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We are using shared value to create new partnerships, products and customer experiences

AMBITION 2018

Since inception Discovery has set a powerful core purpose: to make people healthier and enhance and protect their lives. Our purpose has manifested in a globally relevant Shared-Value Insurance model. In 2013, Discovery also set Ambition 2018 - a stretch goal, which has been a powerful driver of our Group strategy and propelling the business to the next level. Ambition 2018 was about wanting **to be the best insurer in the world and a powerful force for social good**. The aspirational targets that emerged out of Ambition 2018 challenged the whole of Discovery to think in new ways about how to create shared value.

This report is an opportunity to assess our progress in becoming a force for social good, with a view to the future.



"...we have the unique ability to make the core of our business relevant to sustainability"

Discovery Group Chief Executive
Adrian Gore

Inspiring better lifestyle choices

Our commitment to expanding and deepening shared value is demonstrated in a range of new and creative partnerships, products and customer experiences - demonstrating the power of social good.

The global growth of our business in new markets and new countries has only just begun. In each part of our business and each new geography, Discovery's commitment to the model of shared value is the key differentiator, adapted for each business and market. What does not vary is our core purpose with Vitality at the centre of our Shared-Value Insurance model.

The model demonstrates the value of better lifestyle choices for better health, road safety and financial security. Our model works by helping individuals to pursue healthy and active lives to prevent and manage illness and promotes safer driving to reduce harm on the roads. It also encourages people to start saving more and sooner for better financial security now and in retirement.



"Diversity will enhance the quality of

Tswelo Kodisang, Discovery Chief People Officer | Discovery's move to... Watch later Share

Diversity will enhance the quality of decision making, by making sure we are able to tap into a varied number of perspectives to design products and services.”

Chief People Officer
Tswelo Kodisang



Evaluating our impact

Our previous Sustainable Development Reports outlined our actions and performance in three areas. This year we add a fourth: Healthy and inclusive organisation. This reflects the value we place on company culture, skills and skills development, leadership and transformation. Here, we also highlight our longstanding organisational commitment to managing and, where possible, minimising our environmental footprint.

We invite you to explore this website to read more about the power of social good. It is Discovery's journey to realising our ambitions for the good of clients, our business and society.

Our areas of performance:



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Discovery is mindful of the global and local context for sustainable development.



Globally, the 2030 Agenda for Sustainable Development is defined through the Sustainable Development Goals or SDGs. These targets focus worldwide efforts for improving the overall condition of the planet and the wellbeing of all who live on it. Discovery supports the vision of a more equitable, safe and just world laid out by the SDGs, and as a business we strive to support all 17 goals through our products, services and contribution to society. We continue to explore how the SDGs shape our ambition to be a force for social good.

The nature of our Shared-Value Insurance model means Discovery places special emphasis on Sustainable Development Goal 3: "Ensure healthy lives and promote wellbeing for all at all ages." Three years have passed since the launch of the SDGs in September 2015 and there is recognition that progress on SDG 3 must be accelerated if the world is to meet the 2030 targets - not only SDG3 but also other development goals that are closely linked to health and wellbeing. Given the important role the SDGs are likely to play in the coming decade, we at Discovery are committed to support the achievement of certain SDG 3 targets through our efforts to be a force for social good. We constantly identify and implement ways to make a positive impact through our products, services, workforce and work in our communities.

Some SDG 3 2030 targets include:

- | | | | |
|---|---|--|--|
| <p>1</p> <p>By 2030, reduce by one third, premature mortality from non-communicable diseases through prevention and treatment, and promote mental health and wellbeing.</p> <p>Find out more</p> | <p>2</p> <p>By 2020, halve the number of global deaths and injuries from road traffic accidents</p> <p>Find out more</p> | <p>3</p> <p>Substantially increase health financing and the recruitment, development, training and retention of the health workforce in developing countries</p> <p>Find out more</p> | <p>4</p> <p>Achieve universal health coverage, including financial risk protection, access to quality essential healthcare services and access to safe, effective, quality and affordable essential medicines and vaccines for all</p> <p>Find out more</p> |
|---|---|--|--|

[Explore this online report to find out more about our contribution towards achieving these goals](#)

How we support SDG3:
Ensuring healthy lives and promoting
wellbeing for all, at all ages.



Supporting doctors
and investing in
specialists



Turning the tide on
NCDs



Creating a nation of
better drivers



Increasing access to high-quality
quality and affordable healthcare



Focusing on maternal child health

Discovery is a proudly South African company and supports the National Development Plan, a detailed blueprint to eliminate poverty and reduce inequality by the year 2030. In particular, Outcome 2 which aims to deliver 'a long and healthy life for all South Africans.'

As our country works towards achieving universal healthcare, Discovery Health maintains its strong support for the proposed NHI system. We continue to work closely with the National Department of Health and other stakeholders to ensure optimal outcomes of the National Health Insurance policy process. We plan to participate actively in the hope of making a positive contribution to the set of policies. We are also actively engaging with Business Unity South Africa, Business Leadership South Africa and the National Economic Development and Labour Council (NEDLAC) on NHI-related issues.

[You can read our response on the role of medical schemes in the context of the NHI here..](#)

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Healthy and responsible products and services

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In line with Discovery's purpose, our products are designed to deliver value and to encourage people to engage in behaviours that promote better health, safer driving and financial wellbeing.

Non-communicable diseases hurt economic productivity. The World Health Organization estimates that for every 10% increase in NCD mortality, economic growth is reduced by 0.5%

Actively turning the tide on NCDs


Non-communicable diseases (NCDs)⁴ such as cardiovascular diseases, lung diseases, diabetes and certain cancers continue to place an increasing burden on healthcare systems across the world. The cause of these 'lifestyle' diseases includes behaviours such as inactivity, smoking, substance abuse, being inactive or being overweight - although genetic, environmental and even psychological factors also play a role. Rapidly increasing rates of NCDs not only drive up costs and overload healthcare systems, but also negatively impact economic productivity.

The case for active measures to reduce the onset and impact of NCDs is clear. In our 2017 Sustainable Development Report, Discovery committed to "reducing the impact of lifestyle diseases on our clients by focusing on active prevention and self-management."

Based on a unique combination of clinical research, behavioural economics and actuarial expertise, the Vitality health-promotion programme encourages and rewards people for living well. Engaging with Vitality helps people to significantly reduce their risk of developing preventable diseases by changing their lifestyle.

To turn the tide on NCDs, Vitality continues to reward physical activity first and foremost. The benefits of physical movement are significant in disease prevention, and prioritising an active lifestyle is central to Vitality's strategy to make people healthier.

As a result, the number of average exercise days for each Vitality member has gone up 81% since the inception of Active Rewards. Monitoring and managing alcohol consumption and regular health screenings are also important pillars of the Vitality model.



Taking on the NCD challenge Eating better and moving more in 2018

55%

Adults who were physically active

R6.62 million

Total Discovery Rewards paid out

17%

Lower healthcare costs for engaged members

20 years

Engaged members on Vitality are expected to live longer

We want to involve as many South Africans as possible in turning the tide against noncommunicable diseases, and our Vitality programme's emphasis on moving more and eating healthily is part of that journey.

We ran the **Vitality ObeCity Index** in late 2017 to raise national awareness around the health risks associated with obesity. The Index highlighted the improved health outcomes associated with an active lifestyle, a diet rich in fruit and vegetables, and a healthy Body Mass Index (BMI). All stakeholders are responsible for tackling the obesity epidemic. The Index highlighted that by raising awareness earlier, working with food companies and industry, and implementing laws and taxes that make healthy behaviours easier, a joint effort can help to reverse the trends.

To grow and extend the reach of Vitality, Discovery also launched Vitality Active as a lower-cost option for younger members between the ages of 18 and 30. For a small fee, they can participate in Vitality Active Rewards and earn rewards for achieving fitness and driving-related goals using the Discovery app. Discovery also launched Vitality Move in September 2017, which is free for all members of the Discovery Health Medical Scheme, even those who have not joined Vitality (and are not paying the monthly premium).

Vitality Move aims to include more people, growing the number of South Africans who are moving more and enjoying the rewards of a healthier lifestyle.

Another major health risk is the rise in the prevalence of diabetes and its long-term impact on a patient's health. Our DiabetesCare programme, developed by Discovery Health and made available to members of the Discovery Health Medical Scheme, helps individuals suffering from diabetes and their physician to actively manage their condition against certain identified health metrics. This programme has seen excellent progress since inception and the overall cost of care has declined for patients enrolled in DiabetesCare.

Increasing access to quality, affordable healthcare

In our 2017 report, we declared Discovery Health's goal to "increase access to quality, cost-effective healthcare for medical scheme members and potential members. We continue to explore ways to deepen and broaden access to healthcare coverage, taking into account the challenge of affordability faced by many South Africans. Discovery Health, as administrator of 18 medical schemes in South Africa, manages the administration of KeyCare Plans. These plans give medical scheme members access to quality private healthcare at contributions based on monthly income. At June 2018 there were 430 771 KeyCare members, down slightly from 433 417 in June 2017.

Discovery Health engages with various networks and enters into payment agreements with providers to offer medical scheme members access to affordable, high-quality healthcare services. Go to the 'Healthy and Productive Workforces' section of this report for more information and data on how Discovery PrimaryCare is working with employers to increase the number of people with access to healthcare.

