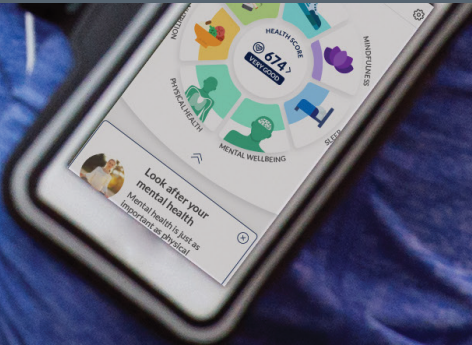




dacadoo

PRODUCT & SERVICE OVERVIEW

Digital Health Engagement & Health Scoring



HOLISTIC HEALTH QUANTIFICATION - IT'S WHAT WE DO



dacadoo, named a 2021 “Cool Vendor in Insurance” by Gartner, licenses its Digital Health Engagement Platform, including its Health Score and Risk Engine to Life & Health insurance operators (B2B), supplying Insurtech and health-tech solutions to over 35 of the top 100 Life & Health insurance operators globally. Available in over 18 languages, dacadoo’s technology is provided as a fully branded, white label solution or it can be integrated into customers’ products through its API. Through its ‘Connect, Score, Engage’ offering, dacadoo supports Life & Health operators to motivate their clients to lead healthier lifestyles through its SaaS-based Digital Health Engagement Platform. dacadoo also provides its Risk Engine, which calculates relative risk on mortality and morbidity in real-time. dacadoo has over 120 employees across locations in Europe, North America and Asia-Pacific and over 100 filed patents around their digital Life & Health solutions. dacadoo is entirely committed to privacy and security, hence why it designs and operates its solutions in line with industry standards, laws and regulations such as the Swiss Federal Act on Data Protection, GDPR, and HIPAA. Its Information Security and Privacy Management System is certified according to world-renowned ISO 27001 and ISO 27701 standards.

The goal of dacadoo is to strengthen health and wellbeing through active engagement and artificial intelligence. The comprehensive dacadoo Digital Health Engagement Platform motivates its users with a playful approach to lead holistically healthier lifestyles and makes health individually measurable.

dacadoo provides solutions to the following key industry segments:

- Health Insurers
- Life Insurers
- Employers



PRODUCT OVERVIEW

DEVELOPING ENGAGING INSURTECH SOLUTIONS

dacadoo has developed a broad range of functionalities and services as part of a platform that engages users in holistic health and wellness. In addition to dacadoo’s comprehensive platform and apps, the backend functionality can be integrated into customers’ own portals and apps via dacadoo’s RESTful API (OAuth 2.0), allowing customers to create user journeys and client-facing applications tailored specifically for their needs based on dacadoo’s technology.



DHEP White Label Product Offering



DHEP API Product Offering



Risk Engine API (stateless)



Health Score API (stateless)

Segment	dacadoo-branded Health Engagement Platform	White Label of the Health Engagement Platform	dacadoo API	dacadoo Risk Engine
Health Insurer	X	X	X	X
Life Insurer	X	X	X	X
Corporate Health	X	X	X	-

DIGITAL HEALTH ENGAGEMENT PLATFORM (DHEP)

dacadoo develops and operates its comprehensive digital Health Engagement Platform to motivate users to achieve and maintain healthy lifestyle habits. It combines motivational techniques derived from behavioral science, with functions from online gaming and social networking that involve users in leading holistically healthier lifestyles, which include aspects from their body, mind and current lifestyle. By combining the patented dacadoo Health Score with personalized digital health coaching dacadoo customers can achieve high levels of long-term user engagement.

OUR RESTFUL API

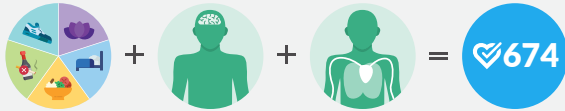
The broad range of dacadoo services and functionalities in the backend can be accessed via the RESTful APIs (OAuth 2.0), so that third party developers can build customized applications and solutions for their customers, based on dacadoo’s award-winning technology.

