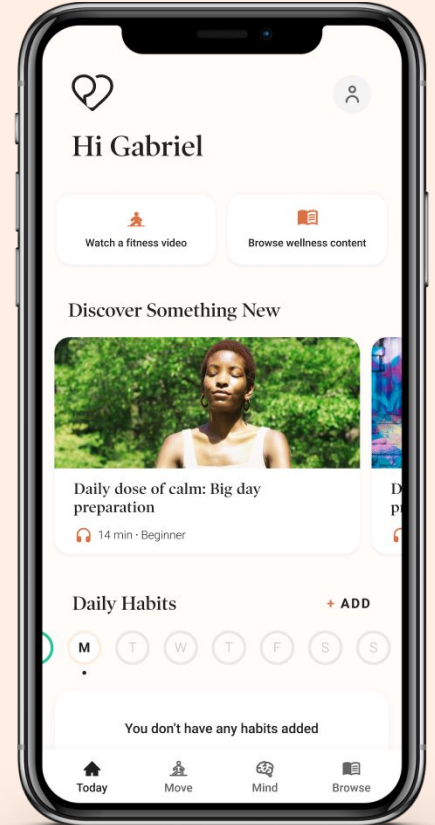


# Revolutionising Wellness in Insurance



**Wendy Rose**  
Global Partnerships Director

♡ Dialogue



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## ♡ Dialogue

Mental health is not a standalone chapter in the book of well-being; it's the paper on which every page is written – influenced by physical fitness, financial peace of mind, and the art of balancing life's many roles.



# Time to Invest in Digital Tools



## More equitable & timely support

Digital tools address record demand for mental health support. On average, patients **wait 8 weeks for help**, and 27% over 18 weeks. These tools **bridge geographical disparities, reach remote areas** and those with **mobility challenges**.



## Reduce rising insurance claims

With more people opting for private healthcare amid NHS challenges, these tools can significantly **reduce the frequency and cost of claims**. Our dCBT have **diverted 27% of individuals from expensive traditional mental health support**, with comparable outcomes.



## Alignment with consumer preferences

There is growing **preference for technology-driven, on-demand services** for healthcare from Millennials and Gen Z, who are becoming a larger part of the consumer base.



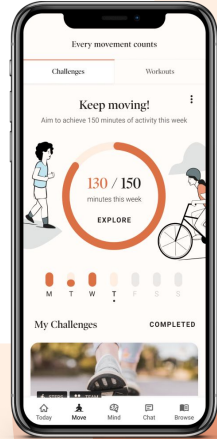
## Data driven personalisation

Digital tools leverage **data analytics** for **personalised care**, providing **tailored treatments that enhance intervention effectiveness**. This personalisation aligns with the trend towards individualized healthcare.



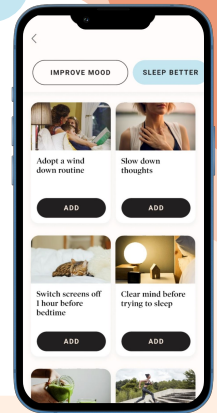
## 1. PHYSICAL ACTIVITY PROMOTION

- **Fitness Challenges:** Walking, running, cycling, and themed challenges, plus custom workplace challenges
- **Activity Targets & Tracking:** to monitor physical activities and progress.
- **Varied Workouts:** Pilates, yoga, HIIT, stretching, cardio boxing, dance, equipment-based exercises and more



## 3. HEALTHY HABIT FORMATION

- Simple actionable steps to establish lasting habits:
  - Move More
  - Stress Less
  - Improve Mood
  - Sleep Well
  - Eat Well
  - Substance Use

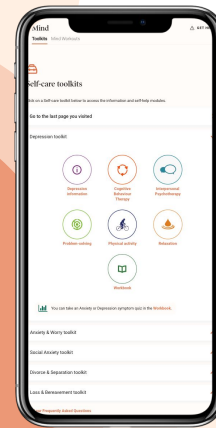


# Dialogue

Dialogue unifies all well-being pillars – **physical, emotional, social, career and financial** – to support overall mental health and holistic wellness

