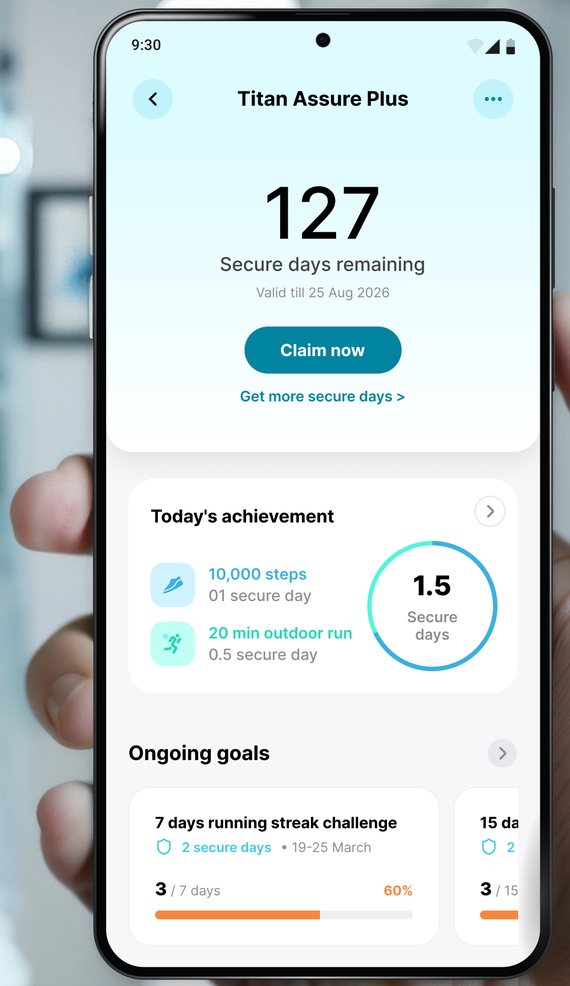
TITAN

Redefining the health insurance service with Titan smartwatches





VIRAJ PATIL
User experience designer,
Titan company limited

A case study on

One month design sprint
New health experience design from scratch for Titan smart watches ecosystem

BACKGROUND

The inspiration for this project came from the idea that **health insurance premiums are based on how healthy you are,** and smartwatches serve as real-time health trackers for users.

There is an opportunity for insurers to gain valuable insights into policyholders' health and activity levels.

A smartwatch company and an insurance company can partner to create a service that benefits both parties and their users.

WHY THIS PROJECT

I have two reasons for this project-

THE PROJECT BRIEF
This project fulfils all the conditions outlined in the brief, including being outside Titan's current product portfolio and designing an experience that leverages existing infrastructure and technology.

BRIDGING THE GAP SERVICE
While smartwatches motivate users with digital rewards, these often lack real-world value.
Providing tangible rewards isn't feasible for wearable companies, and insurers largely base premiums on static health data rather than real-time metrics. This project bridges these gaps, offering meaningful benefits by integrating wearables with insurance.

CHALLENGES

These are the potential challenges -

DATA PRIVACY:
Ensuring user data is securely handled and complies with regulations.

USER ENGAGEMENT & ACCEPTANCE:
Maintaining long-term user motivation to achieve health goals & insurance.

TECH ADOPTION :
Ensuring ease of use and integration with existing insurance systems.

FAIRNESS: :
Ensuring accurate health data interpretation to avoid bias or incorrect rewards.

PROBLEM

How might we leverage real-time health data from Titan smartwatches to create **an integrated insurance service** that offers tangible benefits, such as premium discounts, while promoting healthier lifestyles and safeguarding user privacy?

GOALS

Empower users to lead healthier lives by integrating Titan smartwatches with insurance services, offering valuable benefits and actionable health insights.

SOLUTION

A service that integrates wearables with health insurance, using real-time data to offer personalised rewards and premium adjustments.

A UX solution which motivates healthier habits, enhances user engagement, and aligns the interests of users and insurers.

THE SOLUTION

TITAN
ASSURE PLUS

WHAT IS IT ?

TITAN
ASSURE PLUS

A service that integrates wearable health data with insurance benefits, offering users personalized insurance plans based on real-time activity and health metrics.

It allows users to earn "Secure Days" that determine the validity of their insurance benefits.

HOW IT WORKS ?

TITAN
ASSURE PLUS

Titan Assure Plus works through a partnership between a leading insurance company and Titan, integrating wearable health data to offer personalised insurance benefits.

Users track their activity and health metrics through their Titan wearable device, earning "Secure Days" based on their performance.

These "Secure Days" determine the validity of their insurance benefits, allowing users to unlock rewards and discounts while being incentivized to stay active and healthy.

What are the SECURE DAYS ?
and
Why this term is introduced?

Secure Days are the days during which the user's insurance benefits remain valid.

They are introduced to enhance engagement through gamification and provide personalized insurance coverage based on users' activity and health data.

By earning these days through consistent health tracking, users are encouraged to stay active, and the system customizes the benefits they receive, making the insurance experience more dynamic and motivating.

What are the Secure days ?
and
not a direct discounts on premiums?

"Secure Days" encourage sustained user engagement by linking insurance benefits to ongoing health tracking, promoting long-term behavior change.

Users start with 100 Secure Days, can earn up to 50 additional days, and must subscribe for more, fostering a gamified experience that differentiates the service while driving subscription revenue and user retention.

Use Case 1

New User feature discovery, Registration & Activation

User scenario-

A new Titan smartwatch user activates Titan Assure to start using the Secure Days benefits system, which provides initial coverage.

Goal:

To register the smartwatch and activate Secure Days for initial coverage.

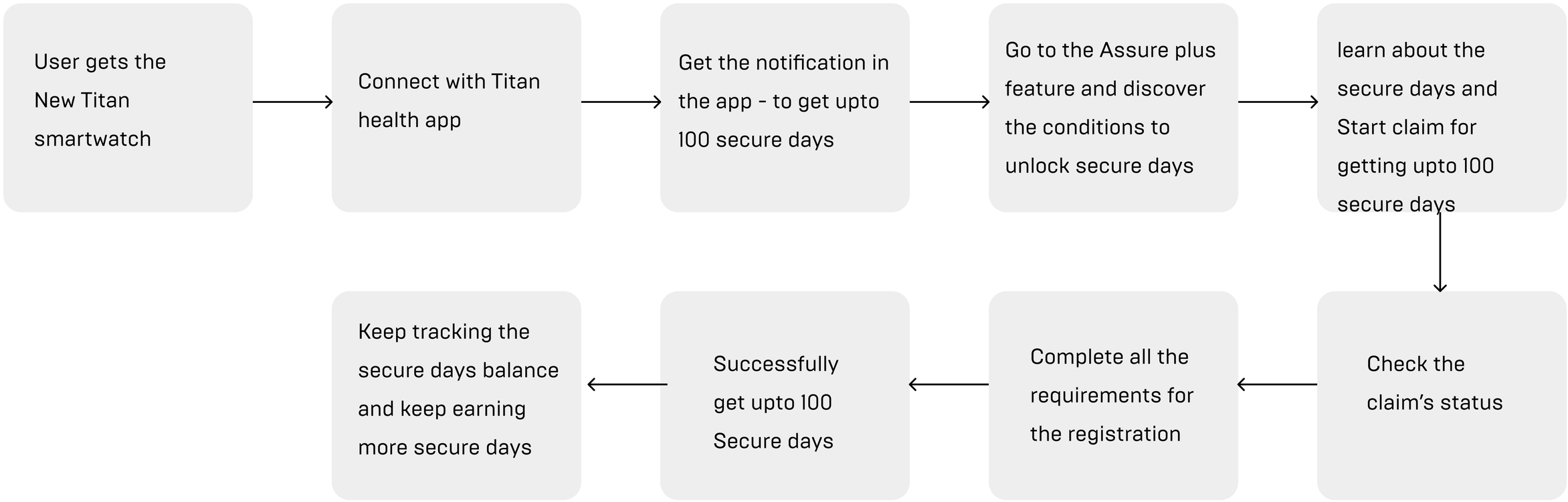
Preconditions:

1. User has purchased and set up the Titan smartwatch.
2. Connected a Titan health app, Using the SH app and watch for few days

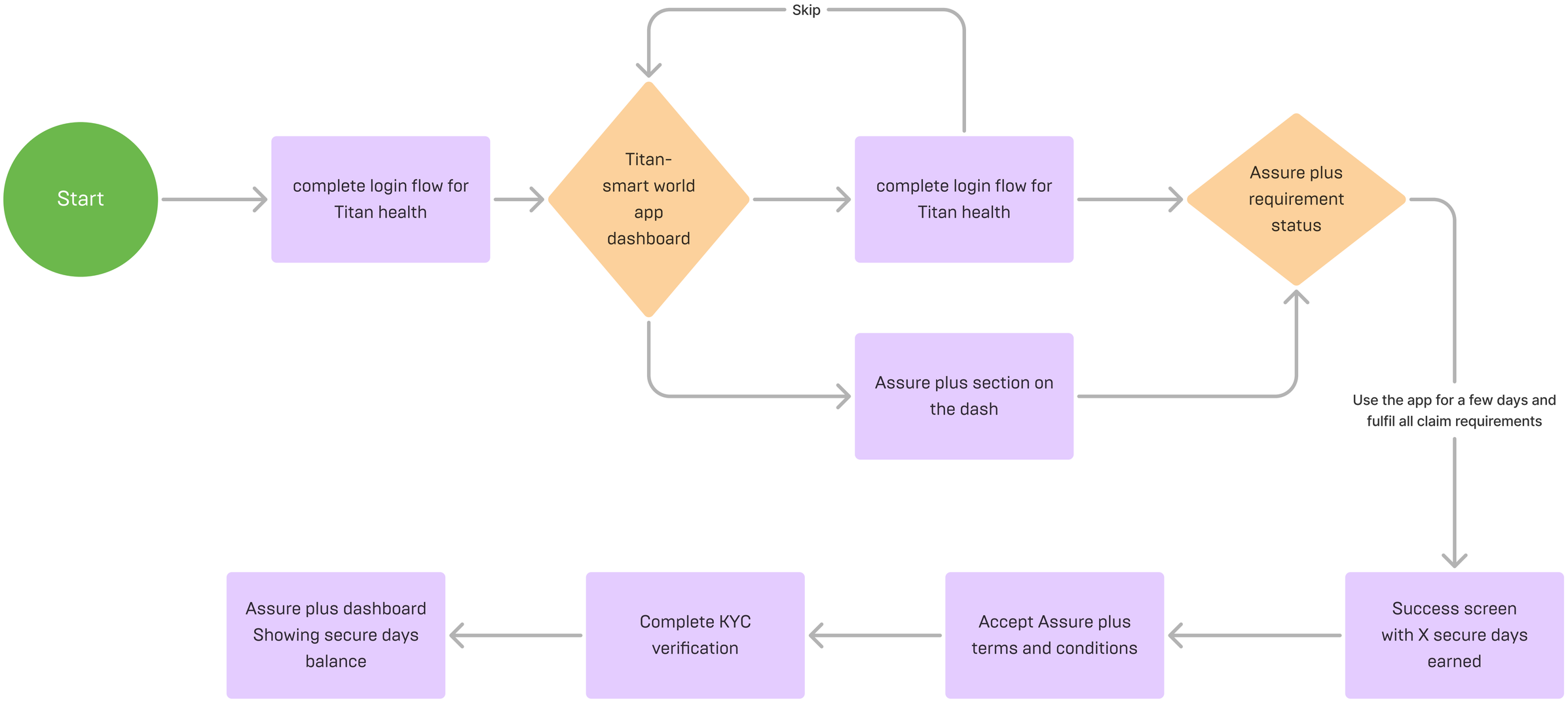
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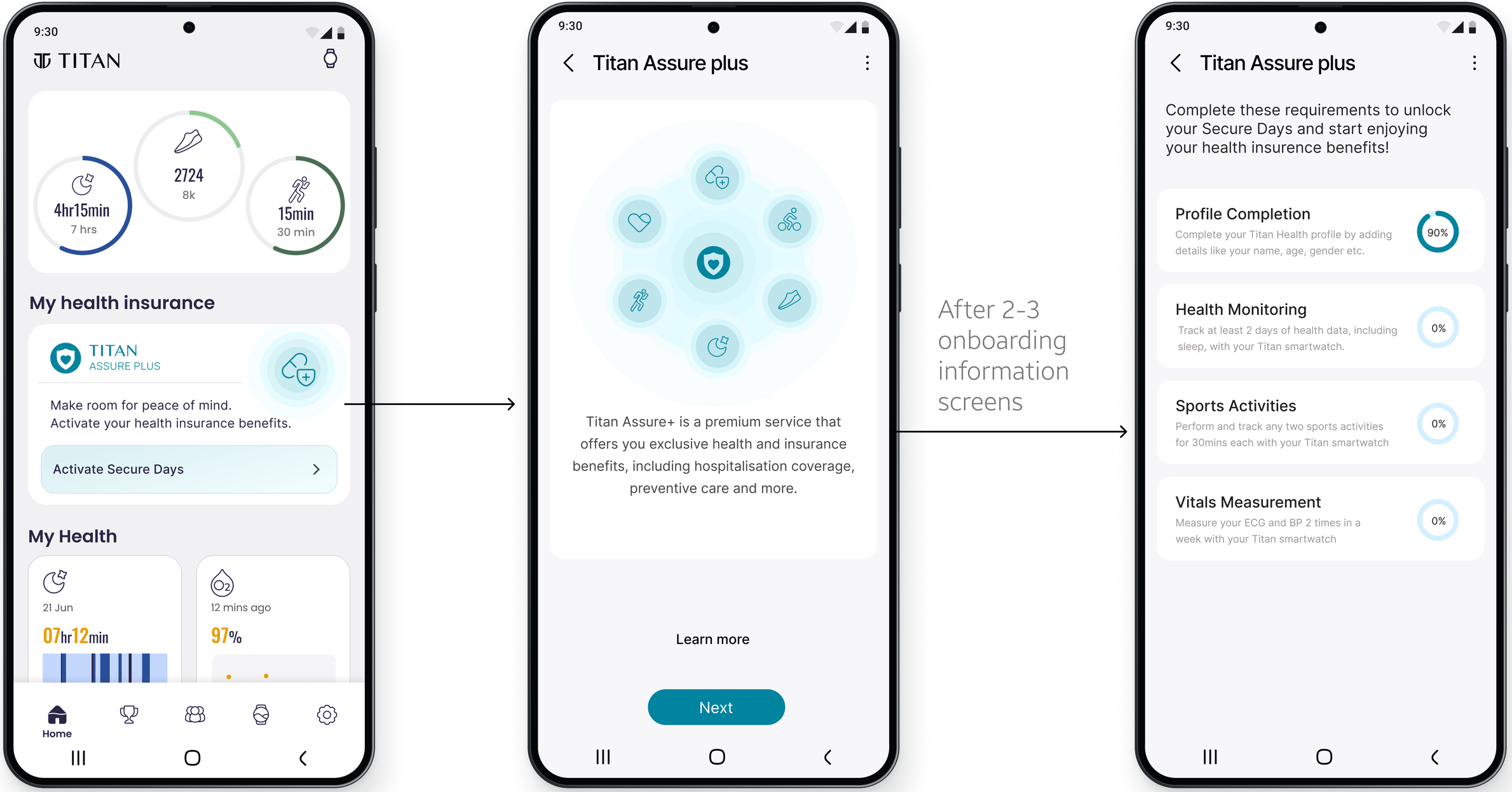
User is registered in the system, and upto 100 Secure Days are activated.

