



CONTENT
SAD
DISTRESSED
JOYOUS

Feel prevents disability claims and reduces costs for leading reinsurer SCOR, and their life and disability insurance clients

Partnership exceeded expectations in interest and engagement in the program, showcasing the need for preventative mental health solutions.

Executive Summary

SCOR, one of the largest reinsurers in the world, is an innovative and forward-thinking organization that embraces new technologies to support their clients with reliable health and life programs. They focus not only on physical health but also champion and understand the value of mental wellbeing.

According to an internal analysis of various life insurance portfolios, in some cases, claims relating to mental health exceeded 30%, and SCOR wanted to find a mental health solution for their customers that added value to the assessment of risk by **using objective data**. They ran their first pilot with **Feel** with one of their long-time partners, Gothaer Life Insurance.

Here's how Feel proved to help life and disability insurers offer an enhanced service to their customers, grow their portfolio and reduce costs in the process.

About SCOR

As one of the world's largest reinsurers, **SCOR** generates a premium income of more than 16 billion euro and serves clients in 160 countries. They offer their clients a diversified and innovative range of solutions and services to control and manage risk. Applying the 'Art & Science of Risk' SCOR uses its industry-recognized expertise and cutting-edge financial solutions to serve its clients and contribute to the welfare and resilience of society.

About Gothaer Life Insurance

Gothaer Life Insurance is a subsidiary of the **Gothaer Group**, a German insurance company, and a long-time partner and customer of SCOR. With a premium income of around EUR 4.4 billion and around 4.1 million insured, the Gothaer Group is one of the largest German insurance companies. They offer all insurance lines. Gothaer relies on high-quality personal advice to customers and provides a wide range of digital services to both private and corporate customers.

1 out of 10 people in Germany exhibiting depressive symptoms

The challenge

Occupational disability caused by mental disorders is a significant driver of insurance costs and productivity loss, with a lack of access and low user compliance leading to higher medical costs.

- Mental health disorders are the **#1 cause of disability** worldwide with each claim, on average, accounting for costs of approximately **300K Euros**
- **400 million workdays** lost to mental health issues
- Mental health patients cost insurers **\$9k more per year** with 4X medical expenses and 6X ER visits

According to a study by the Robert Koch Institute, the number of days off in Germany due to mental disorders has risen continuously since 1997, with nearly 1 out of 10 people in Germany exhibiting depressive symptoms.

Even before the COVID-19 pandemic, the costs of poor **mental health in the workplace** to employers were substantial. In the **EU** alone, mental health accounts for **70 billion EURO in lost productivity** and **44.4 billion EURO in direct costs annually**.

To this end, SCOR knew they needed to find a **digital mental health solution** that:

- Used objective data to provide real-time support
- Improved the acceptance and engagement rate of participants
- Maintained life satisfaction and employment motivation
- Reduced absence from work and relevant disability claims

The partnership with Sentio Solutions aimed to use **Feel to prevent and treat occupational disability** caused by mental health disorders such as **stress** or **burn-out**.

What is Feel?

Feel is a **holistic mental health program** for people facing mild to moderate mental health disorders that combines **technology** and **science** to improve a person's emotional state, delivering real-time mental health support when they need it most.

Feel comprises four components:

- Feel Emotion Sensor - a wristband that continuously monitors a variety of physiological signals to understand the wearer's emotional state and patterns over time
- Feel Mobile App - a smartphone app that connects to the wristband to provide real-time support and evidence-based interventions (i.e., mood journaling, breathing exercises)
- Weekly online sessions with a licensed therapist
- Access to an online library of tools and resources to help build resilience and positive long-term emotional habits

The therapists receive **continuous data** on their client's emotional state, which means they can **personalize their advice** based on **real-time objective data**. This allows them to be up to four times more effective in coaching their clients to **develop self-management skills**.

The app generates a higher engagement rate and makes it easier for participants to receive help when they need it most because it is **available 24/7**.

Why Feel?

The companies partnered with Sentio Solutions to try its flagship product Feel. During spring 2020, the companies ran a **16-week pilot** with participants from Gothaer Life Insurance. The participants had no current mental health diagnosis but **did have high-risk factors for occupational disability** because of mental health issues. Participation in the pilot was voluntary, but the interest and response rate exceeded expectations.

“

The FEEL program is based on evidence-based techniques. Studies have shown that patients can deal with stress much better with this method and feel better overall. We also want to make this possible for our customers and thus protect them from occupational

”

said Maike Gruhn, Head of Innovation
at Gothaer Life Insurance.

“

With the Feel program, SCOR enables insurance companies not only to act as a reliable partner in the event of a claim but also to offer preventive solutions. In the future, insurers will be able to achieve higher customer loyalty through programs like Feel.

”

said Thomas Trompetter, Head
of Client Services at SCOR.

The results

Results from the program were **promising**.

The interest and response rate in the Feel program by Gothaer's clients exceeded expectations, being double that of other new product introductions so far, showcasing the **need for mental health solutions**.

Participants stated that they gained a greater understanding of their emotions and behavior patterns through using Feel.

It also showed that the chances of an **occupational disability reduced significantly**, despite the pilot taking place during the height of the COVID-19 pandemic, lockdowns, and social distancing.

Finally, vocational satisfaction and resiliency increased, while the rate and fluctuation of sick leave significantly decreased. The pilot showed that Feel can ensure better mental health both at work and during times of extreme stress.



Moved 100% (VS 42%)
of participants to
**HIGH LIFE
SATISFACTION**



83%
HIGHLY SATISFIED with
the accomplishments they
made during the program



35%
Increase in
resiliency



25%
Increase in life
satisfaction score

What program participants said



Feel has helped me get to know myself better and become more aware of my feelings.



The program has many interesting and helpful aspects. It helped motivate me, define my emotions precisely, and break through negative thought patterns.



Everyone can benefit from Feel. I think that every participant can take something from it for themselves.



In my opinion everyone who works in a stressful professional field can benefit from the program.

About Sentio Solutions

Sentio Solutions is a San Francisco based company, which develops **biomarkers and digital therapeutics** to **change** the way we **diagnose, manage** and **care for mental health**. The company's premier offering Feel, combines its proprietary Feel Emotion Sensor with evidence-based techniques to bring a **data-driven approach** to the field of mental health for the very first time while providing **real-time interventions** to those in need of emotional and mental health support. Sentio Solutions is backed by top VC firms and has kicked-off deployments with large Health & Life insurers in the USA and Germany. Feel is also involved in many active research projects in collaboration with universities.

To arrange a demo contact us: feelbd@feelprogram.com

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