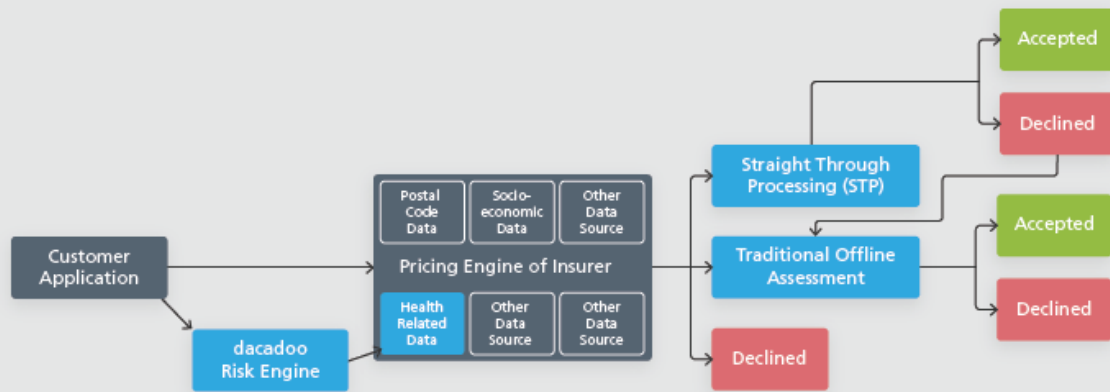
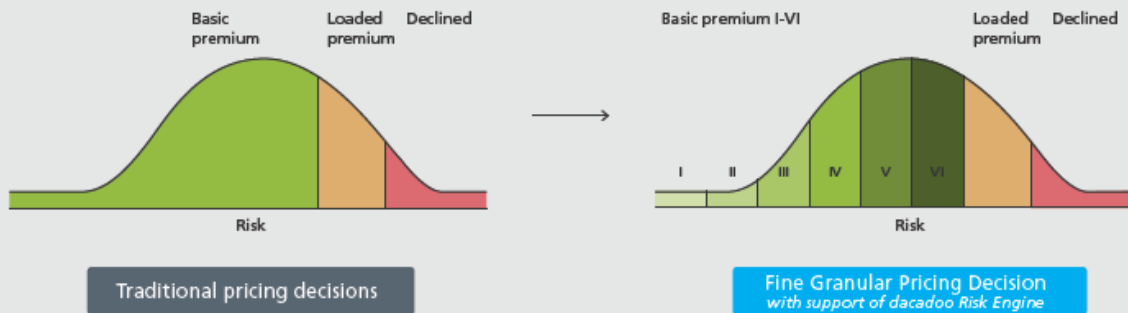


## DACADOO RISK ENGINE FOR ACCELERATED UNDERWRITING

As the dacadoo Risk Engine produces full data sets for each person by imputing estimated values for all missing data inputs, such as missing blood values for example, the output of the risk engine can support the pricing and underwriting engine of insurers and re-insurers to facilitate fluid-less online underwriting and increase the amount of Straight-Through-Processing (STP).



With the results of the dacadoo Risk Engine, insurers can break down the large risk bins of the basic premium and loaded premium pricing decisions into several sub-bins to offer more fine granular pricing decisions to their customers.



## DACADOO RISK ENGINE FOR DYNAMIC UNDERWRITING

To enable flexible premium pricing as part of a Pay-As-You-Live (PAYL) product offering, customer health related data needs to be continuously updated. Therefore, dacadoo combines its risk engine with its award-winning digital Health Engagement platform that helps users to actively manage their health by tracking body, mind and lifestyle data in a playful way, and obtain fully automated A.I.-based coaching support. The complete offering can be white labelled for insurance customers.

Client members of insurance customers who would like to profit from flexible premium pricing would use the dacadoo health engagement platform for a defined period of time.

