Digital engagement for better life and lower risk

Our Customer Segments

Insurance & Service Providers

Digital engagement solutions for wellbeing promotion at scale High Performance Organisations

Coaching of leaders and knowledge workers in highperformance industries

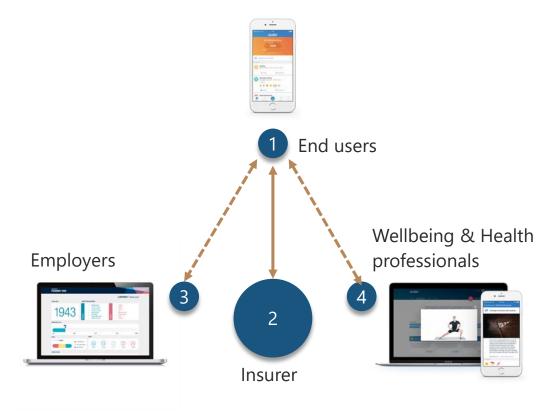
Formula 1 & Motorsport

Coaching and medical services for Formula 1 drivers, teams and factories

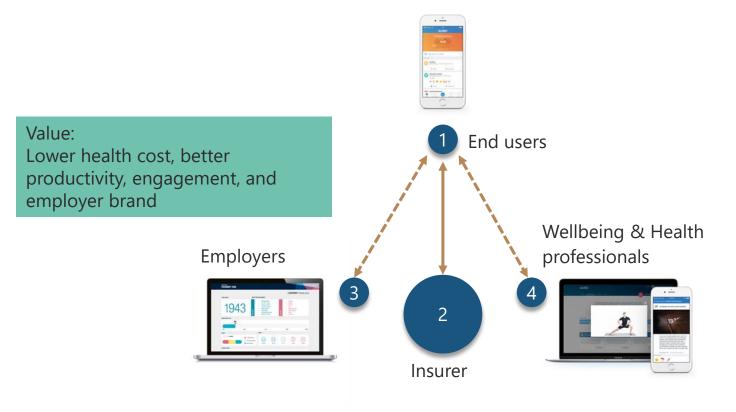
New Customer Value through Digital Engagement

Personalized Health Improvement & Gratifying Customer Experience **Better Interaction** Personalized Experience **New Products** Improved Loyalty & Satisfaction Data Higher Premiums & New Revenue Streams 2 Insurer

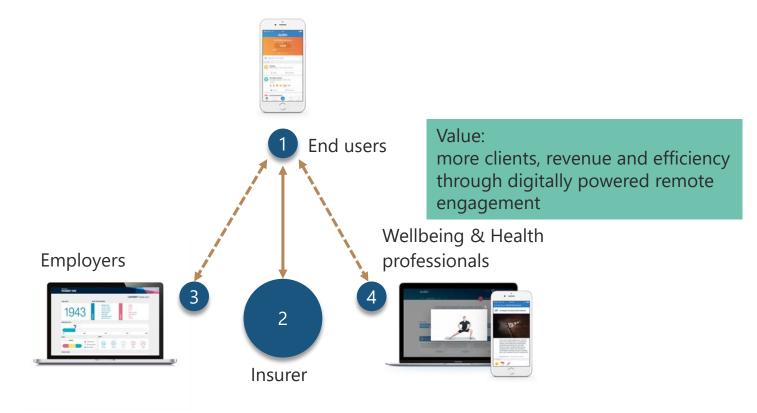
Enabling Value Ecosystems



Enabling Value Ecosystems



Enabling Value Ecosystems



Promoting healthy habits

Way to go! 🖕



Nice one. 🏃 🐔 🚳

A true daily companion







Log activities

Start training programs

Connect your wearable

Everything counts

Rewarding long term success

Users earn points and unlock levels by being active.

The scoring system supports personal longterm holistic wellbeing goals and can be linked to the insurer's pricing and policies.

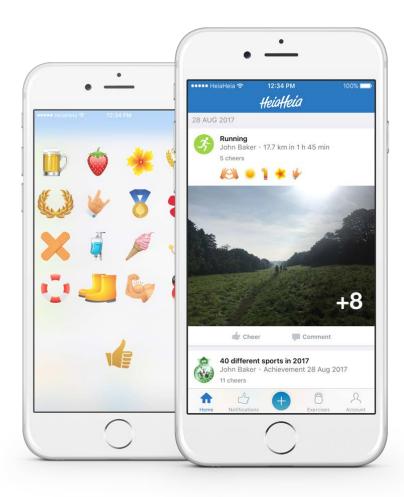
📲 HeiaHeia 😤 Wellbeing Score Account HeiaHeia 😤 ☆☆☆☆☆ HeiaHeia Wellbeing Score What's your level? **由由由本** 548 Collect points by being active, both physically and socially, and lift your own wellbeing level. Points are valid for three months, so regular activity rewards. Agenda for the week Levels Cyclina Level 1: * * * * * 60 - 199 pt Mike Phillips · 9,3 km, 30 min 16 s "Easy wins" the Cheer Comment Level 2: $\star \star \star \star \star$ 200 - 499 pt "The Foundation" Strength training Margareta Sparks · 37 min 24 s Level 3: * * * * * 500 - 749 pt 7 cheers "The Sweet Spot" +2 Level 4: + + + + + 750 - 999 pt Comment "Boosting Your Performance" Good eraonomics Level 5: * * * * * Over 1000 pt "World Class Health" 8

Social by nature

The strength of peer support

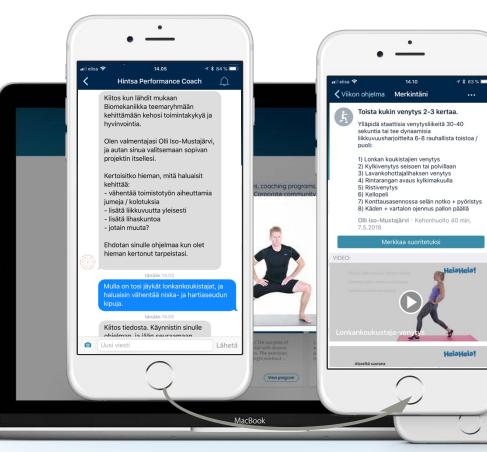
Support from your like-minded friends, family and colleagues increases engagement and sense of achievement.

