

Challenger Type - The Dramatic Disruptor

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Breaking through by changing behaviour



Globally recognised for Vitality, its revolutionary shared-value platform, Discovery is changing the face of insurance and financial services globally.

Through Vitality, a powerful science-based behaviour-change platform, Discovery drives shared value across its businesses that benefits clients, the business itself, its partners and broader society. In so doing, Vitality has shaped the Discovery Group's ability to offer a product and service that is significantly superior to anything that existed in the category before.

Contrary to popular category belief, Discovery Vitality is not simply a rewards programme. Rather, it is a radically different way of structuring and designing products based on improving behaviours that are directly linked to insurance and financial risk. By improving behaviours related to risk, Discovery is able to monetise improvements in health and other behaviours and generate more value for clients.

We see this Discovery ethos in action in relation to the current Covid-19 pandemic. Through a comprehensive and coordinated approach, Discovery's objective was to ensure its employees, clients, business partners, healthcare professionals and broader society were protected and able to stay healthy and safe during the pandemic. Through a range of product innovations that were tailored to meet changing needs during the pandemic, support for clients and other stakeholders such as financial advisers and healthcare professionals, as well as a dedicated focus on distributing accurate and up-to-date information about the pandemic, Discovery responded with agility to the Covid-19 pandemic.

Strategic and collaborative partnerships to benefit all South Africans

Prompted by the Covid-19 crisis, Discovery partnered with Vodacom to make its online doctor consultation platform, Dr Connect, openly available to all South Africans for Covid-19 related consultations. This sophisticated digital platform

ensures safe, virtual access to healthcare professionals at no charge with patients not having to travel to a healthcare facility – a critical benefit that contributes to the health and safety of both patients and healthcare providers.



Discovery also partnered with hotel groups to create 'managed isolation facilities' for those infected with Covid-19 to ensure comfort and ease of recovery, without risking infection of those in the primary household.

Further still, Discovery partnered with its digital education provider to offer free learning support for grades 4-12 to support parents with school-going children at home.

But Discovery's innovative partnerships have been a hallmark of the brand, long before crisis-time. Discovery Vitality has partnered with a range of brands since inception to create a substantial behaviour-change and rewards ecosystem for its members.



Product responsiveness in a time of change

During the national lockdown, Discovery supported clients through various premium relief initiatives and tailored products and benefits to the current Covid-19 environment. Earlier in May, the Group launched a number of product innovations that

address the unique aspects of Covid-19, including a world-first severe illness benefit that provides comprehensive cover for multi-organ failure associated with Covid-19, dynamic discounts and rewards for its car insurance clients that reward them for driving less and staying home during the lockdown; as well as comprehensive Covid-19 benefits for individuals and employers that cover appropriate risk assessment, testing and treatment referral.

In addition, through Vitality, Discovery launched an online at-home series that makes it easier, not just for members, but for all South Africans and even people around the world, to stay healthy and active while at home. The series focuses on staying fit, eating healthily, and taking care of mental wellness.



Stay fit at home

Access free high-Intensity workouts, yoga, surprise fitness challenges and more. There's something for everyone.

- Workout videos from top fitness instructors on the Vitality Home-Workout Channel.
- The latest fitness news and advice for in-home exercising.
- Updates to your Vitality fitness benefits.



Eat healthily at home

Eat healthily with online masterclasses from HealthyFood Studio and surprise guest celebrity chefs cooking demos.

- Be masters of your kitchen with home cooking videos on the Vitality Home-Cooking Channel.
- Stay inspired in the kitchen with tips on eating and cooking healthily at home.
- Get up to 100% back on your HealthyFood rewards plus FREE delivery with Pick n Pay.



Caring for your mental wellbeing at home

Stay mentally fit while you stay at home with access to expert mental wellbeing tips, advice and tools.

- Understand and improve your mental wellbeing.
- Get inspired with videos and podcasts on how to take care of your mental wellbeing through our Vitality Mental-Wellbeing channel.
- Vitality Mental Wellbeing assessments.



Stay healthy with the family at home

Keep your family healthy and happy while staying at home with exercise and cooking demos for the whole family.

- Get workouts and home cooking videos for the whole family on the Vitality Family channel.
- Get tips on how to involve everyone in staying healthy as a family.
- Updates to Vitality benefits.

Discovery adjusted points-earning structures and reward categories and partners to better support and encourage clients to keep fit and healthy while at home. Through the Vitality at Home programme, clients can take part in various healthy activities and earn points and rewards. Discovery members are rewarded extra points for buying, eating, working out and behaving healthier while in lockdown. This includes double cash back rewards from retailers and reward vouchers for online and gaming entertainment.

This product responsiveness is evident across the Discovery suite of products, and especially in its life insurance business, where product innovations and benefit enhancements aim to provide unique and comprehensive protection cover for clients' changing needs, all while rewarding them for healthy living with Vitality. Notably, Discovery has also launched the world's first behavioural bank that leverages the Vitality model of incentivising positive behaviour change. Through its innovative Vitality Money benefit and Discovery Miles, the Group's single rewards currency across the full product suite, clients are encouraged and rewarded for managing their money well.

Transforming culture

Discovery Vitality isn't just about adaptive products and innovative behavioural models. It builds and connects communities and, in so doing, evolves the global wellness culture.

Case in point is the Vitality Open challenge that encouraged participants to drive safely and be more active through personalised goal setting on the Discovery app. The platform was available to all South Africans. It was based on raising awareness around the need to change behaviours that lead to road accidents and by encouraging physical activity to address the rise in noncommunicable diseases.



The Vitality Running World Cup (postponed due to the coronavirus outbreak) was launched in 2020 as an annual free-to-enter, global running competition. Designed to inspire entire countries to become more active, and therefore healthier through the programme, Vitality is incentivising healthier behaviours on a global scale.



These products and platforms from Discovery and Discovery Vitality indicate dramatic shifts in how the financial services and insurance category can be transformed through a shared-value approach. Indeed, by challenging the boundaries of expected actions and responses, this South African Dramatic Disruptor is impossible to ignore, the world over.

<https://www.discovery.co.za/vitality/join-today>

Overthrow II, by eatbigfish. & PHD, explores 10 of the most powerful strategies and mindsets used by today's challengers to disrupt their markets. Get your copy of the book at [overthrow2.com](https://www.overthrow2.com). Find out what challenger type of Challenger you or your business is. Take the quiz: <https://www.overthrow2.com/challengertype/>

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eatbigfish. is a strategic brand consultancy whose unique focus is challenger thinking and behaviour. Our expertise is grounded in The Challenger Project – our study of how Challenger Brands succeed by doing more with less.

We act as catalysts rather than consultants and, through our collaborative approach, we provide inspiration and frameworks which enable 'would be' challengers to deliver breakthrough solutions for their teams and brand.



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