

*somewhat
different*

Pay as you live
insurance concept

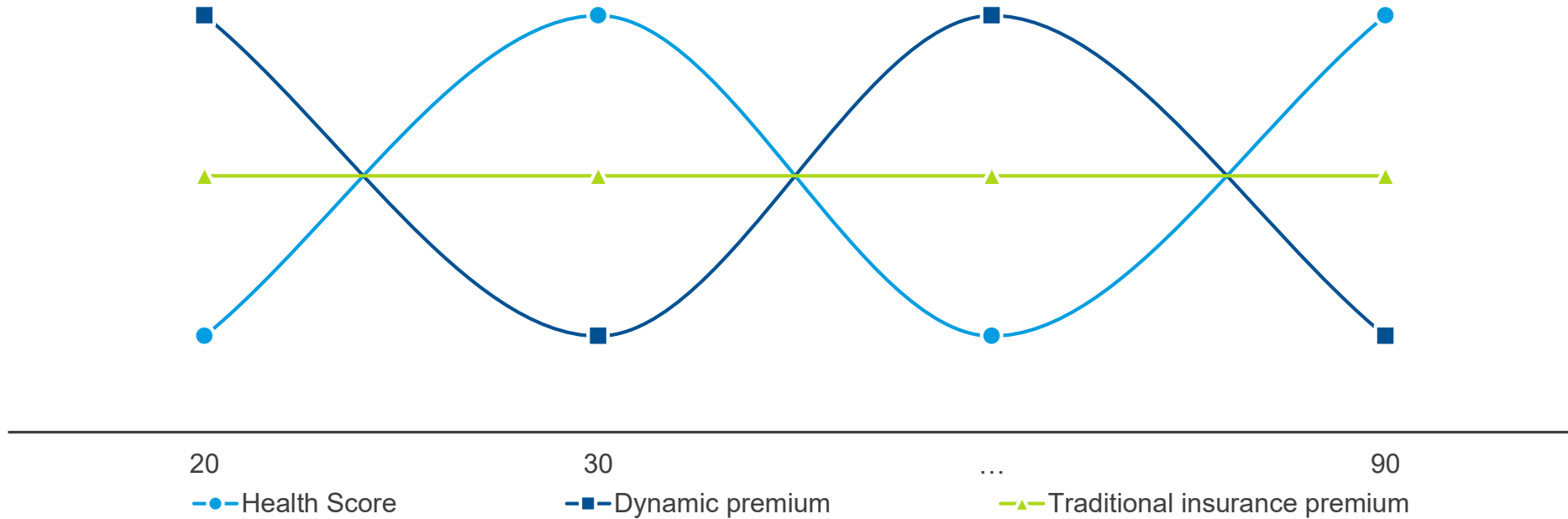
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Outlook

Pay As You Live (PAYL) Products?

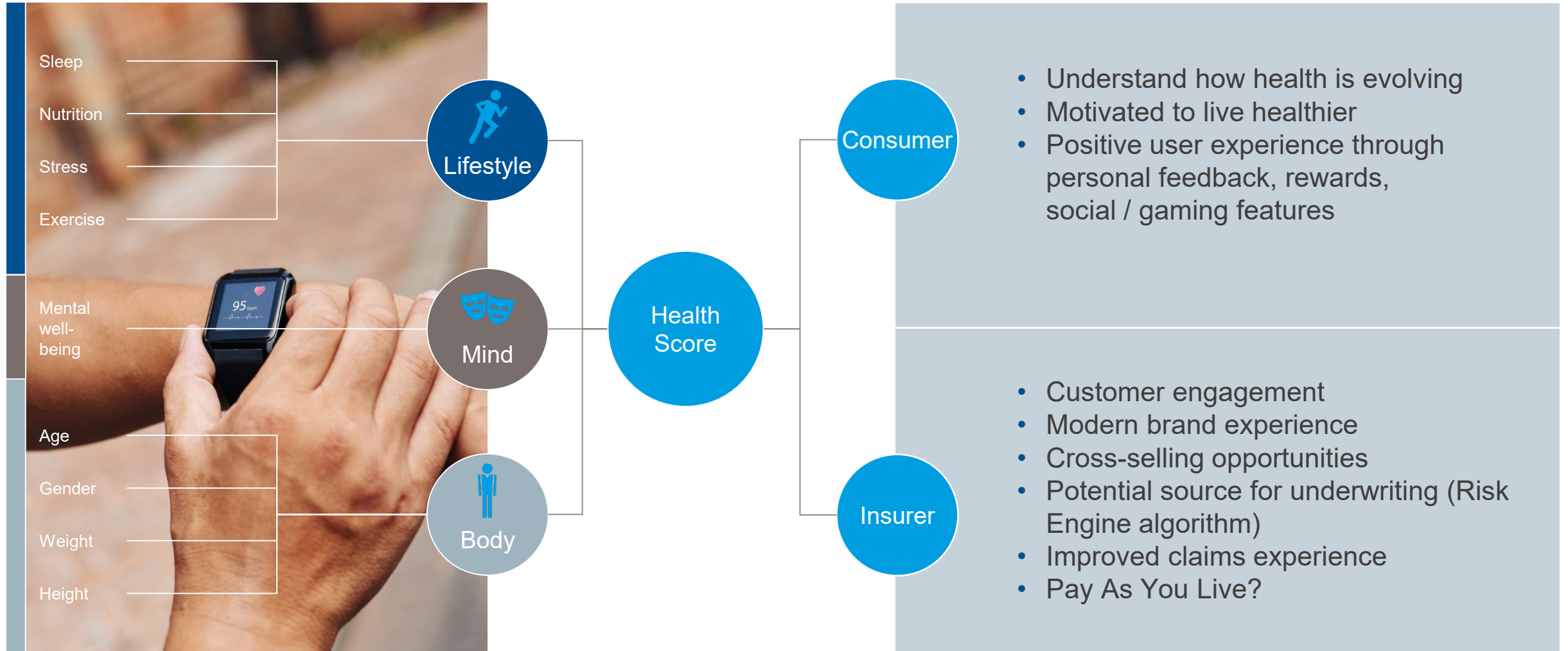
What could a price model look like ?

