

HackINSAN 2024

# Memo Agility

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# Introduction

Redefining the Gen Z Experience with Health Insurance:  
In today's digital age, transforming health insurance for Gen Z is crucial. By leveraging technology and innovation, we can create an experience that values convenience, personalization, and transparency. Our goal is to bridge the insurance gap, providing intuitive digital platforms, personalized coverage, and seamless communication, ultimately building a more inclusive and efficient health insurance ecosystem for Gen Z.

# Problems

## Problem 01

Gen Z is not exposed to insurance.

## Problem 02

Does not have the motivation to understand or purchase an insurance.

## Problem 03

Difficult to maintain continuous engagement with Gen Z



**01**

## Collaboration with wearables and fitness tracker application

- favorite fitness trackers with added insurance benefits
- real-time health monitoring and health related data collection for the insurance company
- ex: steps taken, distance covered, calories burnt, BMI etc



**Wearables**



**Fitness Tracker Application**





02

## Recommendation of personalised health insurance plan



- recommend health insurance based on data collected and budget input by user
- ex:
  - fitness related injuries insurance
  - accident insurance
  - hospital admission insurance
  - deductible insurance plan that can go as low as RM30 per month

03

## Reward points system

- earn reward points for maintaining healthy habits
- reward points can be exchanged for discounts on health insurance premiums
- reward points based on fitness goals like steps, distance covered