User Journey-

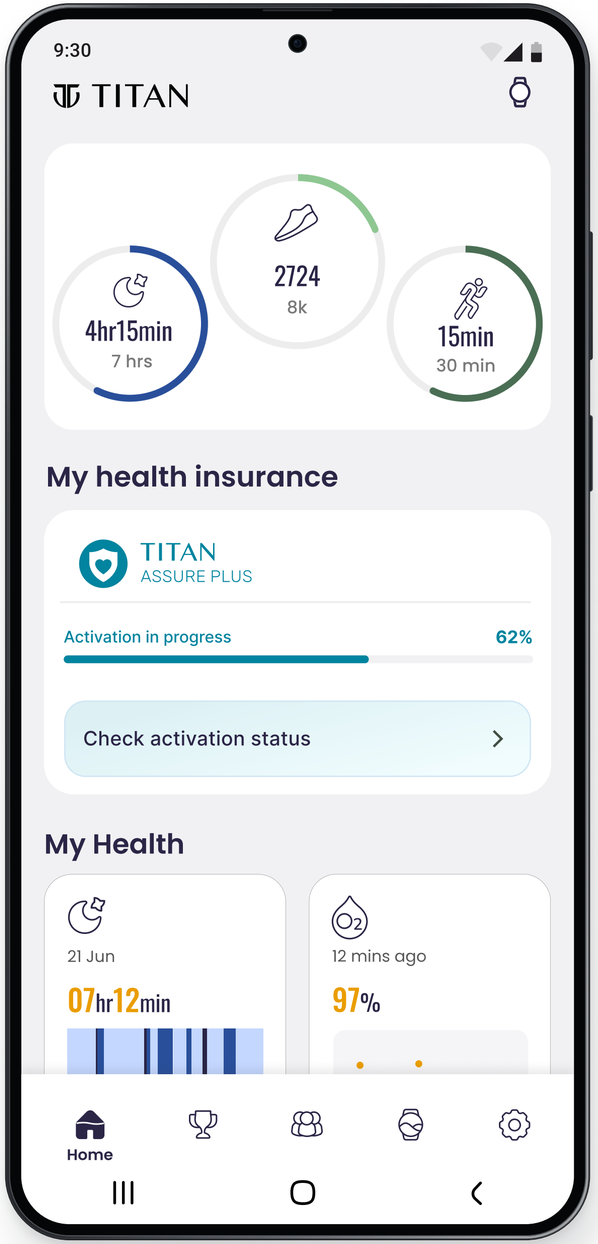


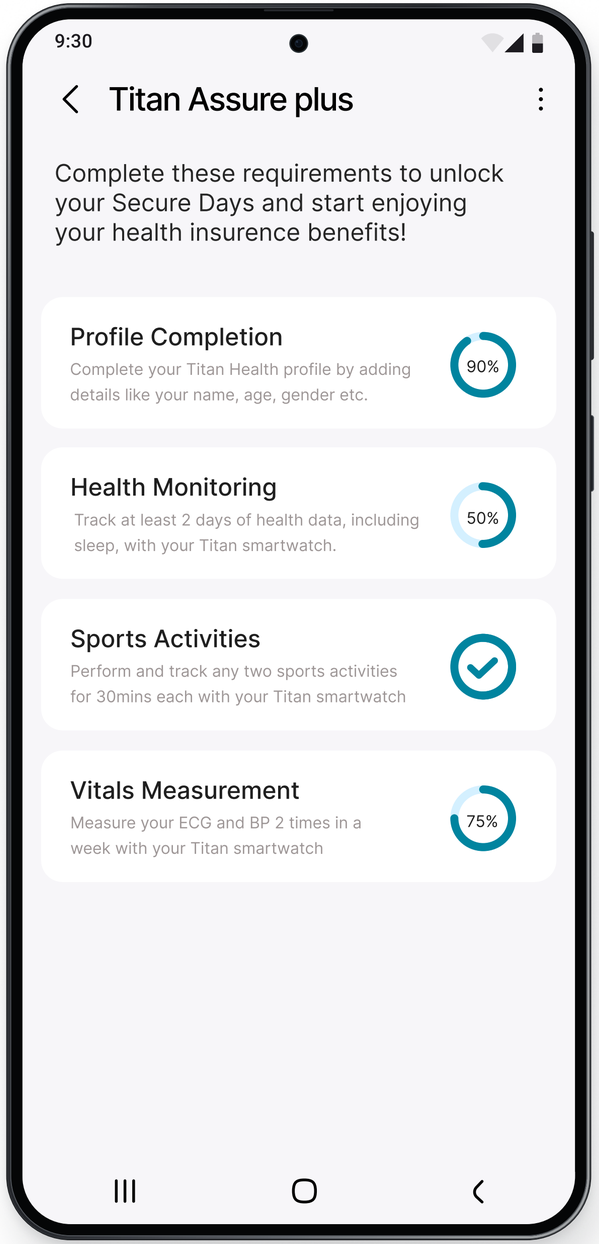
UX FLOW


Start
complete login flow for Titan health
Titan- smart world app dashboard
Skip
complete login flow for Titan health
Assure plus requirement status
Assure plus section on the dash
Use the app for a few days and fulfil all claim requirements
Success screen with X secure days earned
Accept Assure plus terms and conditions
Complete KYC verification
Assure plus dashboard Showing secure days balance