Technology is also helping us to improve access to quality care. Using DoctorConnect, a digital platform available through the Discovery app or website, participating medical scheme members can either search a growing library of over five billion doctor-created answers to common medical questions or conduct a virtual consultation with a doctor in the network using voice, text or video. Patient and doctor confidence in this innovative engagement platform is growing.

DoctorConnect connected more people to quality healthcare in 2018:

329 543

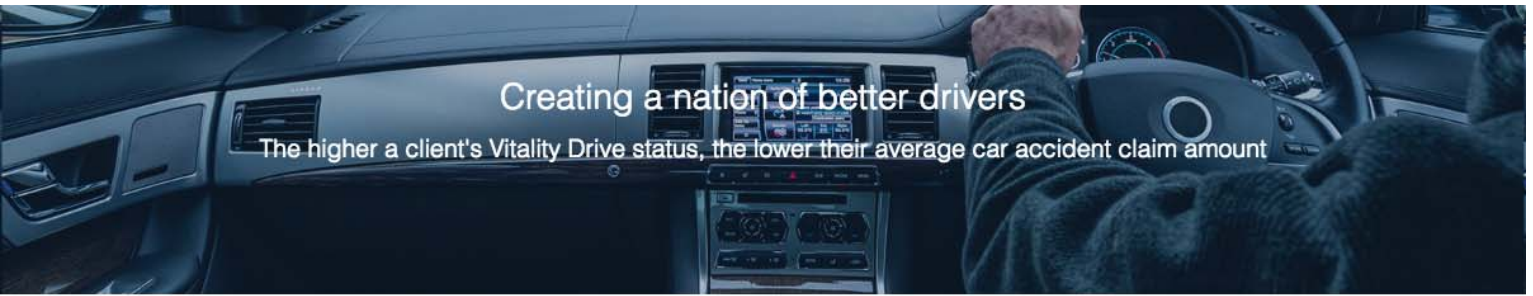
Patients enrolled

1 610

Virtual consultations, live or by email

Another service aimed at adding value and improving quality of healthcare is the patient survey score (PaSS). This rates the quality of care received by participating Medical Scheme members at hospitals. The scores are available on the Discovery website, identifying healthcare providers who are delivering exceptional care and rewarding them with positive recognition. By incentivising further improvement on the part of hospitals, better care can be enjoyed by all patients using a particular hospital, not only by members of medical schemes that Discovery Health administers. This service was launched in 2016 and Discovery is adding additional metrics as part of continuous improvement. PaSS had over 77 962 cumulative views since it was launched in 2015.





Creating a nation of better drivers

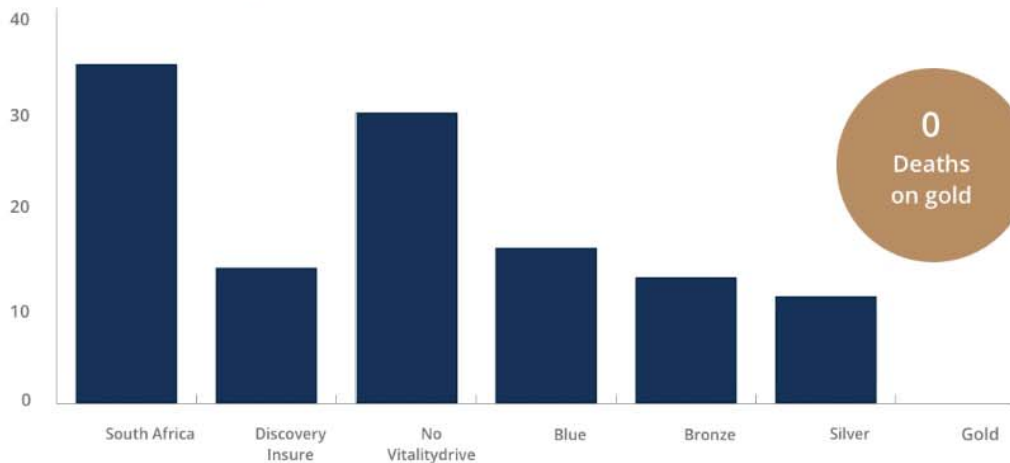
The higher a client's Vitality Drive status, the lower their average car accident claim amount

Discovery's ongoing commitment to "reduce harm on our roads through improved driving behaviour" consciously informs the development of our insure products. This links to Sustainable Development Goal 3's target to halve road traffic deaths and injuries by 2020.

Discovery Insure's SafeDrive partnership with car rental company Avis was developed over the past financial year. Available to Avis car rental customers, the SafeDrive app uses Discovery Insure's Driver Quotient (DQ) telematics technology and its behavioural app-based solutions to improve driver behaviour and make South African roads safer. The partnership has plans to expand its efforts across South Africa and to enter the international market.

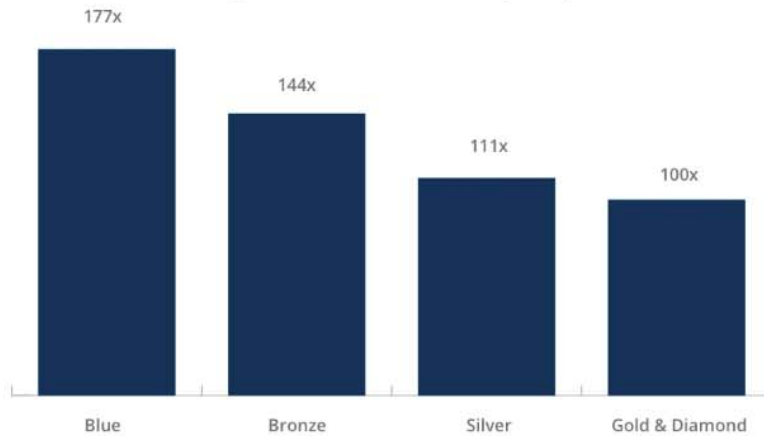
Discovery Insure's driver-behaviour solutions encourage safer and more cautious driving among our own clients. Better drivers mean fewer accidents and more safe journeys for our clients and others on South Africa's roads. We've found that the higher the driver's Vitality Drive status, the lower their average car accident claim amount. Discovery Insure drivers have 60% fewer road fatalities than the general South African drivers, as seen in this graph of fatalities per 100 000 motor vehicles:

Discovery Insure drivers have 60% lower road fatalities than South African drivers



We've also found that the higher the driver's Vitality Drive status, the lower their average car accident claim amount.

Relative average car accident claim amount by Vitalitydrive status



For example, if an Insure driver with a high Vitality Drive status, such as Gold and Diamond, is involved in a car crash and their likely claim is R100, our data indicates that a driver with Blue status on average would incur an amount of R77 more than a driver with Gold or Diamond status. This demonstrates that the higher their Vitalitydrive status, the lower the risk and cost of an accident. By avoiding speeding, harsh acceleration and cornering, and being more aware while driving (no phone use and observing a safe following distance), the frequency and seriousness of accident claims are reduced for those on a higher Vitalitydrive status. These amounts are only for illustrative purposes, and do not represent the true claim costs of drivers in these categories.

Discovery Insure's Safe Travel to School programme, Implemented together with the Discovery Fund and our partner Childsafe, under the

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Saving sooner, saving more and increasing access to higher education

Our innovative products from Discovery Life and Discovery Invest are making people healthier, and extending protection and security to their families at the same time.

Putting away that extra money every month takes discipline. By offering rewards that encourage clients to start saving earlier, to save more, and to draw less from their retirement savings, our products offer greater peace of mind about future milestones such as a child's education and having adequate funds in retirement.

The South African Savings Institute has drawn attention to figures confirming that by July 2018, the personal savings rate was 0.4%. These worrying saving patterns mean South Africans are spending more than they earn, and so are dipping into existing savings or borrowing to pay for purchases. This situation does not contribute to financial security and prosperity.

The 50|20|30 rule...

Suggests that individuals or households allocate post-tax income:

50% living costs

30% spend

20% savings



In our 2017 report, Discovery committed to facilitate investments that will help our clients achieve peace of mind in retirement.

The better a client's saving behaviour and the higher their Vitality status (indicating improved health), the more benefits they enjoy through their investment. In support of the goal to help give our clients greater financial prosperity now and in retirement, our financial products encourage clients to start saving earlier and start saving more and drawing down more responsibly in retirement. The Smart Benefit gives young professionals under the age of 30 ease of access to investing with lower minimum contributions to encourage saving, and extra 'boosts' to their final retirement savings through Smart Boosts, based on their positive financial behaviour and healthy lifestyle choices. Remaining invested for longer, saving on a continuous basis, withdrawing savings responsibly and drawing less at retirement all contribute to greater financial prosperity, and reduce future dependence on family or the state. Discovery Invest gives clients a 'boost' on retirement savings based on their engagement with Vitality and how far away they are from the standard retirement age of 65. Clients under 30, receive a larger boost the earlier they start saving.

Discovery Invest has seen significant behavioural change in clients since introducing products that reward them for making sound financial and health decisions. On average, clients are investing two years earlier, improving their Vitality status and in turn their health, and reducing their yearly retirement income drawdown rates by more than 2%.

The impact of this positive behaviour change is substantial, resulting in clients receiving approximately 50% more in their fund value in retirement.

