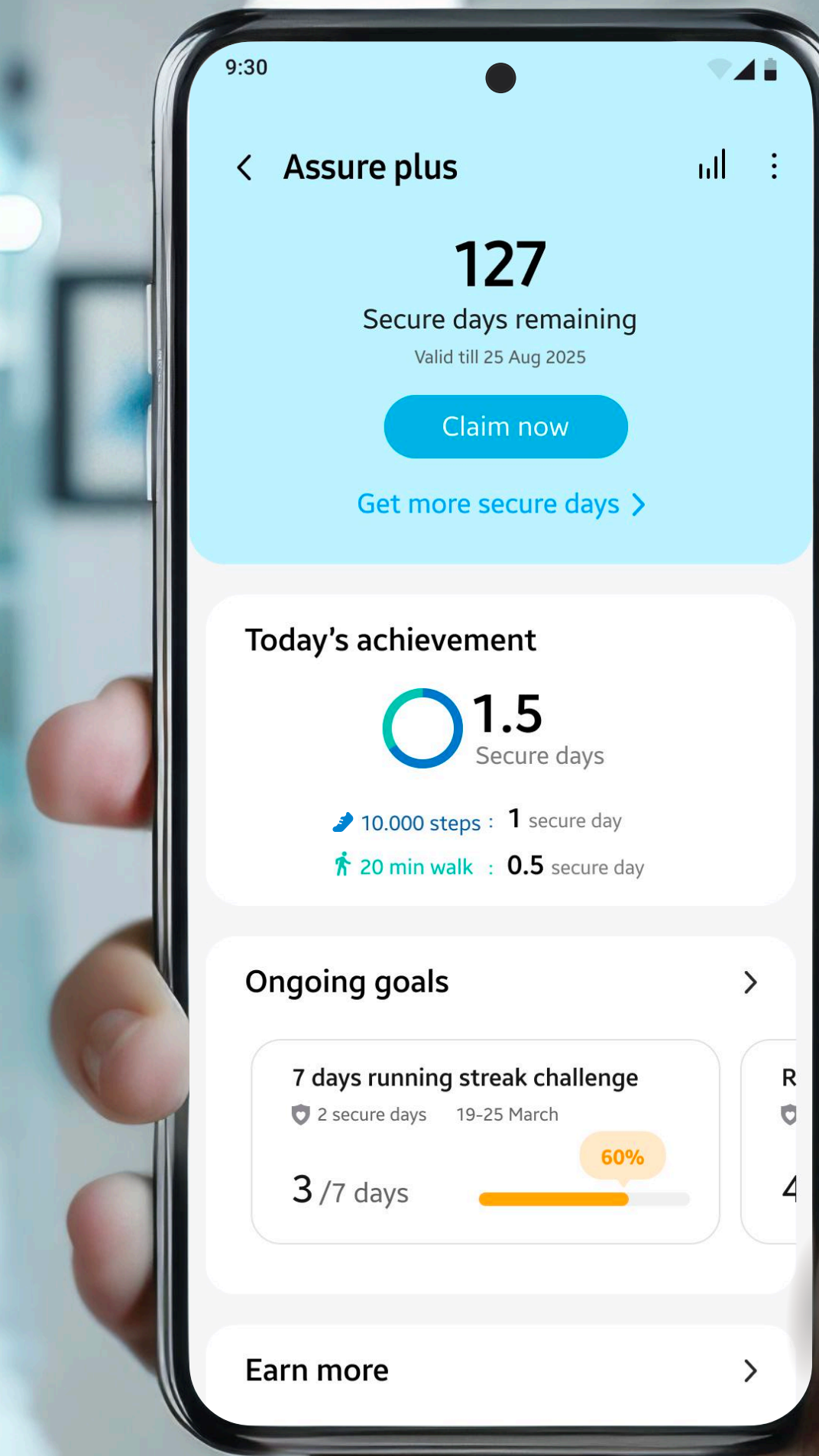


**SAMSUNG**  
Galaxy Watch

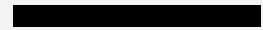
Reimagining Health  
Engagement for Samsung  
(Phone & Watch)



**Viraj  
Patil**

A case study on

**Conceptualising and Designing  
a new UX for Samsung Smartwatches**



# THE PROCESS

The project focused on identifying new UX opportunities within existing technologies and infrastructures, considering business impact and consumer benefits.

Due to the open ended scope, the project involved **research, service design, and entrepreneurial insights**, which led to a flexible approach rather than strictly following traditional UX methodologies like the double diamond. It went beyond device-level design to include **strategic design management** of the new service.

**The project approach and methodology are outlined in the timeline -**

Understanding Samsung's core values, the smartwatch ecosystem, and related elements.

Exploring existing products and features to identify new design possibilities leveraging current technology.

Conducting desk research to uncover new design opportunities.

Conducting Contextual Inquiry with competitors. Performing Qualitative Business Research focusing on competitors.

Conducting competition research to identify advantages and drawbacks of competitor offerings.

Conducting a user study to uncover pain points, needs, wants, and potential opportunities.

Identifying gaps and opportunities to craft innovative design solutions.

Conceptualizing the new service and developing a service site map or design strategy.

Creating use cases, user scenarios, and accompanying text to align with the service map or design strategy.

Creating task flows and user experience (UX) flows to outline user interactions and journeys.

Developing low-fidelity wireframes and conducting limited testing to validate design concepts.

Designing the user interface (UI) for both the app and the smartwatch, ensuring a cohesive and intuitive experience across devices.

# Selecting a right problem to solve

In this project, the focus was on "**Designing the right thing**" first, followed by "**Designing the thing right.**" With endless UX opportunities for the smartwatch and app, the real challenge was determining the right problem to solve.

## Identifying and Selecting the Project Focus-

After reviewing the project brief, Samsung's brand values, its current portfolio in the healthcare sector, and various articles and research papers on wearable technology, three major problem areas were identified.

Among these, the integration of health insurance with smartwatches was selected as the focus for the project.



### Fitness Memberships

The focus is on integrating gym memberships, in-app coaching, and remote 1-on-1 training to offer users a personalized fitness experience.

**Keywords:**

gym memberships, in-app coaching, remote training, personalized fitness, progress tracking, virtual trainers, workout challenges.



### Medication Management

This area aims to provide a holistic medication management system, allowing users to track prescriptions, set reminders, and manage their health through the app and smartwatch.

**Keywords:**

medication tracking, prescription management, reminders, health monitoring, dosage control, alerts, healthcare integration.



### Health Insurance

Empowering users with the ability to manage insurance policies, track health benefits, and simplify claims through seamless integration with the smartwatch and app.

**Keywords:**

Health insurance, coverage management, benefit tracking, claim management, policy recommendations, premium monitoring, user empowerment.



## BACKGROUND

The inspiration for this project came from the idea that **health insurance premiums are based on how healthy you are**, and smartwatches serve as real-time health trackers for users.

There is an opportunity for insurers to gain valuable insights into policyholders' health and activity levels.

A smartwatch company and an insurance company can partner to create a service that benefits both parties and their users.

## WHY THIS PROJECT

I have two reasons for this project-

### THE PROJECT BRIEF

This project fulfils all the conditions outlined in the brief, including being outside Samsung's current product portfolio and designing an experience that leverages existing infrastructure and technology.

### BRIDGING THE GAP SERVICE

While smartwatches motivate users with digital rewards, these often lack real-world value. Providing tangible rewards isn't feasible for wearable companies, and insurers largely base premiums on static health data rather than real-time metrics. This project bridges these gaps, offering meaningful benefits by integrating wearables with insurance.

## CHALLENGES

These are the potential challenges -

### DATA PRIVACY:

Ensuring user data is securely handled and complies with regulations.

### USER ENGAGEMENT & ACCEPTANCE:

Maintaining long-term user motivation to achieve health goals & insurance.

### TECH ADOPTION :

Ensuring ease of use and integration with existing insurance systems.

### FAIRNESS: :

Ensuring accurate health data interpretation to avoid bias or incorrect rewards.

## PROBLEM

How might we leverage real-time health data from Samsung smartwatches to create **an integrated insurance service** that offers tangible benefits, such as premium discounts, while promoting healthier lifestyles and safeguarding user privacy?

## GOALS

Empower users to lead healthier lives by integrating Samsung smartwatches with insurance services, offering valuable benefits and actionable health insights.

## SOLUTION

A service that integrates wearables with health insurance, using real-time data to offer personalised rewards and premium adjustments.

A UX solution which motivates healthier habits, enhances user engagement, and aligns the interests of users and insurers.



## WHO GETS WHAT IN THIS PROJECT PROPOSAL

### Samsung

Positions wearables as a value-added service for health and insurance.

### Insurance company

Gains deeper insights for risk assessment and personalized pricing.

### User (Policy holders)

Access comprehensive health coverage linked to real-time activity, improving both motivation and security.

# SECONDARY RESEARCH

- Review of Research Papers
- Study of Health Insurance Structures
- Competitive Analysis
- Reflective Research by Identifying Gaps in Competitor Offerings

**69%**

of health insurance policyholders are willing to share their health data with insurers in exchange for discounts or other benefits.

around

**60%**

of health insurance holders renew their policies each year

In India, about

**35%**

of individuals are aware of the benefits of health insurance,

Insurance companies offering discounts based on health data via wearables can provide up to a

**25%**

premium reduction for users who meet health goals

**55%**

of people are unaware of how to purchase a policy

India's wearable market grew by

**29.2%**

YoY in 2023

**59%**  
steps

**42%**  
exercises

**37%**  
heart health

U.S. adults who own fitness trackers or smartwatches track the following :

# INSIGHTS

## Key competitors

### Vertical & horizontal competitors



### Indirect competitors



## Key highlights

Vertical competitors offer a combo of personal coaching, smart devices, and health insurance.

They have a health scoring system, offering premium discounts based on the score.

They track metrics like steps, food intake, water logs, sleep, and exercise.

Some insurance companies offer HealthReturns, which are monetary rewards users can use for health or other needs.

The health score directly influences the monetary value users receive, incentivizing healthy behaviors.

## Gaps and opportunities

Most insurance plans using wearable data are offered by insurance companies, not wearable brands. This creates an **opportunity for wearable companies to offer health insurance as an add-on service**, enabling value proposition and upselling.

Some insurers offer small to moderate health **coverage based on just 6-8 health-related questions**. These insurers could be enhanced by integrating health vitals.

Insurance benefits tied to activity and heart-related vitals are often dismissed **if wearables are from lesser-known brands**, causing the service to be discontinued.

Competitors mainly focus on monetary rewards, but users who prioritise overall health may not be motivated by money alone. **To stand out, offering comprehensive health security could drive stronger user loyalty and engagement.**

# PRIMARY RESEARCH

- In-person conversations with two health insurance agents.
- Qualitative interviews with two health insurance holders.

# INSIGHTS

## Consumer painpoints

Even if a healthy lifestyle, why do I have to pay the same premium as of the unhealthy one

Confusion in understanding plan terms like activity thresholds and eligible services.

Poor synchronisation between smartwatch activity data and the insurance system.

I have improved my fitness levels, still the premium is based on the previous health checkups

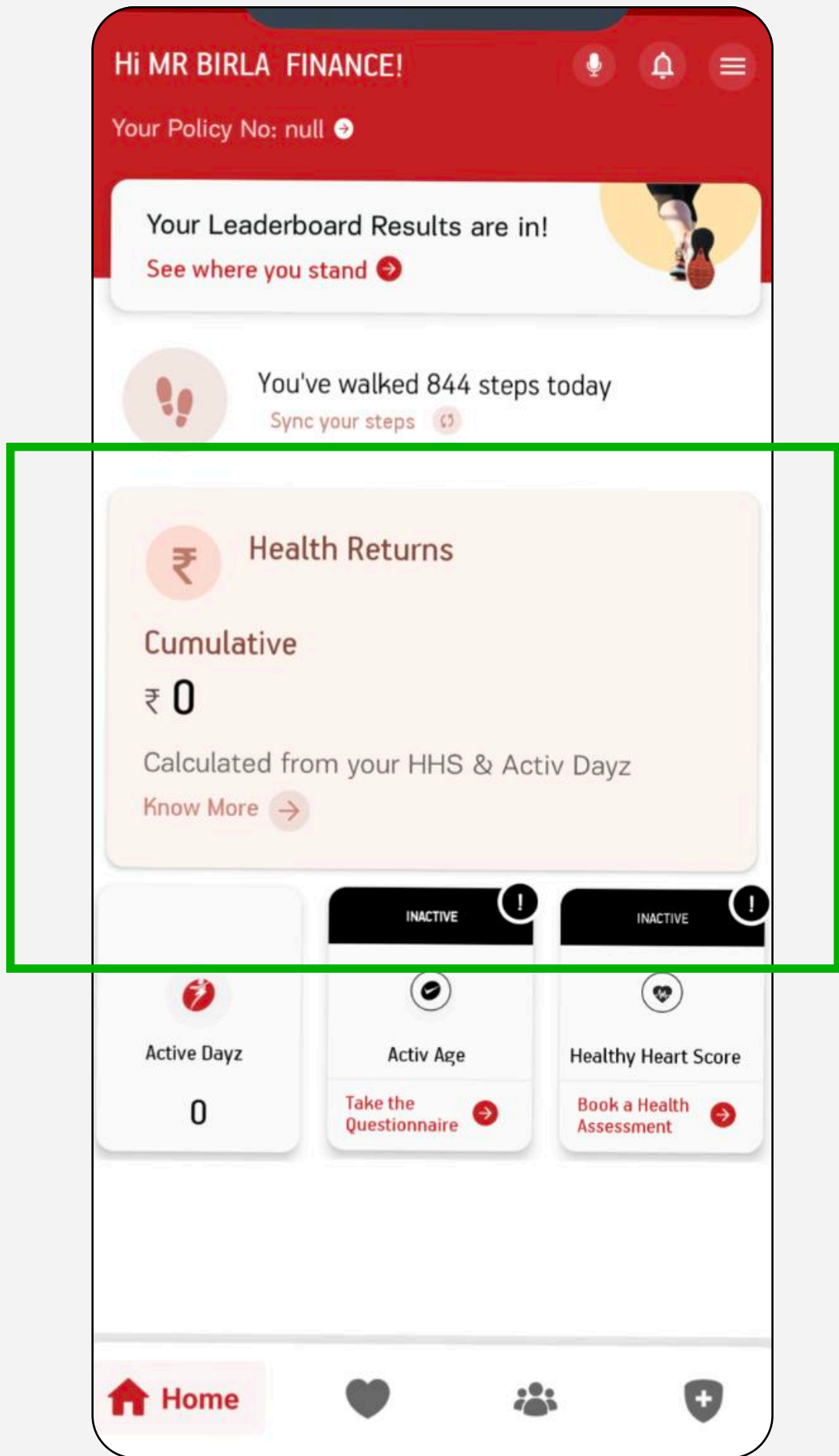
Data privacy concerns when linking health/activity data with the insurance company.

