



**EMBARGO: 28 November 2018 11:30am GMT**

### **Vitality-linked insurers to get 100 million people 20% more active by 2025**

- *Building on the results of the largest behaviour change study on physical activity, Vitality and its global network of insurers have committed to making 100 million people more active over the next seven years, aligned to the World Health Organizations' Global Action Plan on Physical Activity.*
- *Study shows Vitality's [Shared-Value Insurance model](#) combined with Apple Watch led to a sustained 34% increase in people's physical activity levels.*
- *The results offer unique insights into how to drive sustained behaviour change in lifestyle areas that affect health and wellness, particularly with "at risk groups". This has enormous relevance for health policy and society at large.*

**28 November 2018:** A ground-breaking new behaviour change study by leading independent research institute RAND Europe, has shown that Vitality incentives combined with Apple Watch deliver dramatic and sustained improvements in physical activity levels.

[Incentives and Physical Activity](#) – the largest behaviour tech study based on verified data – found an average 34% increase in activity levels for participants using Vitality Active Rewards with Apple Watch, compared to those without these incentives. This equates to nearly a week of extra activity per month (4.8 extra days of activity), which Vitality estimates translates into two extra years of life. The study examined the behaviours of over 400,000 people in the United Kingdom, United States and South Africa.

"This landmark study contributes to a deeper understanding of how people can be incentivised to live fitter and healthier lives," said Discovery Chief Executive and Vitality founder, Adrian Gore. "The significance for individuals, the insurance industry and wider society is profound."

Gore revealed the findings to business and insurance leaders, academics, and policymakers from around the world at an event in London today, where the UK Health Secretary, Matt Hancock spoke and the Nobel Prize-winning economist, and author of "Nudge", Richard Thaler, took part in a panel discussion.

#### **100 million people healthier**

At the event, Adrian Gore announced that Vitality is committed to making 100 million people 20% more active by 2025. This pledge, signed by Adrian Gore as well as representatives from Vitality's partners, AIA, Generali, John Hancock, Manulife, Ping An and Sumitomo Life, stated:

*We, as part of the global Vitality insurance network, commit to make 100 million people 20% more physically active by 2025. This represents roughly 10% of the global health and life insurance population. With lifestyle diseases growing dramatically, often due to a lack of physical activity, we believe advances in behavioural science combined with technology can be used to help people be more physically active. We strive to be a positive force for good in society by changing the lives of millions of people.*

"For more than 20 years, Vitality has taken a shared-value approach to health improvement by creating interventions that change people's behaviour for the better," commented Adrian Gore. "Our innovative use of Apple Watch opens the way to a proper understanding of how people can be incentivised to live fitter and healthier lives – and how we are leading the way in transforming how people are insured. That's why we have committed to helping even more people become active and are encouraged by the support of the World Health Organization as this aligns with their Global Action Plan on Physical Activity. We believe the impact will be substantial and far-reaching."

## Study findings

The RAND Europe study examined the effect of *Vitality Active Rewards with Apple Watch* on participants' long-term physical activity levels. The programme makes use of a comprehensive behavioural science toolkit, encompassing short and long-term incentives such as loss aversion and pre-commitment. Short-term incentives create a sense of immediacy, with members rewarded on a weekly basis for reaching their weekly goals. For a minimal upfront activation fee, members can reduce their monthly Apple Watch payments to zero by meeting their physical activity goals, including daily exercise and active calorie burn. The two components reinforce each other and create an ecosystem of behaviour change.

- Participants using Apple Watch saw an average 34% sustained increase in activity – 4.8 extra days of activity per month – across UK, US and South African participants.
- Activity increased across the full spectrum of Vitality participants, regardless of health status, age or gender.
- 'At-risk' participants with a high Body Mass Index [BMI], although less likely to take up the benefit, showed greater improvements in activity than other groups, with increases in activity of 200% in the United States, 160% in the United Kingdom, and 109% in South Africa.
- South Africa saw the largest increase in high-intensity activity days of 71%, followed by the United States at 52%, and 37% in the UK.
- With these sustained increases in activity, Vitality estimates that within a year, participants with Active Rewards with Apple Watch achieved numerous health benefits, including improvements in blood pressure, cholesterol, and cardiorespiratory fitness along with lowered healthcare costs.

"Apple Watch has become an essential part of many people's lives, and these results are a tangible example of the way Apple Watch can help users take control of improving their health," said Jeff Williams, Apple's chief operating officer. "Vitality and RAND's results are an exciting indicator of how much more can be achieved."

"Our research suggests that incentivising physical activity can lead to better activity levels and the Vitality Active Rewards with Apple Watch benefit bears that finding out," said Hans Pung, President of RAND Europe. "Given RAND Europe's fact-driven, evidenced-based research and analysis, we are pleased that our work has helped to deepen understanding of what works in designing health and wellness programmes."

Hans Pung continued: "The rigorous study encompassed large sample sizes over long periods and captured people's activity levels before and after the introduction of incentives linked to Apple Watch, while controlling for population characteristics. It has major implications for health policy around the world."

To learn more search #VitalityStudy and visit <https://www.vitalitygroup.com/VitalityAppleStudy/>

## About Vitality

Vitality is a leading behaviour change platform which uses the power of incentives, data and behavioural economics to make people healthier and enhance and protect their lives. Vitality has achieved global scale through successful partnerships with leading insurers and the most forward-thinking employers around the world. More than 8 million people in 19 countries engage in the Vitality programme. The Vitality Group is responsible for the global expansion of the Vitality Shared-Value Insurance model using the capabilities of Discovery and its network. Vitality was founded 20 years ago by Discovery Limited – a leading financial services company listed on the Johannesburg Stock Exchange. For more information, please visit [www.vitalitygroup.com](http://www.vitalitygroup.com).

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**Notes to editors:**

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