DACADOO RISK ENGINE

The dacadoo health risk quantification engine is based on more than 300 million person-years of scientific real life data, and it uses powerful imputation models for missing data. Its algorithms and models are all risk-based and can be used for accelerated underwriting, as well as for dynamic pricing (Pay-As-You-Live).

THE DACADOO DIGITAL HEALTH ENGAGEMENT PLATFORM

The dacadoo Digital Health Engagement Platform, also called Wheel of Life™, is a mobile first digital health and wellness platform, which helps users be more active and healthy. dacadoo measures health in real-time with the Health Score, and engages users to actively manage their health and wellness in an easy and fun way.



QUANTIFYING HEALTH WITH OUR HEALTH SCORE

The award-winning dacadoo Health Score is a scientifically calculated number from 0 (low) to 1,000 (high), simplifying an individual's current health status into a single number. It is based on over 300 million person-years of clinical and real life data, and it can track up to 100 data points across an individual's Body, Mind and Lifestyle – thus representing holistic health. The Health Score changes in real-time according to the user's physical state, emotional wellbeing and lifestyle behavior.

CONNECTIVITY & TRACKING

dacadoo automatically connects with most popular wearable devices and apps to track more than 115 activities. Alternatively, users can enter activities manually, track automatically with the dacadoo mobile apps (iPhone/Android), or import activity data via GPX uploads.

THE REWARD SYSTEM

The dacadoo reward system allows users to "earn points" for healthy behavior and "redeem points" in the rewards shop offered by dacadoo's shop partner. dacadoo has developed a proprietary points earning model that has been optimized to increase user engagement. This model can be adjusted to serve our client's specific needs. The rewards and points system is a flexible, powerful tool to boost the long-term user engagement.



USER ENGAGEMENT FEATURES

dacadoo applies the Self Determination Theory (SDT) as underlying behavioral science and uses various engagement techniques to engage its users to remain active:

CHALLENGES

Activity, nutrition, sleep and photo challenges can be set up as individual or team competitions. Users can create their own challenges, join company-specific or public ones.

GOALS

Users can select a variety of goals to set personal health targets.

SOCIAL FEATURES

Users can connect with friends and colleagues, comment on activities, and share information via social networks (e.g. Facebook, Instagram, Twitter).

PERSONALIZED FEEDBACK

The dacadoo coach delivers automated, rule based lifestyle feedback on activities, nutrition, sleep, stress and general topics.

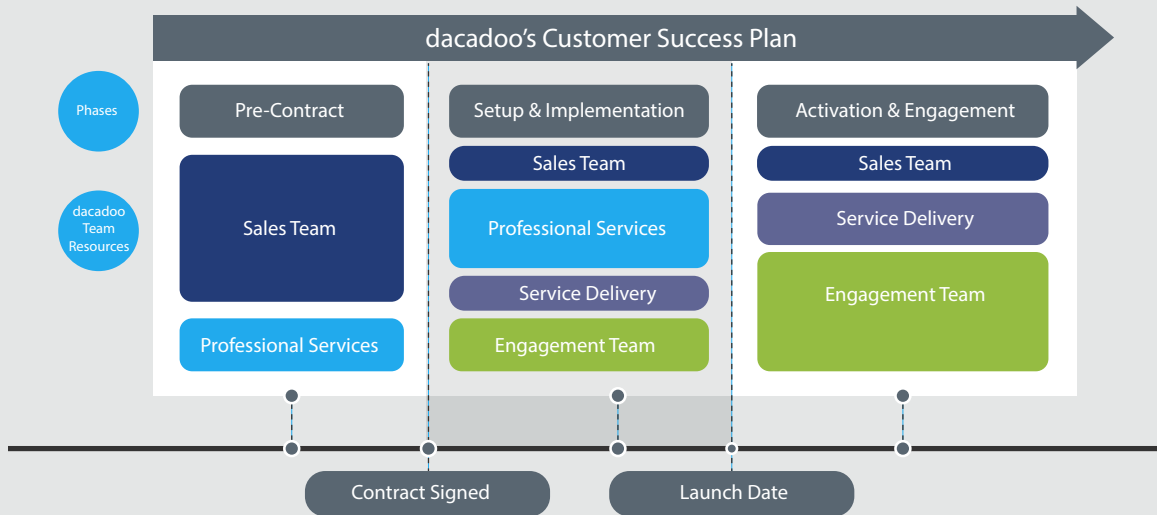
ACHIEVEMENTS

There are more than 216 achievements that can be attained on dacadoo. These are automatically activated and mainly activity-based goals that track and recognize progress.

