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HEALTH COACHING ASSOCIATION

From Pricing Risk to Reducing Risk: How Behavioural Health Strategy Can Lower Claims, Improve Outcomes, and Drive Workplace Performance

Why health and wellbeing coaching must sit at the centre of insurance and workplace strategy

Izabella Natrins, CEO UKIHCA, UKIHCA-RHC, Health Research Psychologist

A recent analysis from Swiss Re highlights a critical shift: risk is no longer binary. It is behavioural, dynamic, and shaped by wider health patterns (Swiss Re, 2024).

It is behavioural.
Dynamic.
Contextual.

And that changes everything.

Because once we accept that risk is shaped by behaviour, a more fundamental question emerges:

Why are we still focused on pricing risk, when we could be actively reducing it?

The reality behind the risk

Across insurance and workplace health, the same drivers consistently emerge:

- Around 80% of chronic disease is linked to modifiable behaviours (World Health Organization)
- Cardiovascular disease accounts for ~30% of global deaths, largely driven by lifestyle factors (WHO)
- Poor metabolic health is associated with the majority of non-communicable diseases globally (WHO)
- Smoking remains one of the leading preventable causes of death, with sustained cessation often requiring structured behavioural support (WHO)

These are not marginal risks.

They are the primary drivers of claims, cost, and long-term health outcomes.

And crucially, they are modifiable.

The scale of the challenge

This is not a marginal issue. It is a population-level and economic challenge impacting health services, workplaces and insurers across the UK.

- Around 80% of chronic disease is linked to modifiable behaviours (World Health Organization)
- Cardiovascular disease accounts for ~30% of global deaths, largely driven by lifestyle factors (WHO)
- Work-related stress, depression and anxiety account for the majority of lost working days in the UK (Health and Safety Executive, 2025)

- Workplace ill health continues to cost UK employers millions of lost working days each year (HSE, 2025)

These are not isolated clinical issues: they are workforce, economic, and insurance system realities.

And importantly, they are not fixed.

They are shaped by behaviour, environment, and access to support.

The system gap

Despite this, much of both insurance and workplace health strategy remains focused on:

- Risk identification
- Risk classification
- Risk pricing

Rather than:

- Risk engagement
- Lifestyle and health behaviour change
- Risk reduction

This is the gap where the opportunities lie.

Whole Person health and wellbeing coaching: the missing intervention

Whole person health and wellbeing coaching sits directly between risk assessment and risk reduction.

A structured, evidence-informed approach, it supports individuals to improve their health and wellbeing by focusing on the whole person, not just a single condition or behaviour.

It recognises that health is shaped by interconnected factors such as lifestyle, emotional and mental wellbeing, environment, habits, and personal circumstances. Rather than giving advice or prescribing solutions, it works with individuals to build insight, motivation, and practical skills so they can make and importantly, sustain meaningful lifestyle and health behaviour change over time.

This approach supports individuals to make and sustain change across key risk areas, including:

- Smoking cessation and reduction

- Metabolic health
- Cardiovascular risk
- Stress and resilience
- Long-term condition self-management

Unlike passive wellbeing offers, health and wellbeing coaching works with people, over time, to change the lifestyle and health behaviours that underpin risk.

Why this matters for insurers

For insurers, this is not just another health intervention. It is a risk management strategy, representing a shift from passive risk management to active risk reduction.

Swiss Re itself highlights the need to better understand and respond to behavioural risk, rather than relying on static classifications (Swiss Re, 2024).

Health and wellbeing coaching provides the mechanism to do this in practice.

By supporting lifestyle and health behaviour change at scale, insurers can:

- Reduce claims incidence and severity
- Shift from reactive claims management to proactive risk reduction
- Improve underwriting accuracy through richer behavioural data and insights
- Strengthen customer engagement and retention

When risk is understood as behavioural and modifiable, the opportunity for insurers is clear: move from modelling risk to actively reducing it, improving both claims outcomes and portfolio performance.

In other words:

from pricing risk → to reducing risk at source

Why this matters for employers

The same drivers of risk that affect insurers also directly impact workplace performance, participation, and productivity.

Poor health and unmanaged risk lead to:

- Absenteeism
- Presenteeism
- Reduced productivity
- Increased staff turnover

The cost is significant.

According to the UK Health and Safety Executive (HSE), work-related ill health and workplace absence cost UK employers billions annually (HSE, 2025). Stress, depression, and anxiety remain the leading causes, accounting for the majority of lost working days.

At the same time, broader data shows the scale of the challenge:

- Millions of working days are lost each year (HSE, 2025)
- Millions of employees are living with long-term health conditions (ONS / NHS England data)
- Workforce inactivity due to ill health continues to rise (Office for National Statistics)

This is no longer just a health issue.

It is an economic one.

Yet it is also an opportunity.