Complicated or slow claims process, causing frustration during critical times.



# GAPS & OPPORTUNITIES

- Connecting the dots from the insights gathered through the research so far to identify patterns, opportunities, and key takeaways.



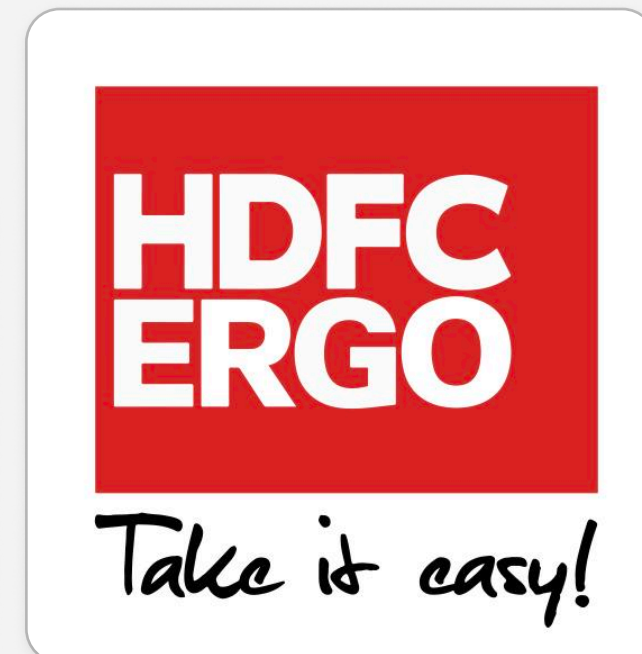
**GAP**

Competitors mainly focus on monetary rewards, but users who prioritise overall health may not be motivated by money alone. **To stand out, offering comprehensive health security could drive stronger user loyalty and engagement.**

**OPPORTUNITY**

By focusing on providing comprehensive health security—integrating features like health vitals monitoring, personalized care plans, and long-term wellness benefits—this service could better meet the needs of health-conscious users. This approach not only aligns with users' holistic health goals but also offers the potential for stronger user loyalty and engagement, setting the service apart in a competitive market.





## GAP

Most insurance plans using wearable data are offered by insurance companies, not wearable brands. This creates an **opportunity for wearable companies to offer health insurance as an add-on service**, enabling value proposition and upselling.

## OPPORTUNITY

Insurance plans based on wearable data are mostly offered by insurance companies, not wearable brands. This creates an opportunity for wearable companies to add health insurance services, enhancing their value proposition and enabling upselling to users.

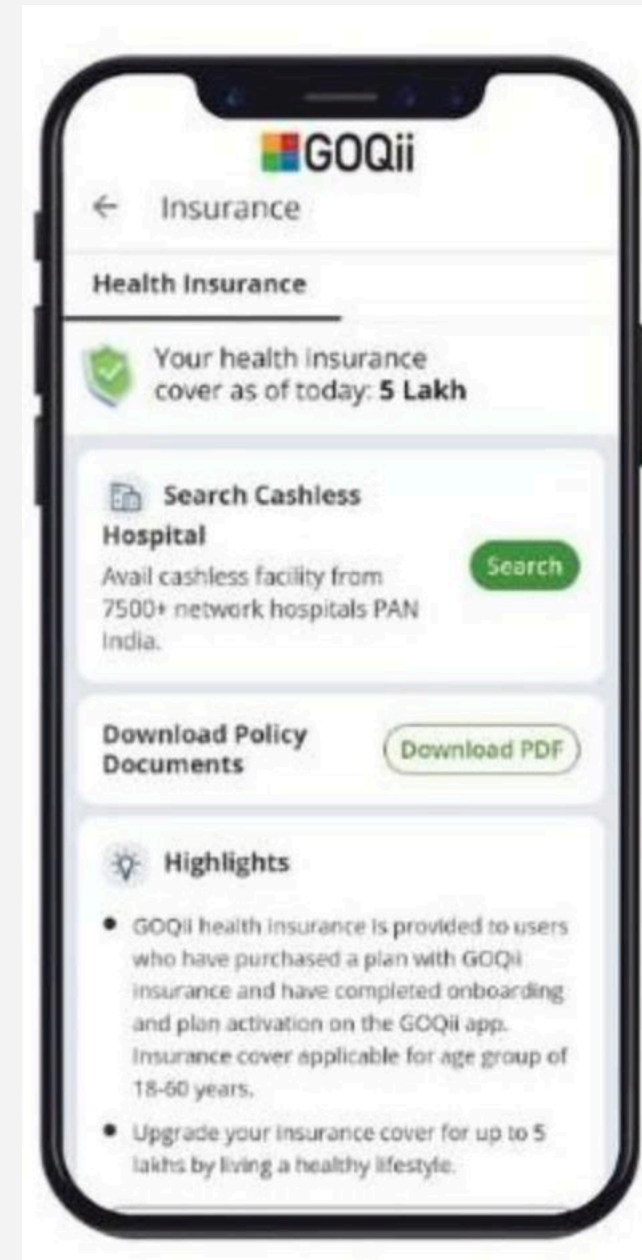


MRP ₹9,999

Inclusive of all taxes

**GOQii Insure+**

With **Smart Vital Plus** and 12 months personal coaching subscription



GOQii SAFE SCORE	ELIGIBLE INSURANCE COVER
Sedentary	Up to ₹1 lakh Health Insurance Cover
Active	Up to ₹2 lakh Health Insurance Cover
Fit	Up to ₹3 lakh Health Insurance Cover
Elite	Up to ₹5 lakh Health Insurance Cover

### GAP

Competitors, primarily insurance companies, do not use gamification to motivate users.

Additionally, crucial health vitals like heart rate (HR), ECG, and blood pressure (BP) are not considered when calculating benefits.

### OPPORTUNITY

Integrating real-time holistic health tracking along with activity tracking can provide a more comprehensive approach to determining insurance benefits.

*“Even if a healthy lifestyle, why do I have to pay the same premium as of the unhealthy one”*

*“I have improved my fitness levels, still the premium is based on the previous health checkups”*

## **OPPORTUNITY**

Based on the real time fitness levels the insurance cover can be defined. The insurance cover can be personalised and customised as per user’s fitness and health vitals.

THE  
SOLUTION



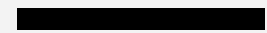
**SAMSUNG**  
**Assure Plus**

WHAT IS IT ?



A service that integrates wearable health data with insurance benefits, offering users personalized insurance plans based on real-time activity and health metrics.

It allows users to earn "**Secure Days**" that determine the validity of their insurance benefits.



## HOW IT WORKS ?



**SAMSUNG**  
**Assure Plus**

Samsung Assure Plus works through a partnership between a leading insurance company and Samsung, integrating wearable health data to offer personalized insurance benefits.

Users track their activity and health metrics through their Samsung wearable device, earning "**Secure Days**" based on their performance.

These "**Secure Days**" determine the validity of their insurance benefits, allowing users to unlock rewards and discounts while being incentivized to stay active and healthy.

## What are the Secure days ? and Why this term is introduced?

Secure Days are the days during which the user's insurance benefits remain valid.

They are introduced to enhance engagement through gamification and provide personalized insurance coverage based on users' activity and health data.

By earning these days through consistent health tracking, users are encouraged to stay active, and the system customizes the benefits they receive, making the insurance experience more dynamic and motivating.



## **Why the Secure days ? and not the direct discounts on premiums?**

"Secure Days" encourage sustained user engagement by linking insurance benefits to ongoing health tracking, promoting long-term behavior change.

Users start with 100 Secure Days, can earn up to 50 additional days, and must subscribe for more, fostering a gamified experience that differentiates the service while driving subscription revenue and user retention.



Use Case 1

New User  
feature discovery,  
Registration &  
Activation

## User scenario-

A new Samsung smartwatch user activates Samsung Assure to start using the Secure Days benefits system, which provides initial coverage.

### **Goal:**

To register the smartwatch and activate Secure Days for initial coverage.

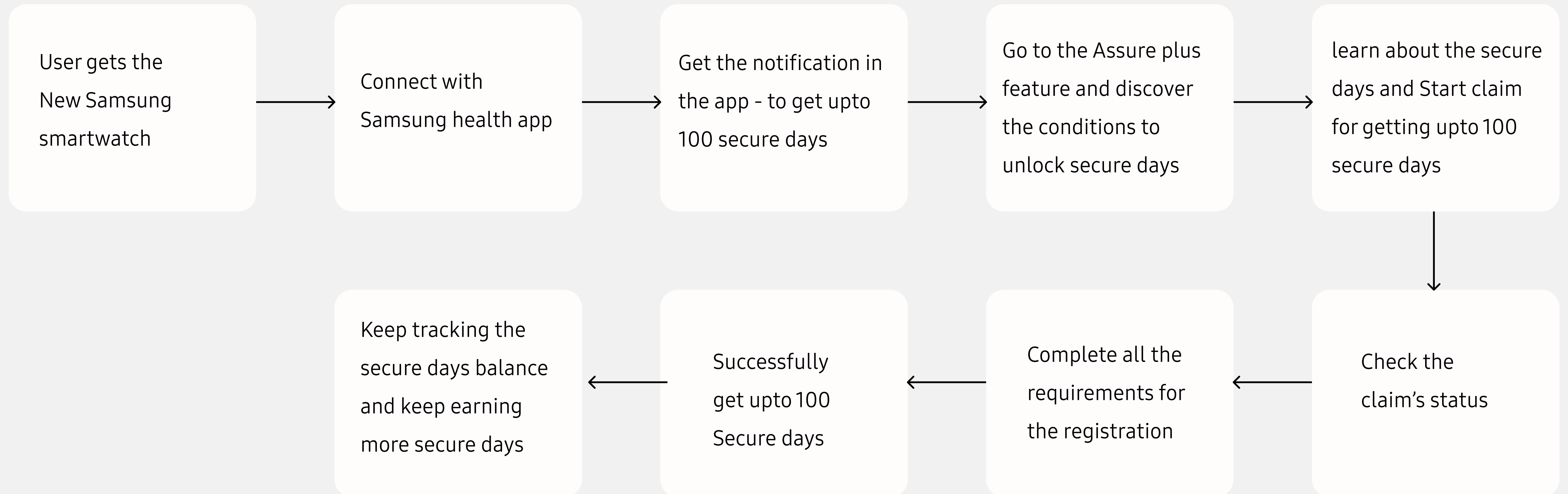
### **Preconditions:**

1. User has purchased and set up the Samsung smartwatch.
2. Connected a Samsung health app, Using the SH app and watch for few days

