

move to 1 Discovery Place, we have re-commissioned implementation of ISO 14001:2015, a high-level best practice environmental assessment.



In terms of the Carbon Tax Act that commenced in June 2019, Discovery is regarded as a 'low impact' company. Phase 1 of the carbon tax will not directly affect Discovery until 2023. The indirect impact of carbon tax is being quantified for our company-owned fleet as a separate tax on emissions from petrol and diesel use, which has been incorporated into the fuel levy system from 5 June 2019.

Discovery submitted the mandatory National Greenhouse Gas Emission Report to the Department of Environmental Affairs for Scope 1 emissions sources (onsite diesel consumption), which also comprises an inventory of our mobile combustion equipment for all our offices.



Environmental awareness is evident in the way that we operate as a company. Alongside our environmental awareness campaigns, employees also contribute ideas on the responsible management of resources.

As significant consumers of power and water, we have designed our data centres to be as efficient as possible and use energy and water efficient air-based chillers to augment cooling. We are also decreasing energy consumption by switching off all non-essential lights at 8pm each week day and keeping them off over weekends, where possible.

We run comprehensive recycling stations in the pause areas at our 1 Discovery Place and Sable Park campuses. We will be running a pilot project at 1 Discovery Place to increase recycling at source, which, if successful, will be rolled out across all our campuses.

**Approximately 46% of the waste generated on our campuses is recycled.**

We also provide home recycling stations for our employees to bring in and dispose of their household waste. This includes glass, tin and packaging, and extends to e-waste (such as computers, computer components, mobile phones and electronic appliances) and hazardous waste (such as light bulbs, fluorescent tubes and batteries).

All our waste is managed and disposed of by specialised and certified service providers.

Discovery participates in the Advisory Committee on Environment and Society (ACES), a quarterly forum run by the National Business Initiative, of which we are a member. ACES's key mandate is to advance environmental programmes between government and the private sector that focus on climate change, energy and water, as well as the implementation of the National Development Plan. The forum meeting in November 2018 was hosted at 1 Discovery Place, our five-star Green Star rated head office.

Raising awareness among Discovery employees about environmental issues – including climate change – is an ongoing process, and is overseen by our environmental forum. Sensitising employees to the need to reduce electricity consumption and waste is supported by campaigns around events such as Earth Hour and World Environment Day.

## Key indicators

- ✓ 34 703 MWh total energy consumption\* (2018: 44 550 MWh)
- ✓ 503.39 tonnes total weight of waste (South Africa) (2018: 751 tonnes)
- ✓ 140 232 kl total water withdrawal (from municipal water supplies in South Africa) (2018: 127 452.10 kl)
- ✓ 60 437 tonnes CO2 greenhouse gas emissions (South Africa) (2018: 66 905 tonnes CO2)
- ✓ 1 284 tonnes CO2 greenhouse gas emissions (United Kingdom and United States of America) (2018: 1 302 tonnes CO2)
- ✓ Over R1.6 million environmental protection expenditure and investments (2018: R1 412 740.37)
- ✓ Environmental initiatives delivered during the year included recycling, Earth Hour, World Water Week, World Environment Day and Arbor Day

\* The slight decline in energy consumption is due to the new digital platform employed to monitor this consumption.

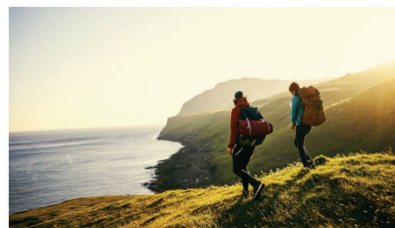
In last year's report, we stated our goal to offset emissions for all our offices so that we have a 'zero emissions' carbon footprint for Discovery. We did not achieve this goal this year and will use the 2018/19 financial year as a baseline to critically assess emissions offsets. This will also form part of ratifying what carbon credits and projects we will invest in as part of the Carbon Tax Act regime, once clarity is provided by the regulator.