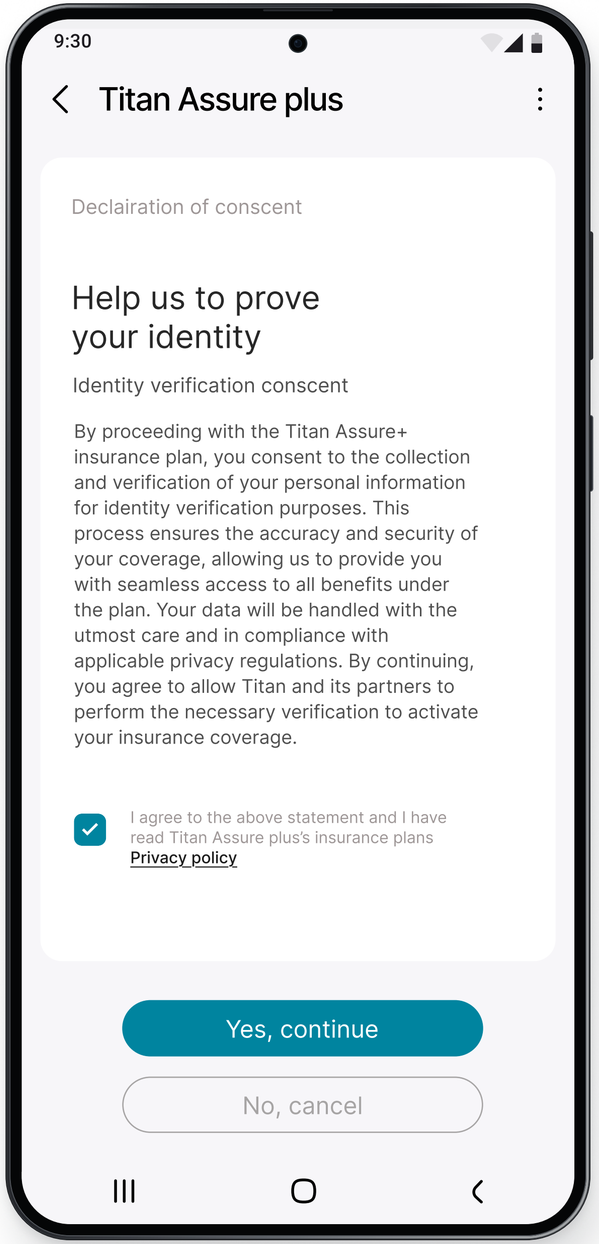


Key screens : First time registrations

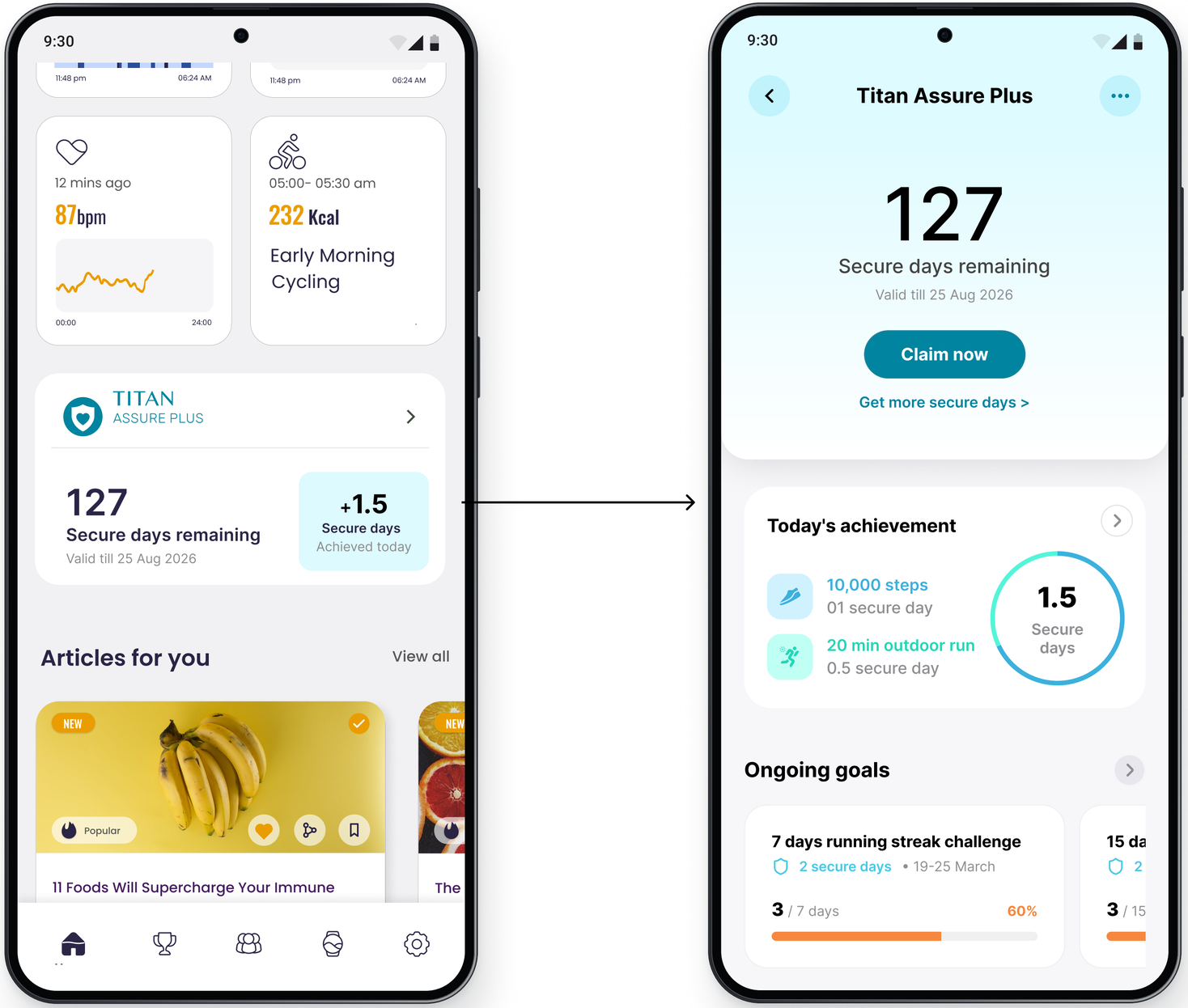




After completion of all the requirement user can proceed for the registration & KYC



Key screens : Checking the application status



Key screens : Post registration Main dashboard & Assure plus dashboard

Use Case 2

Claiming Hospitalisation Coverage within the Secure Days

User scenario-

A regular user of the Titan smartwatch, is recently involved in a minor road accident. He is able to use the smartwatch and the app.

Goal:

To get the claim of the Hospitalisation Coverage

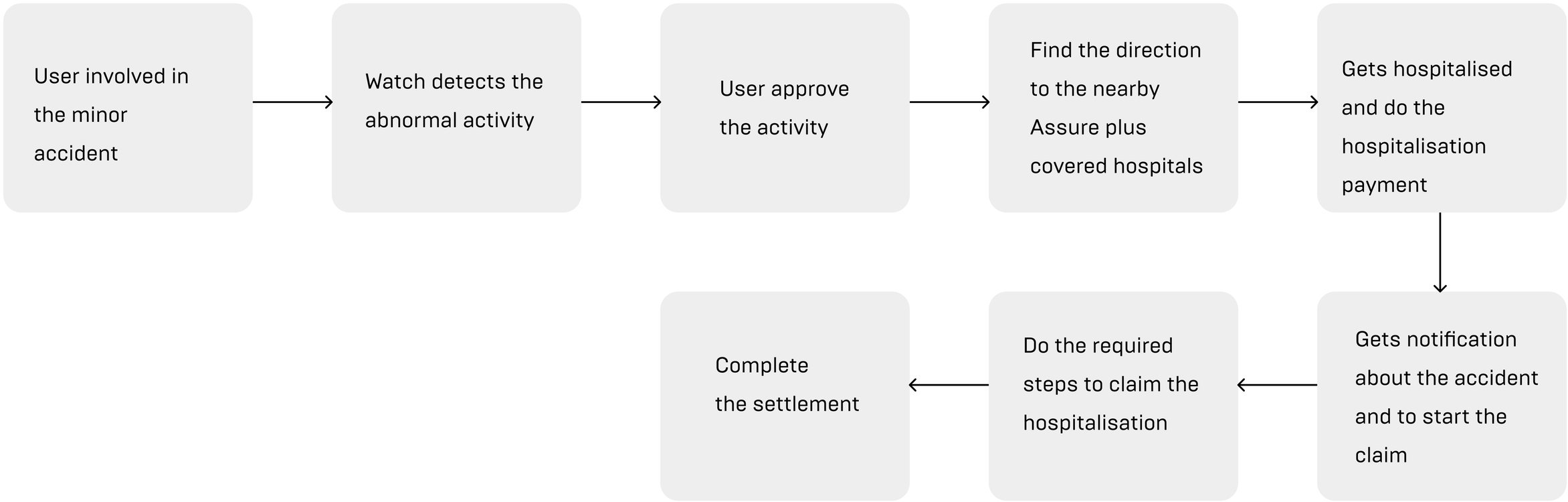
Preconditions:

1. User has 117 secure days remaining and had a minor road accident.
2. His watch can detect the abnormal motion like accident. and send the notification to the app.