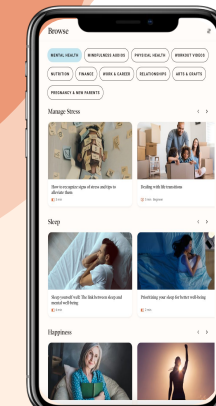
## 2. MENTAL WELLBEING TOOLS

- **Digital CBT** (*creators of Moodgym*)
- **Meditations & Mindfulness:** Meditations, breathing exercises, mindfulness practices etc
- **Mood tracking:** Workbooks and diaries to track patterns & triggers
- **Virtual coach:** signposting to support



## 4. CONTENT AND INSIGHTS

- Nutrition
- Finance
- Work & Career
- Family Planning and Pregnancy
- Relationships
- Physical Health
- Energy & Wellbeing
- Arts & Crafts



# Dialogue's dCBT research and outcomes

Dialogue's dCBT is heavily researched and peer-reviewed. **All research is publicly available** and can be provided upon request.

## Peer-reviewed Randomized Controlled Trials (RCTs) have shown that **Dialogue's dCBT**:

- **Decreased symptoms in adults with depression**, even 12 months after using the programme (Griffiths 2012)
- Improved **self-esteem, empowerment** and **perceived quality of life** in adults with depression (Crisp 2014)
- Increased self-reported **productivity at work, ability to cope** with everyday stress & **enjoyment of life** (Crisp 2016)
- **Decreased symptoms of depression in older adults** with history of, or risk for cardiovascular disease (Glozier 2013)
- **Decreased symptoms of anxiety** and **increased physical activity levels** (Glozier 2013)

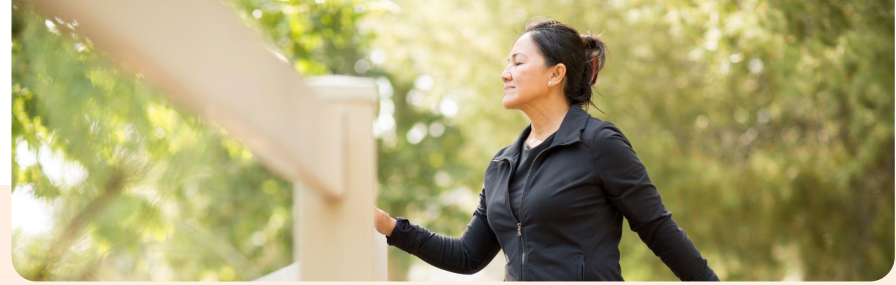
## Peer-reviewed RCT has shown that **Dialogue's dCBT**:

- **Decreased anxiety symptoms** in 18-30 yrs with Generalized Anxiety Disorder (Christensen 2014)
- Is **comparable to treatment with SSRI medication** (Christensen 2014)
- **Decreased sensitivity to anxiety** and '**number of days out of role**' with subclinical anxiety symptoms (Christensen 2014 ii)
- **Decreased levels of social anxiety** and **depression** in individuals with high social anxiety (Bower 2012)





# Value to Insurers



## 1. ENHANCED CUSTOMER HEALTH

**85% of users** exceed WHO's 150-minute weekly exercise guideline, well over UK's 66%. This correlates to **30% decrease in anxiety & depression**.

## 2. ATTRACTING HEALTHIER MEMBERS

Our **preventive and holistic approach** attracts health-conscious members (different from treatment-focused platforms) who incur **fewer medical costs, reducing claims** and **extending customer lifespans**.

## 3. DATA DRIVEN INSIGHTS

Our advanced analytics on user preferences and behaviours empower insurers to **refine services and marketing strategies** which can **enhance risk assessment accuracy by up to 20%**, improving **profitability and efficiency**.

## 4. BOOSTS BRAND VALUE & CUSTOMER GROWTH

Adding our Wellness programme to our other services **increased engagement by 15%**. By aligning with growing demand for **holistic health and community**, our partners have seen **improvements in customer retention and acquisition**.

