

dacadoo

DACADOO RISK ENGINE

dacadoo Digital Insurance Solutions

THE VALUE OF DACADOO

dacadoo is a global technology company that is driving the digital transformation in the healthcare and insurance industry. Founded in 2010, dacadoo is based in Switzerland with client service offices in the USA, Denmark and Australia. With more than 20 patents granted worldwide and 20 international awards won, dacadoo's science-based technology and innovations are widely recognized.

The goal of dacadoo is to make health and risks measurable in real-time, and strengthen health and wellbeing via active engagement and artificial intelligence.

Its award-winning digital Health Engagement Platform motivates users to actively manage health and wellbeing by tracking body, mind and lifestyle data in a playful way, and it makes health individually measurable via its proprietary Health Score that is based on more than 300 million people years of clinical data. The target of the platform are end users and it is in use as a white label version by many insurers around the world today.

The dacadoo Risk Engine is for professional use. Its goal is to strengthen insurer's processes and accuracy for accelerated fluid-less and dynamic underwriting. With very limited self-reported data, it produces complete health-related data sets and predicts various disease risks and all-cause mortality.

THE VALUE OF THE RISK ENGINE

The dacadoo Risk Engine calculates adverse health event probabilities based on a novel scientific model that includes more than 300 million people years of clinical data.

Up to 100 data points can be inserted in the dacadoo Risk Engine but it works with as little as 4 data points (age, gender, height and weight). The risk engine produces full data sets with 100 data points for each person by imputing estimated values for any missing, self-reported data. For example, if only age, gender, height and weight of a person are provided, the engine will impute the 96 missing data values, including blood values and other biometric data. The engine also predicts various disease risks (e.g. Diabetes type II, Hypertension, Metabolic Syndrome, etc.) and calculates all-cause mortality for the chosen time horizons (5 to 14 years).

Data obtained via dacadoo's Risk Engine:

- Full data set of 100 data points for each person including imputed health-related values of all missing data points
- Prediction of various disease risks
- All-cause mortality

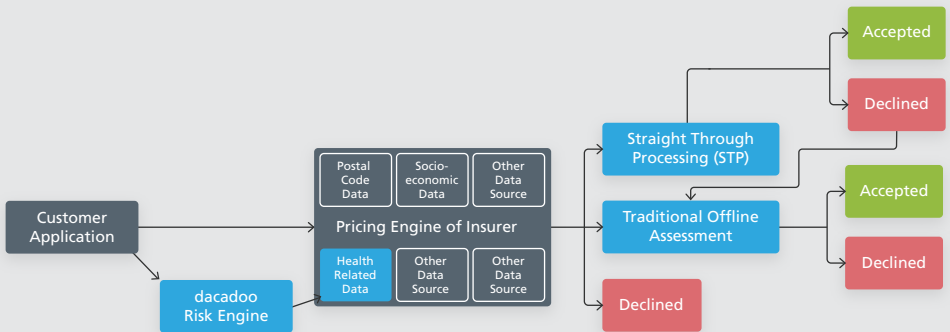
The dacadoo Risk Engine can be accessed for one time or ongoing use and its output will support advanced analytics and pricing for accelerated underwriting, as well as dynamic underwriting to allow flexible premium pricing.



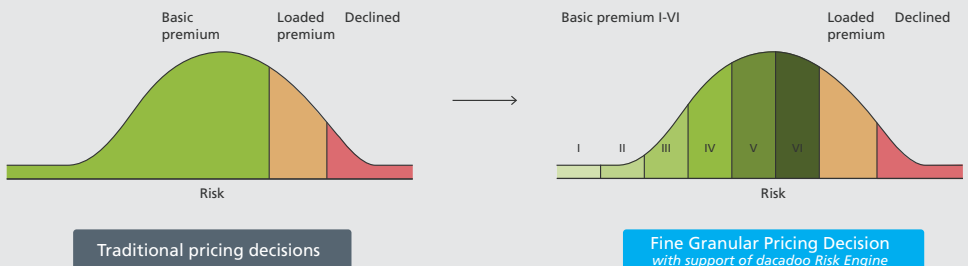


DACADOO RISK ENGINE FOR ACCELERATED UNDERWRITING

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).



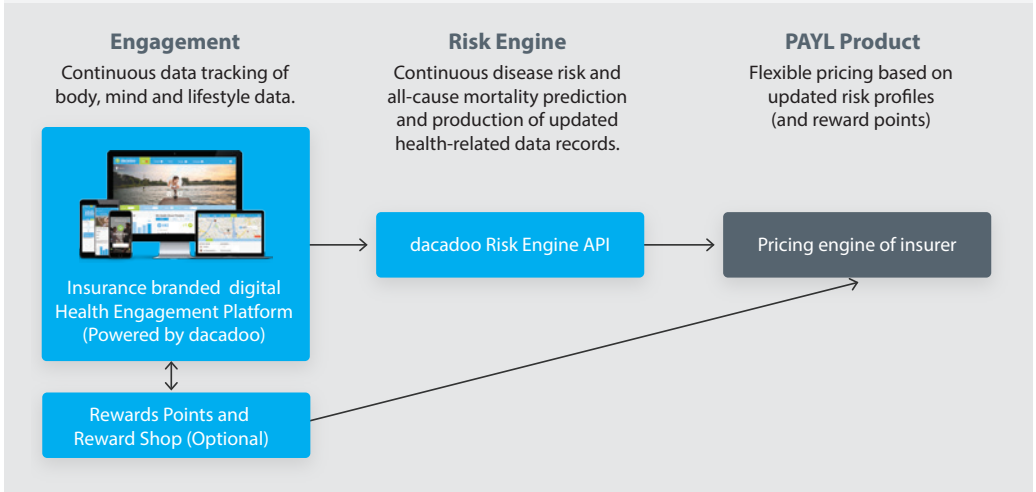
With the results of the dacadoo Risk Engine, insurers can break down the large risk bins of the basic premium and loaded premium pricing decisions into several sub-bins to offer more fine granular pricing decisions to their customers.



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.



WHY DACADOO

dacadoo offers the unique combination of the full-featured digital Health Engagement Platform to ensure that user's health and wellbeing data are continuously kept up-to-date and the Risk Engine to enrich and support your pricing engines.

With dacadoo, both accelerated and dynamic underwriting for a Pay-As-You-Live product offering become a reality.



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