

How is physical fitness used to determine premium discounts?

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Fitness level will be determined through the digital screening process.

The digital screening's aim is to measure cardiovascular fitness, and the exact nature of the test differs depending on whether it is the initial screening, or whether it is a compulsory reassessment screening. VO2 max will be used as a proxy for cardiovascular fitness and will in the initial screening be estimated using the answers provided by the client to the fitness questions and with reassessments, we will measure the VO2 max through an activity-based physical fitness assessment using the client's mobile device and a step-test in the comfort of their own home.

[Click here](#) for the VO2 max tables.