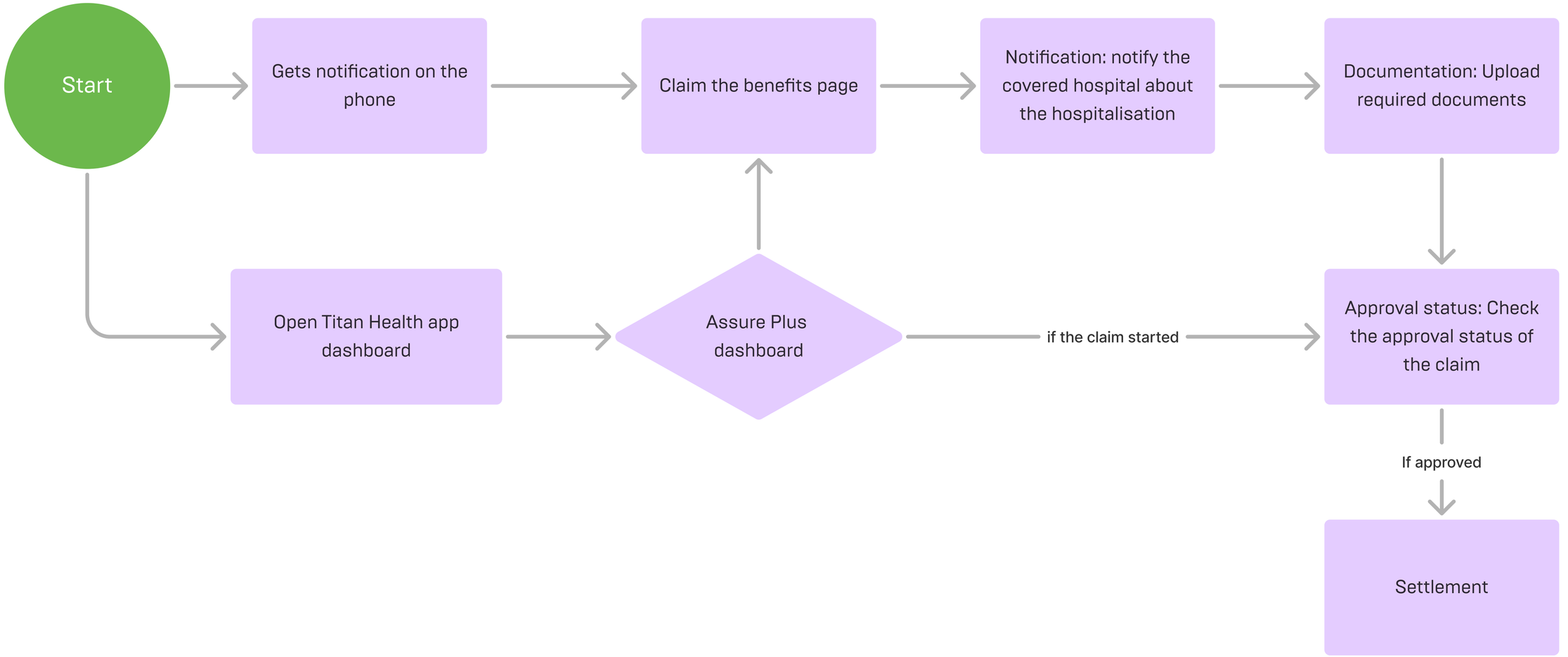
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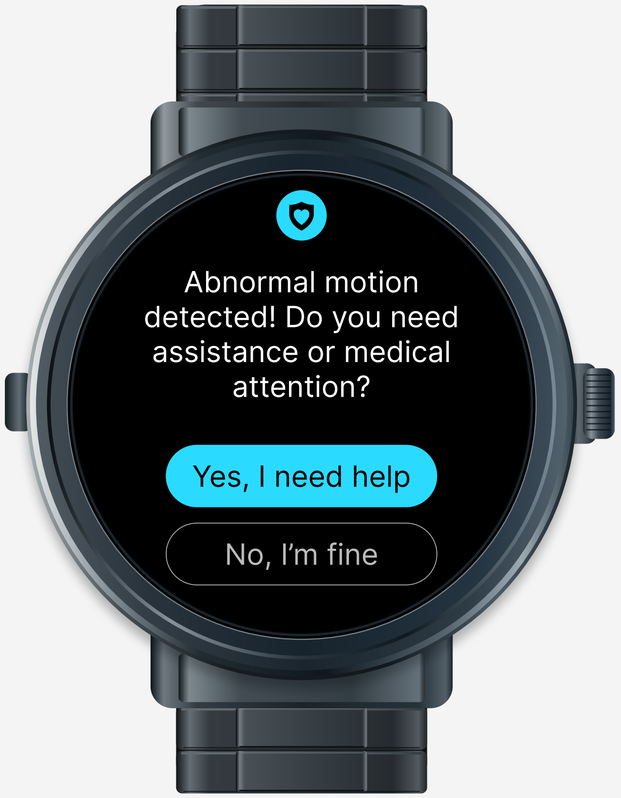
User gets the Hospitalisation Coverage with Titan assure with confidance and peace of mind.

User Journey-

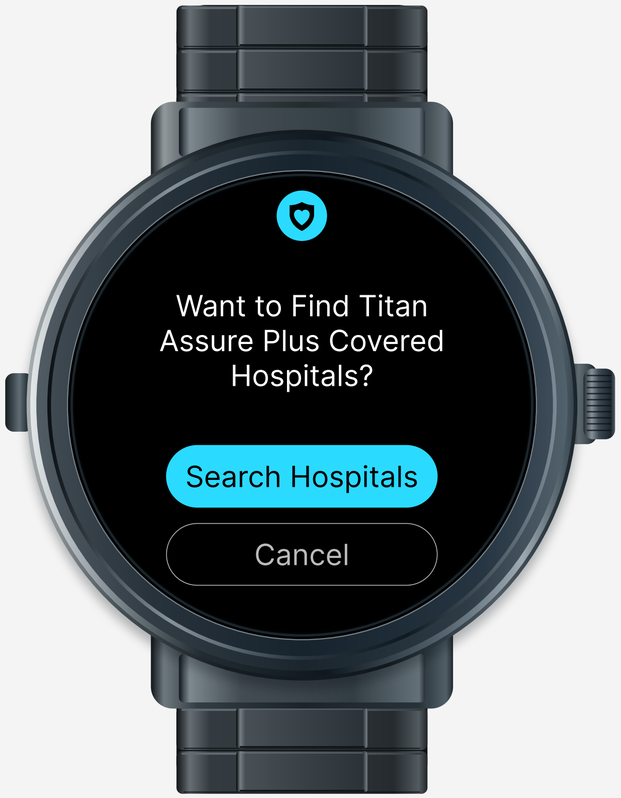


UX FLOW


Start
Gets notification on the phone
Claim the benefits page
Notification: notify the covered hospital about the hospitalisation
Documentation: Upload required documents
Open Titan Health app dashboard
Assure Plus dashboard
if the claim started
Approval status: Check the approval status of the claim
If approved
Settlement