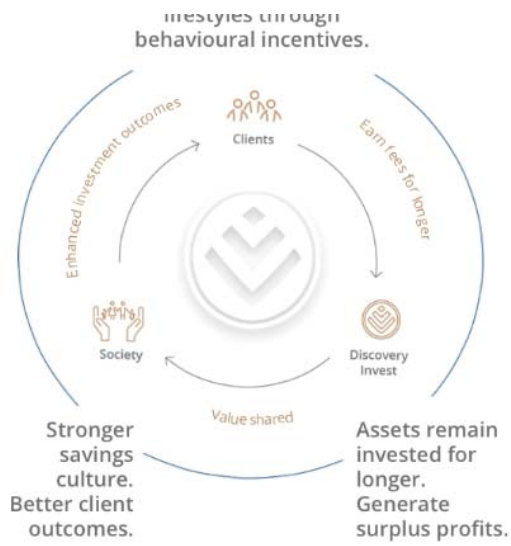
Discovery Invest is the pioneer of shared value investing

Encourage saving, responsible financial behaviour & healthy lifestyles through

Discovery Life has shifted the focus of life insurance to reward clients for living a healthy lifestyle, rather than just paying out in the case of a life-changing event.

Clients also get significant value by integrating their Life Plan with other Discovery products. In Discovery Life, the steps clients take to improve their fitness, manage their health and improve their driving behaviour, give them premium discounts and greater savings.

Discovery Life's Global Education Protector, for example, ensures that children's education



is fully protected in the event of the death or severe illness of a loved one. This product also allows clients to convert their Vitality rewards, earned by managing their health through an active lifestyle, into funding up to 100% of their children's tertiary tuition fees.

This way, Discovery Life makes access to higher education possible, even if there is a life-changing event for a family. This benefits the child, the family, and society as a whole. The Global Education Protector was recognised as the most disruptive Life Insurance product in 2018 by the EFMA-Accenture Global Innovation in Insurance Committee.

Investing early in children's health with the help of digital innovations and Disney.

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Expanding shared value into the banking sector with Discovery Bank

The launch of a brand new business is always exciting. The arrival of Discovery Bank was announced during the forthcoming financial year, and its official launch is keenly awaited. Discovery Bank intends to extend and expand our shared value philosophy into the banking sector. We will report on the Bank's new and innovative services and products, and their contribution to a healthier society, in our 2019 report.

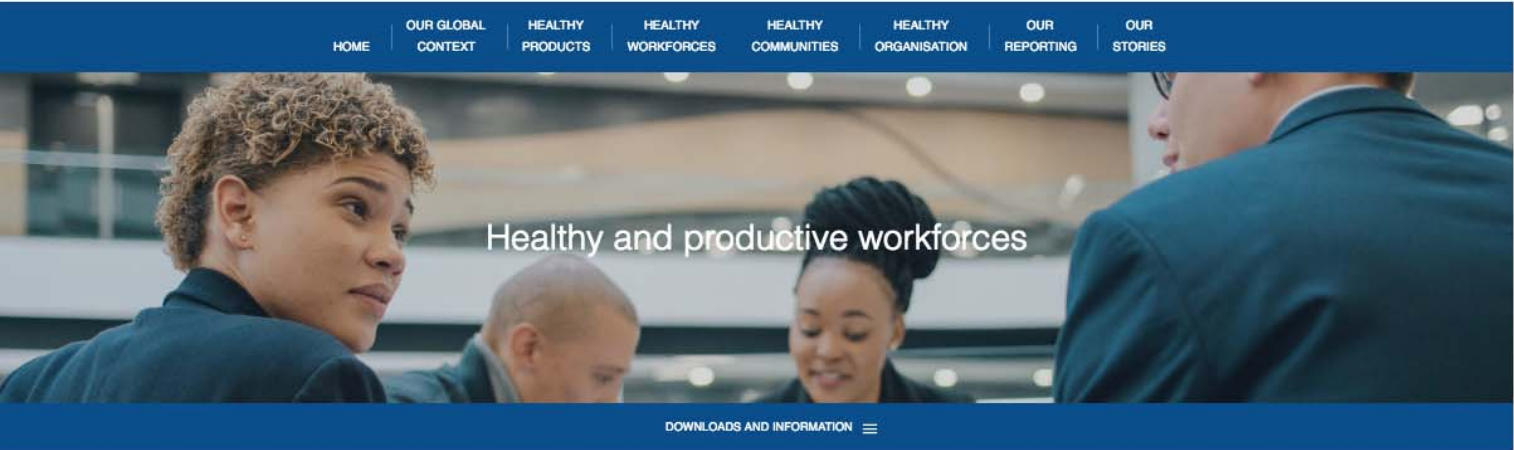
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1 Discovery Place presents a unique opportunity to further embed health and wellness into our place of work

A healthy and productive workforce is about people and their wellbeing. People spend most of their lives working and their physical, mental and financial health can directly impact the quality of their performance. Healthier workplaces not only help retain top talent, especially among the health-conscious millennial generation, but evidence points to greater productivity and better job performance.

Our employees' wellbeing is a vital part of our success as a company, and we believe this contributes to healthier and happier families and communities beyond the office. We enable the wellbeing of our employees by creating awareness and giving them the tools to take decisions that will improve their wellness. By encouraging positive behaviour, the health profile of our whole workforce can go from strength to strength.

Discovery's move to 1 Discovery Place, in Sandton, Johannesburg, was informed by a vision to create a workplace which gives practical expression to our values. Our new headquarters present a unique opportunity to further embed health and wellness into our place of work. With a circular running track on the roof, showers for those who jog or cycle to work, sports courts and an in-house gym, our employees are encouraged to build activity and movement into their daily routines.


Integration at the heart of Discovery's new people-centric headquarters.

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Delivering high-quality wellness care for our employees was a priority. Discovery's on-site wellness centres switched from an external, outsourced provider to a semi in-house provider in a move to achieve even better service levels. The wellness centre at 1 Discovery Place has a physiotherapist, chiropractor, general practitioner and optometrist, as well as a full-time counselling psychologist. Access to a nurse and a dentist is possible for all employees. Discovery's Cape Town office, which recently relocated, also has an on-site wellness centre to ensure that employees can prioritise their wellbeing.

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Our employees' wellbeing in 2018

Everyone has their own goals when it comes to their personal wellbeing. For some, it is about healthier eating or getting in shape, for others it's about quitting smoking or managing their stress levels.

In recognition of the very personal nature of wellness, our focus has shifted in 2018. We encourage each employee to select their own wellness goals, and then we support their personalised journey every step of the way, until they reach them.

Our approach to employee wellness is built on the same foundation as the rest of our business - the Vitality model. The more healthy a Vitality member, the higher their Vitality status, and the more rewards they receive. Ensuring that our employees are able to enjoy the same benefits our clients do by engaging in Vitality is a key part of our approach to workplace wellness.

Based on this approach, in our South African offices we have set three objectives for employee wellness:

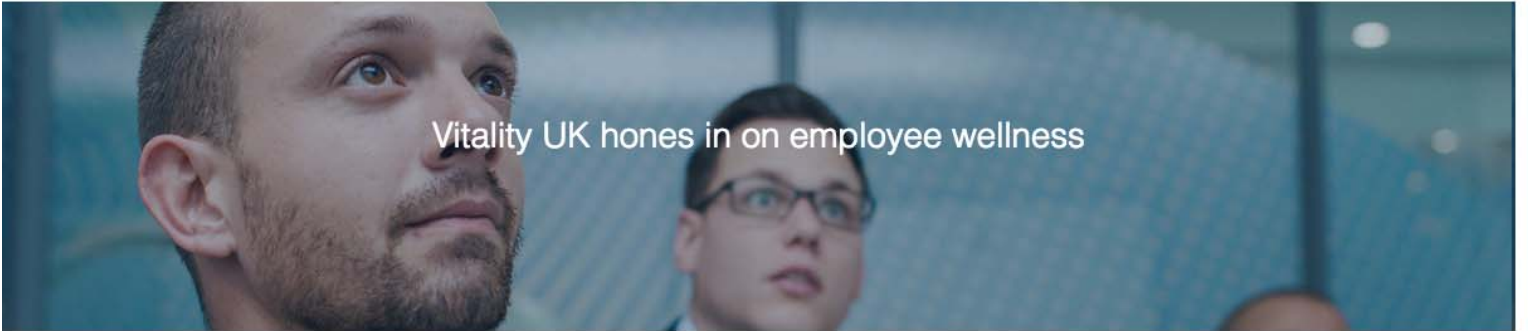
1. We aim to get 80% of permanent Discovery employees onto Vitality We will run a series of internal health-focused campaigns and increase the number of Discovery employees registered on Vitality

Vitality

2. We aim to get 70% of Discovery employees to select a personal wellbeing goal via our BeWell platform, based on the five health factors contributing to Vitality Age

3. We aim to get 70% of Discovery employees to make use of a fitness device or download a fitness app and link it to their Vitality account

Discovery will be rolling out Healthy Company in August 2018, our comprehensive employee assistance programme, to our own workforce. Using tailored solutions and data-driven insights, Healthy Company takes a proactive approach to managing each employee's personal risk profile with a view to organisational and individual impact.

