

Insurtech Initiative of the Year



Sanjeev Kapur, Chief Marketing Officer, MetLife Asia

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MetLife 360Health aims to help customers build confidence in the future by boosting their health span – so they can live healthier for longer. It focuses on five key aspects of managing critical illnesses: prevention, early diagnosis, access to treatment, ongoing care, and financial protection. But 360Health transcends traditional insurance offerings with a digital platform that offers an ecosystem of services covering mental, physical, financial and social health.

MetLife has launched 360Health online and via apps in Korea, China, Australia, Bangladesh and Nepal, as well as the Gulf states.

“Millions of customers in Asia and the Gulf trust 360Health to manage their health and wellbeing,” said Sanjeev Kapur, Chief Marketing Officer, MetLife Asia. He added this fuels “MetLife’s continuing determination to build the most valuable solutions, create the best partnerships, and offer the most comprehensive support for their lives and lifestyles.”

Developed in-house by MetLife, 360Health revolutionizes health care by addressing not only customers’ financial protection concerns, but also by offering comprehensive support across their health journey. Through the 360Health app and digital health solutions, MetLife helps to provide greater access to health services across its customer base and to those new to insurance.

To do so, the firm partnered with more than 20 healthtechs across its markets to offer a wide range of services and value-added features on the 360Health digital platform. This includes using some of the latest solutions leveraging artificial intelligence (AI) – namely, face scanning for vital health markers like blood pressure and heart rate, early critical illness detection and food scanning for nutrition recommendations.

360Health has helped MetLife drive millions in incremental sales, both through new customer sales and up-selling to existing clientele. The platform has also helped the company generate leads since it is also available to non-customers.

The 360Health mobile app allows customers to book physical appointments, speak to general practitioners or specialists online, receive fitness and nutrition recommendations, build their understanding of managing their health, link their wearable gadgets and/or smartphones, track their health status, and leverage analytics and AI for health predictions, along with other services.

The platform is a multi-function, multi-market project with teams across six markets working to launch the solution over several years. MetLife’s latest market to go live was Nepal in September 2023. That project team comprised over 50 members from across marketing, product, finance, technology, operations and distribution from across Asia, as well as the local team in Kathmandu.