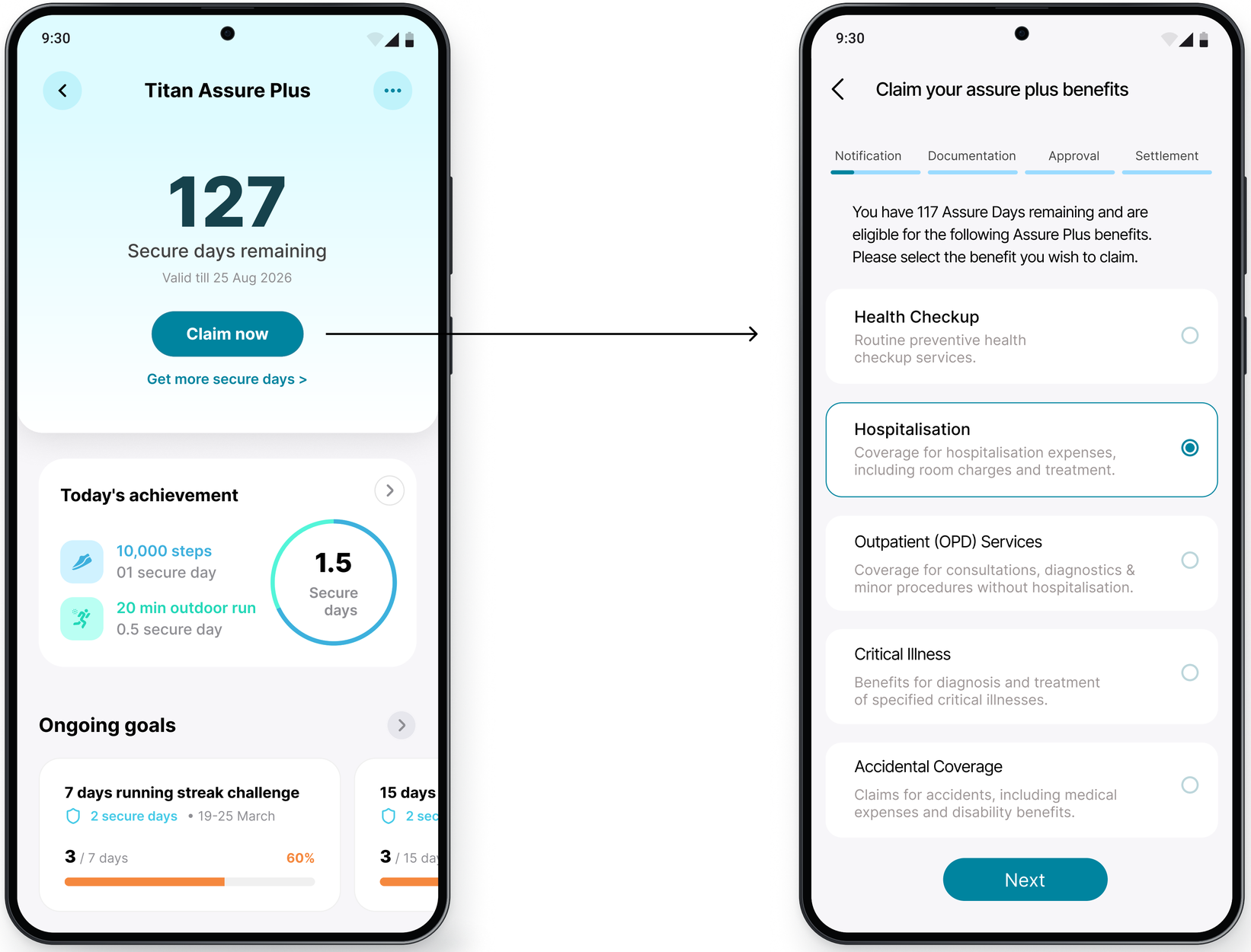


Certain Titan smartwatches can detect abnormal motions, such as a fall. If help is needed, the watch can send a push notification to the app for claiming the insurance.

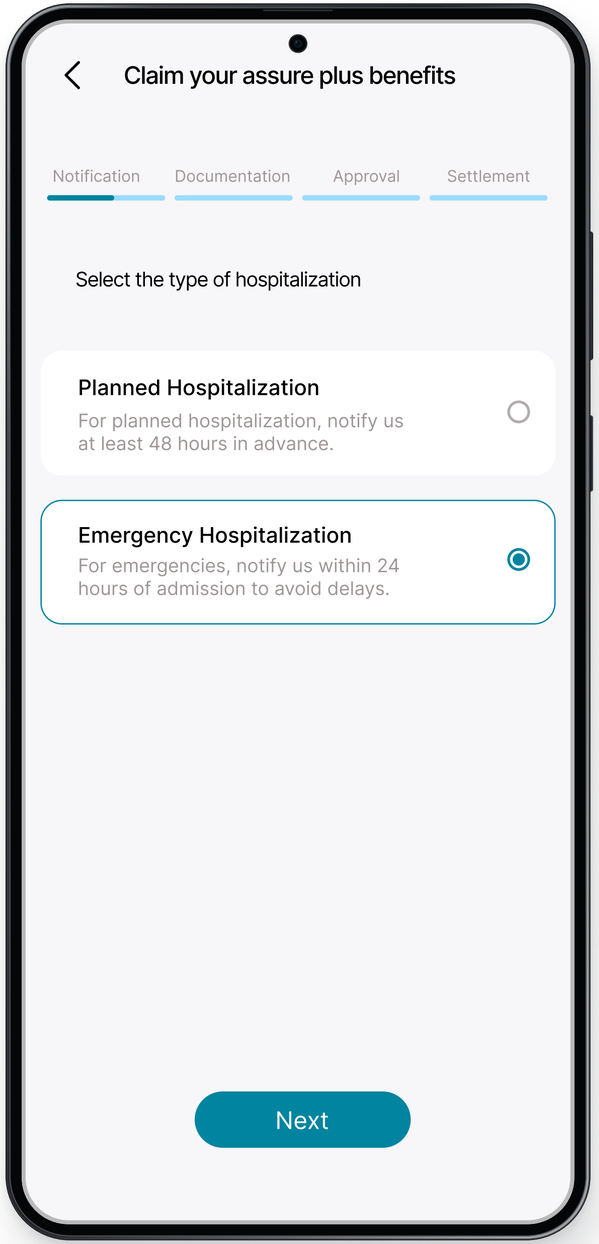


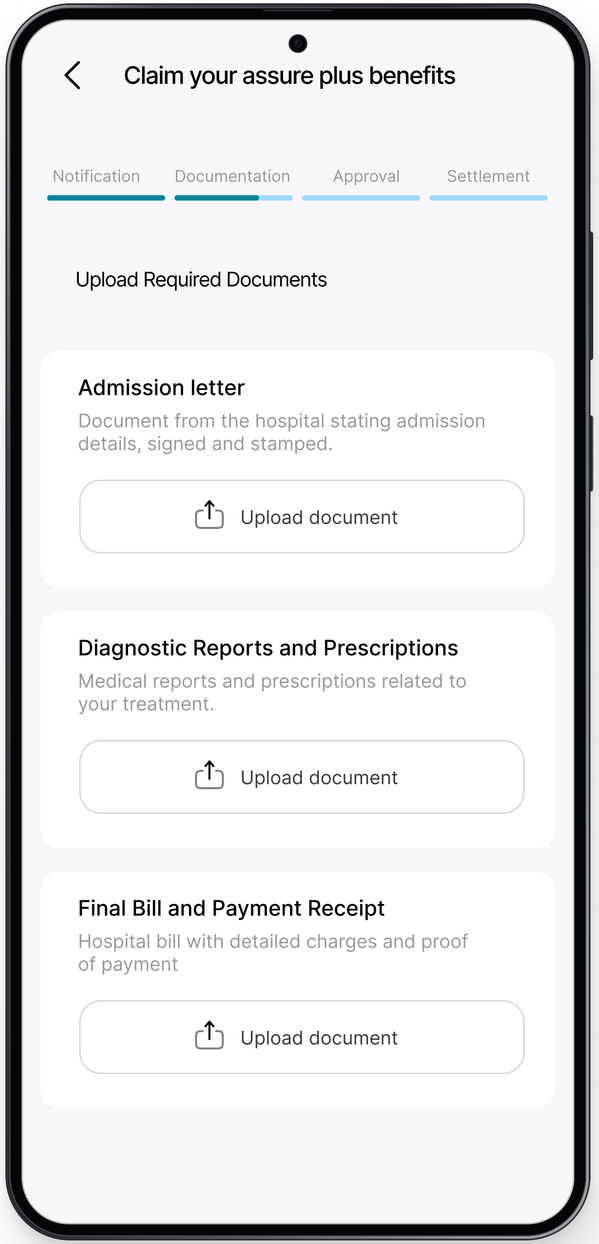
Assure Plus can offer unlimited health and wellness features, and through its partnership with insurance companies, it can also provide access to additional data such as partner hospitals and diagnostic labs

Key screens : Watch screens for initial detection of the accident incident



Key screens : Claiming the assure plus benefits





Key screens : Claiming the assure plus benefits

Use Case 3

Participate in a challenge & earn Secure days

User scenario-

A regular Titan smartwatch user has been tracking their health for the past six months. They are motivated to stay fit and earn additional Secure Days.

Goal:

To The user aims to complete a health-related challenge, such as achieving a daily step count, to earn additional Secure Days as part of their smartwatch feature benefits.

Preconditions:

1.]a The user has registered for the Assure plus.Knows benefits
2. Has an access to challenges under the Assure plus programme.
3. The user's smartwatch is synced with the app to track health data in real time

Postconditions:

1. The user completes the challenge successfully and Secure Days are credited to their accounta
2. The app provides a summary of the user's performance and progress.

9:30

01 secure day

20 min outdoor run
0.5 secure day

Secure days

Ongoing goals

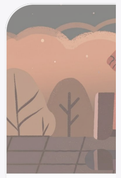
7 days running streak challenge
2 secure days • 19-25 March
3 / 7 days 60%

15 da
2
3 / 15

Earn more secure days



10Dayz-10k streak Challenge
Complete 10,000 steps daily for 10 consecutive days to earn 5 Secure Days!