SERVICES OVERVIEW

CUSTOMER SUCCESS PLAN

dacadoo provides customers with a formula for success that flows through all phases of the engagement process: understanding customer requirements, system implementation, product launch and day-to-day engagement support.



PRE-CONTRACT

dacadoo's commercial team, working together with our technical and professional services teams, will make sure we understand our customer's requirements, and that we are able to provide them a clear understanding of how dacadoo's digital health technology operates.

SETUP & IMPLEMENTATION

dacadoo's professional services team guides clients through the complete system implementation cycle, including a formal kickoff meeting between project teams, and clearly defined project phases for definition, implementation, testing and deployment.

ACTIVATION & ENGAGEMENT

The activation and engagement team supports customer teams by providing launch kits and best-practice materials, along with advice on campaigns, challenges, internal communications, etc.

WHITE LABEL IMPLEMENTATION

As dacadoo is focused on a B2B2C go-to-market approach, the capability to fully brand and customize our Digital Health Engagement Platform is of key importance. The white label version includes a completely separate instance of the platform and database, along with full customer branding, branded phone apps in the app stores, customization of content, goals, rules and rewards.

HOSTING, SECURITY & PRIVACY

CUSTOMER DATA IS SECURELY PROTECTED

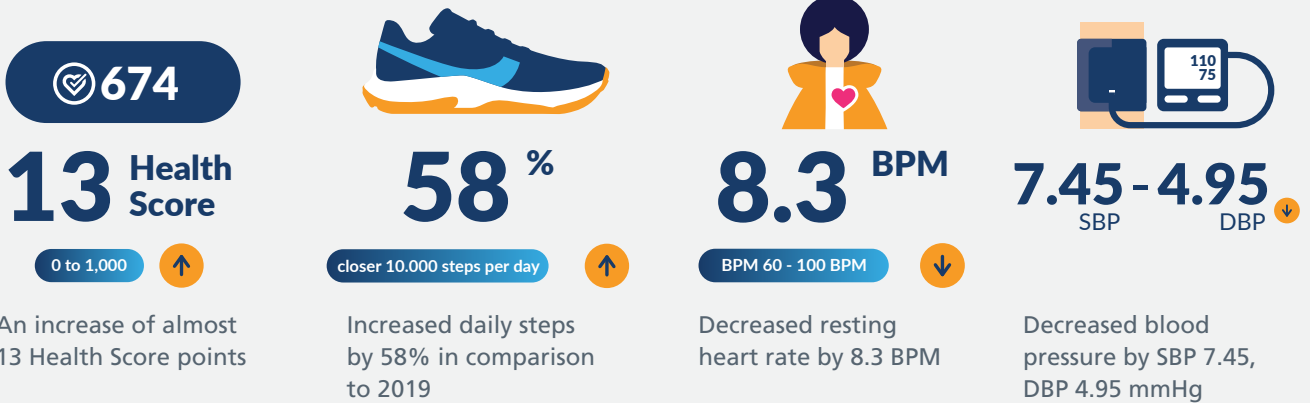
You control your data! As data privacy and security is of utmost importance to us, customer data will always be protected with our wide range of secure Azure Cloud hosting locations.

PRIVACY SETTINGS THAT FIT YOUR NEEDS

dacadoo complies with data protection and privacy laws (e.g. GDPR, HIPAA). Users can change their privacy settings at any time.

DOCUMENTED RESULTS

Using our award-winning dacadoo Digital Health Engagement Platform has been proven highly effective for the improvement and management of users' health. Here's what the average DHEP user achieved during 2020:



An increase of almost 13 Health Score points

Increased daily steps by 58% in comparison to 2019

Decreased resting heart rate by 8.3 BPM

Decreased blood pressure by SBP 7.45, DBP 4.95 mmHg

And much more! Download our [infographic](#) to find out more stats.



WE LISTEN, LEARN & DELIVER

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