready-to-use VivaScore app to provide policyholders with immediate access to health tracking and insights, fostering engagement and proactive health management.



**Elevate Your Insurance Services with VivaScore. Integrate our platform to enhance risk management and deepen policyholder engagement. Elevate your service and join the future of proactive health insurance.**



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