

STRATEGIC MANAGEMENT AND INNOVATION IN INSURANCE

BENEVITA

A Strategic Analysis of SWICA's Digital Health Bonus Programme

What is BENEVITA?

SWICA's free health app that turns healthy behaviour into insurance value. Launched 2016, syncs with Apple Health, Garmin, Fitbit, Polar & Withings (SWICA, 2016).

1

Move & engage

Complete weekly health challenges in exercise, nutrition & wellbeing

2

Earn points

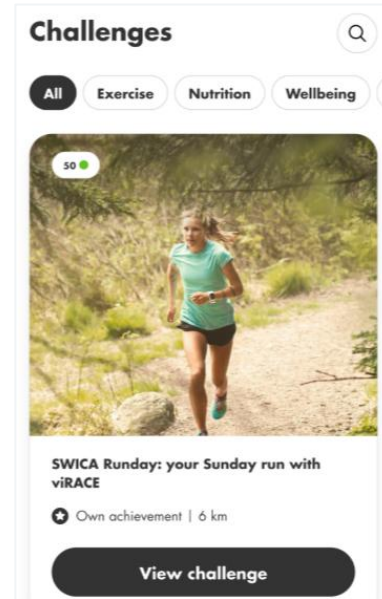
Tracker data & completed challenges accumulate BENEVITA points

3

Redeem rewards

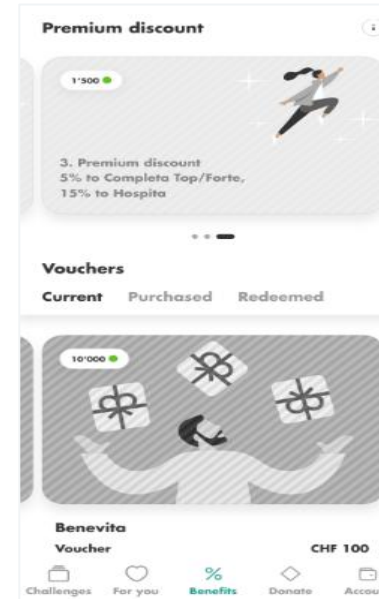
Convert points into VVG premium discounts, vouchers or charity donations (SWICA, n.d.)

WEEKLY CHALLENGES



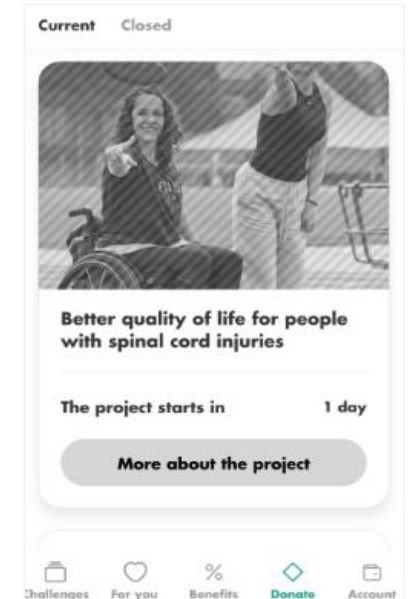
Curated tasks across exercise, nutrition & wellbeing