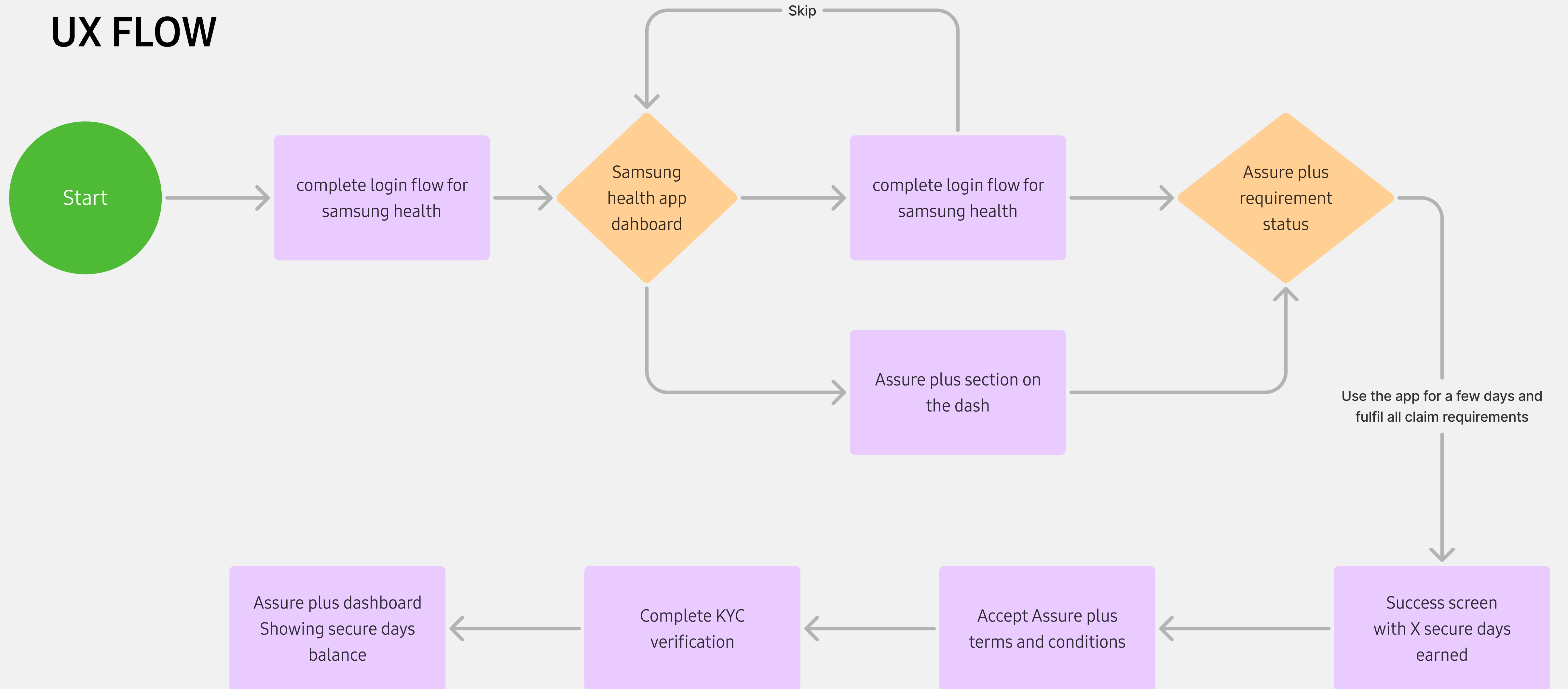
### **Postconditions:**

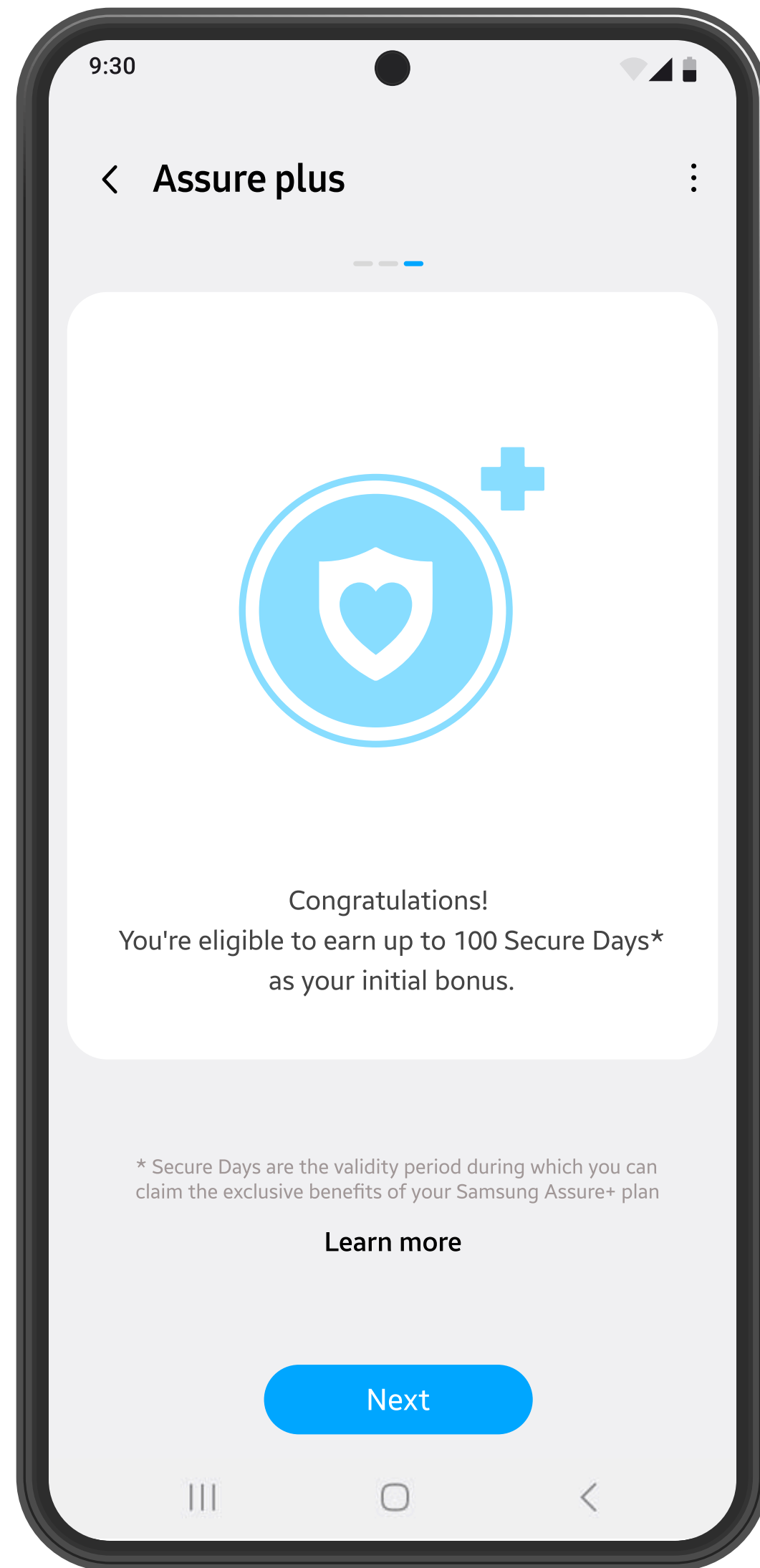
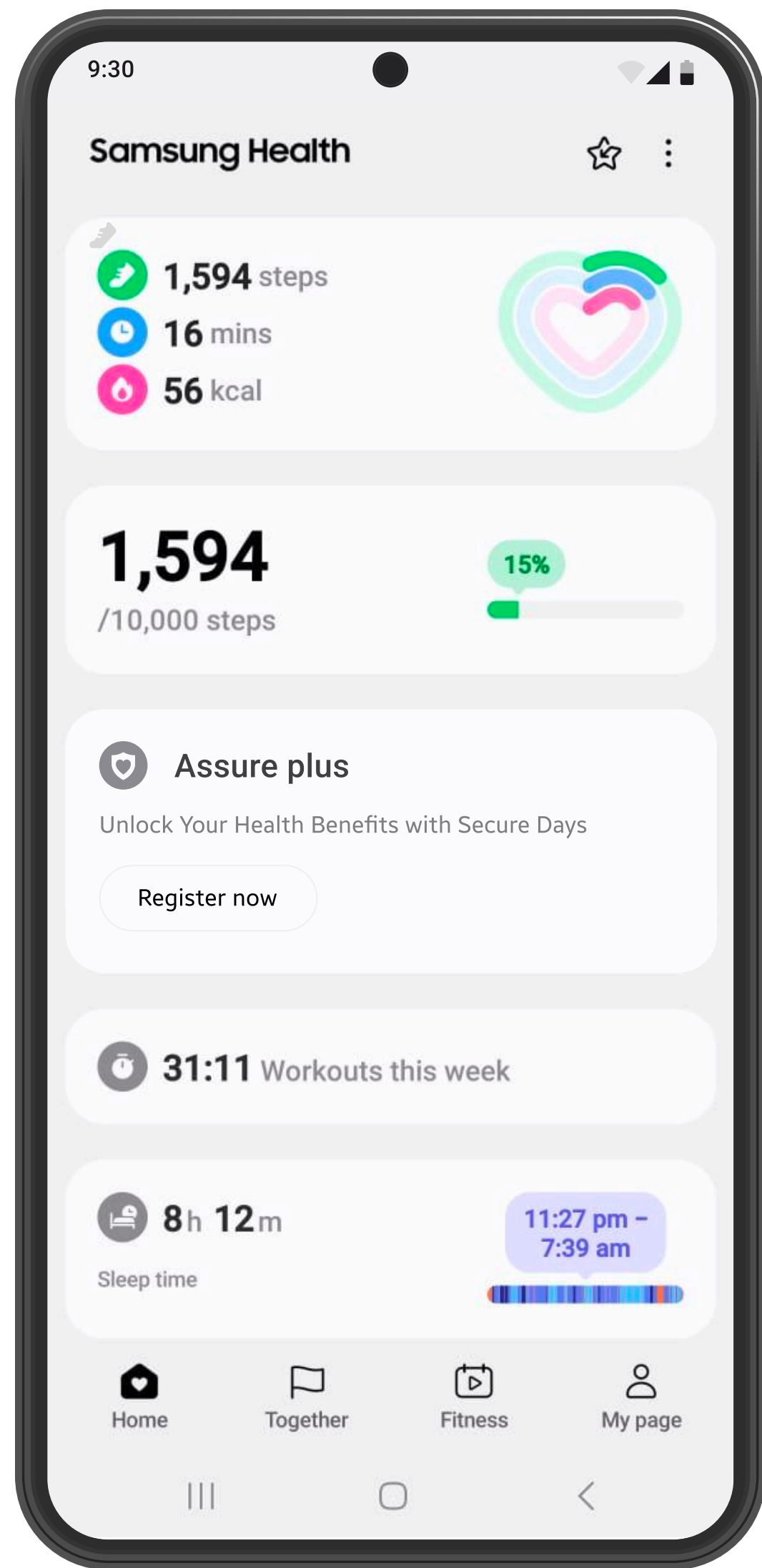
User is registered in the system, and upto 100 Secure Days are activated.

