



Vitality AI

**Vitality AI, developed with Google,
is transforming insurance by
empowering millions worldwide to
live healthier longer lives.**

Until now, delivering health improvements at scale has been difficult, with recommendations often being too generic to be effective. **Vitality AI** changes that by setting a new standard through personalised, actionable, data-driven health insights; and in turn creating a step-change for how health and life insurers can increase customer engagement and improve actuarial outcomes.

Key challenges in delivering personalised health insights at scale



Massive amounts of computing power and sophisticated technology is needed to integrate and analyse the vast amount of data available.

Vitality AI, developed with Google, overcomes these barriers

Vitality harnesses Google Cloud's Vertex AI platform and Gemini AI models.

By bringing together Google's technology and AI capabilities, and our unique data sets and understanding of behaviour change, we will have a never-before-seen capability and understanding of a person's health



Too often, health insights and recommendations lack impact, as the user experience is unintuitive and doesn't drive regular engagement.

A simple, intuitive, and engaging user experience.

The Vitality app allows us to deliver precise and personalised health improvement actions at scale, with the dual-ring design providing a simple mechanism for members to track and complete their weekly goals.

Generates significant value for customers and insurers.

We are uniquely positioned, as an insurer and through our shared-value insurance models to incentivise behaviour change - helping to generating significant value for customers and insurers - reinforced by the creation of our shared-value reinsurance panel.

Delivers hyper-personalised health insights, communications and rewards.

We can create hyper-personalised health insights and communications for members and offer personalised rewards from our suite of leading global rewards partners.

Understands the exact next best action, for every member with complete precision.

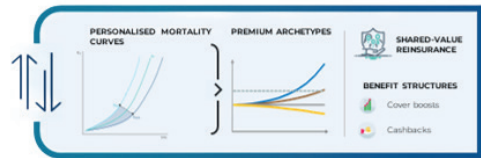
By quantifying the impact of each action to an individual's long-term health improvement and their propensity to complete each action.

Deep understanding of the complexities of causality and habit formation.

Through this, we can utilise advanced risk segmentation and sophisticated machine learning models to construct a personalised risk vector for each member.

Leverages the world's largest fully-integrated behavioural and clinical dataset.

With over 60mn life years of data and 80 distinct data sources covering 2,800 dimensions, we have an unparalleled understanding of a member's health that allows us to extract unique insights.



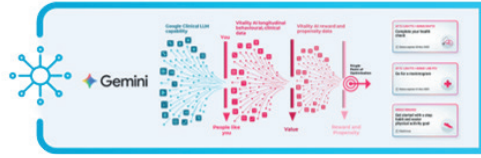
Insurance Integration

Operating models that align the best interests of all parties is needed to drive engagement and fund incentives.



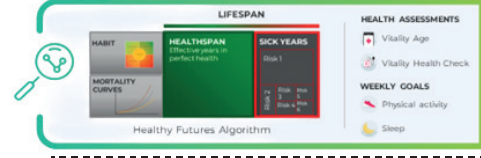
Incentivised Engagement

Behaviour change is difficult, and even when members are empowered with the relevant knowledge - incentives are needed.



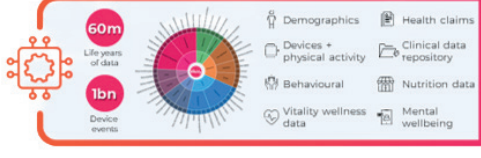
Vitality AI Recommender

Individuals have unique risk profiles with generic advice leading to waste - Pareto Principle highlights the need for precision.



Dynamic Risk Assessment

There is an abundance of interlinked data making it difficult to isolate the impact of different actions to inform recommendations.



Data

Health datasets are fragmented with different parties having access to a subset of a person's health, clinical and behavioural data.

