



## Global Innovation Awards 2025 - Finalist

### Submission Category: Predict & Prevent

#### 1. LOGISTICS

<b>Submission Title</b>	Vitality & Drive: A Lifestyle-Based Ecosystem
<b>Company Name</b>	Tawuniya
<b>Impact:</b>  <b>What is the scope of the problem being solved, whether for your employees, customers, industry, or society?</b>	Tawuniya's Vitality & Drive ecosystems were created to tackle two major risks in Saudi Arabia: lifestyle-related health issues and road accidents. Through behavioral programs, we've gamified insurance and encouraged safer, healthier habits. The Drive Program uses telematics to reward safe driving with premium discounts, reducing accident rates by over 25% among users. Vitality integrates with health apps, wearables, and gym partners, encouraging movement and wellness. Together, these ecosystems serve 500K+ users, lowering claims frequency and promoting resilience. We're not just insuring lives—we're helping protect them before risk happens.
<b>Creativity:</b>  <b>How does this innovation stand apart from alternatives in the marketplace?</b>	This is not just another discount program. Tawuniya built a living ecosystem where everyday behavior impacts insurance outcomes in real time. The Drive platform monitors driver behavior via mobile and blackbox integrations, gamifies it, and offers tangible rewards through an embedded marketplace. Vitality does the same with physical activity—users earn points, discounts, and health incentives. Few insurers globally have combined usage-based auto insurance and wellness incentives into one cohesive platform. We're influencing behavior with data, not just covering its consequences.
<b>Scalability:</b>  <b>How can others, whether inside or outside the insurance industry, leverage this innovation to enhance its impact?</b>	Vitality & Drive are built with expansion in mind. The architecture supports plug-and-play APIs, allowing onboarding of third-party gyms, wellness apps, car service providers, and digital rewards. It can be white-labeled or regionally licensed to other insurers. Beyond Saudi Arabia, this can scale across MENA and globally, especially in markets where lifestyle-related health costs or road safety are growing concerns. As user engagement rises, it becomes a self-reinforcing loop—behavior improves, risk drops, costs decrease. It's prevention-as-a-service—ready for the world.
<b>Additional information:</b>	