## User Journey-

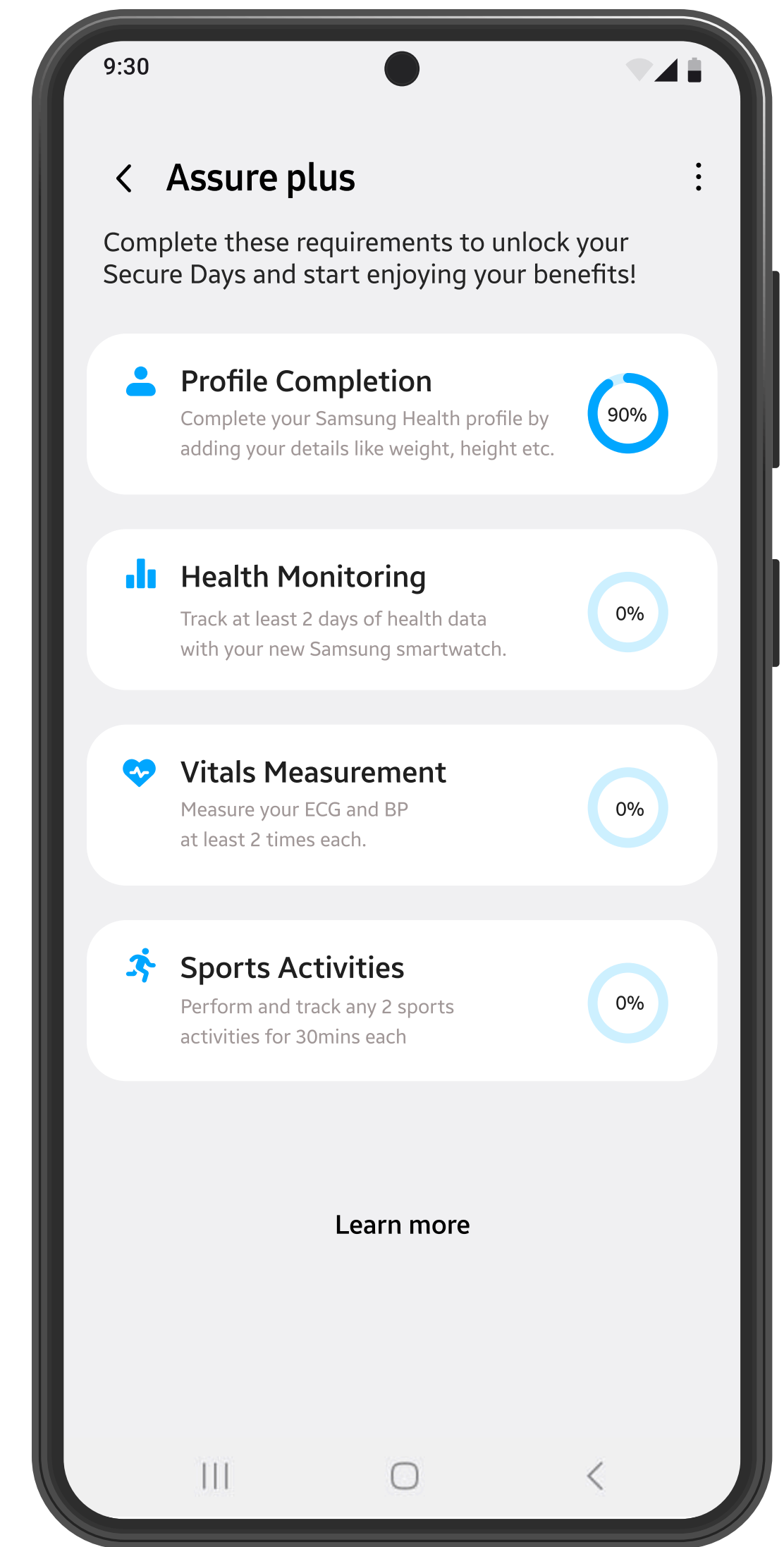


# UX FLOW

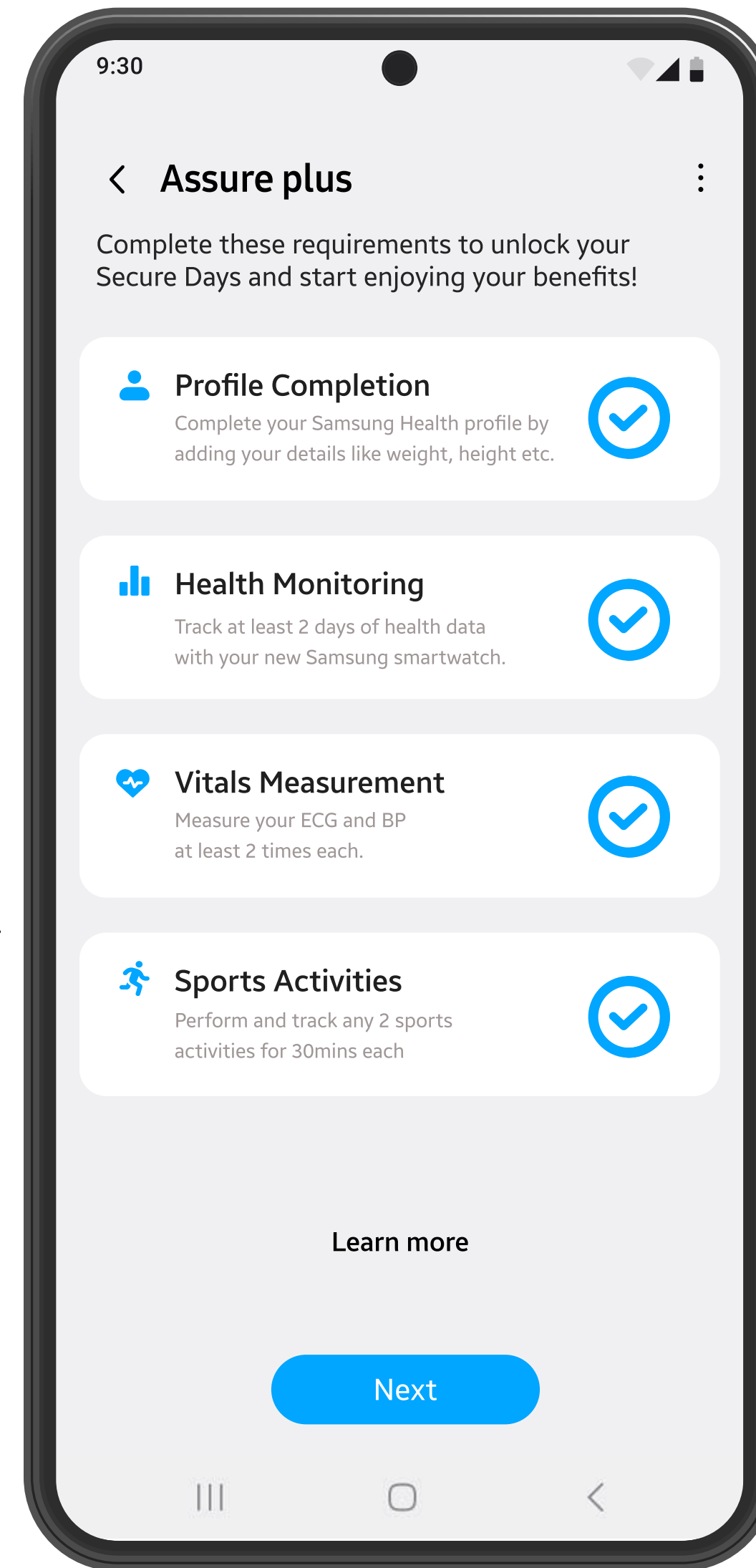
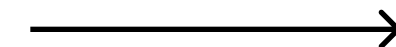
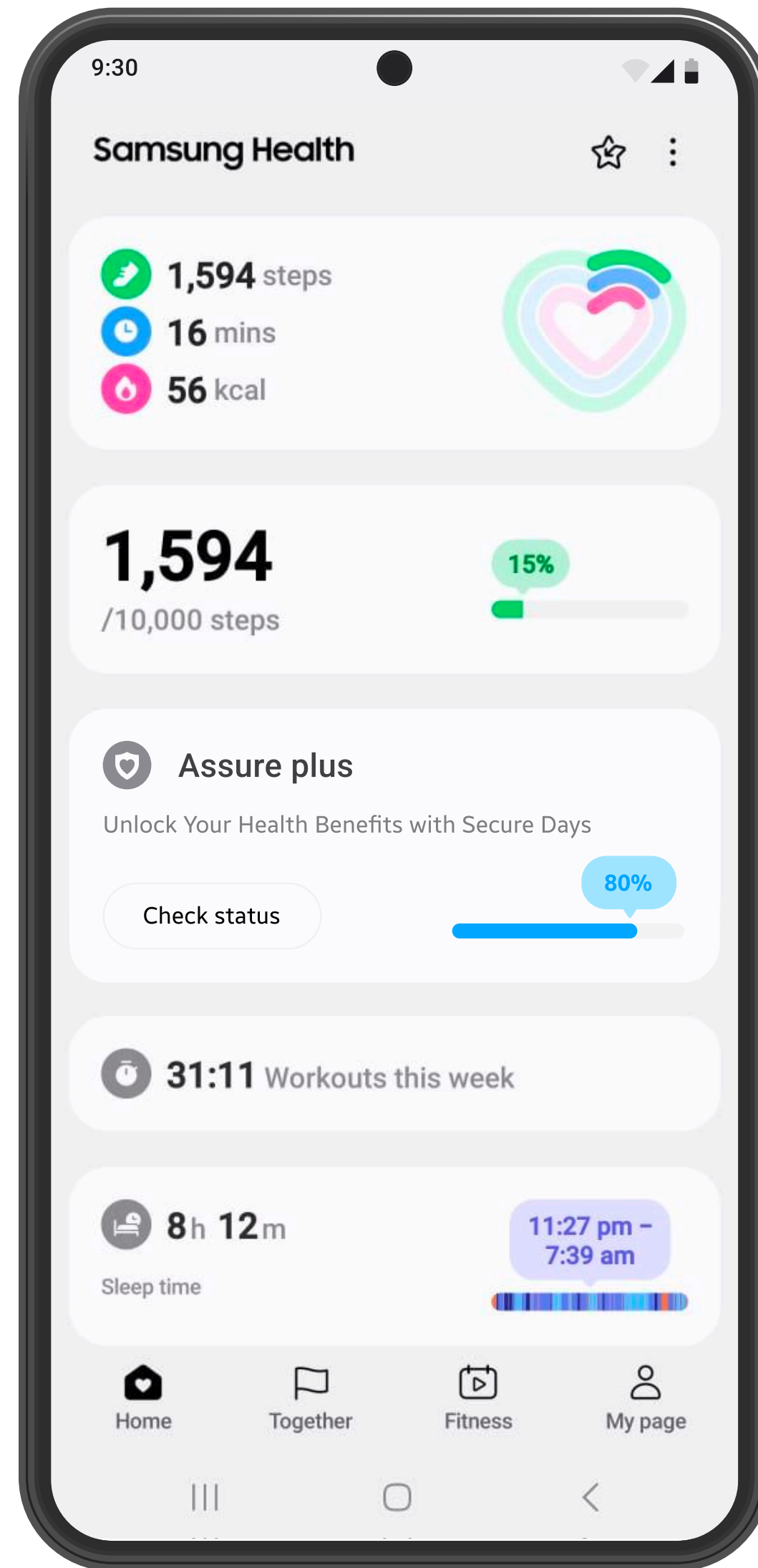




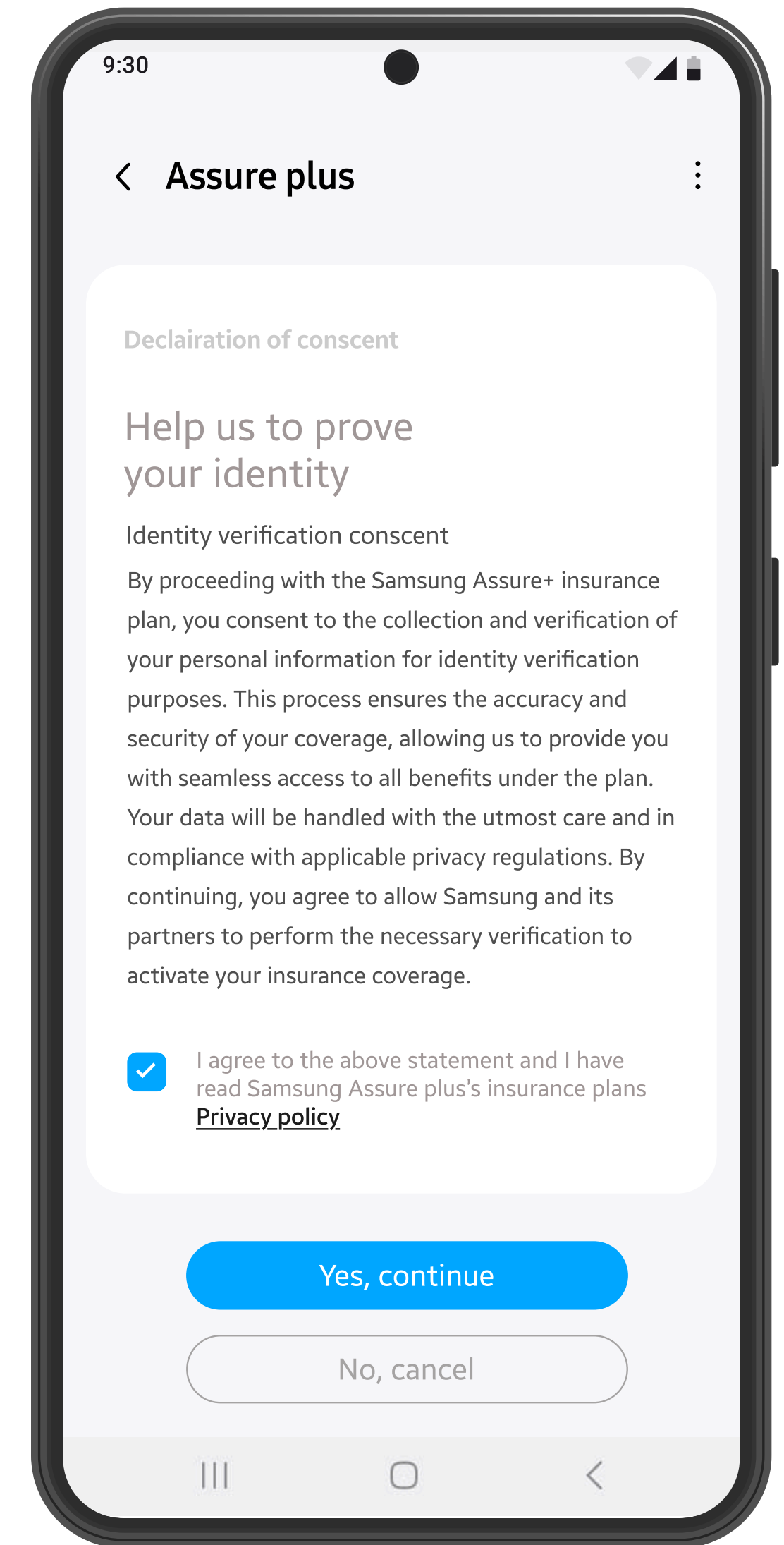
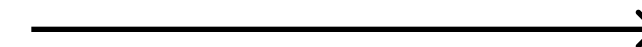
After 2-3 onboarding information screens



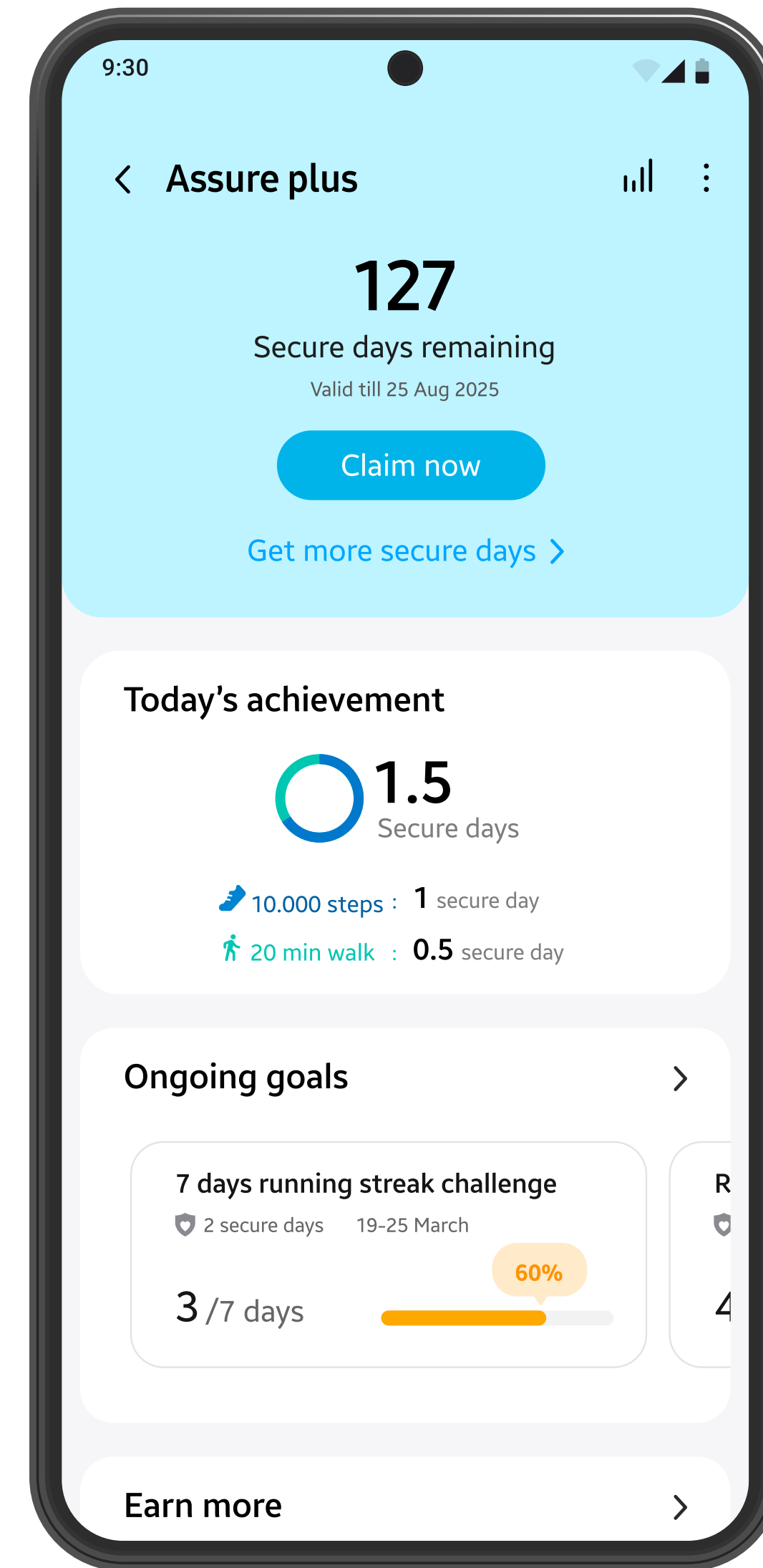
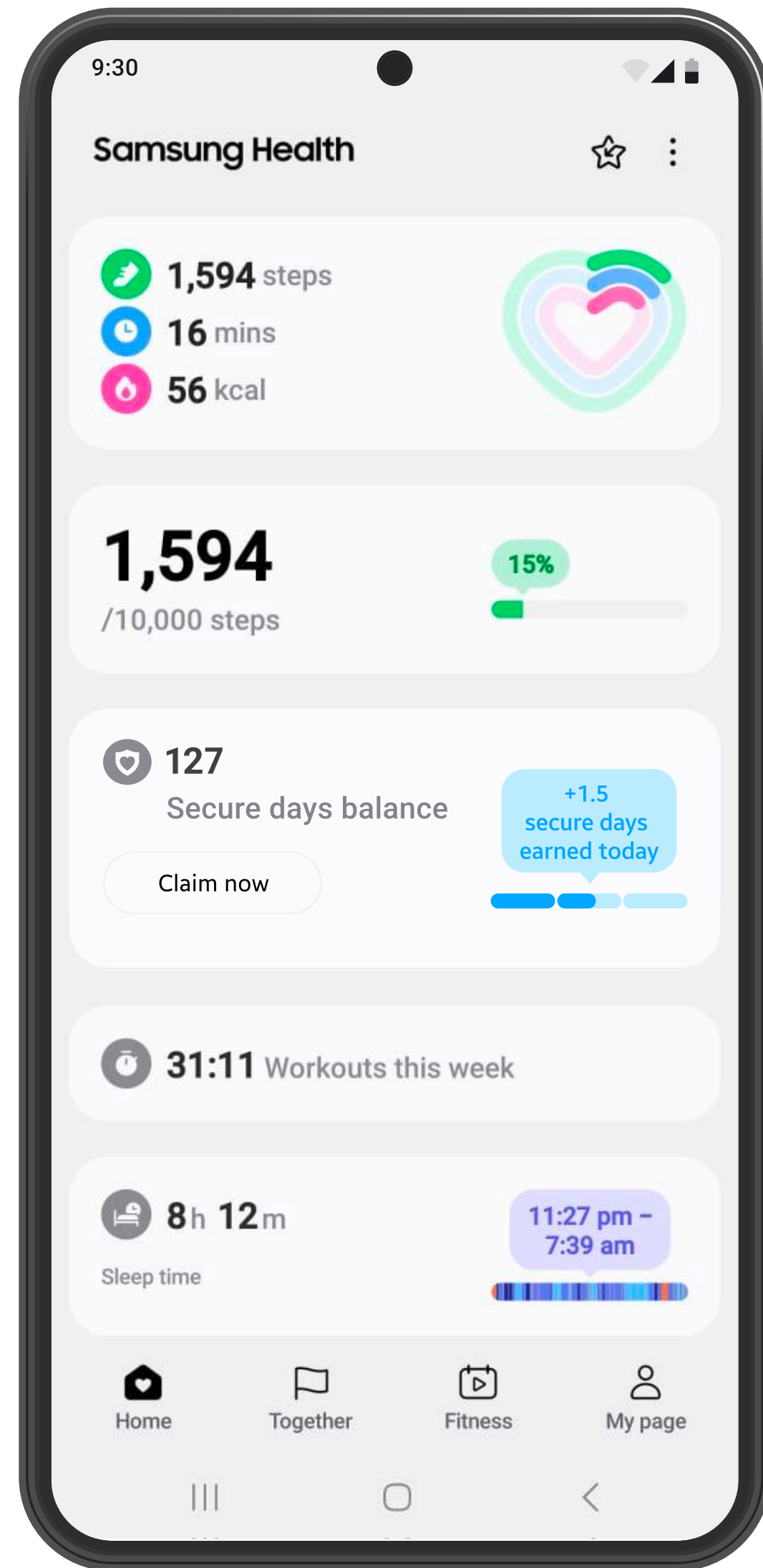
Key screens : First time registrations



After completion of all the requirement user can proceed for the **registration & KYC**



Key screens : Checking the application status



Key screens : Post registration Main dashboard & Assure plus dashboard



Use Case 2

# Claiming Hospitalisation Coverage within the Secure Days

## User scenario-

A regular user of the Samsung smartwatch, is recently involved in a minor road accident. He is able to use the smartwatch and the app.