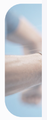


Mindful E
Track your days to unl

Know about Assure plus

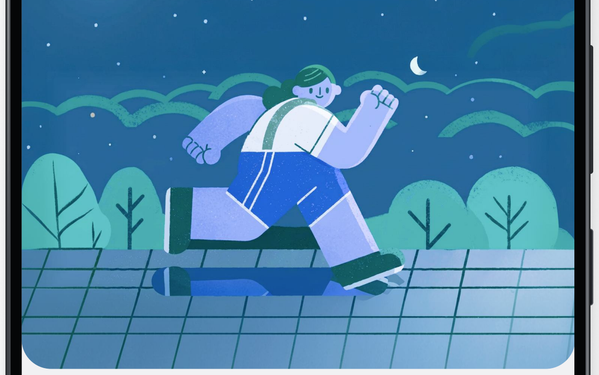


What is Secure days? & how can you get them?
6th December • 3 min. read



9:30

100Dayz- 10k streak challenge



About the challenge

Stay Active:
Complete 10,000 steps daily for 10 days in a month of November

Earn Secure days:
Achieve the streak and unlock 5 Secure Days as a bonus.

Challenge Yourself:
Track your progress and stay motivated with each step toward the goal.

Learn more

Participate now

Business Impact & Scalability

Unique Value: Who gets what

Titan Company

Positions wearables as a value-added service for health and insurance.

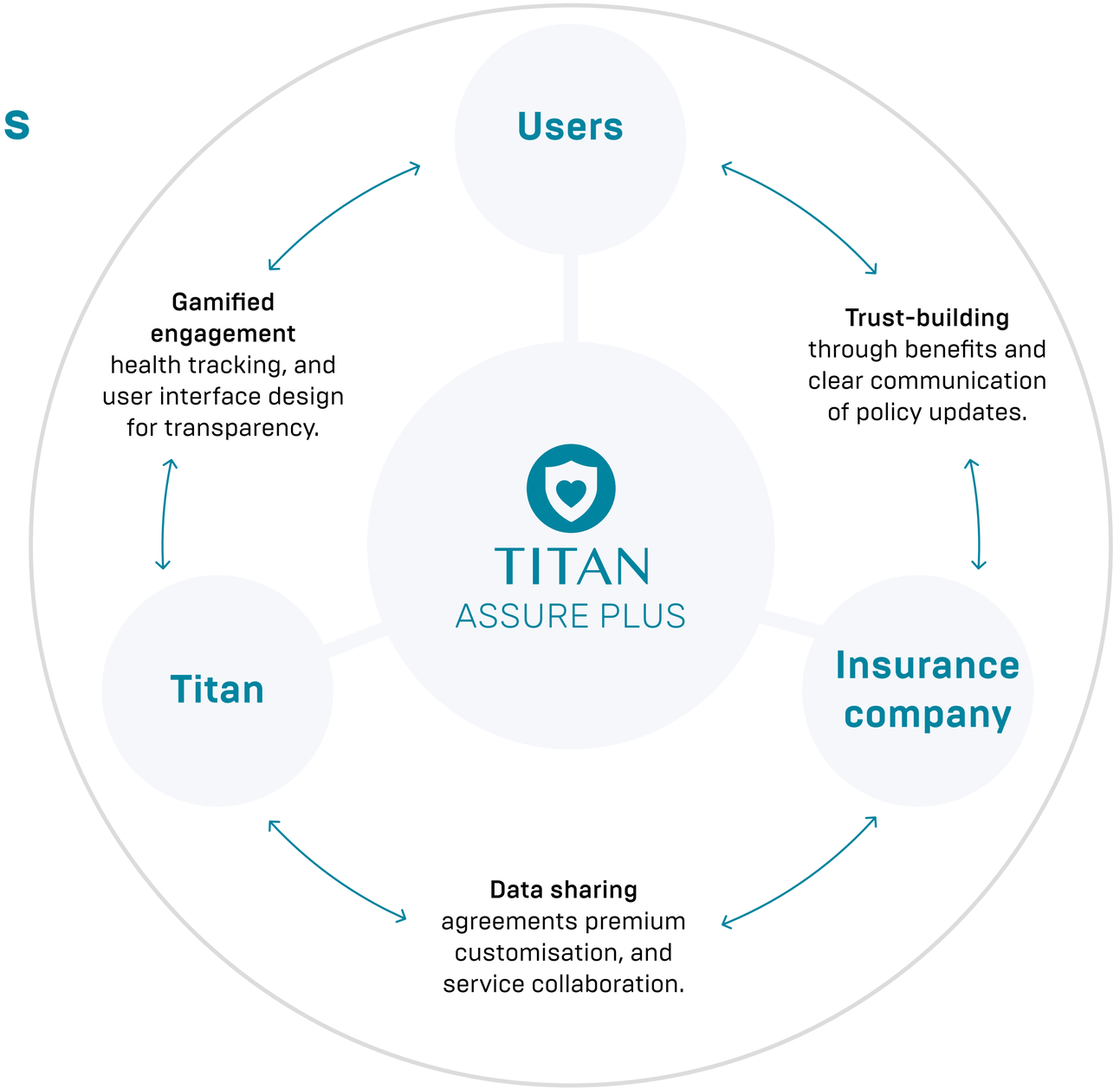
Insurance company

Gains deeper insights for risk assessment and personalized pricing.

User (Policy holders)

Access comprehensive health coverage linked to real-time activity, improving both motivation and security.

Key Interactions and Dependencies



The proposed service map

	Titan	Insurance Company	Users (Policyholders)
Enrollment	Promotes Titan Assure plusas an add-on service during wearable purchases or through app notifications.	Provides customizable insurance packages integrated with Titan's platform.	Opt into the service through the smartwatch app and provide consent to share health data.
Health Tracking and Data Sharing	Collects real-time health metrics (steps, heart rate, BP, ECG, sleep patterns) via wearables.	Receives anonymized and consented data to assess user activity and health metrics.	Engage with wearables daily to maintain activity levels and health metrics, earning Secure Days.
Benefit Allocation	Tracks and displays Secure Days in the app, motivating users with gamification elements.	Updates insurance benefits dynamically based on Secure Days and predefined criteria.	Receive personalized premiums, discounts, or rewards for maintaining health activity goals.
Notifications and Engagement	Sends reminders, gamified challenges, and Secure Day updates via the smartwatch app.	Sends insurance updates, premium adjustments, and reward notifications through Titan's platform.	Stay informed about insurance validity and actively participate to maximize Secure Days.
Renewals and Upselling	Titan: Encourages users to continue their insurance plan by offering additional features or tie-ups.	Utilizes improved user health data to propose upgraded insurance plans.	Benefit from seamless renewals and access to enhanced insurance services.

The Business impact

Customer Retention: Strengthens loyalty by offering health-focused, tangible rewards, aligning with user priorities.

Revenue Growth: Drives wearable sales and insurance plan subscriptions through integrated service upselling.

Data Monetization: Utilizes health metrics to unlock new revenue streams for insurers and Titan.

Market Differentiation: Establishes Titan as an innovator in combining health tech and insurance, creating a competitive edge.

The Scalability

Geographic Expansion: Adapts to global markets by partnering with regional insurers and tailoring benefits.

Feature Additions: Integrates more health metrics or gamified elements to maintain user interest and engagement.

Cross-Sector Partnerships: Extends the ecosystem by collaborating with fitness platforms, healthcare providers, or telemedicine services.

Customizable Plans: Offers flexible insurance tiers based on user profiles, allowing scalability for varied demographics.

That was the **‘WHAT’**



For the **‘WHY’** behind
each decision, scroll on.

Thank you for reading this far! If you are interested in exploring the research, insights, gaps, and opportunities, please keep scrolling.

SECONDARY RESEARCH

- Review of Research Papers
- Study of Health Insurance Structures
- Competitive Analysis
- Reflective Research by Identifying Gaps in Competitor Offerings

69%
of health insurance policyholders are willing to share their health data with insurers in exchange for discounts or other benefits.

around
60%
of health insurance holders renew their policies each year

In India, about
35%
of individuals are aware of the benefits of health insurance,

Insurance companies offering discounts based on health data via wearables can provide up to a
25%
premium reduction for users who meet health goals

55%
of people are unaware of how to purchase a policy

India's wearable market grew by
29.2%
YoY in 2023

59%
steps

42%
exercises

37%
heart health

U.S. adults who own fitness trackers or smartwatches track the following :

Key competitors

Vertical & horizontal competitors









Indirect competitors









INSIGHTS

Key highlights

Vertical competitors offer a combo of personal coaching, smart devices, and health insurance.