PREMIUM DISCOUNTS



Up to 15% off Hospita VVG & 5% off Completa Top/Forte

VOUCHERS & CHARITY



Digital vouchers or donations to WWF & Pro Audito

10 M

Challenges completed since launch

15%

Max premium discount on Hospita VVG

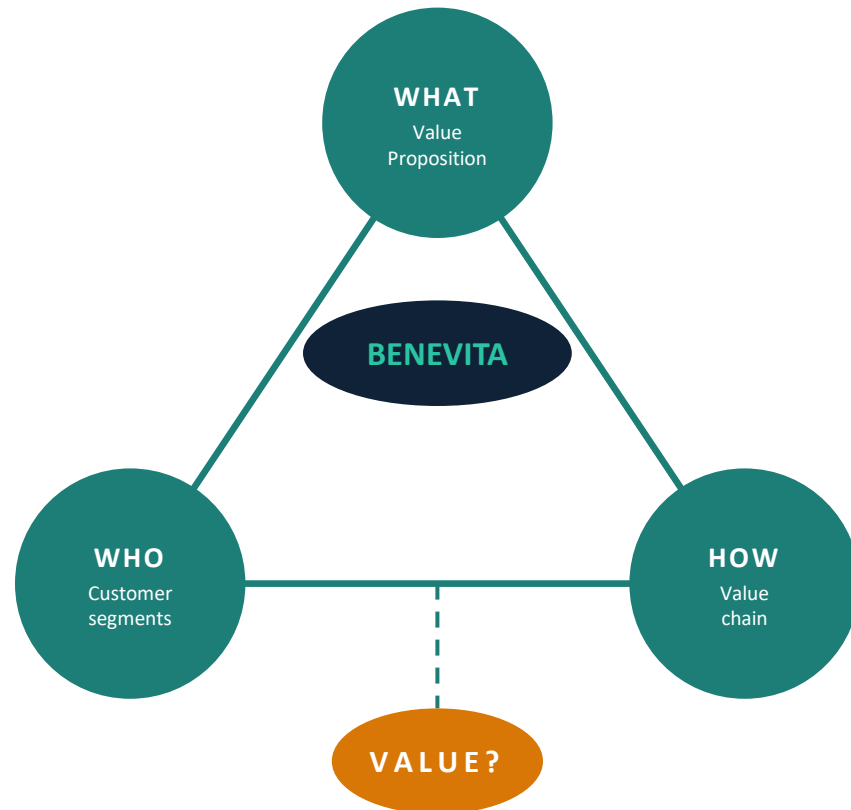
#1

Customer satisfaction K-Tipp 2024

Gold

Best of Swiss Apps 2021 (UX & Usability)

Business Model with Magic Triangle



WHO

Customers

- SWICA customers with supplementary insurance (Hospita, Completa)
- Health-conscious, prevention-oriented insureds
- Primarily individuals in the Swiss market (SWICA, n.d.)

WHAT

Value Proposition

- **Premium discount:** up to 15% on Hospita / 5% on Completa
- **Personalised content:** challenges adapt to user goals & tracker data
- **Rewards:** digital vouchers + WWF / Pro Audito donations
- **Privacy-first:** only point levels shared with SWICA

HOW

Value Creation Model

- **Resources:** SWICA brand, app & content engine
- **Capabilities:** content creation, gamification, engagement
- **Partners:** 100 active4life partners; santé24, BENECURA, Compassana JV
- **Stakeholders:** insureds, healthcare partners, charity organisations

VALUE

- **No direct revenue** from the app itself
- **Cross- and up-sell:** into higher-margin VVG supplementary insurance
- **Self-selection:** healthier users improve VVG loss ratio

Innovation vs. Traditional Insurance

WHAT STAYS THE SAME

Risk pooling · Premium-based revenue · KVG/VVG regulatory frame · Static actuarial pricing

TRADITIONAL HEALTH INSURANCE

Reactive

Pay claims after the fact

Annual contact

Customer mostly heard from at renewal or claim

One-way relationship

Customer pays, insurer pays back

BENEVITA / SWICA

Proactive

Reward healthy behaviour before claims arise

Daily engagement

Weekly challenges, 11 sessions per user / month (Bitforge, n.d.)

Connected ecosystem

Customers ↔ health partners ↔ charity organisations

The innovation lies less in the insurance product itself and more in the ongoing customer relationship

SWOT Analysis: Internal Factors

STRENGTHS (internal +)

Award-winning UX & design

Best of Swiss Apps Gold 2021 (UX & Usability), externally validated app quality (Netzwoche, 2021)

Health education content

Articles, podcasts and videos on movement, nutrition, mindfulness, BENEVITA is a health platform, not just a bonus app (SWICA, n.d.)

Premium discount

Up to 15% on Hospita / 5% on Completa, the only Swiss bonus app that grants premium discounts instead of cash or vouchers (Credura, 2025)

WEAKNESSES (internal)

Low user reach

Around 30,000 MAU, under 2% of SWICA insureds (Bitforge, n.d.)

Modest rewards vs. competitors

Helsana+ up to CHF 300 per year cash, CSS active365 up to CHF 400, BENEVITA is mid-pack (Helsana, n.d.; CSS, n.d.; Credura, 2025)

Limited coaching

Only challenges, no human or AI coach, hybrid systems most effective (BAG, 2022)

SWOT Analysis: External Factors

OPPORTUNITIES (external +)

Prevention & demographic trend

Aging population & rising healthcare costs (BAG, 2024; BFS, 2026)

Wearable adoption

>50% of Swiss adults use fitness trackers, addressable hardware base growing (ICTkommunikation, 2023)

AI in digital health

Generative AI maturing as industry trend, opens personalization potential (Swiss Re, 2024; Deloitte, 2025)

THREATS (external)

Strong competition

Helsana+ (CHF 300/yr), CSS active365 (CHF 400/yr), bigger & simpler rewards (Helsana, n.d.; CSS, n.d.)