### **Goal:**

To get the claim of the Hospitalisation Coverage

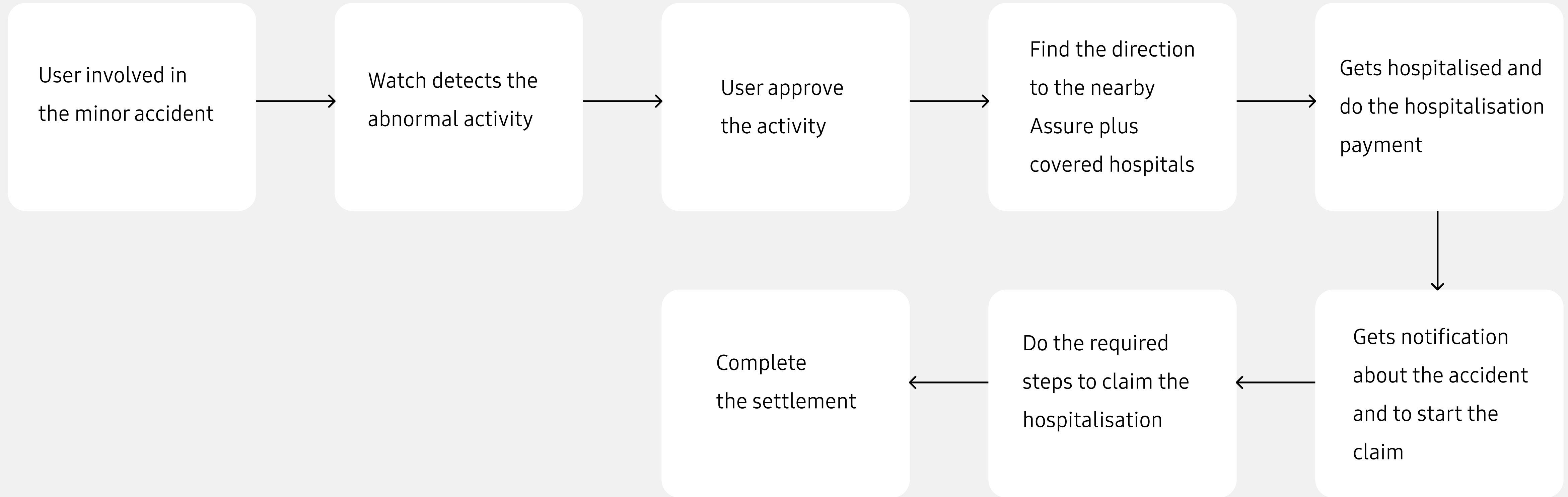
### **Preconditions:**

1. User has 117 secure days remaining and had a minor road accident.
2. His watch can detect the abnormal motion like accident. and send the notification to the app.

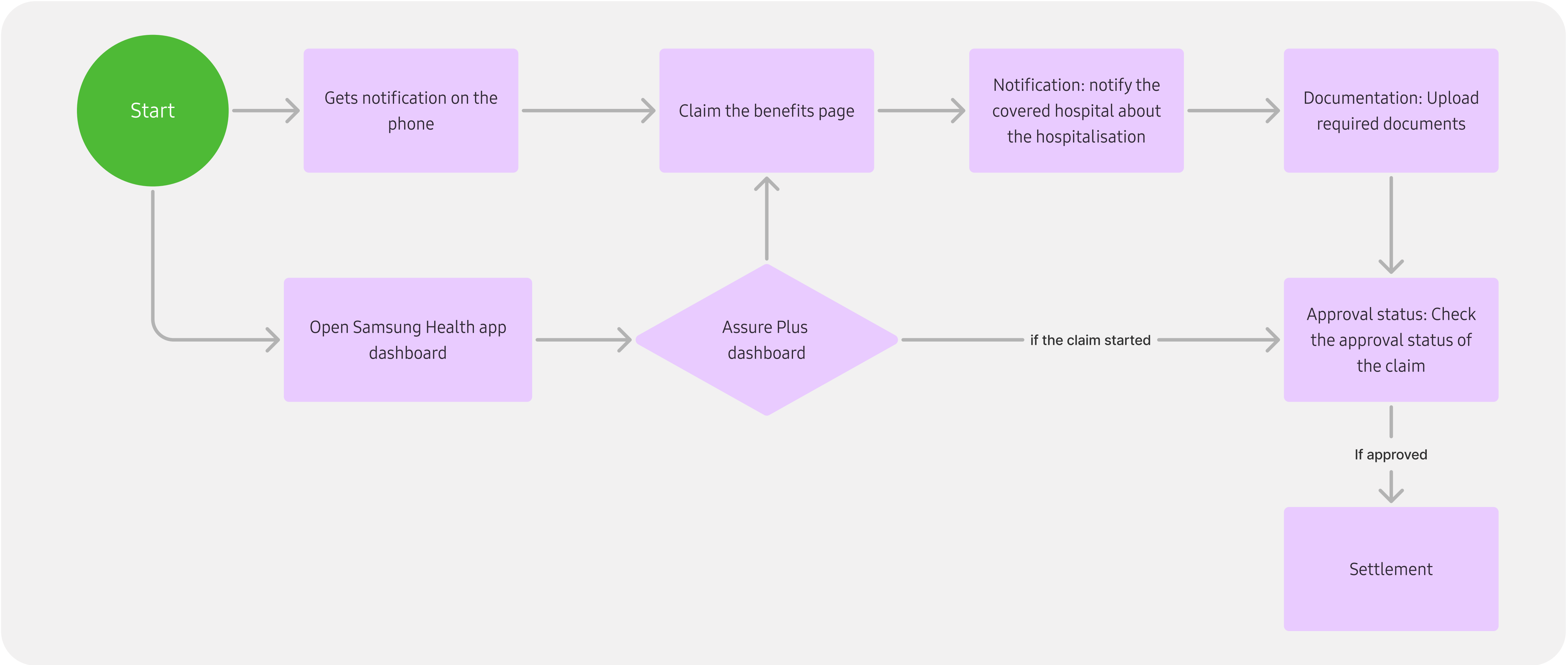
### **Postconditions:**

User gets the Hospitalisation Coverage with Samsung assure with confidence and peace of mind.

