



## Essay

### Product Design Concept

- In response to ESG sustainable development, Taiwan Life Insurance invites its company group insurance customers to collectively take part in achieving Goal Three of the UN's SDGs on good health and well-being. By doing this, Taiwan Life Insurance helps these companies create healthy workplaces, encourage employees to proactively participate in health activities organized by their employers, and improve the health of group insured employees.
- It is expected that Taiwan will become a super-aged society by 2025. People have paid more attention to their health and disease prevention in the post-pandemic era. Strolling and brisk walking are the major forms of exercise for people over the age of 65. Taiwan Life Insurance expects to assist middle-aged and senior-aged employees in developing the habit of walking 7,500 steps per day through the TeamWalk App so as to achieve the goal of disease prevention and healthy aging.

### TeamWalk App Innovation Value

- A new group insurance business model  
Taiwan Life Insurance's industry-first game-incorporated health management service TeamWalk helps improve the health of company employees, which leads to lower policy payouts in the long-term. Additionally, through providing rebates on group health management product premiums to companies, Taiwan Life Insurance can pass savings from lower policy payouts on to companies and employees if certain conditions on average exercise done and policy payout rates are met, creating a revolutionary group insurance business model.
- Health management which incorporates gamification elements  
TeamWalk incorporates many game design elements and also includes modes such as single-player adventure, PVP, and team bonuses to help users create a workplace environment that encourages healthy exercise with their friends and colleagues. TeamWalk also features a "dragon ball points system" that encourages employees to get into the habit of exercising. Users receive dragon balls, experience points, and badges for signing in every day, unlocking missions, and participating in competitions. The dragon balls can be redeemed for gifts and discounts from the online store.
- Digital group insurance services supporting tool for corporate ESG  
Each company can easily organize team competitions by using TeamWalk's backend for company health activities, making company walking events more interesting through the functions of team competitions and open leaderboards. With reports from annual health checkups, the app designs customized employee exercise prescriptions, encouraging them to develop a habit of exercising and improve their health.

### Product Launch Process and Its Impact and Effectiveness

- Product launch process  
In 2020, TeamWalk conducted ten in-depth interviews and hundreds of user surveys in order to understand the pain points experienced by companies and employees with group insurance. TeamWalk also used the Kano analysis UX model to prioritize adding functions more desired by our customers to the app. Before launching the app, TeamWalk followed the practice of assembly and testing in the mobile game industry by inviting 150 colleagues from 10 units of Taiwan Life Insurance to conduct assembly and testing. The system was launched in August 2021, and was officially promoted in 2022 due to the impact of the pandemic.
- Impact and effectiveness (As of November 2023)
  - Over 3,365 group insurance companies have signed up and agreed to adopt TeamWalk, benefiting up to 600,000 employees.
  - The number of TeamWalk members reached 28,000, with a cumulative of over 10 billion steps uploaded in 2023, equivalent to 6,800 laps of Taiwan.
  - Regularly organizing cross-company large-scale online walking events, with a total of 17 events, 122 participating companies, and a cumulative of over 3.4 billion steps.
  - Granted thirteen Digital Innovation Premium Awards and three utility model patents at home and abroad.
  - After registration, TeamWalk members have purchased personal insurance policy of Taiwan Life Insurance, increasing premium income of over NT\$70 million.

### For this category please provide

An essay of up to 625 words describing the nominated innovation's concept, value, delivery, and impact since July 1 2021, **OR** a video of up to five (5) minutes in length illustrating the same.

Optional (but highly recommended), a collection of supporting files and web addresses that you may upload to our server to support your entry and provide more background information to the judges. These uploads and links might include product demonstration videos, product reviews, images, etc.

### Do You Have Supporting Files You Would Like to Upload?

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Audio (Mp3), Documents (PDFs, Word, PowerPoints), Images (PNG, JPG, TIF), and Video (Mp4)

200 MB Max per File

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