Price-sensitive customers

KVG premiums +8.7% / +6% / +4.4% (2024-26), customers switch insurers for savings (Comparis, 2025)

Bonus apps becoming standard

All major Swiss insurers now offer bonus apps, no longer a differentiator (Credura, 2025)

References & Method

Method: SWOT analysis based on PESTEL, Stakeholder Analysis, Market & Competitor Analysis, Value Chain (with VRIO) and Customer Analysis. Sources verified against primary documents.

Key assumptions: MAU figure (Bitforge, n.d.) date approximate. Cross- and up-sell economics are own strategic interpretation, not officially confirmed by SWICA. The 55% retention figure (BAG, 2022) refers to Swiss fitness apps in general, not Benevita specifically. Reward comparisons are based on publicly listed maximum payouts.

Bitforge. (n.d.). SWICA Benevita [Case study]. <https://bitforge.ch/en/project/benevita/> Benevita | Bitforge

Bundesamt für Gesundheit. (2022). Erfolgsfaktoren von mHealth-Applikationen. <https://www.bag.admin.ch/dam/de/sd-web/ud6CCelV23ZF/faktenblatt-mhealth-erfolgsfaktoren.pdf>

Bundesamt für Gesundheit. (2024). Massnahmenplan 2025 bis 2028 zur NCD-Strategie. <https://www.bag.admin.ch/dam/en/sd-web/5qZgHPM6Jzxi/ncd-massnahmenplan-2025-2028.pdf>

Bundesamt für Statistik. (2026). Demografische Alterung in der Schweiz. <https://www.bfs.admin.ch/bfs/de/home/statistiken/bevoelkerung/alterung.html>

Comparis. (2025). Krankenkassenprämien 2026. https://www.comparis.ch/krankenkassen/default?utm_source=bing&utm_medium=cpc&utm_campaign=kk_krankenkasse_de_kk_2020_herbst&gclid=b7c23c17078117b7271056179004e74d&gclsrc=3p.ds&msclkid=b7c23c17078117b7271056179004e74d

Credura. (2025). Bonusprogramme der Schweizer Krankenversicherer. <https://credura.ch/blog/krankenkassen-bonusprogramme-bis-zu-chf-400-mit-helsana-swica-css/>

CSS. (n.d.). active365: Discover your activePoints potential. <https://active365.css.ch/>

Deloitte. (2025). From cautious steps to bold strides: Accelerating AI adoption in Swiss insurance. <https://www.deloitte.com/ch/en/Industries/financial-services/blogs/from-cautious-steps-to-bold-strides-accelerating-ai-adoption-in-swiss-insurance.html>

Helsana. (n.d.). Helsana+ app: bonus programme. <https://www.helsana.ch/de/private/services/apps/helsana-plus.html>

K-Tipp. (2024). Krankenkassen: Swica hat die zufriedensten Kunden. <https://www.ktipp.ch/artikel/artikeldetail/diese-krankenkassen-bieten-den-besten-service>

Netzwoche. (2021, November 3). Gold für Benevita in der Kategorie User Experience & Usability. <https://www.netzwoche.ch/news/2021-11-03/gold-fuer-benevita-in-der-kategorie-user-experience-usability>

Swiss Re. (2024). Generative AI in insurance. <https://www.swissre.com/risk-knowledge/advancing-societal-benefits-digitalisation/generative-ai-in-insurance.html>

SWICA. (2016). SWICA lanciert Gesundheitsplattform mit Bonusprogramm. <https://www.swica.ch/de/ueber-swica/medien/medienstelle/medienmitteilungen/2016/benevita>

SWICA. (n.d.). Benevita: health and prevention app. https://www.swica.ch/en/private/why-swica/kuzu-2022?utm_source=seabing-ad-brand&utm_medium=SWIKA-sumas-brand&utm_campaign=seabing&msclkid=07565d17ae921687867e371730748751

ICTkommunikation. (2023). Mehr als die Hälfte der Schweizer nutzt Fitness-Tracker und -Apps. <https://ictk.ch/inhalt/mehr-als-die-h%C3%A4lfte-der-schweizer-nutzt-fitness-tracker-und-apps>