## 2018 commitments and progress



### 2018 commitment

- We'll be more equitable.



### Our progress in 2019

- The Lead the Discovery Way programme is equipping leaders and managers with the skills to lead effectively, with a particular emphasis on an inclusive approach to leading all Discovery's people.  
[Developing leadership depth and managing diverse teams](#)
- Our diversity and inclusion hackathons provide input from all

- We'll be accountable.

Our diversity and inclusion mechanisms provide input from all levels of the Group to support faster progress on the deep work of transformation.

[Enhancing systems that support diversity and inclusivity](#)

- With strong employment growth, Discovery has a meaningful impact on transformation, with approximately 63.3% of new jobs going to African candidates, supporting our efforts to better reflect South Africa's economically active population.

[Enhancing systems that support diversity and inclusivity](#)

- In the UK, we completed an in-depth analysis on pay which confirmed that we have slight equal pay for equal work issues.
- [Achieving gender balance in management level and pay](#)

- We continue to report on our environmental impact and work to minimise the use of natural resources in our business.
- [Managing our direct environmental impact](#)

## Related documents and stories

[OUR STORY: Saying YES to youth employment](#)

[OUR STORY: Helping Orange Farm go green](#)

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# Stories

DOWNLOAD A SUMMARY OF OUR 2019 SUSTAINABLE DEVELOPMENT REPORT IN PDF FORMAT

## 2019 Stories

The world's largest, verified physical activity study on incentives and physical activity

Britain's Healthiest Workplace study – understanding employee health and productivity

Supporting best-practice obstetric care through society led pathways, electronic records and value-based remuneration

Supporting a home-grown South African AI business

Saying YES to youth employment

Helping Orange Farm go green

## 2018 Stories

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



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## The world's largest, verified physical activity study on incentives and physical activity

Approximately one third of the global adult population is not meeting the minimum weekly level of physical activity recommended by the World Health Organisation. The Vitality Group commissioned an independent large-scale population study that tracked 422 643 Vitality members from 2015 to 2018 in South Africa, the United Kingdom and the United States.



It specifically compared the activity levels of member on Active Rewards with members on Active Rewards with the Apple Watch benefit (introduced in 2016) to understand if the added benefit enhances physical activity. And importantly, it examined whether these associations persist over time.

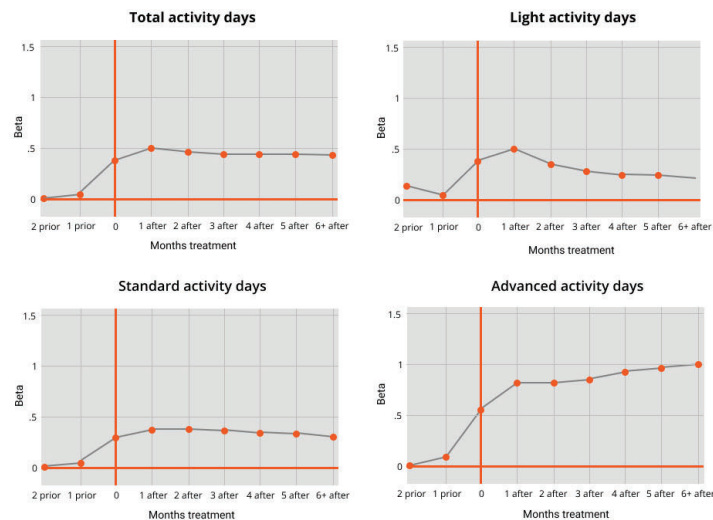
The results were conclusive. The uptake of the loss-framed Vitality Active Rewards with Apple Watch benefit saw an average 34% increase of tracked activity days per month, leading to an additional 4.8 activity days per month. Along with the overall increase in activity levels was an increase in more intense exercise events. There was also variation across the three countries measured, with the largest percentage increase in total activity days in South Africa, at 44.2%.

