



## Creating customized health insurance offers

Building a unique, digital anonymized fitness signature to enable personalization of health insurance

Fit2Be achieved this using

- SAS® Viya® • SAS® Access

SAS Hackathon 2023 • Insurance Track

### Challenge

It can be challenging to find health insurance that fits individual needs and health status or fitness.

- Obtaining and providing accurate fitness information is difficult.
- Health insurance tends to be age-based or use other broad categories.
- Insurers find it hard to accurately assess the risk for health insurance, especially on an individual basis.

### Innovation

This solution provides an app using data from wearable health sensors to provide customized health insurance.

Fit2Be:

- Extracted data from wearable health sensors.
- Used machine learning algorithms to define a unique, digital and anonymized fitness signature.
- Created an app that applies this signature to offer customized and personalized health insurance.

### Impact

This has potential to improve the ability to offer and buy health insurance based on individual needs.

- The app and signature could be used by insurance companies around the world.
- It could be expanded to draw on other forms of data about health and fitness.
- It is likely to be most useful to younger people who habitually wear devices with recording capability.

“That could be really helpful for people who want to gain more control over their health.”

Miruna Vrînceanu • Communications Professional • Fit2Be Team