They have a health scoring system, offering premium discounts based on the score.

They track metrics like steps, food intake, water logs, sleep, and exercise.

Some insurance companies offer HealthReturns, which are monetary rewards users can use for health or other needs.

The health score directly influences the monetary value users receive, incentivizing healthy behaviors.

Gaps and opportunities

Most insurance plans using wearable data are offered by insurance companies, not wearable brands. This creates an **opportunity for wearable companies to offer health insurance as an add-on service**, enabling value proposition and upselling.

Some insurers offer small to moderate health **coverage based on just 6-8 health-related questions**. These insurers could be enhanced by integrating health vitals.

Insurance benefits tied to activity and heart-related vitals are often dismissed **if wearables are from lesser-known brands**, causing the service to be discontinued.

Competitors mainly focus on monetary rewards, but users who prioritise overall health may not be motivated by money alone. **To stand out, offering comprehensive health security could drive stronger user loyalty and engagement.**

PRIMARY RESEARCH

- In-person conversations with two health insurance agents.
- Qualitative interviews with two health insurance holders.

INSIGHTS

Consumer painpoints

Even if a healthy lifestyle, why do I have to pay the same premium as of the unhealthy one

Confusion in understanding plan terms like activity thresholds and eligible services.

Poor synchronisation between smartwatch activity data and the insurance system.

I have improved my fitness levels, still the premium is based on the previous health checkups

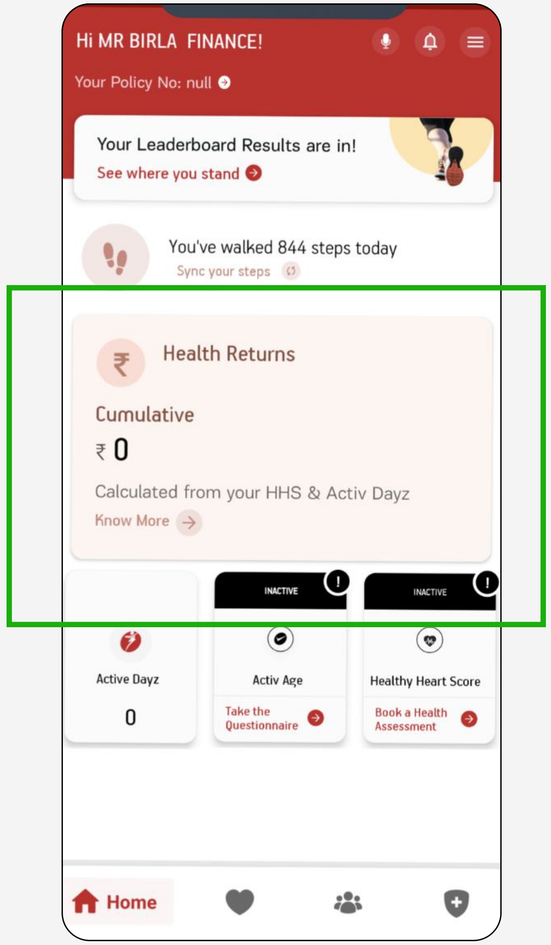
Data privacy concerns when linking health/ activity data with the insurance company.

Complicated or slow claims process, causing frustration during critical times.

GAPS
& OPPORTUNITIES

- Connecting the dots from the insights gathered through the research so far to identify patterns, opportunities, and key takeaways.

ADITYA BIRLA CAPITAL
HEALTH INSURANCE



GAP

Competitors mainly focus on monetary rewards, but users who prioritise overall health may not be motivated by money alone. **To stand out, offering comprehensive health security could drive stronger user loyalty and engagement.**

OPPORTUNITY

By focusing on providing comprehensive health security—integrating features like health vitals monitoring, personalized care plans, and long-term wellness benefits—this service could better meet the needs of health-conscious users. This approach not only aligns with users' holistic health goals but also offers the potential for stronger user loyalty and engagement, setting the service apart in a competitive market.



GAP

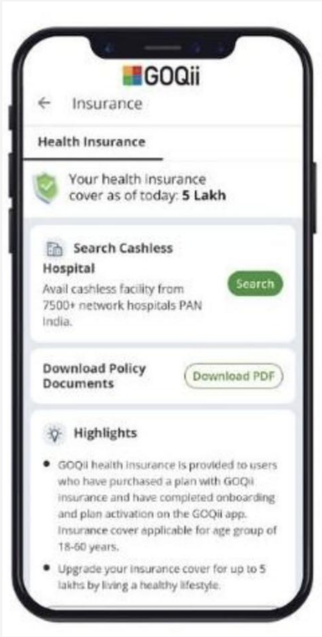
Most insurance plans using wearable data are offered by insurance companies, not wearable brands. This creates an **opportunity for wearable companies to offer health insurance as an add-on service**, enabling value proposition and upselling.

OPPORTUNITY

Insurance plans based on wearable data are mostly offered by insurance companies, not wearable brands. This creates an opportunity for wearable companies to add health insurance services, enhancing their value proposition and enabling upselling to users.

GOQii INSURE PLUS





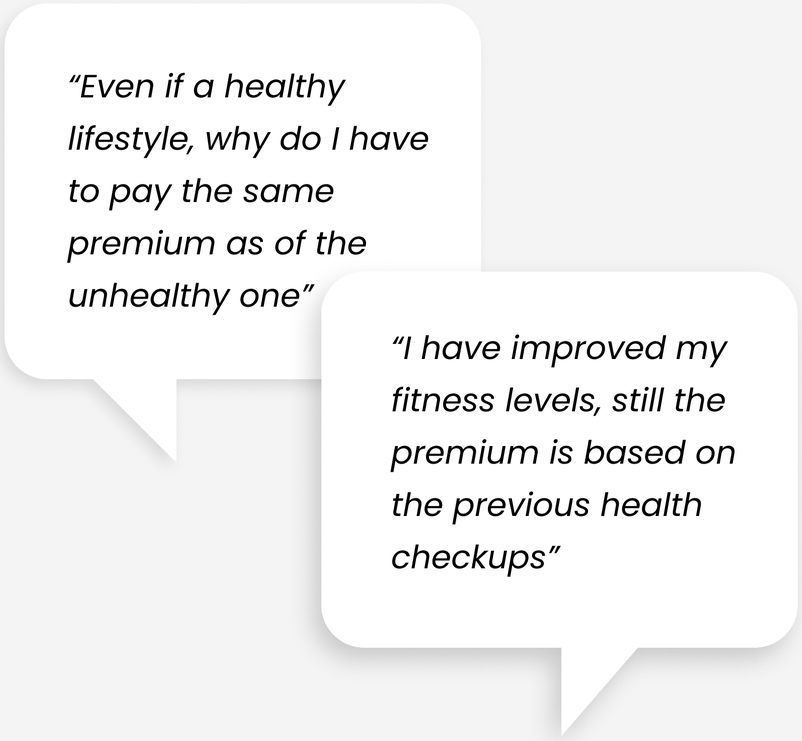
GOQii SAFE SCORE	ELIGIBLE INSURANCE COVER
Sedentary	Up to ₹1 lakh Health Insurance Cover
Active	Up to ₹2 lakh Health Insurance Cover
Fit	Up to ₹3 lakh Health Insurance Cover
Elite	Up to ₹5 lakh Health Insurance Cover

GAP

Competitors, primarily insurance companies, do not use gamification to motivate users. Additionally, crucial health vitals like heart rate (HR), ECG, and blood pressure (BP) are not considered when calculating benefits.

OPPORTUNITY

Integrating real-time holistic health tracking along with activity tracking can provide a more comprehensive approach to determining insurance benefits.



OPPORTUNITY

Based on the real time fitness levels the insurance cover can be defined. The insurance cover can be personalised and customised as per user’s fitness and health vitals.

TITAN
ASSURE PLUS

Thank You!