Dynamic premium payments based on individual health (simplified)



Summary: From data overflow to value added

Advantages for you and your customers

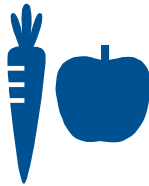


Dynamic Pricing

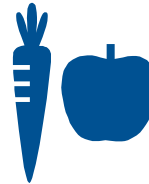
Examples

Purchase of a dynamic life insurance cover

Paula



Example 1: growing healthscore



Example 2: unstable healthscore

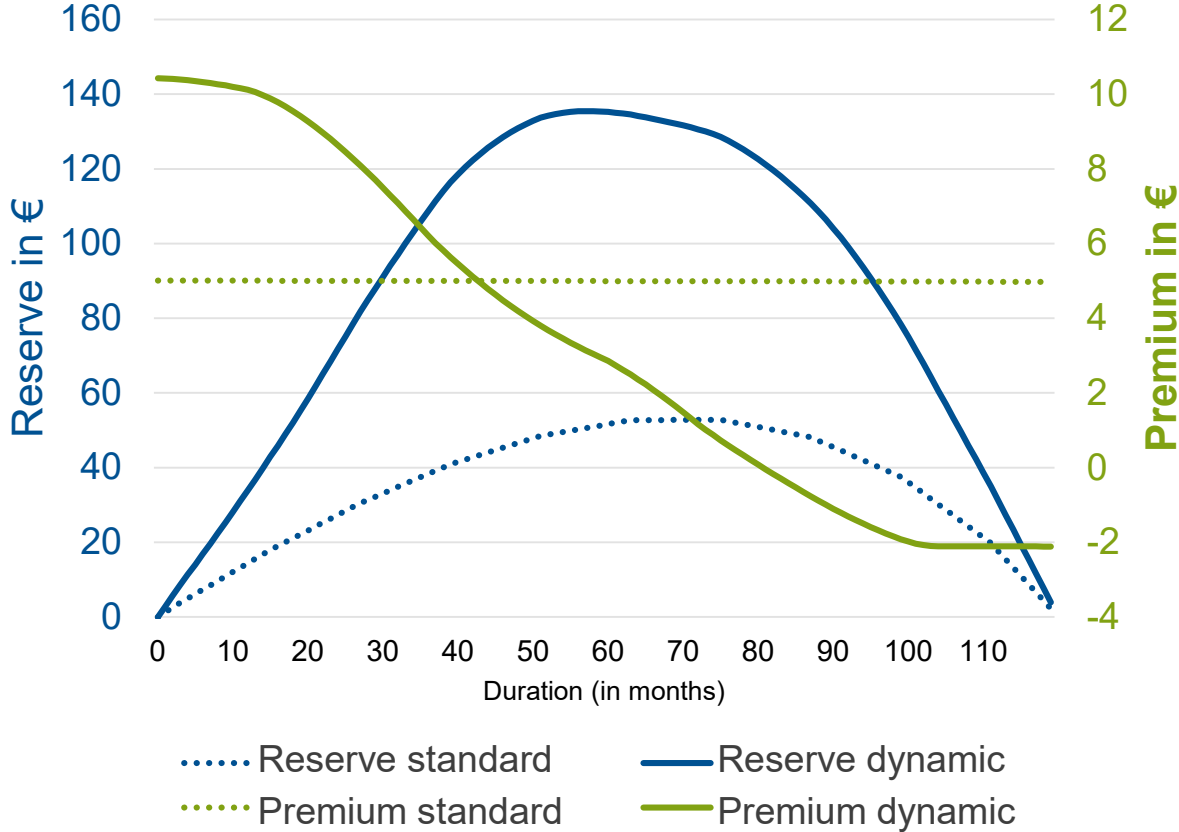
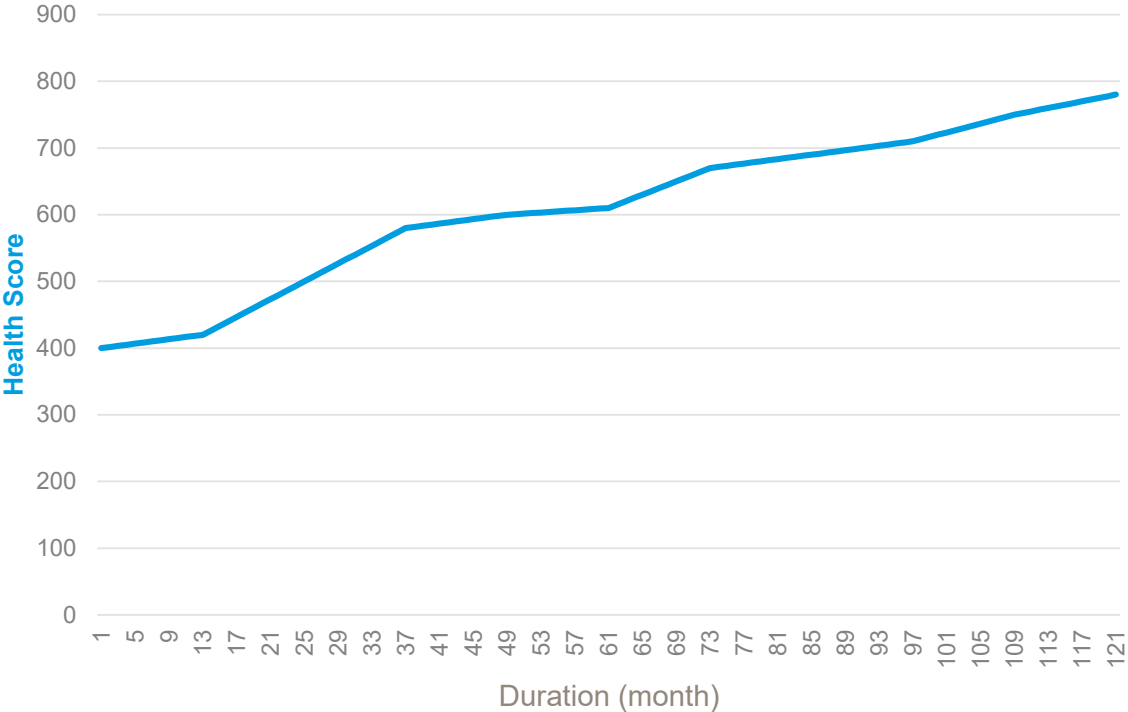
Henry