Deloitte's earlier workplace mental health analysis, alongside wider UK and international research, has indicated that investing in employee health and wellbeing can deliver a strong return. Estimates have suggested that for every £1 invested in workplace mental health and wellbeing, organisations may see returns of around £4–£5, driven by reduced absence, improved productivity, and lower turnover (Deloitte).

Returns are typically higher where interventions are proactive, sustained, and organisation-wide.

Despite this, many workplace wellbeing approaches remain fragmented, reactive, and inconsistent in quality or impact.

A system under strain

This challenge has been clearly recognised in the Mayfield Review – *Keep Britain Working*, led by Sir Charlie Mayfield.

The Review highlights a system under significant pressure, with rising levels of economic inactivity driven by ill health, and calls for a shift towards earlier intervention, better support, and a more coordinated approach between employers, health systems, and wider society.

At its core, the Review reinforces a simple but important principle:

Keeping people well, and helping them stay in or return to work, requires a focus on prevention and sustained support.

This aligns directly with the role of whole person health and wellbeing coaching.

The case for whole-person health and wellbeing coaching

At the UK & International Health Coaching Association (UKIHCA), we believe the solution is clear:

Professionally qualified, standards-aligned health and wellbeing coaching must become a core component of both insurance and workplace strategy.

This is not a wellbeing "extra" but a structured intervention that:

- Targets the root causes of risk
- Supports sustained lifestyle and health behaviour change
- Improves both health and wellbeing outcomes AND cost outcomes
- Can be scaled across populations

It is exactly the missing link between:

risk assessment → behaviour change → risk reduction

The economic case

The return on prevention is well established:

- Research from organisations including RAND Europe suggests that workplace wellbeing interventions can deliver returns of around £3–£5 for every £1 invested, driven by improved productivity and reduced absence (RAND Europe)

- Earlier workplace mental health analysis by Deloitte, alongside wider evidence, indicates strong returns of around £4–£5 per £1 invested (Deloitte)

- Swiss Re highlights that behavioural risk factors such as smoking and lifestyle behaviours are key drivers of underwriting risk (Swiss Re, 2024)

- WHO confirms that major noncommunicable diseases are driven by modifiable behavioural factors (WHO, 2023)

- Lifestyle and health behaviour change interventions are consistently shown to reduce risk factors linked to smoking, metabolic health, and cardiovascular disease (WHO; NICE guidance)

When applied effectively, structured health and wellbeing coaching sits at the point where risk becomes actionable.

A shared opportunity for insurers and employers

Insurers and employers are working on the same challenge from different angles, but ultimately, they are dealing with the same drivers of risk.

The difference will come down to how that risk is addressed.

This is where professional standards matter.

To achieve meaningful, measurable outcomes, interventions need to be:

- Professionally delivered
- Ethically grounded
- Evidence-informed
- Consistent in quality
- Aligned to clear professional standards

This is the role of **UKIHCA-Registered Health Coaches** (RHCs).

The UKIHCA framework

UK & International Health Coaching Association

UKIHCA-Registered Health Coaches are trained to internationally recognised UKIHCA standards to deliver structured, person-centred coaching that supports sustained lifestyle and health behaviour change.

They do not diagnose, advise, or provide treatment. Nor do they replace clinical or therapeutic care, occupational health, or HR support. Instead, they work alongside these services, complementing and strengthening existing provision.

RHCs are trained to work at a deeper level, supporting individuals to build capability, confidence, and motivation to change lifestyle and health behaviours over time.

This includes behaviours linked to key risk areas such as smoking, metabolic health, cardiovascular risk, stress, and long-term condition management.

The approach is structured, evidence-informed, and grounded in professional standards, ensuring support is safe, accountable, and focused on measurable outcomes.

UKIHCA: Independence, professionalism and public trust

UKIHCA is an **independent, non-profit organisation, operating in the third sector.** Free from commercial influence, control or ties that could compromise our independence, we exist to advance the health and wellbeing coaching profession, protect the public and uphold high standards of ethical, evidence-informed practice.

Our members are fully qualified and credentialed professionals who have satisfied our robust professional standards and work within a defined scope of practice.

Health and wellbeing coaches work across the NHS, public services, workplaces, charities, education and the independent practice.

Read our full policy position on independence, professionalism and public trust.

The UKIHCA call to action

👉 Recognise professional health and wellbeing coaching as a core risk reduction intervention, not an optional benefit
👉 Integrate coaching into insurance products, underwriting strategies, and workplace health pathways
👉 Invest in UKIHCA-Registered, standards-aligned coaching
👉 Evaluate success based on reduced claims, improved health outcomes, and improved workforce productivity

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Supporting the wider system shift

This thinking aligns directly with UKIHCA's *Keeping Britain Working* White Paper, which highlights the critical role of health and wellbeing coaching in:

- Supporting workforce health
- Reducing economic inactivity
- Improving long-term condition management
- Enabling sustainable participation in work

Closing thought

If risk is behavioural, then it can also be influenced.
If it can be influenced, then it can be managed.

And if it can be managed, then the question becomes:

Why are we not acting to manage risk?

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