



INSURANCE CASE STUDY

Leading Nordic insurer Gjensidige conducted two separate pilots involving Personal Activity Intelligence (PAI). Gjensidige was interested in PAI's unique science-backed approach to engage customers and motivate them towards better health.

Pilot 1

The first pilot was a 3-month trial where policyholders were offered various wellness offerings including a wearable device that featured PAI. The goal of the pilot was to increase engagement with Gjensidige's current policyholders.

SUCCESSFUL OUTCOMES

Gjensidige was pleased with PAI's role in the pilot as it successfully accomplished the following:

- » **Attracting new customers:** Customers had a choice of different wellness offers, however the device with the PAI option proved to be the most popular at the recruitment stage.
- » **Reducing risk by making customers healthier:** Users really liked the PAI score and found it to be "very motivating" because it validated how much activity they were doing and provided a goal on how much more they needed to do. This led to increased engagement with the Gjensidige app, and healthier customers are also lower risk customers.
- » **Increasing loyalty amongst existing customers:** Users liked the personalized nature of PAI. They also like that all activity counted. This led to a more fulfilled and engaged user base across all profiles. It also validated the potential of PAI as a "currency platform" for future customer loyalty rewards and incentives.

"The analysis and direct feedback from the users revealed that PAI was among the most popular aspects of the service: driving motivation for a more active life and improving customer engagement."

– Jørgen Taalesen, Head of Business and Service Development, Accident & Health, Gjensidige

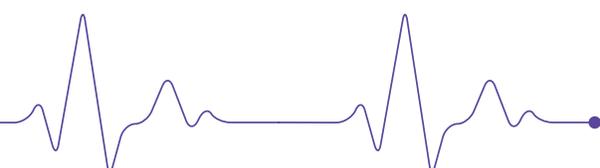
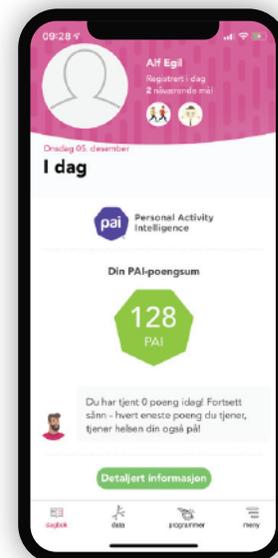
Pilot 2

The second pilot took place in early 2019 when Gjensidige launched a new IVER app featuring PAI and rewards. The goal of this pilot was to again drive engagement.

This pilot was open to a broader group of policyholders since PAI in Gjensidige's app could be used by policyholders with popular wearable devices.

SUCCESSFUL OUTCOMES

Gjensidige was very pleased with the results of the pilot: PAI performed 200% above their expectations in terms of the number of people who chose to activate and use PAI. Users had high average PAI scores (101 on average!), and customers liked the rewards.



To learn more, visit PAIhealth.com