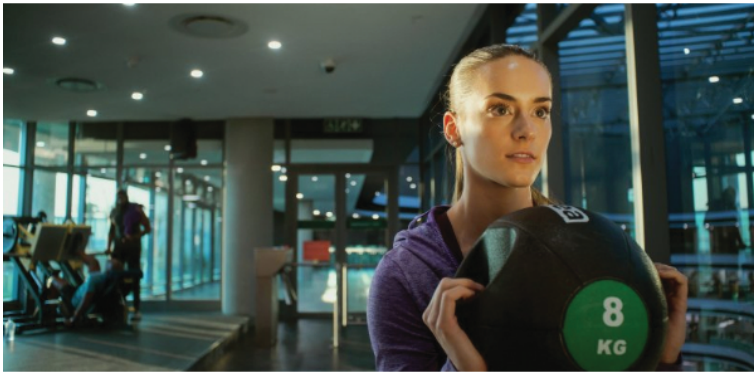


Vitality UK hones in on employee wellness

In 2018, the employee health and wellbeing programme for our UK business, Vitality, was informed by the results of our Britain's Healthiest Workplace (BHW) survey, which we featured in our 2017 report. The BHW survey results were disaggregated and workshopped with the leadership team of each division in Vitality, to yield action plans aimed at improving

employee health and wellbeing. Progress will be assessed after the next survey round. Our response to the survey findings focussed on the three pillars of physical, mental, and financial wellbeing:

Physical wellbeing	Mental wellbeing	Financial wellbeing
<p>A series of campaigns rolled out over 12 months included:</p> <ul style="list-style-type: none"> A smoking cessation initiative which achieved a 61.5% success rate The annual 'Step-tember' step challenge, which attracts participation from the majority of staff Runs with the CEO, joined by over 300 employees at all sites Employee participation in Vitality-sponsored events: The Vitality Big Half, the Vitality 10,000 and the Vitality Westminster Mile 	<p>76 volunteers from across the business attended mental health champion training provided by Mental Health First Aid. This network will meet quarterly.</p>	<p>Because a significant percentage of Vitality employees reported in the BHW survey that they were experiencing financial stress, we:</p> <ul style="list-style-type: none"> Designed and implemented a month-long financial wellbeing campaign that featured lunchtime workshops on financial management and retirement planning Partnered with a socially responsible debt consolidation service provider



Between 2014 and 2017, the proportion of employees with poor nutrition dropped by 7%, physical inactivity by 33% and smokers by 15%

We are pleased to note that in the UK our employee wellness campaigns are having a positive impact. Between 2014 and 2017 we've seen the following encouraging shifts, particularly in the number of employees reaching Platinum Vitality status:

Vitality age	Number of smokers	Number of employees with poor nutrition habits	Number of employees physically inactive
0.4 years	15%	7%	33%
↓	↓	↓	↓

Analysis of the Britain's Healthiest Workplace survey results and Vitality programme participation data, as well as human resources and business performance indicators, confirm that employees who are highly engaged with the Vitality programme:

- Are absent less often and for shorter periods
- Are more productive
- Have longer tenure
- Experience higher job satisfaction
- Earn higher bonuses

All this provides compelling evidence of the shared value model at work within Vitality.



A business-level approach to employee health

Sharing the value of a healthier workplace isn't limited to Discovery - many employers are looking for ways to support their employees on their wellness journey. Linking arms makes the wellness chain stronger, which is why Discovery sees reaching out to other employers as another opportunity to have a positive impact on people's health outcomes.

Discovery launched its Healthy Company Care offering in August 2018, a proactive corporate wellness programme aimed at employer groups and that places strong emphasis on preventive measures. Early health screenings give a company's employees information about the state of their health and can help employers understand their workforce's overall health profile. Based on this information, productivity maps or an absenteeism index could be developed for employers to understand how well they are performing compared with the industry or sector. Working together, Discovery and the employer can develop targeted and effective health interventions for employees.

Early health screenings help employers understand their workforce's overall health profile

Discovery PrimaryCare taps into the potential for employers to support the vision of extending quality healthcare to their lower income employees. PrimaryCare is focused on making sure that quality healthcare cover is affordable for as many people as possible, and in 2018 we had 22 184 PrimaryCare members.

Supporting businesses to make their employees healthier and better protected case study.

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Walking the talk with corporate health metrics

Discovery aims to lead the way in piloting standardised corporate health metrics in 2019

By measuring, monitoring and seeking to improve workforce health metrics, employers can enjoy a number of direct positive impacts, including reducing resignations and absenteeism, and increasing sustainable earnings.

During 2018, Discovery continued to work closely with the South African Institute of Chartered Accountants (SAICA) to finalise objective health metrics that can guide reporting in South Africa. In our 2017 report, we committed to advocating for the inclusion of health metrics in global corporate reporting standards and these metrics are ready for piloting. Discovery will be leading the way by implementing the standardised corporate health metrics in 2019.

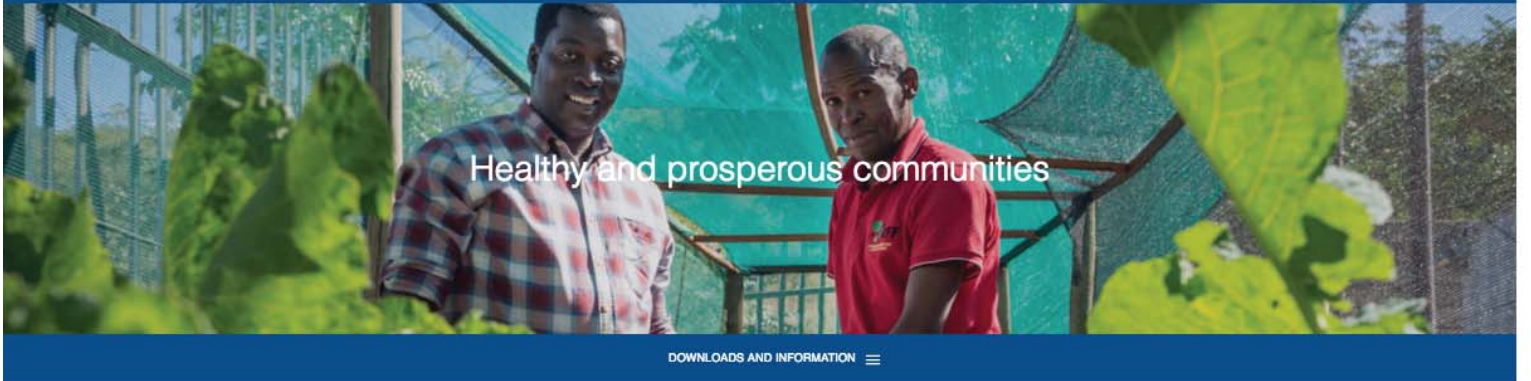
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Discovery's Shared-Value Insurance model gives expression to our belief that we are part of the communities that surround us - local, national and global. Community health and wellbeing are of primary importance to us.



"Discovery is known as a disruptor, as an innovator and we think that's something we should be extending into our CSI as well."

Head of Sustainability
Ruth Lewin

Employee volunteering and Discovery's Orange Farm partnership

Offering their time and expertise are two ways Discovery volunteers make a meaningful difference in the lives of Orange Farm's residents

Discovery's corporate social investment (CSI) flagship project provides a point of connection between employees and the community of Orange Farm. By volunteering their time and expertise in a structured programme, Discovery employees make a meaningful difference in the lives of Orange Farm's residents. In our 2017 Sustainable Development Report, we outlined Orange Farm's proximity to our Johannesburg headquarters, and our approach to the partnership.

As the five-year partnership develops, a process of continuous learning has required innovative responses to ensure the desired outcomes are achieved. This evolving understanding has meant getting a strong grip on the developmental model that informs Discovery's approach to our Orange Farm partnership. Some of the learnings informing our partnership are:

The importance of having clearly defined roles

Identifying suitable and capable partners to address identified needs

Ensuring our approach is community-centric, and prioritises communication and consultation with community members

Refining our approach opens up exciting possibilities for the scalability of this programme in terms of reach and the potential to replicate the model in other communities. We have partnered with the experienced non-governmental organisation Pact, the implementation partner for the United States Agency for International Development (USAID), to document the model to deepen our understanding of the approach to achieve the desired outcomes.




Our employees volunteered over 10 000 hours of their time, worth over R1.8 million in 2018

In our 2017 Sustainable Development Report we committed to engage 60% of our staff in volunteer activities between 2014 and 2018, encouraging them to invest their time and utilise their expertise to contribute towards building healthy communities. We are proud to announce that we have met and exceeded our target, with 76% of Discovery volunteers engaged since 2014 to date. The global average for corporate volunteering per annum is about 18% of the workforce, and while Discovery's rates well exceed this at over 24%.

[Discovery's 2018 Corporate Social Investment \(CSI\) report.](#)

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The Discovery Fund


46 projects received support worth R31.8 million from the Discovery Fund in 2018

The Discovery Fund gives supporting grants towards initiatives in the selected communities in which we work. The Fund continues to reflect on the projects we support, to learn, and to assess their impact over time. As with any long-term projects, we experience challenges. Clearly communicating our role as funder, which is separate from the role of implementer, is important.

Agreeing on performance criteria at the start of projects also assists with clarifying expectations and focusing efforts. Fostering ownership of a project and taking steps to prevent excessive reliance on funding also positively contribute to long-term sustainability. Some of the Fund's most innovative models have matured to the stage where we can now explore replicating them in other contexts.

Discovery Insure's Safe Travel to School programme, implemented together with the Discovery Fund and our partner Childsafe, currently transports approximately 9,120 children to school every day, an increase of more than 54% since its inception in 2014. We intend to involve at least 1 000 drivers by the end of 2018, and transport a targeted number of 15 000 children a day by that period. Extending the programme to two additional provinces is currently under consideration.

