

60SECS

CEO, ZURICH LIVEWELL

HELLENE WESTERLIND

INTERVIEW #3 SEPTEMBER 2021

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GREETINGS



COMRADES

Helene strikes me as someone who has a very caring nature. For the head of a health and wellness initiative I think this is absolutely vital, no? Of course, Helene is acutely aware of the commercial demands at her doorstep, but she is clearly empathetic and genuinely inquisitive when it comes to anyone's wellbeing- and that's whether they're using LiveWell or not. What is most impressive however, is the complexity of the task in front of this company. To assist any given individual, all of whom have their own unique needs, through the services of one organization is some feat. Helene is absolutely determined however and sometimes you just have a feeling about someone... I think Helene will look back on her journey in years to come and rest easy in the knowledge that so many people received positive impacts as a result of her team's commitment to the cause. I hope you enjoy the interview.

A handwritten signature in white ink, appearing to read 'Graham Proud'.

Graham Proud

Founder, The Lighthouse Collective

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Helene Westerlind, CEO, Zurich LiveWell

Graham Proud (GP): For those within the insurance community not familiar with LiveWell by Zurich, can you summarize your company mission?

Helene Westerlind (HW): We recognize that everyone is unique. We also understand that when we look at health and wellbeing, there are actually many elements that contribute to a total picture of wellness; whether that be diet, sleep, exercise or even one's financial situation. LiveWell is therefore very much holistic in its approach, addressing physical, mental, social, and financial factors in order to improve any individual's health and wellbeing. We believe that these elements are inter-connected and so all demand due care and attention.

Ultimately, we want to support our customers by helping them to navigate their own health journey over the course of a lifetime. We therefore provide the necessary tools, services and solutions and empower them to do so.

It's also important to understand we are not a siloed health and wellness support system. We do not focus on just one area. We insist that only by looking at the whole wellness landscape can we improve lives significantly, and to this cause we are totally dedicated.

GP: To what extent are global corporations taking responsibility for their employees' mental wellbeing? What positive steps could be explored to improve employees' mental health?

HW: Speaking from a Zurich standpoint, I can confidently say we have invested a lot of time and resources towards supporting the mental health of our employees. Even before COVID-19 arose, the idea of flexibility and work-life balance was certainly on the agenda, but really that is just scratching the surface. Mental health quite often sits much deeper than this. Again, it's the idea of inter-connectivity between different areas of an individual's life. Absolutely, I would say that corporations must do more, investigate more, and be mindful of the necessary support required to address a very complex issue.

GP: How has COVID-19 sharpened focus on self-care? What changes have occurred as a result?

COVID-19 has created more awareness around mental health and accelerated positive responses from global corporations in addressing this issue with their own employees. Clearly many workers have been subjected to increased isolation during the pandemic. The self-healing scenarios of attending an office; in-person collaboration, human contact, simple conversation- that has reduced dramatically. Once a zoom call ends- how are our colleagues feeling? We don't

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Helene Westerlind, CEO, Zurich LiveWell

enjoy this access to one another in the same way presently. This is one reason employers have been further alerted to the importance of mental health. Another is the increased research in the area, and the proof that long-term recognition and support evidently helps individuals to work better. So not only is there a moral duty for increased sensitivity and care, but from a financial standpoint it makes sense too. This means that the services LiveWell offer have become even more relevant as we navigate through this pandemic.

GP: To put one's health in the hands of a corporation; to accept guidance and support from a source that isn't family or medical expertise; takes a sense of trust. How are LiveWell building trust in what you are offering?

Trust is built over time. However, I believe that the starting point for Zurich and LiveWell is fortuitous in that we are a well-known and trusted brand that has been around for many years, and what we stand for is well-received in the consumer space. What is vital in the current landscape is to reassure our customers that we are taking care of their data, their privacy and that we are completely transparent in this respect. Of course, the digital transformation piece is evolving constantly; we need to make sure that as we innovate, we respect customers wholeheartedly and do not neglect their needs when we change at pace, but instead be guided by their needs. Zurich is very clear in terms of a commitment to honouring privacy and respecting customers' data. This all assists in building a strong foundation for trust when we present LiveWell to any given marketplace.

Another consequence of the COVID-19 pandemic is the increased reliance on digital consultations and support for health as face-to-face meetings with doctors have become less available. This is something that has also built organic trust into our offering, as these types of digital wellbeing exercises have become more widespread and acceptable as normal practice. That is here to stay I think. It's easy, cost-effective and convenient and that goes across generations.

GP: The actions required in order to achieve wellness changes over time and is influenced by societal conditions, personal circumstances, even climate change. How does your company continually innovate so that you may provide best possible guidance in relation to health and wellbeing?

It is fundamental that we remain customer-obsessed and in touch with customer needs. This means getting out there and meeting them and really listening to their needs. We have to be in-tune with the current situations and environmental factors that are impacting our customers. That's non-negotiable.

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Helene Westerlind, CEO, Zurich LiveWell

We are also very much guided by the World Health Organization and believe in evidence and science as a foundation for decision-making. Thirdly, we leverage the expertise internally. Zurich continuously enacts change through a culture of open innovation, whether that be part of hackathons or specialized initiatives; this really gives us extra ability to maximize the relevance and effectiveness of what we are offering.

The truth is we must remain agile and consider a multitude of sources on an ongoing basis. A very pertinent example that we have been discussing recently is Long-COVID. We simply have to react to that need and make sure we are on top of the customer requirements in that respect.

GP: Helene, what would you like to change tomorrow; something that is possible to change today if only we willed it so?

I would love to find a way of instilling a new attitude in our society when it comes to achieving long-term health. This means eradicating crash diets, extreme exercise and short-term fixes. How can we promote good health as part of an accepted, steady lifestyle instead of suffering often ineffective and highly disruptive interventions? What is the secret sauce to allow a gentle and acceptable flow of information that promotes well-being; so that people know how to eat or how to train for themselves and for their body and mind. What I'm talking about here is consistent behavioral change so that we can become healthier, step-by-step.

GP: What is next for LiveWell?

There are many schemes of work and initiatives in the pipeline. Of course, the pandemic is driving a lot of this. We will continue to build out our products and services across multiple regions. We have now launched (to employees) in Australia and New Zealand, and will this month launch to HK employees. As a result of this expansion we have a target to affect 10 million lives positively in the next 10 years. We're set to do that.

We also want to make sure that we continue to build strong partnerships that can then be built into the LiveWell product offering; whether that's nutrition, influencers, telemedicine, and so much more to enrich the experience. We have a lot of work to do, but we are on course to achieve our goals and are motivated by the positive impact we are having on our customers' lives.

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A big thank you to Helene Westerlind for participating in this interview. You can connect with Helene and follow her latest work on LinkedIn.

For more information on LiveWell, visit their company website: <https://livewell.zurich.com/>

For more information on The Lighthouse Collective: <https://thelighthouse-collective.com>

Or email their Founder Graham Proud at grahamproud@thelighthouse-collective.com