Sharing accomplishments big and small and cheering friends also makes wellbeing fun and social.



Professional tools for coaching & interventions

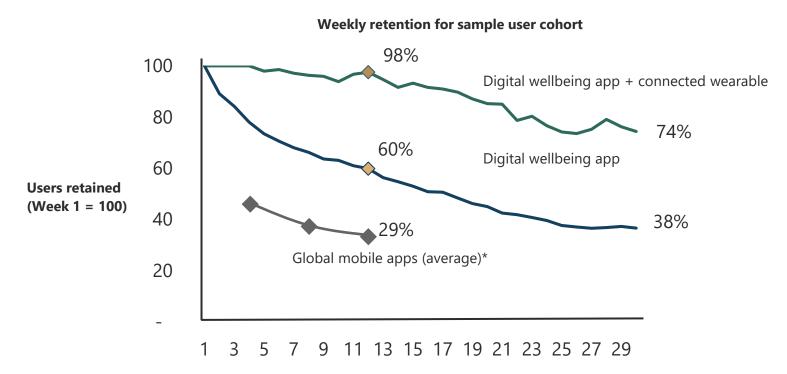
- Managing client base (individuals, groups)
- Group coaching & comms
- Monitoring client activity
- Planning tasks for clients



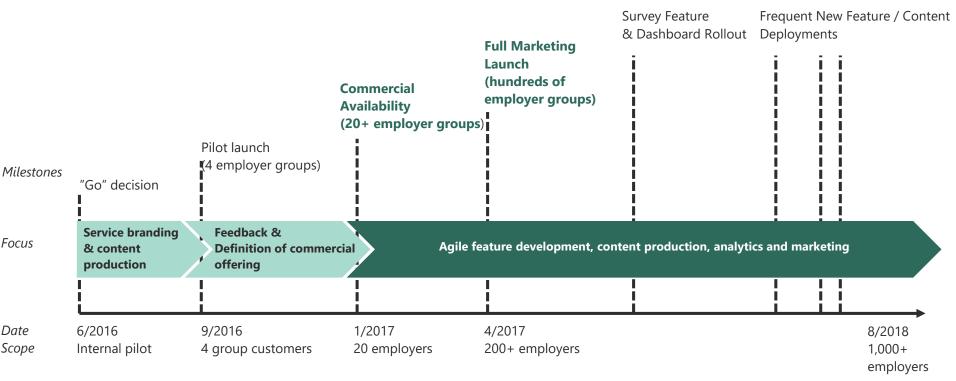


Case Studies & Data

Wellbeing Is a Sticky Digital Concept

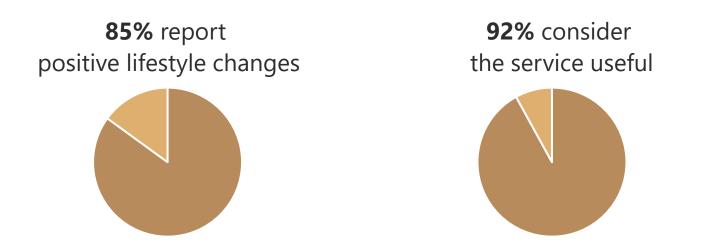


Engaging 1,000+ Group Insurance Customers: Case Ilmarinen



Deloitte.

Case Deloitte



"I use the mobile application every day and also follow updates from other users. Thanks to its social nature, the app creates community spirit across team boundaries and brings colleagues together. It's also really easy to use."

– HR Talent Partner, Deloitte

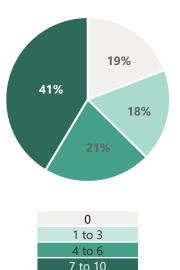
https://www.hintsa.com/case/deloitte/

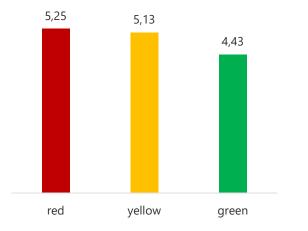
Impact of Digital Habit Change Programs

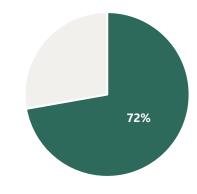
Impact on wellbeing

Average impact on program participant wellbeing, by initial wellbeing profile

More than 70% of program participants would like to start a new program







Digital platform user survey 9/2018

Wrapping it up: recommendations

• Pick the low-hanging fruit

- Major opportunity: the proactive wellbeing megatrend
- Digital tools enable personalized, scalable and sticky concepts
- Insurers well positioned to promote solutions
- Start soon, start small; experiment and expand
 - Immediate benefits from positioning, reference customers, data
 - Expand gradually based on learnings + keep iterating



Thank you