The Foundation - building a network of health alumni



By drawing on the Foundation's alumni, Discovery is able to harness the power of this emerging network of leaders as a force for social good

Set up in 2006, the Discovery Foundation, an independent trust, aimed to invest R150 million in grants that were geared towards the education and training of 300 healthcare specialists over a period of ten years. In fact, the Foundation invested over R189 million in grants to



support academic medicine through research, development and the training of medical specialists in South Africa over the last ten years.

Read more in Discovery's 2018 Corporate Social Investment (CSI) report.

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As the Foundation moves into its second decade of existence, the ranks of our 'alumni' continue to grow, comprising doctors and researchers who have benefitted from the grants, scholarships and support from the Foundation. By integrating these alumni into the strategy and planning processes of the Foundation, Discovery can harness the power of this emerging network of leaders as a force for social good. Alumni support in screening candidates, mentoring grant recipients, specialist research collaborations and profiling the work of the Foundation are just some of the possibilities being explored.

In 2018, the Foundation spent in excess of R21 million, with over R16 million spent directly on providing 52 doctors with specialist training. Approximately, R5 million was awarded to a total of 13 institutions.

The Foundation has committed to ensuring that at least 75% of its beneficiaries will be black, and at least 75% of its total financial support will go towards black people. We are proud of our continuing progress towards meeting these targets.



The Foundation continues to identify opportunities to work with previously disadvantaged academic institutions to ensure the opportunities are open to them too, and to strengthen the pipeline of young black doctors opting to continue their studies and specialise, and ultimately even sub-specialise.

In 2018, 88% of the recipients for the Academic, Sub-Specialist and Massachusetts General Hospital Awards were black, and 82% of individual recipients of the Foundation's Rural Fellowships were black.

Looking to the future, the Foundation aims to support the training of 600 medical specialists by 2026. The Foundation began with initial funding of R100 million for this period, but in recognition of the urgent need to increase the number of specialists in South Africa, the Foundation will allocate a total of R300 million.

The Discovery Foundation website.

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Building and broadening our supply chain

Nurturing new businesses takes years and decades rather than weeks or months, and Discovery is committed to this journey

In 2017, we reported comprehensively on our approach to building and broadening our supply chain to benefit more black, young and female South Africans. We want to drive entrepreneurship by providing financial support to entrepreneurs whose businesses are aligned to Discovery's core purpose and have access to relevant markets. Not only will this approach promote ways to lower the cost of healthcare and increase access to healthcare across South Africa, it will also enhance economic inclusion and financial security in our communities. We are proud to have directly supported 38 independent entrepreneurs in

Identifying and nurturing suppliers requires a significant investment of time and resources. Factors outside of our control often determine whether or not a business relationship succeeds. Measuring the impact can also prove a complex challenge given the interconnected nature of job creation. Nevertheless, in the financial year, we spent R966 million, as part of our procurement, on black-owned businesses. R357 million of this was on black women-owned enterprises.

Discovery also provides financial support, in the form of loans and grants, and non-financial support, in the form of training and mentorship opportunities, to selected enterprise and supplier development (ESD) beneficiaries. Our current ESD loan book is sitting at over R101 million, and R5 million worth of grants were provided in 2018.

[Discovery's 2018 Corporate Social Investment \(CSI\) report.](#)

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Investing in the next generation of Discovery financial advisers

Our highly valued network of financial advisers is often our clients' first introduction to the concept of shared value in health, insurance and savings. But the population of financial advisers is ageing, and female and black advisers are still under-represented. Together with changes in legislation, this prompted the establishment of the Discovery Financial Adviser (DFA) Sales Division in June 2015, a new distribution channel for Discovery. The Academy is designed to broaden Discovery's network to be younger, more diverse and more productive.

Each intake admits approximately ten university graduates with a relevant industry qualification such as financial planning. They are then developed for 24 months by Discovery business leaders and Sales Managers in the division, including being given detailed product knowledge and sales tools.

Once the DFA graduates have completed their two years of supervision, they are transferred into our sales division as fully accredited financial advisers, ready and able to run their own practices. Since 2015, there have been 26 intake rounds to start new applicants on the programme. In total, 219 graduates have been accepted and 24 have now moved within Discovery's businesses as accredited advisers.



Supporting the government of South Africa to improve healthcare delivery

Being a force for social good means recognising and actively contributing to the health of South Africans. Discovery is committed to supporting efforts to improve the healthcare delivery system by focusing on access, equity, efficiency, quality and sustainability. Wherever Discovery is able to collaborate, it will share its expertise, insights, technology and - where possible and appropriate - data to support evidence-based decision making that benefits the healthcare system.

The National Health Insurance (NHI) Bill, published in late June 2018, proposed the establishment of an NHI Fund, which will initially prioritise projects for vulnerable groups where the need is the greatest. Based on our initial review of the NHI Bill and the Medical Schemes Amendment Bill, which was published at the same time, we are supportive of the general approach taken, including the fact that medical schemes will continue to operate alongside the NHI. We do however have some significant concerns with elements of the Medical Schemes Amendment Bill, and some elements of the NHI Bill and have provided our comments on these matters. We will continue to provide constructive feedback and input into the development of the NHI and its supporting legal and regulatory framework, both as Discovery and jointly with other industry stakeholders.

Discovery has contributed R32 million to the Public Health Enhancement Fund since its creation

The Public Health Enhancement Fund (PHEF) is a forum that allows the private health sector to engage with and strategically support the Minister of Health. Selected initiatives aim to address the challenges facing the health sector to the collective benefit of the health of all South Africans. The PHEF is the only forum where stakeholders in the health field act collectively in the broader societal interest. Since the PHEF's establishment in 2012, Discovery has contributed over R32 million, including R5 million in the current financial year. Excellent progress has been seen in increasing the number of medical students in South Africa, as well as a significant increase in health science researchers, both of which have been priorities for the PHEF.

We will be able to provide more detail on the programme and its impact in our 2019 report, as our data matures.

[The Public Health Enhancement Fund website.](#)

[READ MORE](#)



The Health Market Inquiry sets out a number of positive recommendations to build South Africa's healthcare system

Discovery has also been actively involved in the Competition Commission's Market Inquiry into the Private Healthcare Sector. Originally initiated in November 2013, the Inquiry has proven to be a complex multi-stakeholder process, and Discovery has made a number of submissions to the Inquiry, which are publicly available. We welcome the publication of the provisional findings which provide a number of positive recommendations to build South Africa's healthcare system. The Health Market Inquiry (HMI) has identified the need for improved competition in all sectors of the private healthcare market and has made wide ranging recommendations encompassing a variety of factors and stakeholders, and we welcome the opportunity to contribute positively to this process. You can read more about Discovery's response and approach to the HMI's recommendations in our Integrated Report for 2018.

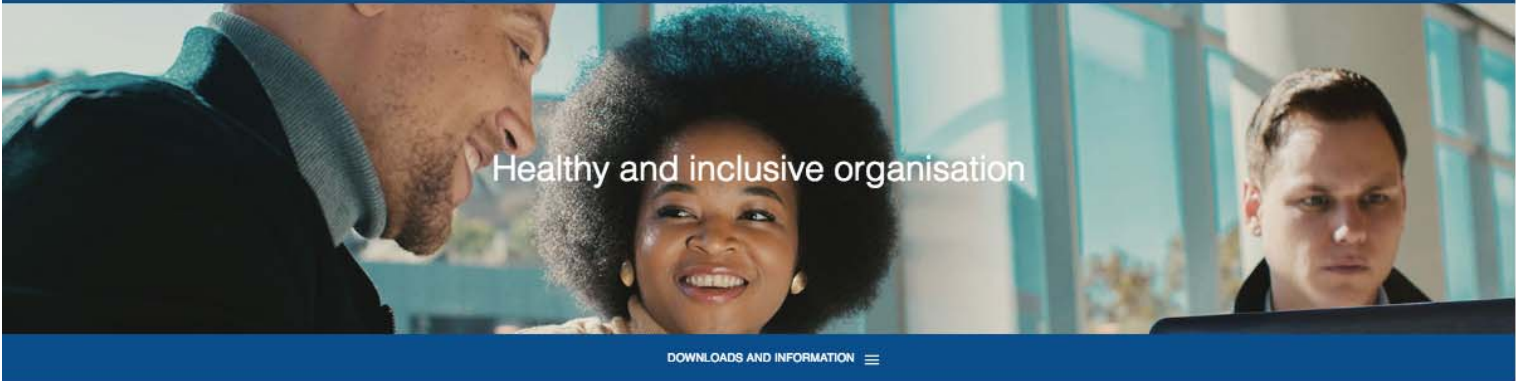
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Healthy and inclusive organisation

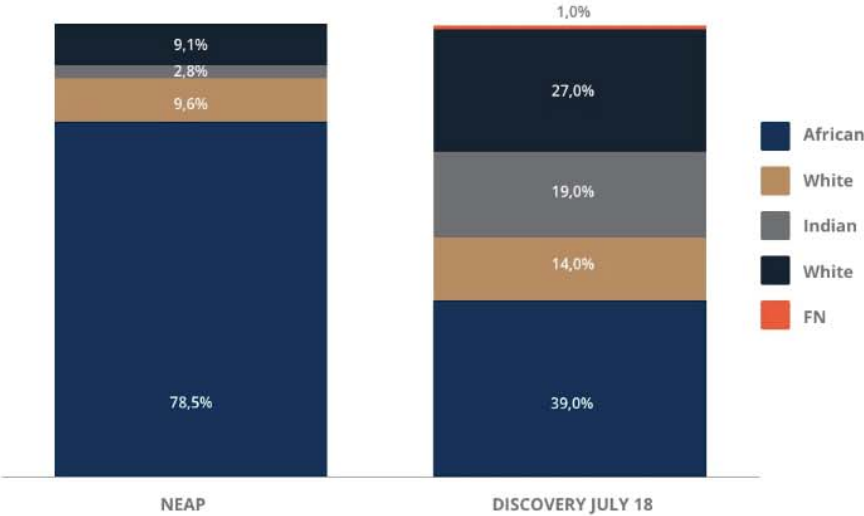
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Our goal is a workplace culture where our people are valued and developed, and where ethics consciously inform decision making



Building a strong and healthy organisation is a vital part of Discovery's ambition to be a force for social good. Healthy companies are a combination of their philosophy, strategy, systems and culture. While these are often more abstract concepts and goals than personal wellbeing, we believe they are no less critical and require conscious investment. We are working to build a culture that is inclusive and accountable, where our people are valued and developed, and where ethics consciously inform decision making.