In analysing sub-populations within the sample that initially tend to be more inactive, such as obese individuals, this at-risk group demonstrated an average increase in tracked activity levels in the range of 109% in South Africa, 160% in the United Kingdom and 200% in the United States.

### Changes in activity levels after uptake of the Vitality Active Rewards with Apple Watch benefit

|                        | United Kingdom |      | United States |      | South Africa |      |
|------------------------|----------------|------|---------------|------|--------------|------|
|                        | percent        | days | percent       | days | percent      | days |
| Total activity days    | 27.7%          | 3.6  | 30.6%         | 4.7  | 44.2%        | 6.1  |
| Light activity days    | 18.3%          | 0.8  | 19.3%         | 1.4  | 48.8%        | 2.1  |
| Standard activity days | 25.1%          | 1.1  | 36.5%         | 2.0  | 30.1%        | 2.3  |
| Advanced activity days | 37.4%          | 1.6  | 52.4%         | 1.2  | 71.1%        | 1.3  |

### Time passage of the association between the Vitality Active Rewards with Apple Watch benefit and physical activity, South Africa



Vitality Active Rewards with Apple Watch uses short- and long-term incentives, including loss aversion and no commitment

Vitality Active Rewards with Apple Watch uses short- and long-term incentives, including loss aversion and pre-commitment. Weekly rewards create a sense of immediacy, while reducing the Apple Watch repayments by meeting activity goals serves as a long-term motivator for sustained behavioural change.

The study found positive associations between the Vitality Active Rewards with Apple Watch benefit and physical activity, as well as higher levels of intensive activity, persisting over time (measured over the 24 months repayment period of the Apple Watch). This means that these members should enjoy health benefits such as greater cardiorespiratory fitness, improvements in blood pressure and cholesterol, and reduced healthcare costs.

The study's findings directly contribute to the scientific literature in the area of behavioural science. And given its sample size across three countries, it supports a greater understanding of the use of incentives in motivating change in activity levels, an increasingly global issue.

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"This landmark study contributes to a deeper understanding of how people can be incentivised to live fitter and healthier lives. The significance for individuals, the insurance industry and wider society is profound."

- Adrian Gore, Discovery Group CEO

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## Britain's Healthiest Workplace study – understanding employee health and productivity

Funded and developed by VitalityHealth, this annual survey tracks lifestyle, mental wellbeing, clinical risk and productivity factors of employees in seven countries, with important insights into productivity and employee health interventions.



Britain's Healthiest Workplace is an annual study funded and developed by VitalityHealth and delivered in partnership with the University of Cambridge, RAND Europe and Mercer, with the Financial Times as our media partner. In its sixth year, it looked at a number of lifestyle, mental wellbeing, clinical risk and productivity factors among 26 432 employees, together with a broad view of leadership and cultural dimensions and organisational policies, practices and facilities that could directly impact on employee health, across 129 companies.



The results show that the average UK employee loses 35.6 days of productive time each year, up from 27.5 days in 2017, including a rise in presenteeism. 34% of employees indicate they have felt unwell because of work-related stress, which is more common among employees who earn lower incomes. Employees with increased financial concerns were also shown to be losing more than twice as much productivity, and were much more likely to smoke, be obese, suffer from hypertension or cholesterol, or report sleeping issues than the average respondent.

The findings demonstrate that employee health is an issue which cannot be ignored, especially as health-related lost productivity is costing the UK economy an estimated £81 billion per year. This figure would reduce significantly with adequate investment in health and wellbeing, and importantly would support greater engagement with employees.

In linking modifiable health risks and short-term productivity, Britain's Healthiest Workplace is helping develop a common understanding of what employee health and wellbeing means, and establishing a common set of standards that can be applied in all industries.

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## Supporting best-practice obstetric care through society led pathways, electronic records and value-based remuneration

Obstetricians in South Africa in the public and private sector pay a very high malpractice insurance premium to practice. This has seen the number of these specialists decrease over the years, which is of particular concern to the health and access to care for pregnant women.