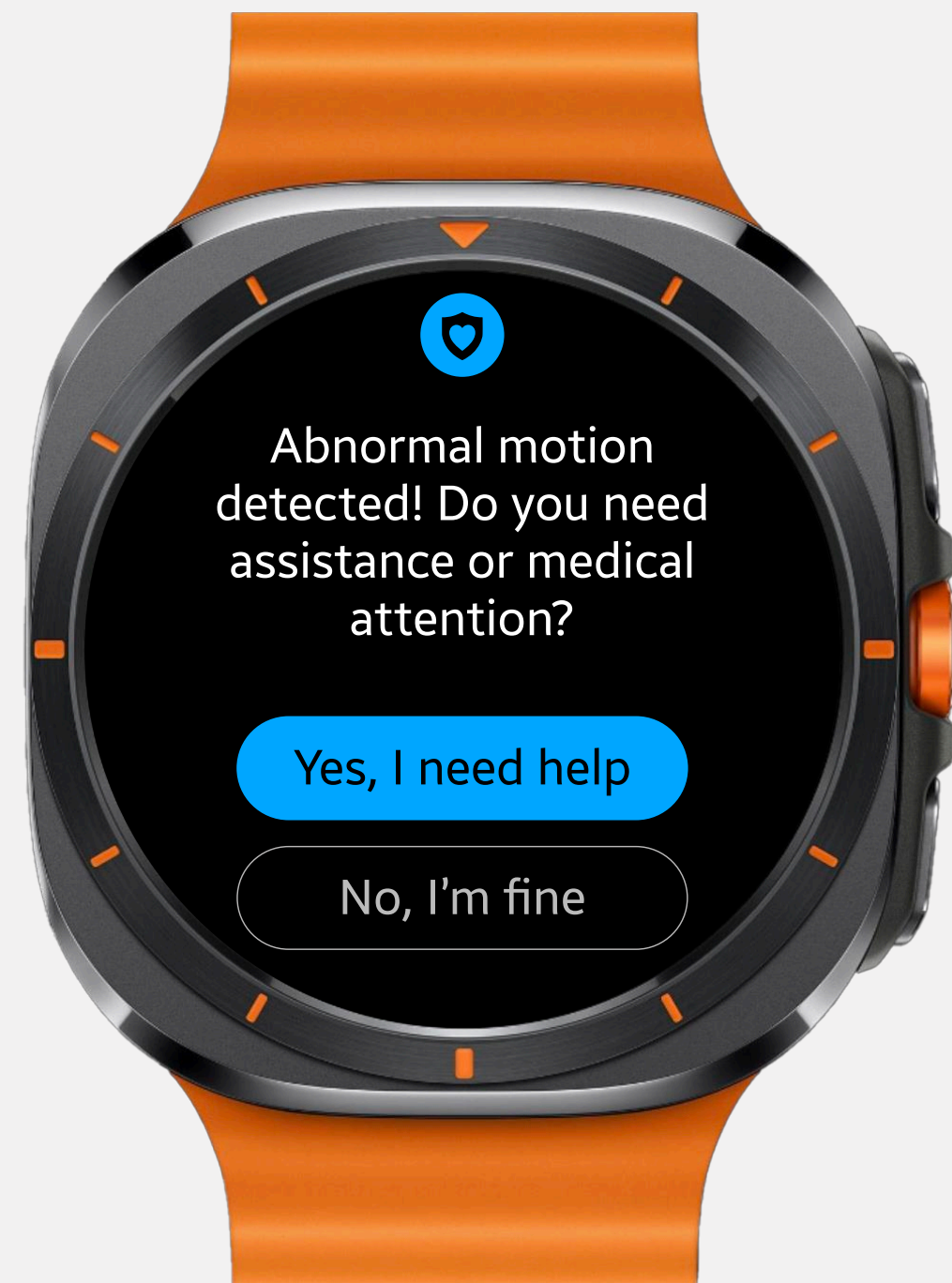
# User Journey-



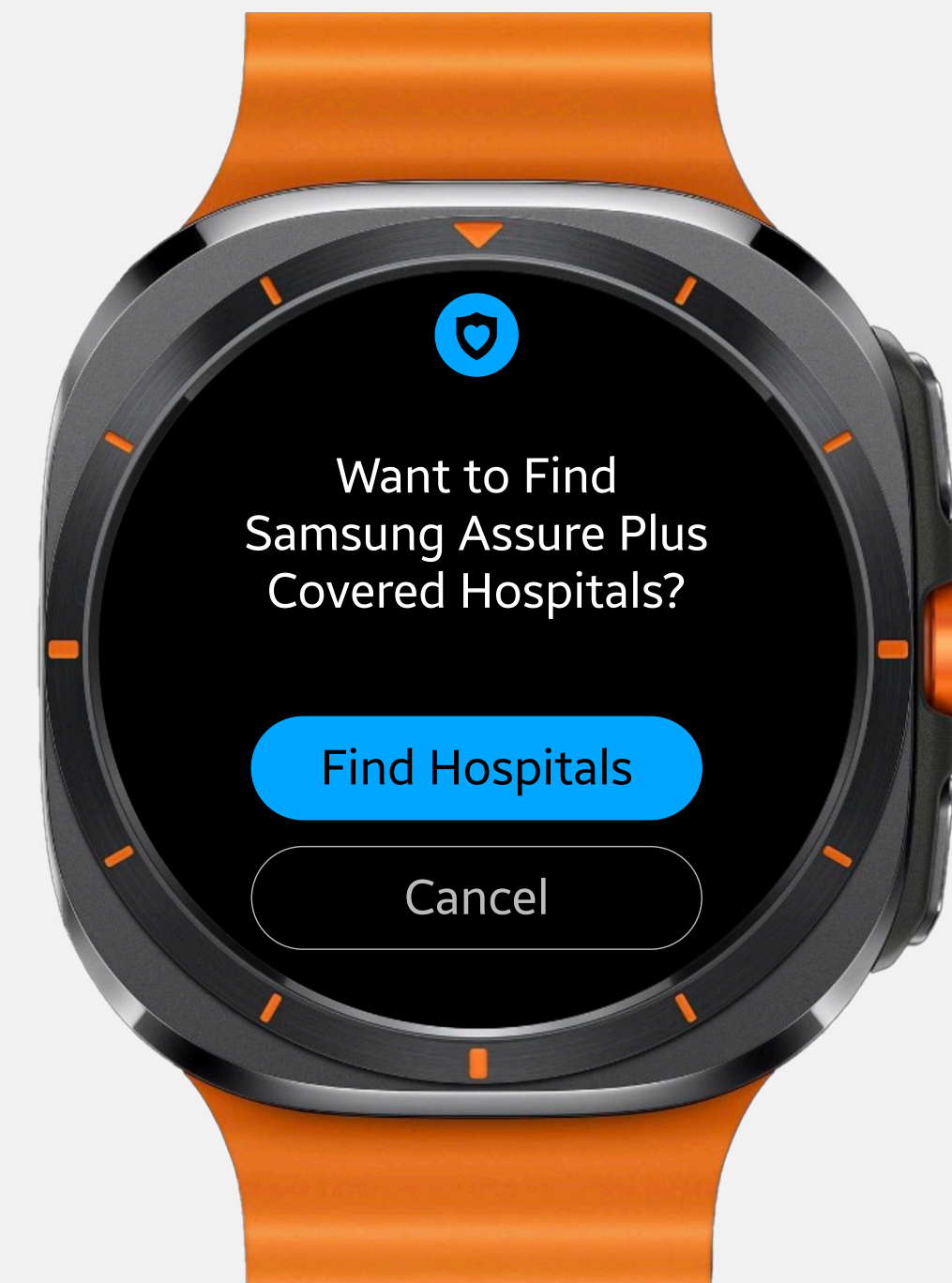
# UX FLOW



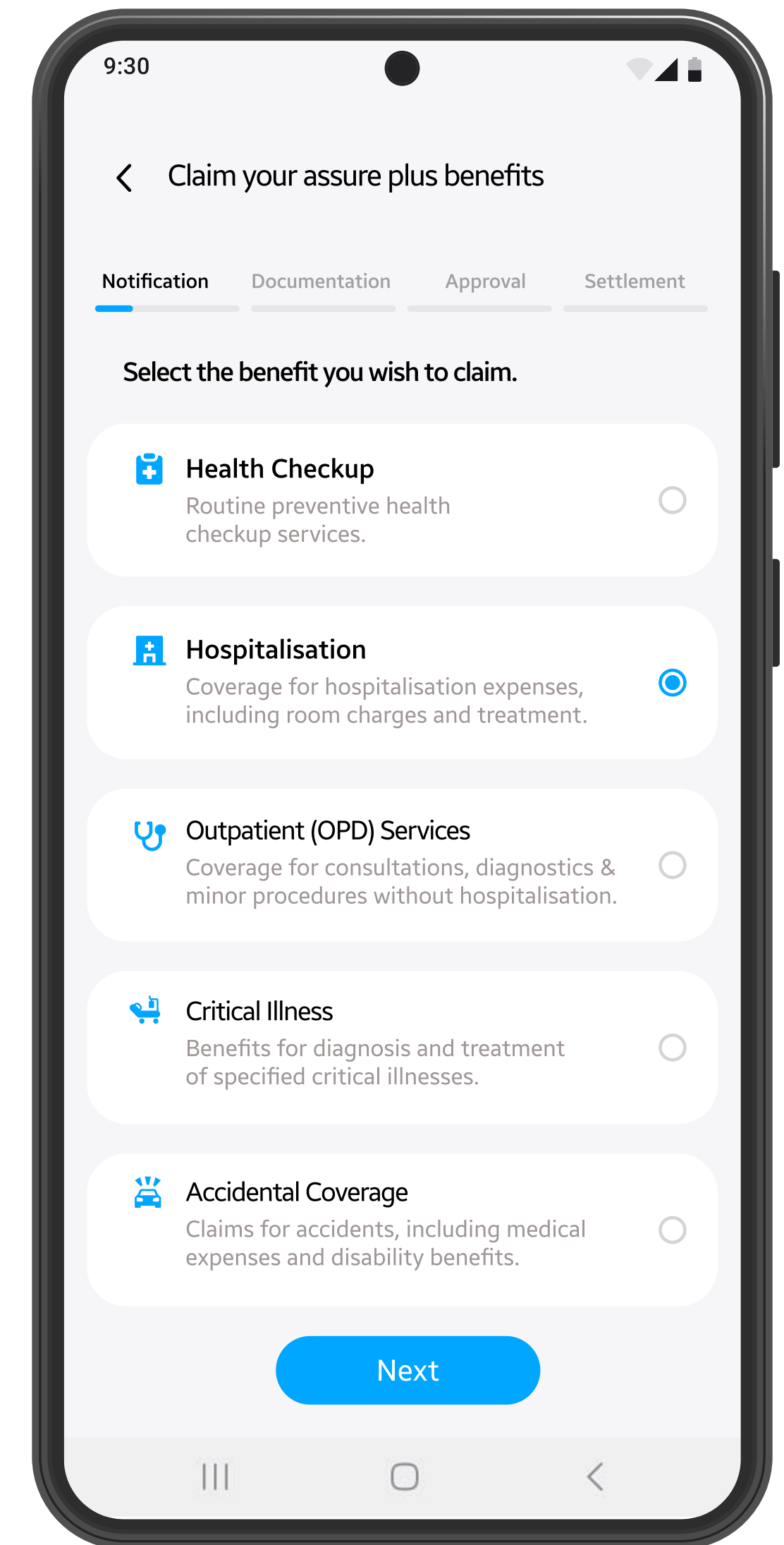
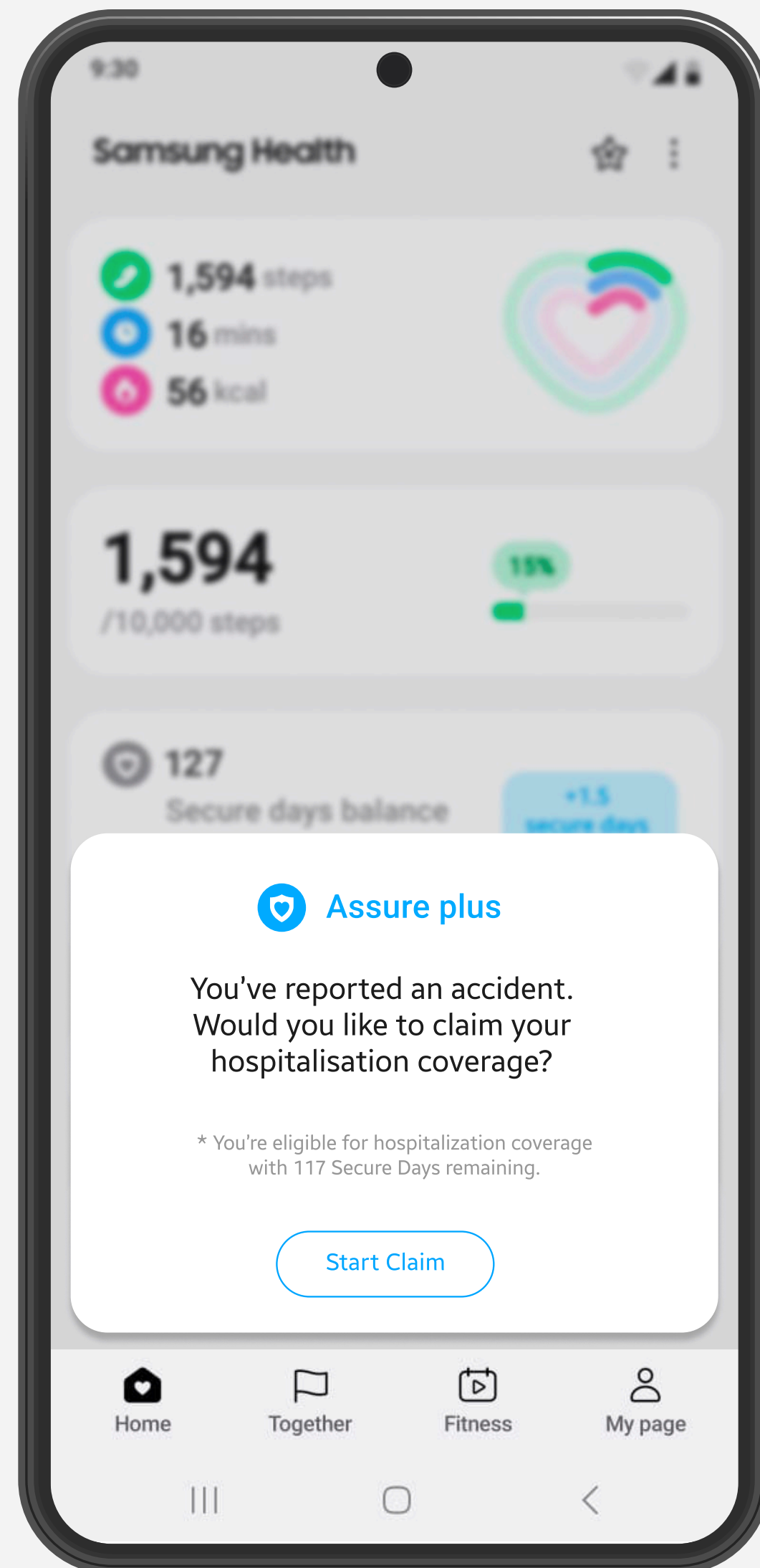
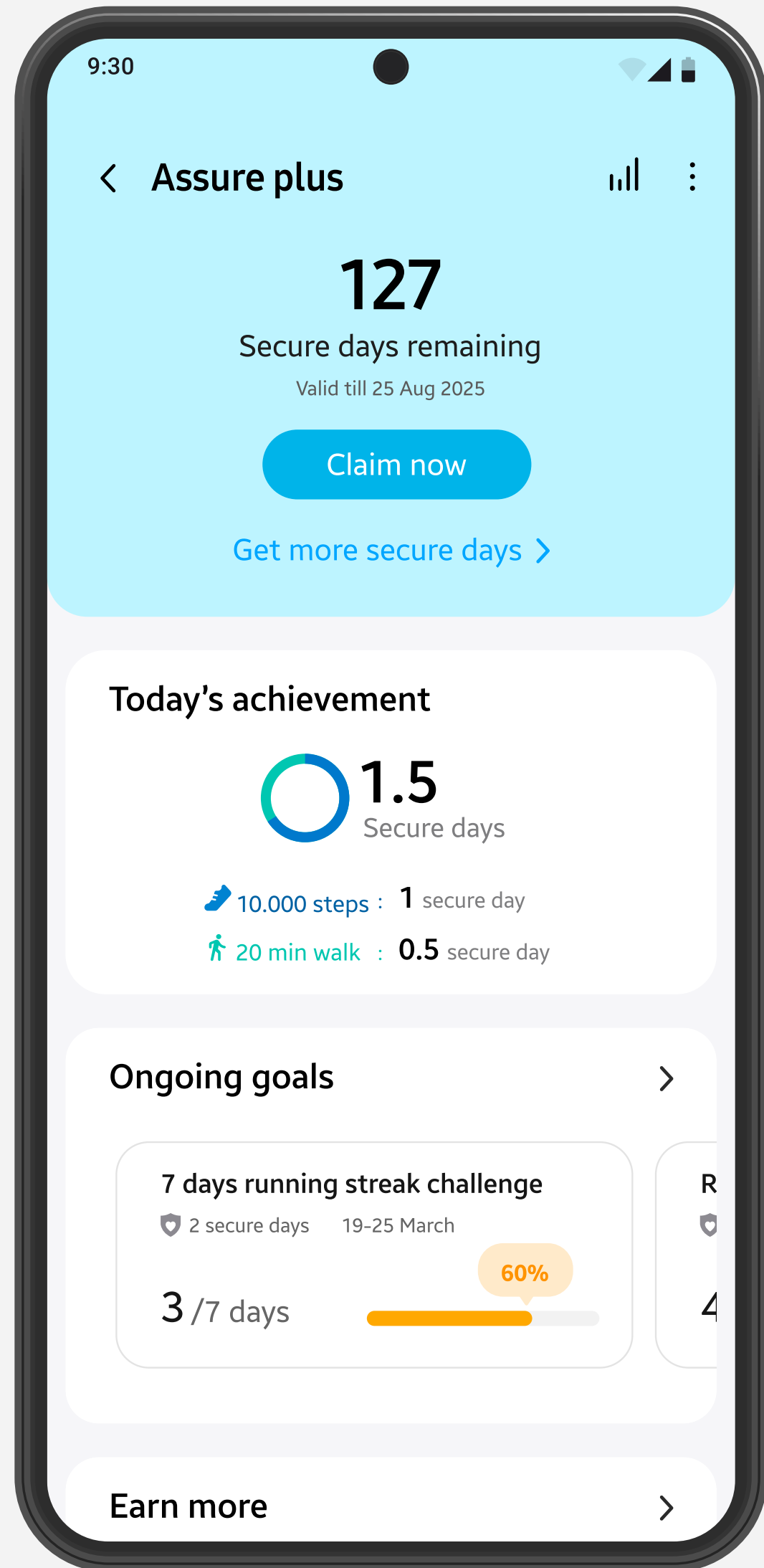
Certain Samsung smartwatches can detect abnormal motions, such as a fall. If help is needed, the watch can send a push notification to the app for claiming the insurance.