The deep work of transformation



In South Africa, a top priority for Discovery is hiring, retaining and promoting black South Africans and particularly people defined in the Employment Equity Act as 'African'. This is to ensure that our employee profile better reflects South Africa's economically active population and also to ensure that we have the best people working in Discovery.

Discovery has been looking closely at issues around workplace culture and the recruitment process. The move into 1 Discovery Place, with its open plan design and encouragement of shared spaces, has been another important step to building a collaborative and inclusive culture. Achieving our transformation goals requires practical strategies to build a welcoming and nurturing workplace culture along with raising managers' awareness about the opportunities in promoting diversity and inclusion and the risks of unconscious bias.

IMPROVEMENTS IN RECRUITMENT PRACTICES ^

Improvements in recruitment practices, including targeted selection, the use of psychometric assessments and dedicated training for managers and recruitment specialists are promoting the number of African managers being recruited as a proportion of all managers being recruited. At General and Deputy General Manager level the percentage increased from 9.5% in 2017 to 20% in 2018.

STRATEGIC UTILISATION OF EMPLOYEE NETWORKS ^

Using employee networks offers Discovery an opportunity to source exceptional talent through networking. This is particularly useful given the increased focus on identifying African candidates to participate in Actuarial and IT graduate programmes.

Our challenges form part of an ongoing company dialogue. Discovery recognises the urgency in achieving a more accurate gender balance in our workplace, particularly in senior leadership positions across all our businesses. The #MeToo and #TimesUp movements have served to highlight some of the most stubborn problems which persist in workplaces across the world, including gender pay differentials, lax management around workplace harassment and a dearth of women in senior management and on boards. At present 49% of senior management and 15% of the Discovery Board are women. Vitality UK also reported on its gender pay gap in 2018 for the first time, making the results public results at this [link](#).



Growing the next generation of outstanding leaders We are encouraging a culture of self-driven learning and lifelong engagement

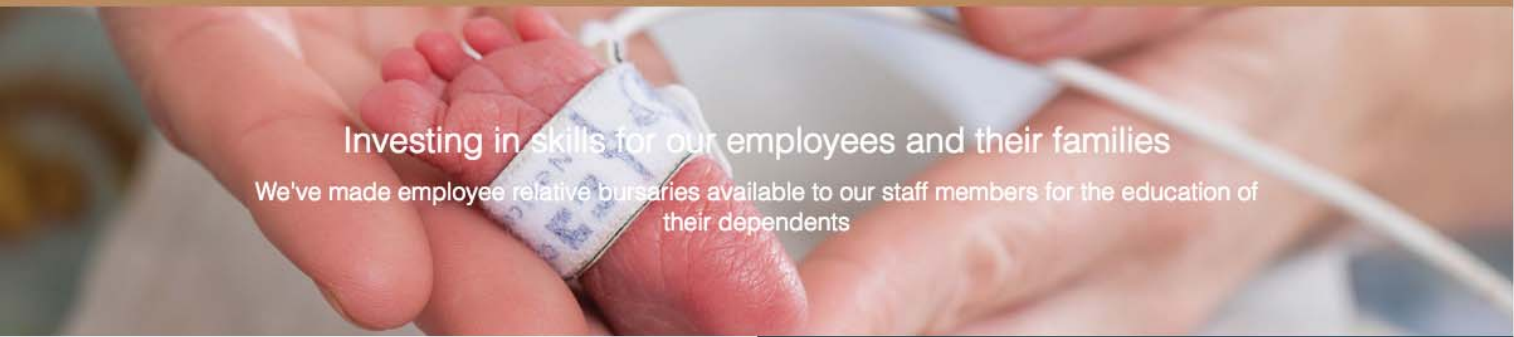
Discovery is committed to growing generations of distinctive and outstanding leaders. To realise this, we are shaping a culture of self-driven learning and lifelong engagement with our employees. Through critical talent and group-wide programmes aimed at developing leaders at all levels of the business, we give particular focus to creating an environment that is both diverse and inclusive of dynamic backgrounds, invites cross-functional collaboration and leverages innovative platforms driven by our shared-value model.

At the core of accelerated learning journeys, employees are accountable for their own development. They are encouraged to take joint responsibility with their teams and managers. By taking active responsibility for their professional development, our employees can take up the opportunities offered by Discovery to adapt to a rapidly changing world, and prepare themselves for future skills. 860 of our employees completed a leadership development course during the year, and on average each of our employees received 27 hours of training.

Two areas of focus in leadership development in 2018 have been micro-learning and the development of 'EQ' or emotional intelligence skills. Micro-learning allows employees to pause their work for short, highly focused learning or training interventions. These might be 90-minute 'Master Classes' on particular topics or digital learning. Sharpening EQ skills ensures that we have balanced and holistic leaders, who are not only above average in their skills and intelligence, but capable of navigating the social and emotional complexity often demanded of leaders.

In 2017, we committed to launching a Discovery Leadership Index to support our ambition of growing leaders for Discovery and beyond. The Leadership Index is currently underway, with six months of benchmarking now complete. Discussions are being held at ExCo level on how to define fair and accurate measures of Discovery's leadership 'signature,' for our people, practices, leadership behaviours, attraction, promotion and retention.

We also committed to prioritising mentorship as an effective channel through which senior Discovery leaders can model exemplary values-based behaviours. Our mentorship programme was introduced during the 2018 financial year, and was designed to help younger black employees engage in direct conversations with senior managers, with a view to increasing recognition and participation in decision making. In the 2019 financial year, we will look to expanding the mentorship programme to include other race groups.



Investing in skills for our employees and their families

We've made employee relative bursaries available to our staff members for the education of their dependents

South Africa benefits from a progressive legislative skills framework which requires companies to invest in their employees. Inspired by our ambition to be a force for social good, Discovery has taken the decision to extend skills programmes beyond employees to include their relatives and dependents in Grades 10 to 12 as well as students studying at South African tertiary education institutions. By focusing on individuals and their unique development goals, Discovery is building a pipeline of talented individuals who can contribute to South Africa more broadly in the future.

2018 therefore saw the introduction of employee relative bursaries for Discovery employees to support the education of their identified dependents. Initially these bursaries were available to employees below a certain annual income threshold, but that ceiling has now been raised in acknowledgement of the so-called 'missing middle' income group. Bursaries for secondary education are permitted up to a total of R20 000, and tertiary education bursaries are permitted up to R60 000 in 2018, provided these caps do not exceed the actual amount due to the educational institution in question. To date, 48 employees have made use of the newly launched scheme to the value of R1 709 137, with numbers expected to rise.

We commit to the following skills development targets for the 2019 financial year:

- **65 Learners to be hosted on learnerships across four provinces**
- **30 Learners on Internships**
- **At least 70% Of learners who participated in learnerships to be absorbed into Discovery**
- **Accredited Leadership Development training to be provided to 135 Discovery leaders across all levels and Accredited Senior Leadership Development Training to 30 senior leaders**

Discovery continues to expand its opportunities for young people. Our learnerships and internships are carefully designed and executed to avoid the exploitation or inefficiencies which sometimes characterise these programmes. Ensuring that line managers are suitably prepared and capable of giving learners and interns the requisite time and attention is key to the approach. Between 2004 and 2017,

Discovery's average absorption rate for learnerships was 82.5%.

In recognition of the sobering challenge of youth unemployment in South Africa, Discovery is in the process of signing up to participate in the YES Initiative which was officially launched by President Cyril Ramaphosa in March 2018. The YES Initiative aims to provide one million opportunities for unemployed youth between the ages of 18 and 35 to prepare them for entry into the world of work, over the next three years. It is a business-led collaboration, with support and financial incentives from government.