**30%**

improvement in depression & anxiety due to regular physical activity

**20%**

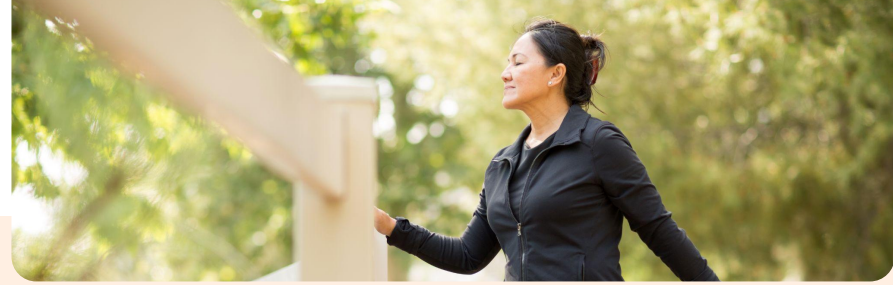
reduction in MH healthcare costs by incorporating physical activity

**15%**

reduction in MH-related insurance among populations doing regular physical activity



# Value to Insurers



## BOOSTED PRODUCTIVITY

Regular physical activity is linked to higher employee productivity, reducing absenteeism and healthcare claims.



## CHRONIC DISEASE PREVENTION

Physical activity can prevent chronic diseases, accounting for 75% of healthcare spending.



## REDUCED MEDICATION DEPENDENCY

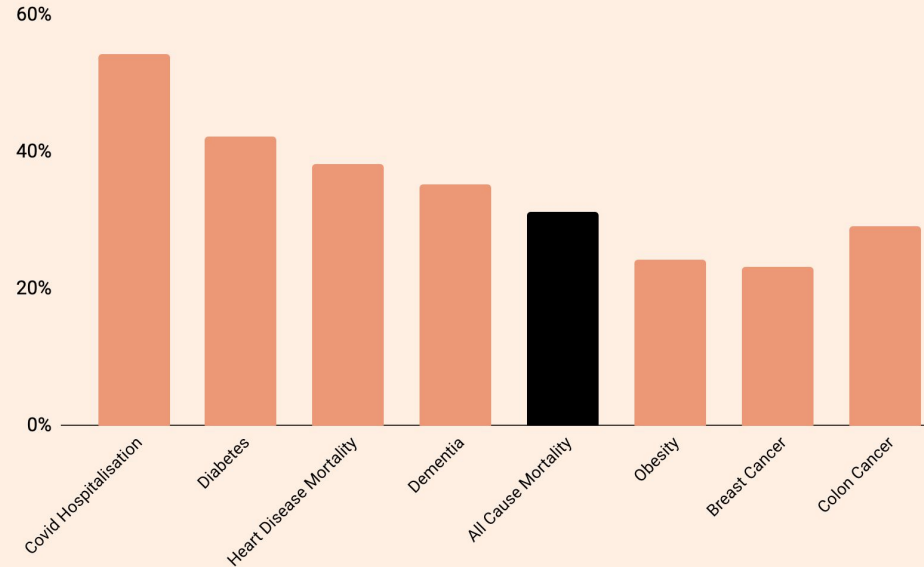
Active lifestyles can decrease need for medications in mental health management, cutting healthcare costs.



## ENHANCED SLEEP

Physical activity is linked to better sleep quality. Research supports that improved sleep contributes to reduced health issues and claims.

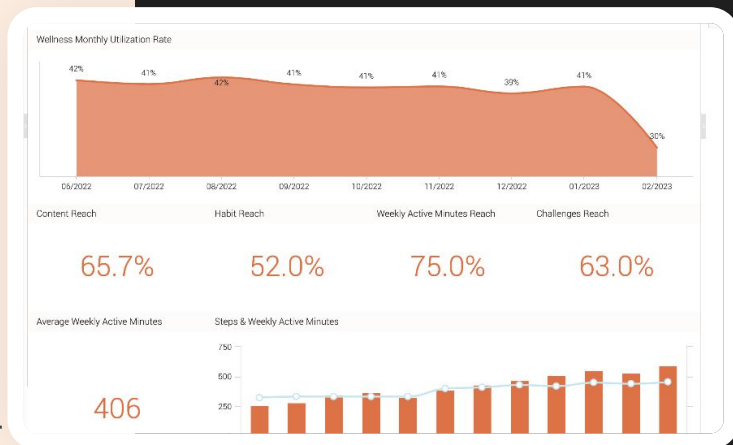
How Physical Activity Reduces Health Risks



