

# Case study: Vitality – Unlocking Growth Through Healthier Habits and Happy Customers

## Overview

Vitality is a leading provider of Health, Life, and Car insurance in the UK, known for its purpose-led approach to financial services. Through its Shared Value model, Vitality incentivizes customers to make healthier or safer choices — benefiting members, lowering risk, and creating broader social impact. In 2019 alone, members saved over £100m through the Vitality Healthy Living Programme.

With high member satisfaction and a strong commitment to innovation, Vitality saw referral as a natural way to turn positive experiences into sustainable growth.

## Challenge

Vitality needed a referral platform that could:

- Integrate seamlessly into the Member Zone while staying fully on-brand
- Automate reward reconciliation and fulfilment to reduce internal workload
- Support diverse referral goals — from new policy sales to deeper programme engagement
- Strengthen loyalty and advocacy across personal and corporate member segments

## Solution

After a comprehensive market review, Buyapowa was selected for its flexible, end-to-end platform, tailored UX design, and collaborative working style. The platform was embedded directly into Vitality’s Member Zone, offering a smooth and intuitive referral journey.

Vitality and Buyapowa partnered closely to evolve the program, using real-time analytics and feedback to enhance visibility and control for members and their referred friends. A key change — doubling the reward from £50 to £100 — helped further accelerate program uptake.

## Results

- ✓ **Increased referral volumes** after reward uplift from £50 to £100
- ✓ **Extended the referral program** from Health and Life to Car insurance and corporate partners
- ✓ Leveraged **Buyapowa’s Automated Reward Distribution** to power additional sales incentives
- ✓ Built a referral engine that grows with the brand — fully aligned to its member-first values

98%

### ENGAGEMENT

Almost every Vitality member visiting the program decided to sign up as a referrer.

97%

### SHARING RATE

The vast majority of those who registered for the referral program went on to share their referral link.

2.5

### SUCCESSFUL SHARES

Referrers generated an average of 2.5 visits to Vitality’s website from their friends & family.

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### NEW MEMBER

On average, each existing Vitality referrer successfully generated a brand new member acquisition.

49%

### CONVERSION RATE

Almost half of referred-in-friends completed their quote and became paying Vitality members.

## “Delivered”

“We have always believed that Vitality has the power to generate immense advocacy from our loyal members. We needed a referral platform that could deliver on that promise and Buyapowa has done exactly that.

**Ross Dowson**  
Director D2C Distribution