Building a highly ethical workplace culture

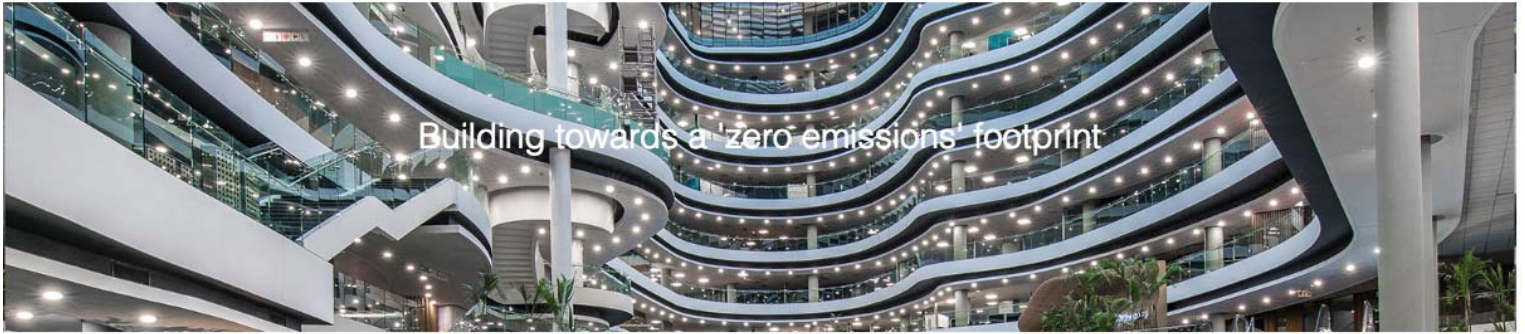
We will undertake a formal and rigorous ethics risk assessment across the business

In our 2017 report, we highlighted the importance of ethics and compliance, and the unique challenges that we face in our insurance business, for example in relation to billing abuse, which imposes a financial and reputational toll on clients and providers alike. In 2018 alone, we made total savings and recoveries in fraud of R605 million. Ethical behaviour is essential for a healthy organisational culture. To be a force for social good we need to set our bar higher than simply doing what is required for legal compliance. Discovery's Ethics and Integrity Framework, together with our Leadership Charter and core company values, guide our expectations for decision making and help us consider what is right and ethical to do as well as what is legally compliant.

The Ethics Office is mandated to focus on the culture of Discovery. The office is structurally independent, reporting to the Chairperson of the board's Social and Ethics Committee, an independent director. The mandate of the Ethics Office covers the full spectrum of Discovery's business activities, requiring ethical considerations to be incorporated from the product design stage to implementation and right through to customer feedback.

Discovery has a whistleblowing hotline, managed independently by Deloitte, which is always available for employees to report ethical violations.

Discovery's Ethics Office will undertake a formal company-wide ethics risk assessment partnering with specialist third parties. The detailed assessment will assist in identifying the spectrum of ethics-related risks and opportunities for the organisation, which will inform our ethics management strategy for the next three years.



Discovery's ongoing commitment is to responsibly manage the environmental impact of our products, and minimise the use of natural resources in our business.

The first step to making a positive contribution to combatting climate change is knowing our impact. Discovery has measured its greenhouse gas (GHG) emissions for its South African operations since 2009 and in 2017 took the step of including its offices located in the United States and the United Kingdom too. Our GHG emissions are generated primarily through electricity consumption and gasses released from refrigeration and air conditioning, and include the carbon footprints of our employees' travel into work each day.

Looking to the future, our goal is to offset emissions for all our offices so that we have a 'zero emissions' carbon footprint for Discovery.

By design, 1 Discovery Place has played a significant role in reducing our environmental footprint, and we have already been awarded a Green Star rating of five for the building. We will be targeting 'Green Star AS Built V1 certification' in 2019.

Discovery's Cape Town office was also relocated into a new five-star accredited building, Sable Park, in May 2018.

Raising awareness among Discovery employees about climate change and the environment is an ongoing process, overseen by an environmental forum which is responsible for managing environmental impacts. Sensitising employees to the need to reduce electricity consumption and waste is supported by campaigns around events such as Earth Hour, Arbour Day and World Food Day.

1 Discovery Place's energy and water efficiencies earn a five-star rating case study.

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Value-added statement

One measure of a healthy organisation is whether it is delivering value to shareholders, its other stakeholders and society more broadly. Discovery's value-added statement provides a snapshot of the revenue generated by the company in 2018 and how this wealth is distributed among our stakeholders

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The purpose of this report is to show how Discovery has delivered on its commitment to be a powerful force for social good. We believe that our sustainable development commitments and performance are important enough to our stakeholders to produce a dedicated report.

We will no longer be printing a hardcopy report, but a short summary report is available under [Downloads and information](#). We welcome feedback on our initiatives and reporting. You are invited to email us at sustainability@discovery.co.za

What we measure

In this report, we use both data indicators and metrics that reflect the unique nature of our business, as well as selected indicators from the Global Reporting Index (GRI). Under this report's Downloads and other Information section, you can download a GRI table which shows how we have reported on core indicators of the GRI. Currently, GRI sustainability data refer only to our South African business.



Board responsibilities

Discovery's Social and Ethics Committee ensures transparent communication and engagement with stakeholders. The Committee has reviewed and provided input into this online report. To ensure that our disclosure focuses on sustainable development issues that are significant to Discovery's business and stakeholders, the Discovery Board of Directors agrees the structure and content of this report and provides input on its content.

The Committee is satisfied that this 2018 Sustainable Development Report, together with the Integrated Annual Report, provides a comprehensive and accurate view of Discovery's sustainable development performance for the past financial year and an outlook for the year ahead.

Discovery also remains committed to the United Nations Global Compact (UNGC), the world's largest corporate sustainability initiative. Discovery signed the UNGC in 2015 and integrates its ten principles on human rights, labour, anti-corruption and environmental responsibility into the way we do business. This report also serves as our communication to stakeholders on our progress.

The statements and data in this report have been audited by Discovery's Group Internal Audit and a selection of GRI indicators have been audited externally, as shown in our [GRI table](#).



Stories

DOWNLOAD A SUMMARY OF OUR 2018 SUSTAINABLE DEVELOPMENT REPORT IN PDF FORMAT 



Integration at the heart of Discovery's new people-centric headquarters



Investing early in the health of our children, with the help of digital innovations and Disney



Being a champion for both members and doctors



Expanding and deepening shared value for all



Expanding and deepening shared value for all



Smart design and technology opens up 1 Discovery Place for people with disabilities



Supporting businesses to make their employees healthier and better protected



Data protection and responding to the rising threat of cybercrime



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Integration at the heart of Discovery's new people-centric headquarters

"1 Discovery Place was designed to be beautiful, functional, and inspiring. We wanted a space that embodies our core purpose, values and culture, and that would support our future growth – both in terms of physical expansion and in enabling collaboration, wellness and innovation," says Discovery CEO Adrian Gore.



Discovery's newly constructed headquarters in Sandton, Johannesburg, South Africa, were designed to encourage motion and connection. Although 1 Discovery Place can house approximately 8 000 employees, but despite this the building does not feel cramped or overcrowded – rather, light and space define the space. Prior to the move across to 1DP, as it is affectionately known, Discovery's Johannesburg operations were spread across five buildings. This created physical and spatial obstacles to nurturing one cohesive organisational culture. The disparate buildings also meant lost opportunities for conversation and collaboration across the organisation.

Healthy and Productive Workforces 2018

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Encouraging integration and prompting movement were at the heart of how 1 Discovery Place was conceived. This was a building with people's wellbeing at the forefront, rather than simply a warehouse for workers.

The building's functional and non-hierarchical design encourages integration with the general public, between teams and business units, and between all levels of the organisation. The first two floors of 1 Discovery Place are open to the public and the many coffee shops, restaurants and shops on the open concourse invite external visitors to use and enjoy the building and its facilities. 1 Discovery Place eliminates the concept of the executive 'corner office' by giving as many employees as possible access to the views from the continuous windows which make up the building's glass exterior. Agile working accommodates a more flexible working arrangement such as flexitime and working from home.

The ongoing work of building a more inclusive and conscious culture is facilitated by points of human connection through the building, where shared spaces such as coffee stations, shared workstations and meeting points encourage collaboration and innovation. Improving the speed of decision-making and enhancing productivity are also two of the intentions behind the design."

Smart design and state of the art technology opens up 1 Discovery Place for people with disabilities

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Investing early in the health of our children, with the help of digital innovations and Disney

Across our business and our different geographies, products and services are putting children at the heart of Discovery's Shared Value Insurance Model to promote healthy bodies and secure futures.



In South Africa, striking progress has been made in bringing down the country's infant mortality rate in the last 15 years, which fell by 32% between 2002 and 2017. Ensuring that women seek advice and information early in their pregnancies is also key to improving maternal health. In South Africa, the good news is that the rate of women who have at least one antenatal visit before delivery increased by 96% between 2006 and 2016.

Comprehensive prenatal care has vast and far-reaching benefits for both mother and child, and Discovery's My Pregnancy app is available to expectant mothers to provide information and support. The pregnant member is guided on what she can expect at each stage of the pregnancy – for example "Your baby is now the size of an orange."

They are also given access to a healthy pregnancy library, the ability to ask a doctor anything, at the touch of a button via DrConnect, and prompts to do the right thing – for mom and baby – at the right time in the form of a comprehensive clinical checklist. The app also gives the pregnant member access to her digital health record, automatically updated after each doctor consultation. These records contain all the information pertinent to the mother and her pregnancy, available at the touch of a button.



Since its launch in early 2018, there has been significant uptake, with 39 589 registrations for My Pregnancy in the first six months alone.