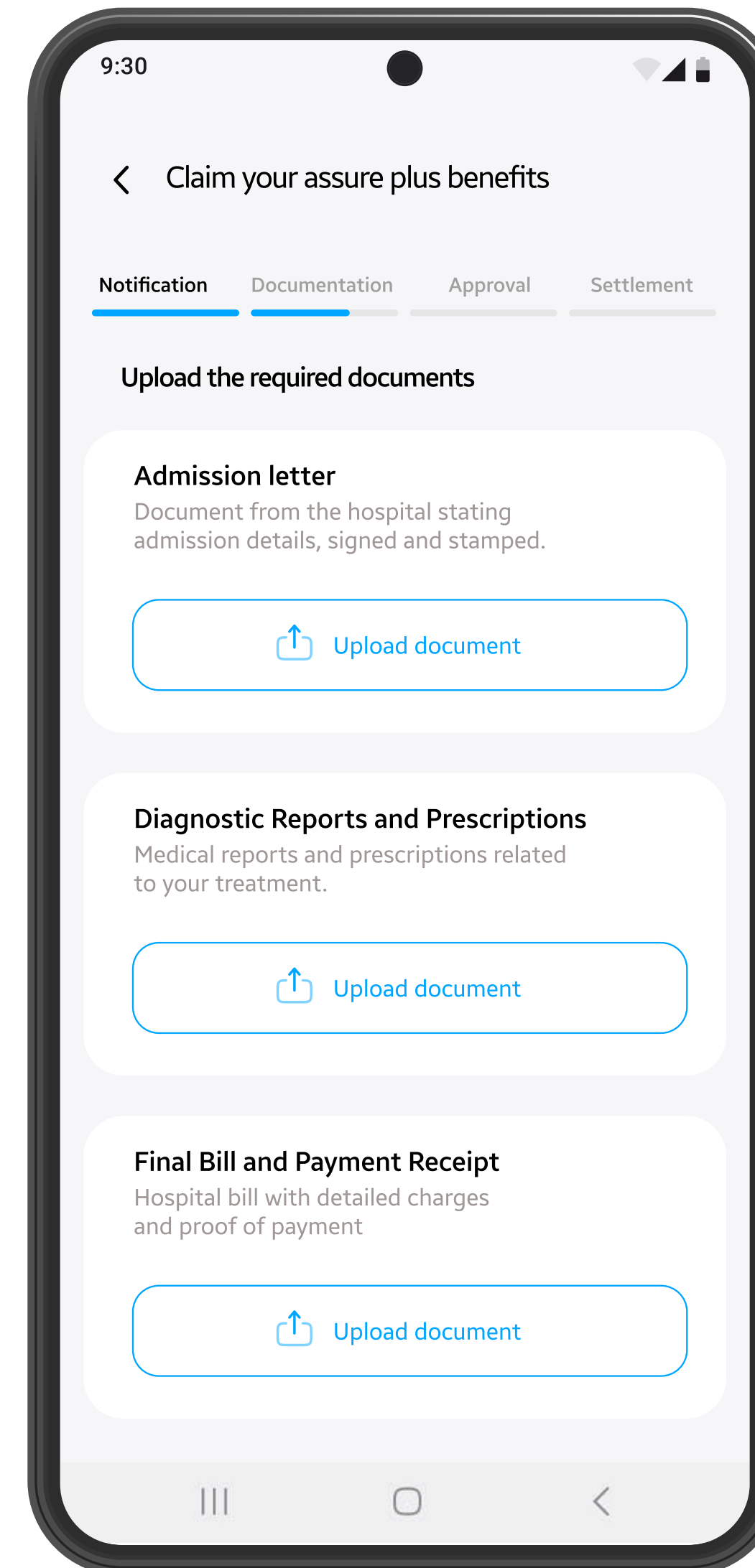
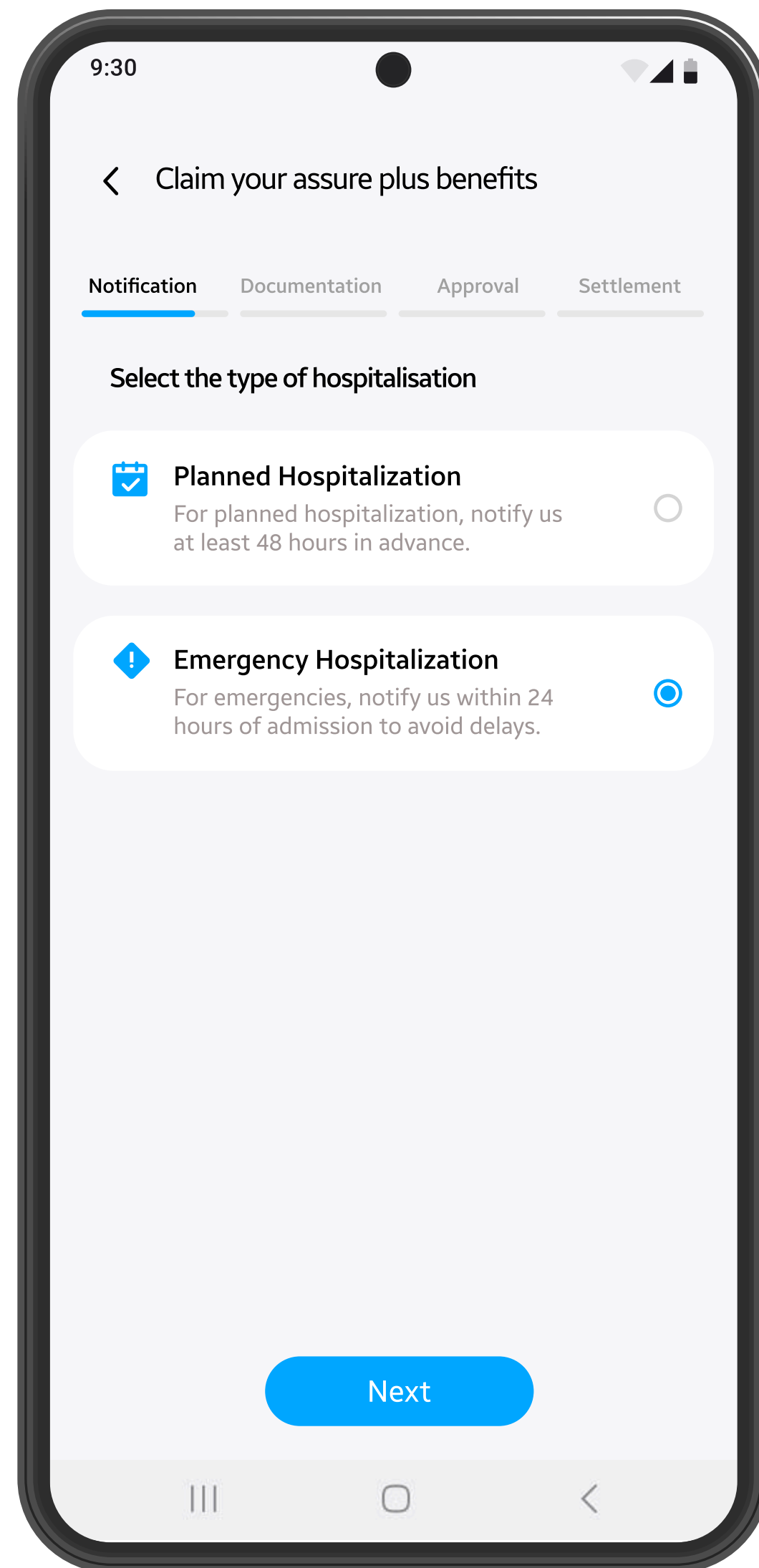
Assure Plus can offer unlimited health and wellness features, and through its partnership with insurance companies, it can also provide access to additional data such as partner hospitals and diagnostic labs.



Key screens : Watch screens for initial detection of the accident incident



Key screens : Claiming the assure plus benefits



Key screens : Claiming the assure plus benefits

## Use Case 3

Participate in  
a challenge &  
earn Secure days



## User scenario-

A regular Samsung smartwatch user has been tracking their health for the past six months. They are motivated to stay fit and earn additional Secure Days.

### Goal:

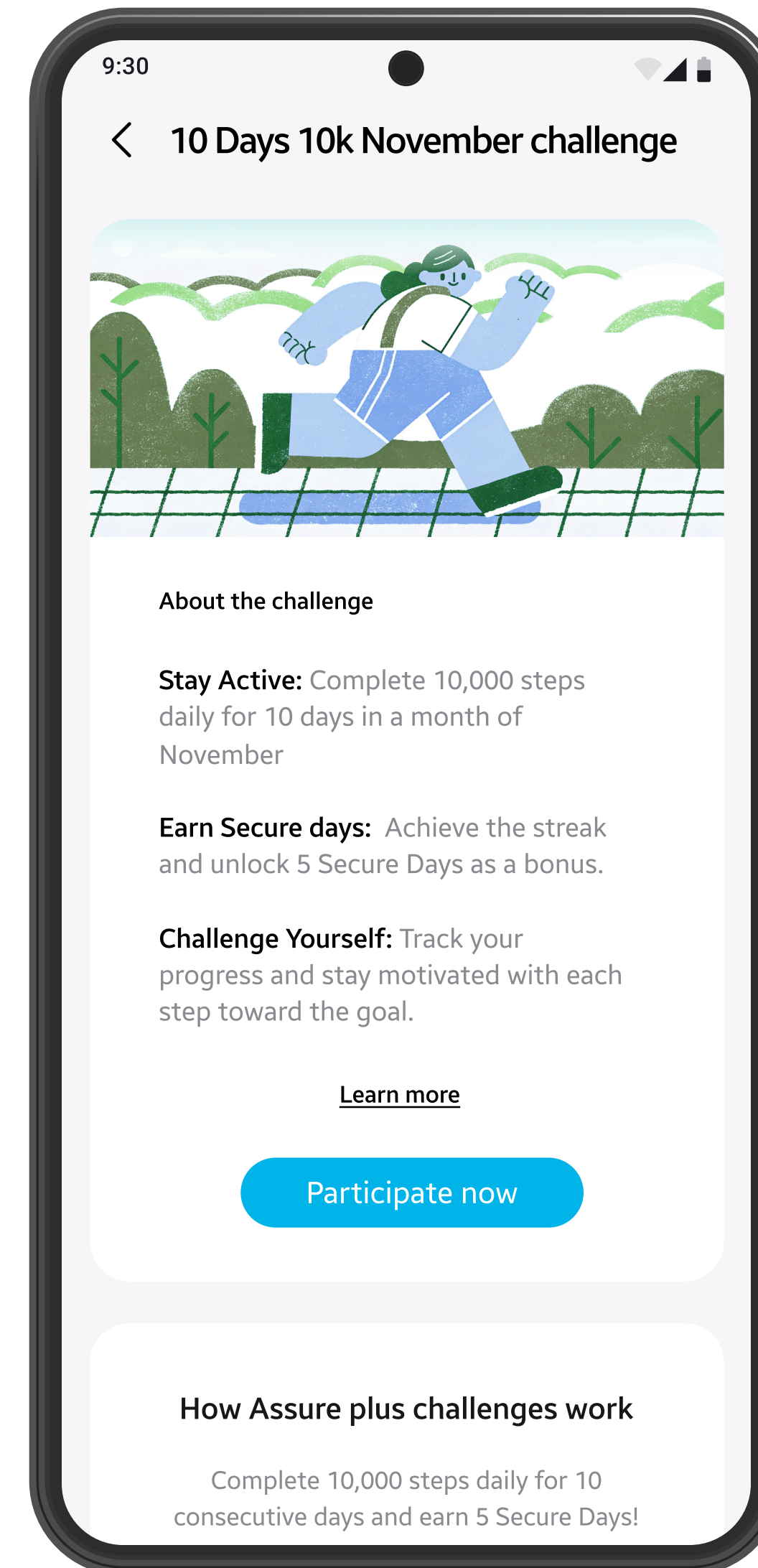
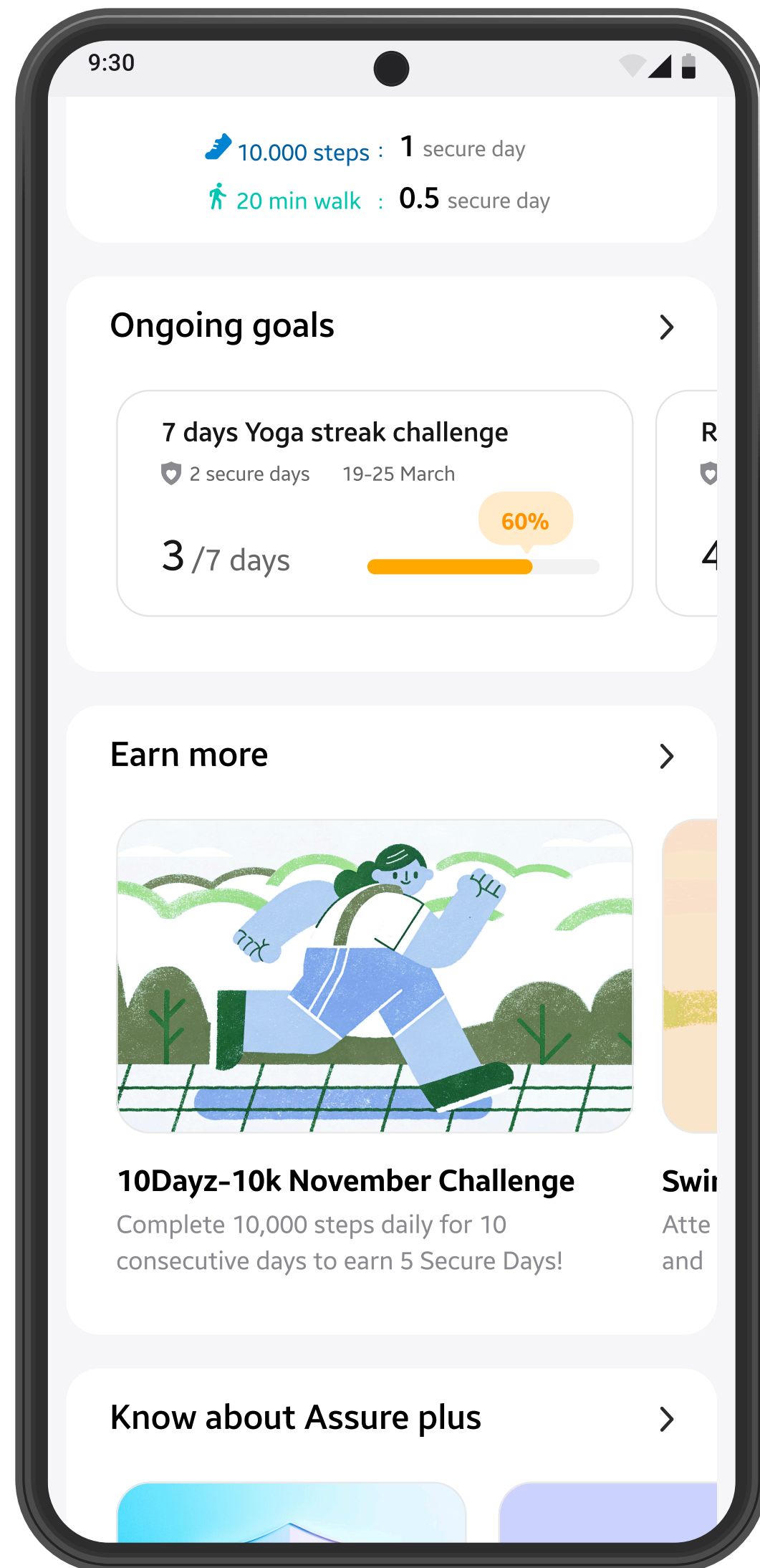
The user aims to complete a health-related challenge, such as achieving a daily step count, to earn additional Secure Days as part of their smartwatch feature benefits.

