

Key messages

- Building on the WHO constitution¹, health resilience can be translated as “**achieving better physical, mental and social well-being for people and not merely the absence of disease or infirmity.**”
- Moreover, as the OECD report² underlines, **strengthening mental and physical health promotion and prevention** can simultaneously contribute to addressing current well-being concerns, promoting equal opportunities, and improving future well-being outcomes in the wake of the pandemic.
- Given the high affinity and synergy capability between its business model and public health status, the **insurance industry has placed itself as a pioneer in this field** by putting significant efforts to provide customers with access to physical and mental health care, prevention program, early intervention, and recovery support.
- With a vision to "Protect and improve the well-being of all", we remain dedicated to diseases prevention and create a positive societal impact for the happiness of humanity. This paper showcases **12 initiatives** at Dai-ichi Life Group strengthening customers' and societies' mental and physical health promotion and prevention.



Dai-ichi Life
Group

Dai-ichi Life Group is one of the world's largest life insurance groups, which was established in 1902 as Japan's first mutual insurance company. The Dai-ichi Life Group has offices, subsidiaries and joint ventures bases in North America, Europe and the Asia Pacific region. Dai-ichi Life, Neo First Life, TAL and QOLeap are members of the Dai-ichi Life Group.

一生涯のパートナー

第一生命

Dai-ichi Life provides high value-added protection-type products and services that target a wide range of customer needs from younger population to senior citizens through tailored consulting provided by the approximately 40,000 Total Life Plan Designers across Japan.

ネオファースト生命

Neo First Life provides products and services that incorporate the perspective of “Become healthy through insurance” through insurance agencies, its website, and other channels, adopting “‘Nice to have’ for a better life, comes first” as its mission.

TAL

TAL is one of Australia’s leading life insurance specialists. Together with partners, TAL protects more than 4.5 million Australians and their families, helping them look after what matters most, so they have the freedom to keep living the life they planned.

QOLeap

QOLeap was established to help create added value that extends healthy life expectancy and improves quality of life, and to provide health care promotion services using new technology.

¹ WHO constitution (1948) - <https://www.who.int/about/governance/constitution>

² COVID-19 and Well-being (OECD, 2021) - <https://www.oecd.org/wise/covid-19-and-well-being-1e1ecb53-en.htm>

Initiatives strengthening mental and physical health promotion and prevention

Examples that strengthen customers' and societies' physical health:

1. [Health Checkup Discount](#) from Dai-ichi Life (Japan)
 - The Health Checkup Discount offered by Dai-ichi Life, Japan-based life insurance company offers customers with favorable health checkup results a further discount on their premiums. What makes this unique is that Dai-ichi Life gives discounts to all of the customers who provide the health checkup results regardless the result is good or bad.
2. [Health Age Insurance](#) from Neo First Life (Japan)
 - Similarly, Neo First Life offers an industry-first product using “Health Age” to calculate the premiums instead of actual age. This is because not necessarily always customer's health status has a relationship between customer's actual ages. The developed product re-calculates the premium every 3 years based on the customer's health checkup result and offers less premium for less health age.
3. [Healstep® service](#) from QOLeap and Dai-ichi Life (Japan)
 - Dai-ichi Life also launched through QOLeap the innovative service for health insurance associations which optimizes medical cost by leveraging AI for future expense projections, offering online health guidance, and featuring the healthcare app for employee wellness. We aim to dedicate to diseases prevention and create a positive societal impact for the happiness of humanity.

Examples from TAL (Australia) that strengthen customers' and societies' mental health:

4. [Headlight](#)
 - Developed alongside leading academic researchers at the [University of Sydney Brain and Mind Centre](#), the Headlight tool provides participants with an overall wellbeing score; identifying any potential 'blind spots' they might have and provides evidence-based tools and resources to support their mental wellbeing.
 - With one in two Australians experiencing a mental health condition in their lifetime, Headlight has helped TAL shine a light on mental health for superannuation fund members and connect them with valuable resources to help live healthier lives.
5. Mental Health Assist
 - TAL has partnered with leading virtual healthcare provider, [Teladoc Health](#), to offer mental health support ‘Mental Health Assist’ to customers. Through ‘Mental Health Assist’, eligible TAL customers will be able to access the mental health care they need in only nine days, with a tailored team of experts to support them and their recovery journey.
 - It improves customers' mental health outcomes by fast-tracking access to a team of multidisciplinary mental health experts who can consider the customer's situation. Leading psychologists and psychiatrists can conduct a review of the customer's mental health via video conferencing and provide detailed treatment plans.
 - It has had some great success in improving patient mental health outcomes, seeing up to a 68% improvement in depression symptoms within three months and improved work attendance and productivity for patients who return to work.
6. Exercise for mental health
 - The therapeutic benefits of exercise is well researched in assisting with management and recovery of mental health conditions and can help improve depressive symptoms, mood, alertness, concentration and sleep patterns.

- Through the partners [Exphys](#), [Guardian Exercise](#) and [Specialised Health](#) we provide access to exercise programs developed by Physiotherapists or Exercise Physiologists that aim to complement traditional mental health treatments.
- 7. Grief support
 - Experiencing grief can be extremely difficult and potentially overwhelming at times.
 - To help during this difficult time, we've partnered with [Assure Programs](#) to provide immediate family members of a loved one who has become terminally ill or passed away, and customers who have been diagnosed with a terminal illness with access to a dedicated grief support service.
- 8. Mental health coaching
 - The [Mindstep](#)[™] program, provided by our partner [Remedy](#), supports you with managing depression or anxiety through mental health coaching to complement the care you receive from your GP, psychologist or psychiatrist.
 - Delivered over the phone by trained mental health coaches, the program uses evidence-based techniques to help improve your mental health and wellbeing.
- 9. Online emotional support resource
 - [Cora](#) is an online resource that helps you manage your mental wellbeing by connecting you with stories of people like you and how they coped with their illness or injury.
 - Cora also lets you to check your current wellbeing score using a wellbeing index survey.
- 10. Trauma recovery
 - Designed specifically for people who have been exposed to a traumatic event, the [Positivum](#)[™] program aims to educate and improve your understanding of trauma and post-trauma reactions and empower you to improve function and ultimately remain in, or return to, productive work.
- 11. TAL mental health action group
 - TAL established a Mental Health Action Group in 2018 to bring together leading external mental health experts, including those with lived experience of mental health conditions, to drive positive change across product, underwriting and claims processes.
 - Through that initiative and partners such as the University of Sydney Brain and Mind Centre, some of this work is already well underway. Broader industry and stakeholder alignment would support sustainable change into the future and this white paper has been developed to facilitate that engagement.
- 12. [White paper on mental health and Life Insurance](#)
 - TAL, has launched a white paper aimed at stimulating stakeholder and life insurance industry discussions on mental health support, mental health policy, and the role the life insurance industry can play in supporting and engaging Australians who experience mental health conditions.
 - The white paper aims to leverage the experiences and learnings from the life insurance industry, both locally and globally, to help inform stakeholders who develop and shape mental health support across Australia. Specifically, the white paper seeks to encourage the life insurance industry, Government and community alignment and collaboration on mental health support for the millions of customers we serve.