In the UK business, encouraging children to adopt healthy habits at a young age is a priority, and Vitality has also partnered with Disney to introduce Vitality Kids. Vitality Kids follows the same structure as the main Vitality programme - it starts by getting an understanding of a child's health through an assessment, and then guides children to lead a healthy lifestyle. Along with rewards and incentives such as discounts on activity trackers and monthly draws, members of Vitality Kids get access to an online content library inspired by Disney characters, which covers nutrition, physical activity and healthy habits for kids. To date, we have 70 000 unique users on our Kids Hub platform, with a total of approximately 250 000 page views.



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Being a champion for both members and doctors

Doctors are vital to a responsive healthcare system, and the pressures faced by doctors is a major challenge in the South African health system. Long hours, high stress levels and a lack of professional support can be demotivating for doctors, and particularly young doctors.



Protecting and growing the base of critically needed healthcare skills in South Africa is a priority in realising Sustainable Development Goal 3's target of substantially increasing the recruitment, development, training and retention of the health workforce in developing countries.



Our ambition is to be a force for social good, and it is Discovery Health's aim to be a champion for both our members and doctors. The Discovery Foundation supports the education and training of healthcare specialists, but we are also looking to increase our practical support for doctors through opportunities for skills training and professional exchanges.

Through Discovery's **Health ID** app, patients grant their doctors' permission to access their electronic health record. Doctors can then view their patients' data and see details of their previous doctor and hospital visits. Health ID also shows previously prescribed medicines, blood test results, and assists doctors in keeping track of their patients' health measures – for example, body mass index and blood pressure. The number of doctors using Discovery Health ID is increasing, with an average of over 4 400 doctors per month logging in by the end of 2018. To date, over 1.75 million members have provided consent to their medical practitioners to use Health ID.

Discovery Health has continued to collaborate closely with doctors and other health professionals to implement and expand a number of initiatives aimed at reducing the impact of non-communicable diseases through early detection and proactive management once identified. The Coronary Artery Disease (CAD) Care programme, the DiabetesCare programme, the KidneyCare programme, the Surgicom governance initiative, and an upcoming collaboration with the South African Society of Obstetricians and Gynaecologists (SASOG) are all examples of these sorts of partnerships.



Expanding and deepening shared value for all

Healthier people live longer, enjoy better quality of life and require less medical attention.



In line with our twin ambitions of being the best insurer in the world as well as a force for social good, the 2018 financial year was about accelerating and amplifying the Discovery shared-value model so that its benefits might be extended to as many people as possible, both in our home market of South Africa and globally. Discovery has put energy into new markets, new partnerships and new products designed to extend access and coverage.

With strong performance from our established products in South Africa and the United Kingdom, 2018 saw Discovery expanding in four global markets –China, Japan, Australia and the United States.

The Vitality model underpins all our businesses, and Discovery is committed to understanding the unique features of each new market to give full expression to what 'shared value' might look like in different geographies. Ping An Health in China saw 70% year on year growth in 2017 showing that the shared value model can have universal appeal. Sumitomo Life in Japan and AIA Vitality in Australia have also continued to develop and grow, and in October 2017 we launched a new venture with Generali in Austria.

New partnerships have also amplified our reach and impact in delivering on our ambition to be a force for social good. The partnership between Discovery Insure and the rental car company Avis, aimed at improving driving and reducing harm on South African roads through technology, has enjoyed great success. Our ongoing partnerships with Apple, for our Active Rewards programme, and Disney for Vitality Kids in South Africa and Healthy Kids in the UK continue to encourage more physical activity, more often.

The announcement of the arrival of Discovery Bank signalled the introduction of a new banking model to the market. Discovery Bank intends to extend and expand our shared value philosophy into the banking sector. We will report on the Bank's new and innovative services and products, and their contribution to a healthier society, in our 2019 report.



Smart design and technology opens up 1 Discovery Place for people with disabilities

The next generation of distinctive and outstanding leaders will increasingly include people with disabilities. How do we identify, hire, retain and nurture those talented individuals living with a disability, so that both the organisation and society can fully benefit from a diverse and inclusive workforce?



People with disabilities can experience obstacles in their careers, including a shortage of work opportunities, a lack of understanding, or even stigma. The move to Discovery's new headquarters, 1 Discovery Place, presented the opportunity to eliminate one or more literal obstacles – structural access to a workplace. The infrastructure, design and layout of offices seldom take into consideration the needs of people with disabilities, making full participation in the workplace difficult or impossible.



The design of 1 Discovery Place provided an opportunity for the inclusion of people with disabilities into the workplace. By incorporating state of the art technology and smart design, the new building aims to be an inclusive and welcoming space for both our employees and our members living with disabilities. Some of the features include ramps, ample parking and easy access toilet stalls.

Discovery continues with its efforts to hire and retain more people with disabilities. In 2018 we had 118 employees with a disability. In 2017, we reported on a pilot project which saw ten unemployed people living with a disability being recruited and placed on a Work Readiness Programme, with the objective of preparing the participants to qualify for learnerships at Discovery's Cape Town offices. Graduates of the pilot programme then went on to take up 70% of the available learnership places at Discovery Cape Town. In 2018 we replicated the programme in our KwaZulu Natal.

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Supporting businesses to make their employees healthier and better protected

Building a nation with thriving businesses is a natural consequence of the shared value approach. Every organisation has the choice to become a force for social good, using its footprint to positively impact on its employees' lives, its customers and society as a whole.

Recognising this potential to be a catalyst for positive change, 2018 saw Discovery building on its successful existing initiatives, such as Britain's Healthiest Workplace, and also launching a number of brand new products and services which allow leading employers to make protection and promoting wellbeing central to their businesses. Now into its fifth year, Britain's Healthiest Workplace is the most credible and comprehensive workplace wellness survey in the United Kingdom. Since its launch, nearly 370 organisations, and over 124 000 employees, have participated in the survey. Combining inputs from a macro organisational level as well as from individual employees, Britain's Healthiest Workplace offers powerful insights into the challenges employers face, demonstrating the impact that lifestyle choices and mental wellbeing can have on employee productivity. Building on its success in the UK, the survey is now being replicated in other countries, with four additional countries – Australia, Hong Kong, Malaysia and Singapore – taking part in 2017.



In South Africa, the **Healthy Company product suite** was launched in 2018, to offer the most comprehensive corporate wellness solution at an affordable cost per employee. Healthy Company focuses on the holistic picture of physical, emotional and financial wellbeing and offers tailored and data-driven health and wellness pathways to support employees.

One of Discovery's ongoing commitments is to facilitate investing to promote peace of mind in retirement, recognising the potentially critical role employers can play in helping employees plan well for future financial wellbeing. In 2018, we introduced a new **Group Risk and Retirement Funding solution** in Discovery Life and Invest, underpinned by the Vitality model. This takes the form of 'boosts' to monthly contributions and retirement income based on the member's Vitality engagement, investments and responsible drawdowns from their retirement funds.

Another commitment we have made is to "reduce harm on our roads through improved driving behaviour," in line with SDG 3's target to reduce the number of deaths attributable to road accidents. In 2018, **Discovery Business Insurance extended its Vitalitydrive model to corporate fleets**, which provides tech-enabled risk management tools and gives companies access to world-class business improvement service providers through a partnership with **Endeavor South Africa**, a not-for-profit organisation with 20 years of global experience supporting high-impact entrepreneurs.

Discovery Business Insurance has been designed to cater for small and medium businesses (SMEs), as these businesses are key to helping South Africa thrive. SMEs provide employment to 60% of the labour force, but are often

unaware or underinsured for the liabilities they face. By helping these businesses to grow and manage their risks, the whole of South Africa benefits as they too become a force for social good by contributing to higher economic growth and employment.

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Data protection and responding to the rising threat of cybercrime

Cybercrime is on the rise. Several South African companies, including Liberty Holdings and Jigsaw Holdings as well as the South African government, have been affected by significant data breaches in the last few years. Globally, the risk continues to risk – Facebook recently confirmed that more than 96 000 South Africans were impacted by the Cambridge Analytica leak.



Discovery's newly constructed headquarters in Sandton, Johannesburg, South Africa, were designed to encourage motion and connection. Although 1 Discovery Place can house approximately 8 000 employees, but despite this the building does not feel cramped or overcrowded – rather, light and space define the space. Prior to the move across to 1DP, as it is affectionately known, Discovery's Johannesburg operations were spread across five buildings. This created physical and spatial obstacles to nurturing one cohesive organisational culture. The disparate buildings also meant lost opportunities for conversation and collaboration across the organisation.

Healthy and Productive Workforces 2018

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The onus is on government and organisations to respond to this threat, and ensure their data and systems are as secure as possible. Discovery has noted a rise in cybercrime in our industry, as well as others, in recent months and are taking these threats extremely seriously. As a custodian of our members' personal data across a range of categories – as well as in our capacity as an employer – we see it as a fundamental responsibility to protect and defend this information. People share with us some of their most sensitive details, including data on their health, wealth and behaviour, and as a company we understand the significance of that responsibility.

Raising awareness is the first step to combatting cybercrime. In 2018 Discovery launched a campaign to ensure that all employees are more informed, aware and vigilant when it comes to protecting the digital identities of our members and our people. All staff are urged to undergo these training interventions, and every module of the course is mandatory.

Discovery views data protection not as a matter of governance but of purpose – in order to protect people and make them healthier, they need to be able to trust us with their information. We will continue to strengthen our systems and procedures to take into account the potential risk of cybercrime.

Smart design and state of the art technology opens up 1 Discovery Place for people with disabilities

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