To support the sustainability of maternal healthcare and retain these key specialists, we consulted with the South African Society of Obstetricians and Gynaecologists (SASOG) and legal professionals to understand the issues driving high premiums and the often high pay outs. A key finding was that supporting documentation for legal cases was generally inadequate.



We worked with SASOG to customise a record in HealthID, our electronic medical record (EMR), for documenting the care provided during the prenatal and delivery stage. It offers a secure platform for them to store and access their notes, tests and scans, and enables other members of the care team to view important patient information when needed.

For obstetricians who join the initiative, we are offering a fee increase (above normal delivery fees) in exchange for a commitment to embed best-practice guidelines and be open to peer review by SASOG of their care outcomes. Doctors also have the option to use the HealthID EMR to enhance their record keeping and earn an additional fee.

Sharing data with doctors and SASOG through this initiative is supporting their intention to better understand and improve outcomes for the benefit of mothers and children. Discovery hosts the EMR and collates the relevant data metrics, which are provided to SASOG at a population level and to individual doctors to give them insights into outcomes.

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## Supporting a home-grown South African AI business

In supporting emerging young businesses, the Procurement team at Discovery is sourcing services from an exciting black youth-owned South African business that has developed an industry-leading document workflow solution using artificial and human intelligence.



Isazi Consulting is using artificial intelligence (AI) and human ingenuity to accelerate digital transformation in a unique and empowering way in South Africa. Isazi's flagship AI product takes completely unstructured data (such as hand-written application and claims forms) and converts it into structured data with 99% accuracy, using a combination of artificial and human intelligence.

Machine learning algorithms identify the type of document automatically and extract only the relevant fields. It also accurately reports its confidence level for each field – so where there is uncertainty, the platform breaks up and anonymises information to share with unemployed youth who play a gamified version of the program for consensus-based verification. This process not only ensures data security, but allows it to achieve unmatched levels of accuracy to write to different workflow processes and databases.



The result is a cost-effective digital alternative to the labour-intensive and error-prone process of traditional data capturing, while creating an earnings stream for unemployed youth.

The idea for the product was devised when Isazi noticed that one of the main pain points for an African financial asset management processing company was in processing PDFs.

Isazi's three South African founders and team of 20 scientists are passionate about putting Africa on the international AI map. Connecting them to different areas of Discovery's business will help this promising team to scale their product and business globally.

By solving a big pain point in the industry and freeing up employees to apply themselves to more challenging work than data capture, we see a bright future for this young company.

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## Saying YES to youth employment

The youth in South Africa are disproportionately affected by high unemployment, with six million young people shut out of the economy. The Youth Employment Service (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 three years. It is a business-led collaboration, with support and financial incentives from government.



Discovery immediately joined the YES campaign and has taken great strides to create meaningful opportunities since the programme commenced in March 2018.

Within Discovery Health, we are aware of the significant costs of in-hospital palliative care. Also, most people requiring end-of-life care prefer to be at home. Combining the challenges of healthcare costs and youth unemployment, we are rolling out training for community healthcare workers as part of the YES campaign.

Discovery is also leveraging its wide network of partner companies in our Insure and Health supply chain to take up the challenge of providing work to young people.

Between October 2018 and June 2019, 517 jobs have been created in support of the YES campaign, with 12 within Discovery and 505 with our partners. Roles include administrative assistants, administrators, Avis Safe Drive public relations officer, call centre agents, data capturers, finance administrators, forecourt attendants, general workers, health and safety administrators, receptionist and healthcare workers.

To support the success of these new entrants to the world of work, Learning and Leadership is working with the CSI team to develop an informal mentorship programme.

### Key indicators

- 517 jobs created in the 2019 financial year against a target of 450
- 69.1% females and 30.9% males
- 87.0% African, 12.6% Coloured and 0.4% Indian
- 64% placed in Johannesburg, 29% in Cape Town and 7% in Durban.

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