# Opportunities

01

Leverage current wearables and application userbase which includes gen z

02

Able to target gen z who maintains a healthy lifestyle

03

Gen Z enjoys the concept of gamification

# Opportunities

04

Leverage current wearables and application userbase which includes gen z

05

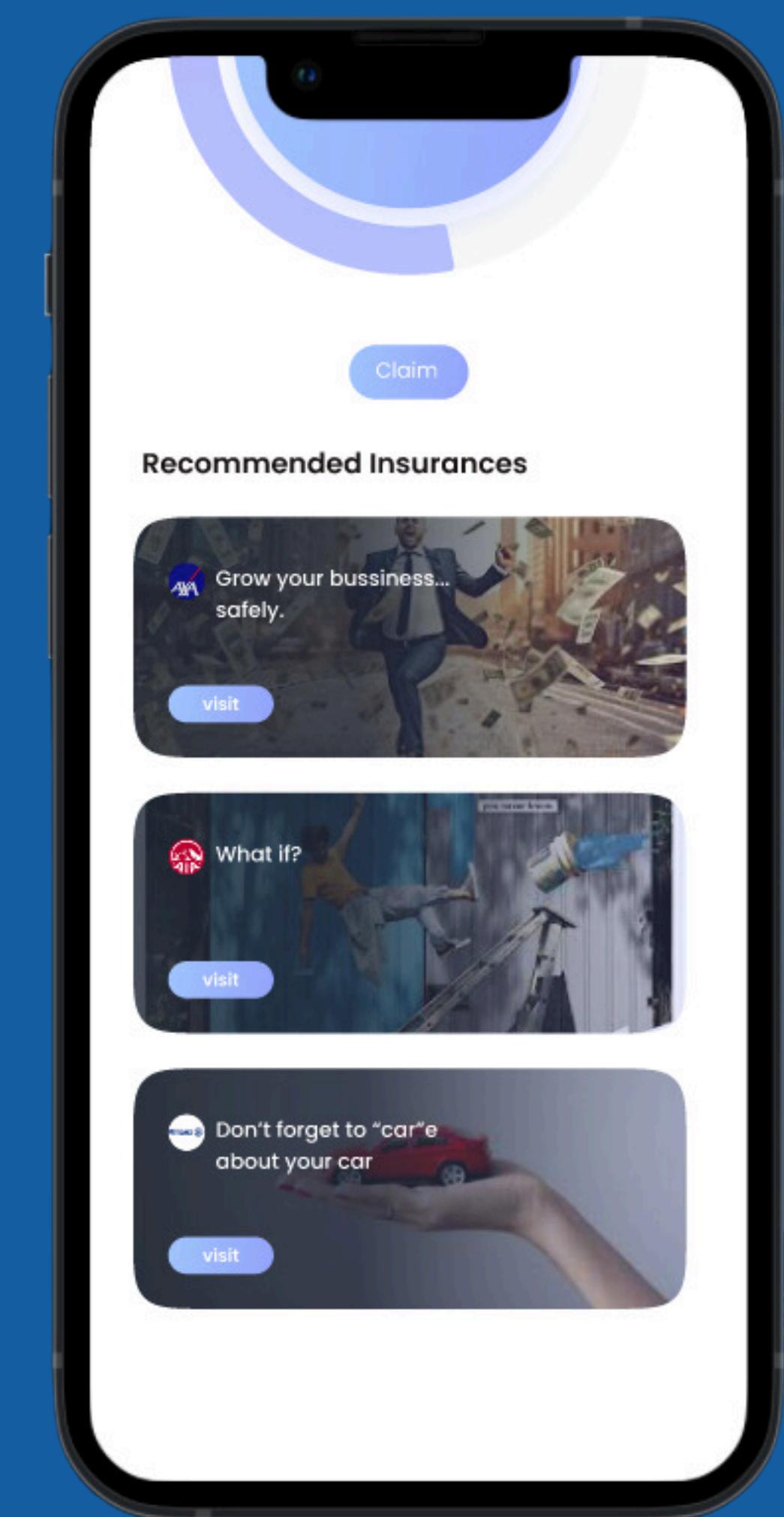
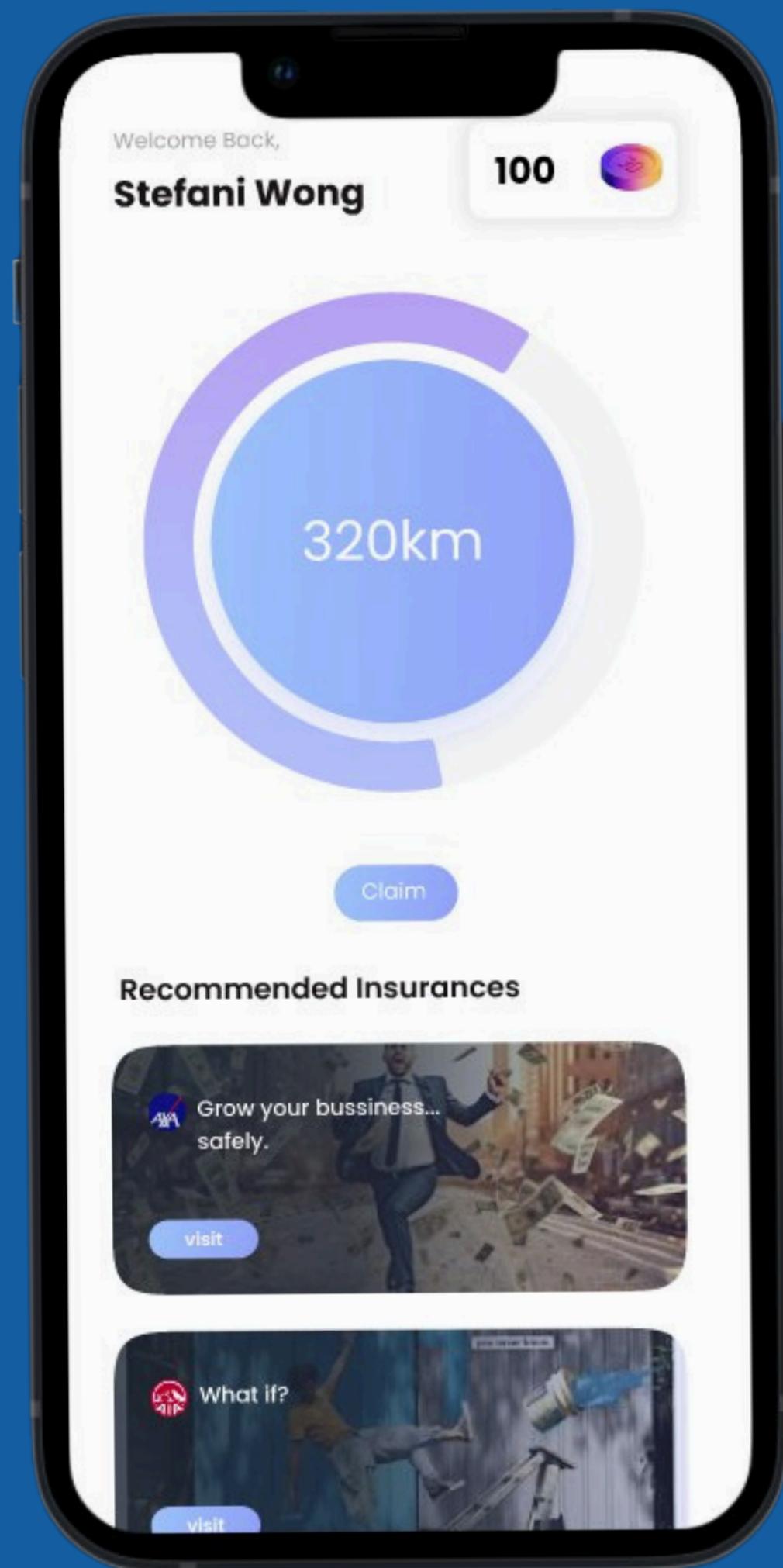
Gen Z population: 8.38 million in 2023

03

Studies shows 58% of gen z are using wearable technology (4.86 million) and increasing yearly

**Example:  
Collaboration with  
Adidas Running**





# THANK YOU!

