Longevity Health Incentive Program

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**Executive Summary**

In order to enhance the marketability and competitiveness of Superlife Company's long-term life insurance products, Leap Company has carefully designed a health incentive plan. The Leap Health Incentive Plan will serve as an adjunct to Superlife's long-term life insurance. Through data analysis, the plan will target four aspects that have the greatest impact on mortality rates: age, gender, smoking status, and underwriting class. Different interventions will be tailored based on these factors to effectively reduce mortality rates among policyholders. Additionally, the benefits of the Leap Health Incentive Plan include social engagement initiatives, physical and mental health retreats, smoking cessation programs, and psychological support. Furthermore, the plan offers free annual health check-ups to policyholders, enabling them to better understand their physical condition and reduce mortality rates.

This report provides a detailed overview of the features of the Leap Health Incentive Plan and the rationale behind each benefit's provision. We conducted data collection and analysis on the population and produced mortality rate tables to calculate the costs of 20-year life insurance and lifetime life insurance. According to the data analysis and intervention measures table, implementing the welfare measures in the plan successfully is expected to significantly reduce the mortality rates among those purchasing Superlife's long-term life insurance.

**Leap Health Incentive Program Program Design**

The Leap Health Incentive Plan includes annual health check-ups and intervention measures. These intervention measures mainly focus on four aspects: social engagement initiatives, physical and mental health retreats, smoking cessation programs, and cancer prevention measures. Initially, we assess the underwriting class of policyholders based on their age, gender, and smoking status to determine their insurability. According to data analysis, smoking and cancer patients have a significant impact on mortality rates. Therefore, the plan provides cancer prevention measures and smoking cessation programs to incentivize policyholders to adopt healthier behaviors.