### Preconditions:

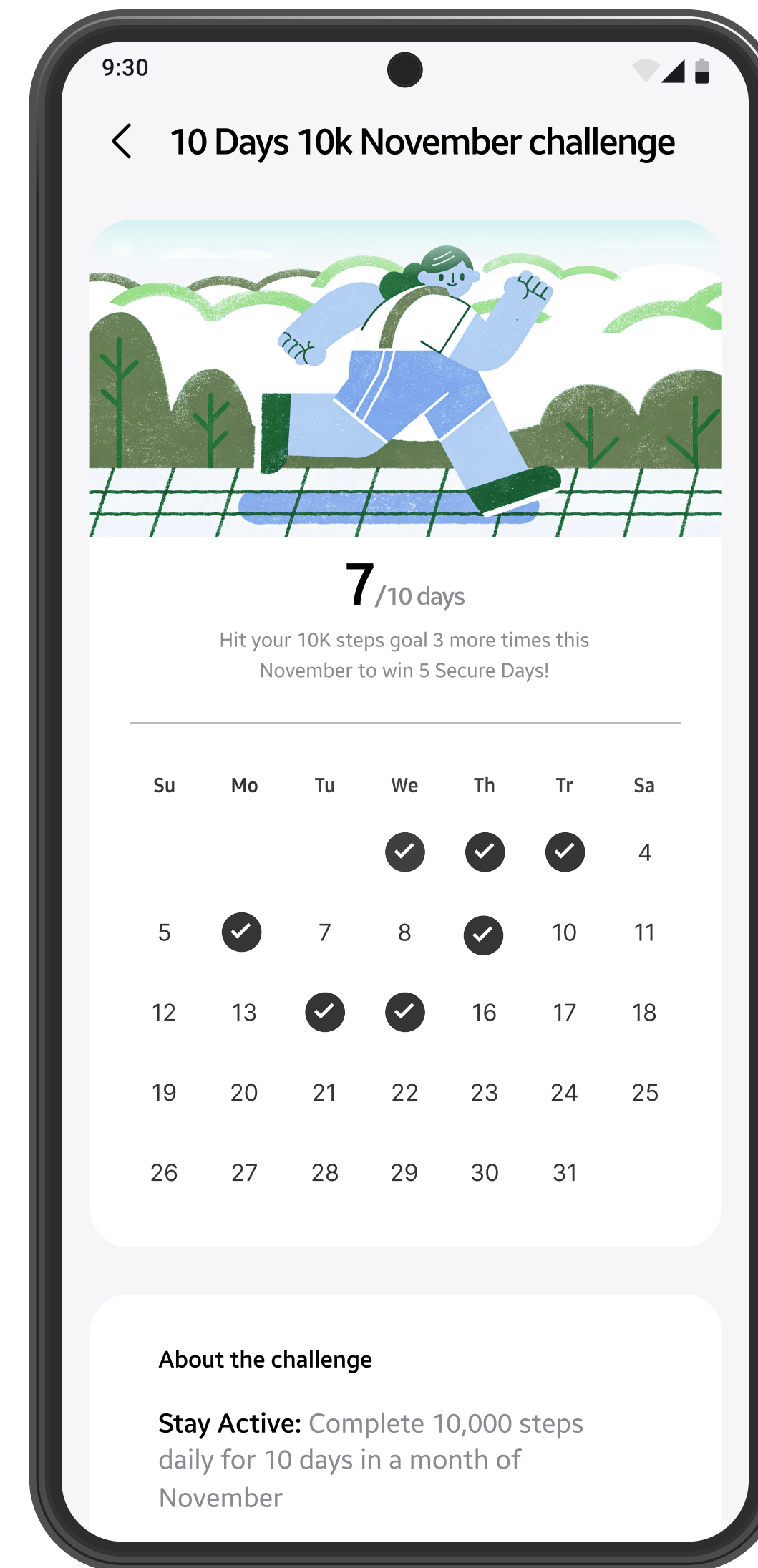
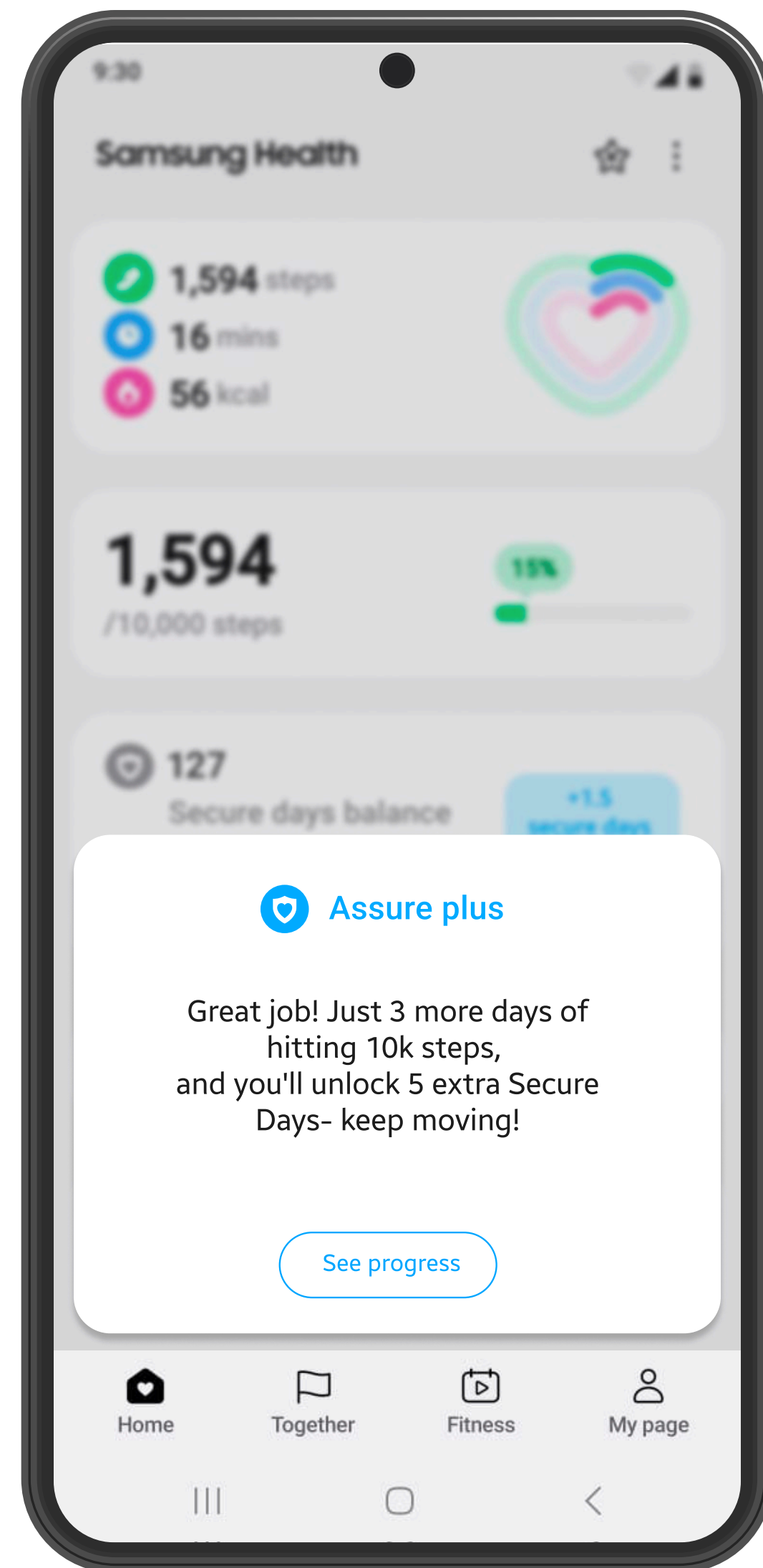
1. The user has registered for the Assure plus. Knows benefits.
2. Has an access to challenges under the Assure plus program.
3. The user's smartwatch is synced with the app to track health data in real time.

### Postconditions:

1. The user completes the challenge successfully and Secure Days are credited to their account.
2. The app provides a summary of the user's performance and progress.



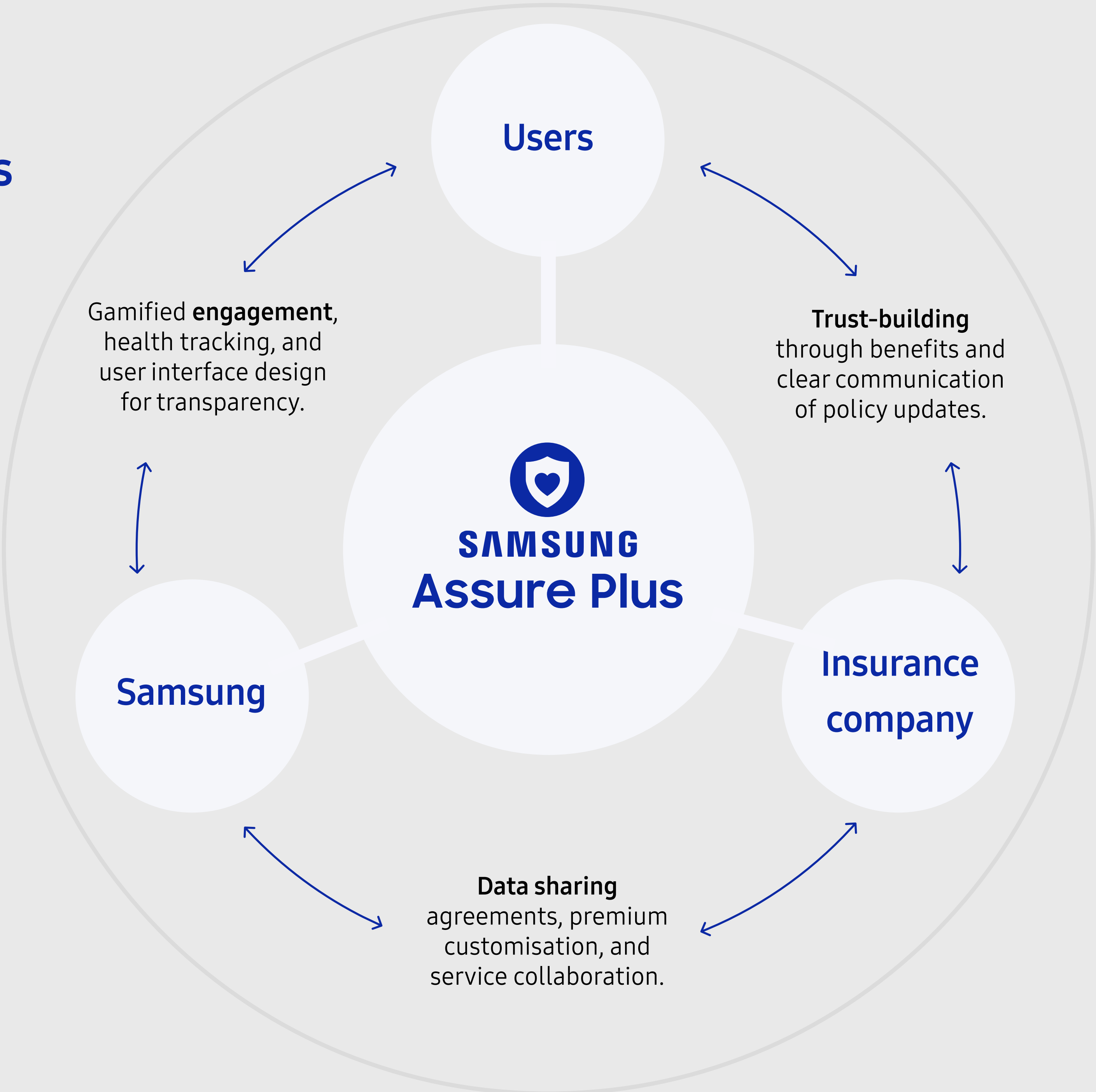
Key screens : Participating in a challenge to earn additional secure days



Key screens : Participating in a challenge to earn additional secure days

# Business Impact & Scalability

# Key Interactions and Dependencies



# The proposed service map

	Samsung	Insurance Company	Users (Policyholders)
Enrollment	Promotes Samsung Assure as an add-on service during wearable purchases or through app notifications.	Provides customizable insurance packages integrated with Samsung's platform.	Opt into the service through the smartwatch app and provide consent to share health data.
Health Tracking and Data Sharing	Collects real-time health metrics (steps, heart rate, BP, ECG, sleep patterns) via wearables.	Receives anonymized and consented data to assess user activity and health metrics.	Engage with wearables daily to maintain activity levels and health metrics, earning Secure Days.
Benefit Allocation	Tracks and displays Secure Days in the app, motivating users with gamification elements.	Updates insurance benefits dynamically based on Secure Days and predefined criteria.	Receive personalized premiums, discounts, or rewards for maintaining health activity goals.
Notifications and Engagement	Sends reminders, gamified challenges, and Secure Day updates via the smartwatch app.	Sends insurance updates, premium adjustments, and reward notifications through Samsung's platform.	Stay informed about insurance validity and actively participate to maximize Secure Days.
Renewals and Upselling	Samsung: Encourages users to continue their insurance plan by offering additional features or tie-ups.	Utilizes improved user health data to propose upgraded insurance plans.	Benefit from seamless renewals and access to enhanced insurance services.

# The Business impact

**Customer Retention:** Strengthens loyalty by offering health-focused, tangible rewards, aligning with user priorities.

**Revenue Growth:** Drives wearable sales and insurance plan subscriptions through integrated service upselling.

**Data Monetization:** Utilizes health metrics to unlock new revenue streams for insurers and Samsung.

**Market Differentiation:** Establishes Samsung as an innovator in combining health tech and insurance, creating a competitive edge.

# The Scalability

**Geographic Expansion:** Adapts to global markets by partnering with regional insurers and tailoring benefits.

**Feature Additions:** Integrates more health metrics or gamified elements to maintain user interest and engagement.

**Cross-Sector Partnerships:** Extends the ecosystem by collaborating with fitness platforms, healthcare providers, or telemedicine services.

**Customizable Plans:** Offers flexible insurance tiers based on user profiles, allowing scalability for varied demographics.





# Thank You!

9:30

### Assure plus

Secure days remaining **127**  
Valid till 25 Aug 2025

Claim now  
Get more secure days >

#### Today's achievement

**1.5** Secure days  
10,000 steps : 1 secure day  
20 min walk : 0.5 secure day

#### Ongoing goals

7 days running streak challenge  
2 secure days 19-25 March  
3/7 days 60%

Earn more

9:30

10,000 steps : 1 secure day  
20 min walk : 0.5 secure day

### Ongoing goals

7 days Yoga streak challenge  
2 secure days 19-25 March  
3/7 days 60%

#### Earn more

**10Dayz-10k November Challenge**  
Complete 10,000 steps daily for 10 consecutive days to earn 5 Secure Days!

Swi  
Atte  
and

### Know about Assure plus

9:30

### Assure plus

Complete these requirements to unlock your Secure Days and start enjoying your benefits!

#### Profile Completion

Complete your Samsung Health profile by adding your details like weight, height etc.

#### Health Monitoring

Track at least 2 days of health with your new Samsung

9:30

### Claim your assure plus benefits

Notification | Documentation | Approval | Settlement

#### Upload the required documents

**Admission letter**  
Document from the hospital stating admission details, signed and stamped.

Upload document

#### Diagnostic Reports and Prescription

Medical reports and prescriptions to your treatment.

9:30

Hit your 10K steps goal 3 November to win 5 Secure Days!

Su	Mo	Tu	We	Th
5	6	7	8	9
12	13	14	15	16
19	20	21	22	23
26	27	28	29	30