## REAL TIME INSIGHTS:

# Adoption and Engagement

- Insurance apps: 20%-30% registration.
- Employer-sponsored: 50%-80%
- Dialogue elevates insurer app sign-ups via effective marketing and partnerships



## Registration and Activation:

38% of eligible users registered app  
86% registered users activated app

## User Retention:

80% 7 day return rate

## Engagement:

95% completed well being score

## Demographics Split (last 3 months):

### Gender:

- Men: 55%
- Women: 45%

### Age Range:

- 60+: 31%
- 40-59: 42%
- 20-39: 27%

Monitor launch effectiveness

Assess ROI with behaviour change

Inform additional strategies

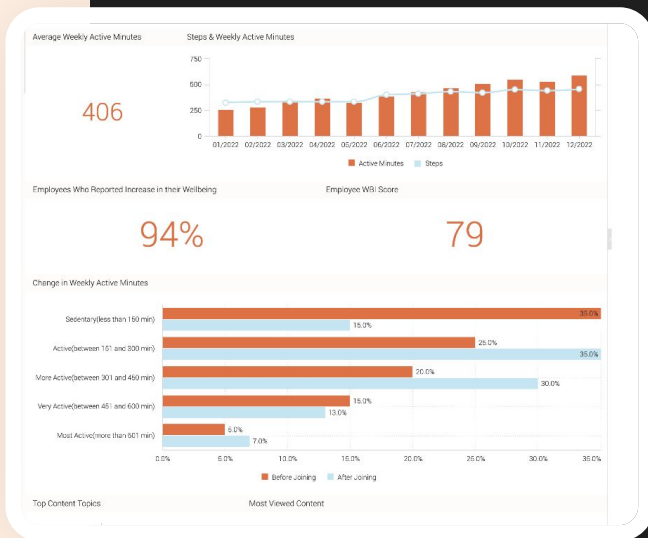




## REAL TIME INSIGHTS:

# Behaviour Change Impact

Monitor the impact on behaviour change and well-being improvement to report meaningful ROI.



- 81% of all users report improved wellbeing
- Users hit 7.500 daily steps and over 400 minutes of weekly activity
- 62% of users increased activity levels after joining the app
- Average increase of 48 weekly active minutes across all users after joining the app
- 70% of users start a new habit

Monitor launch effectiveness

Assess ROI with behaviour change

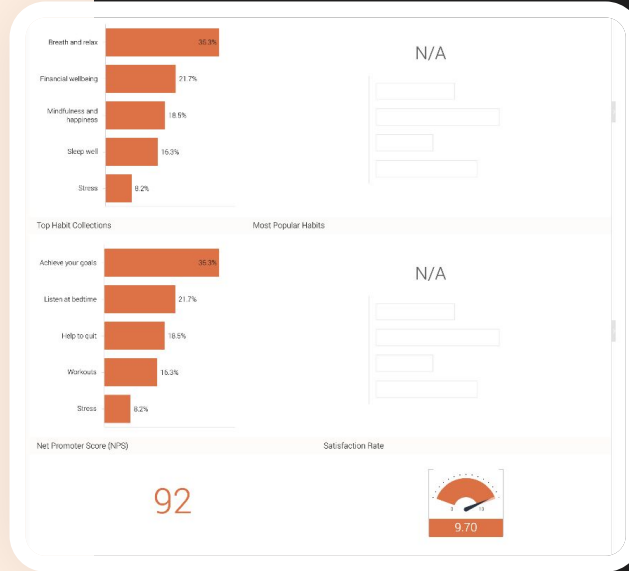
Inform additional strategies



## REAL TIME INSIGHTS:

# Trending Topics and Interests

Learn which wellness topics are receiving the most engagement to inform additional strategies.



→ 2024 Most utilized habit collections

- Sleep better: 34%
- Move more: 19%
- Improve mood: 12%
- Eat well: 11%

→ 2024 Top Content Topics

- Nutrition: 25%
- Mental Health Help: 20%
- Stress Management: 19%
- Physical Activity: 18%
- Work/Career: 17%

Understand launch effectiveness

Report ROI with behaviour change

Inform additional strategies



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# Questions? Thank you!

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