Dynamic Pricing

Standard vs Dynamic – Growing health score



Paula

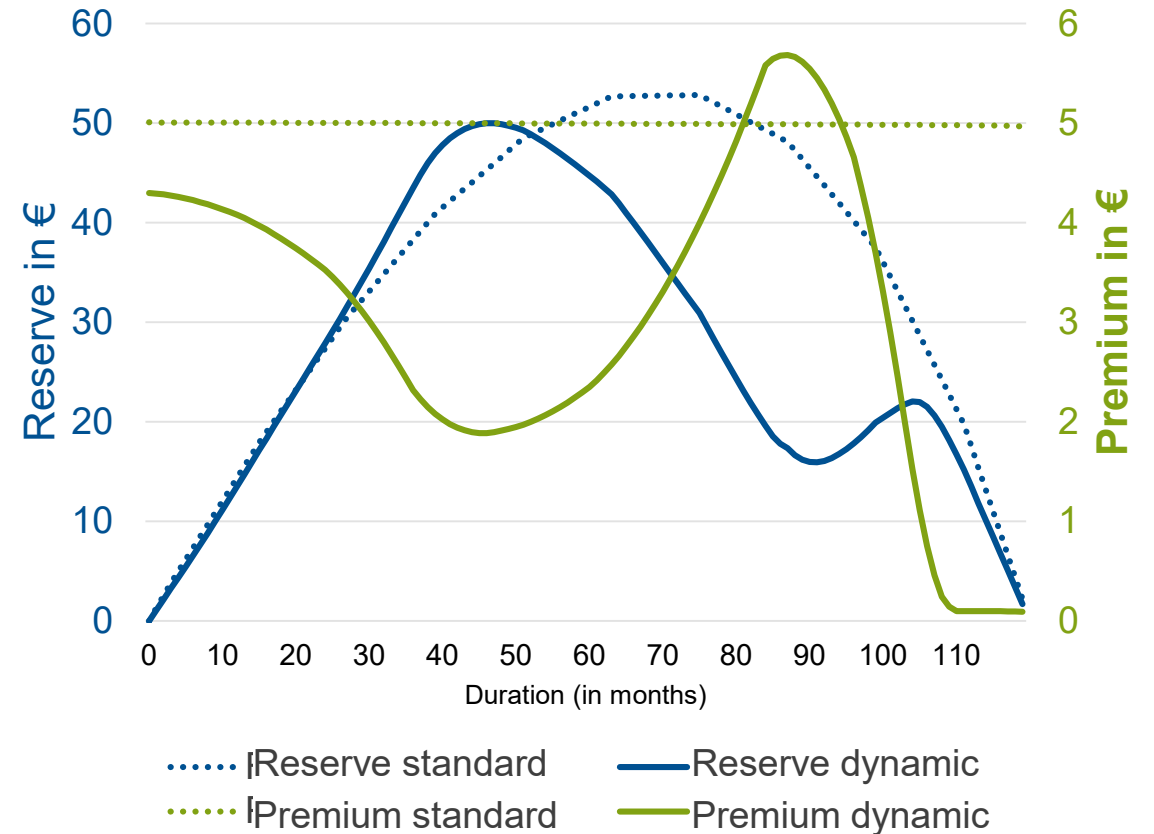
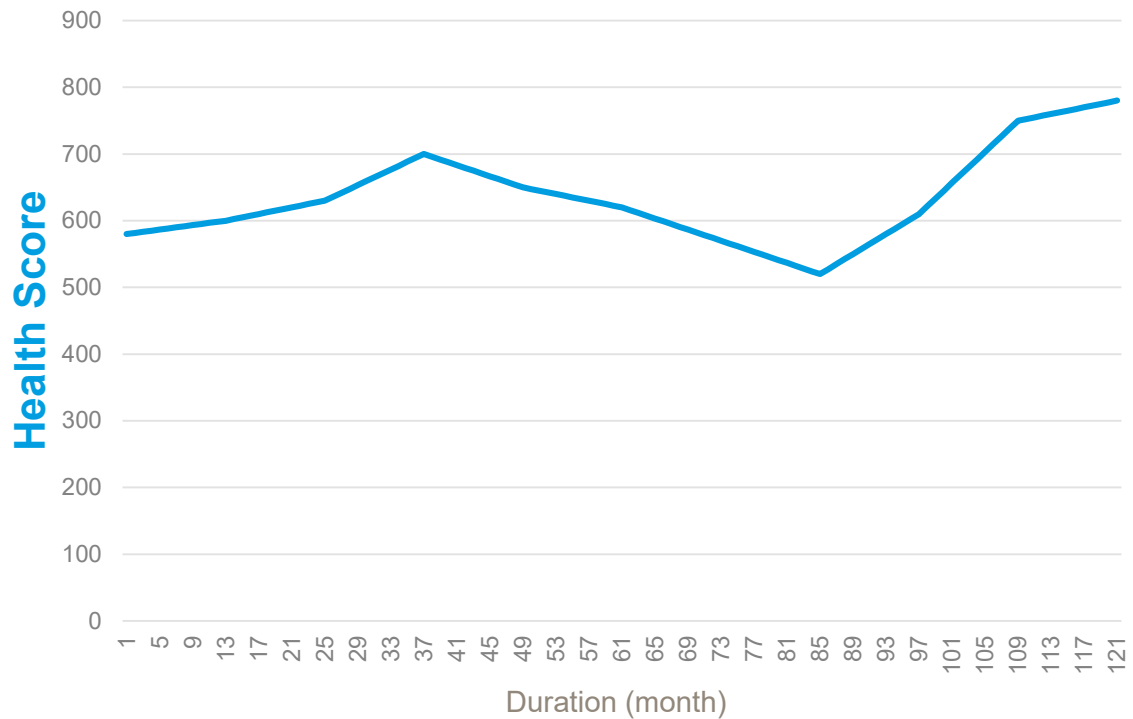


Dynamic Pricing

Standard vs Dynamic – Unstable health score



Henry



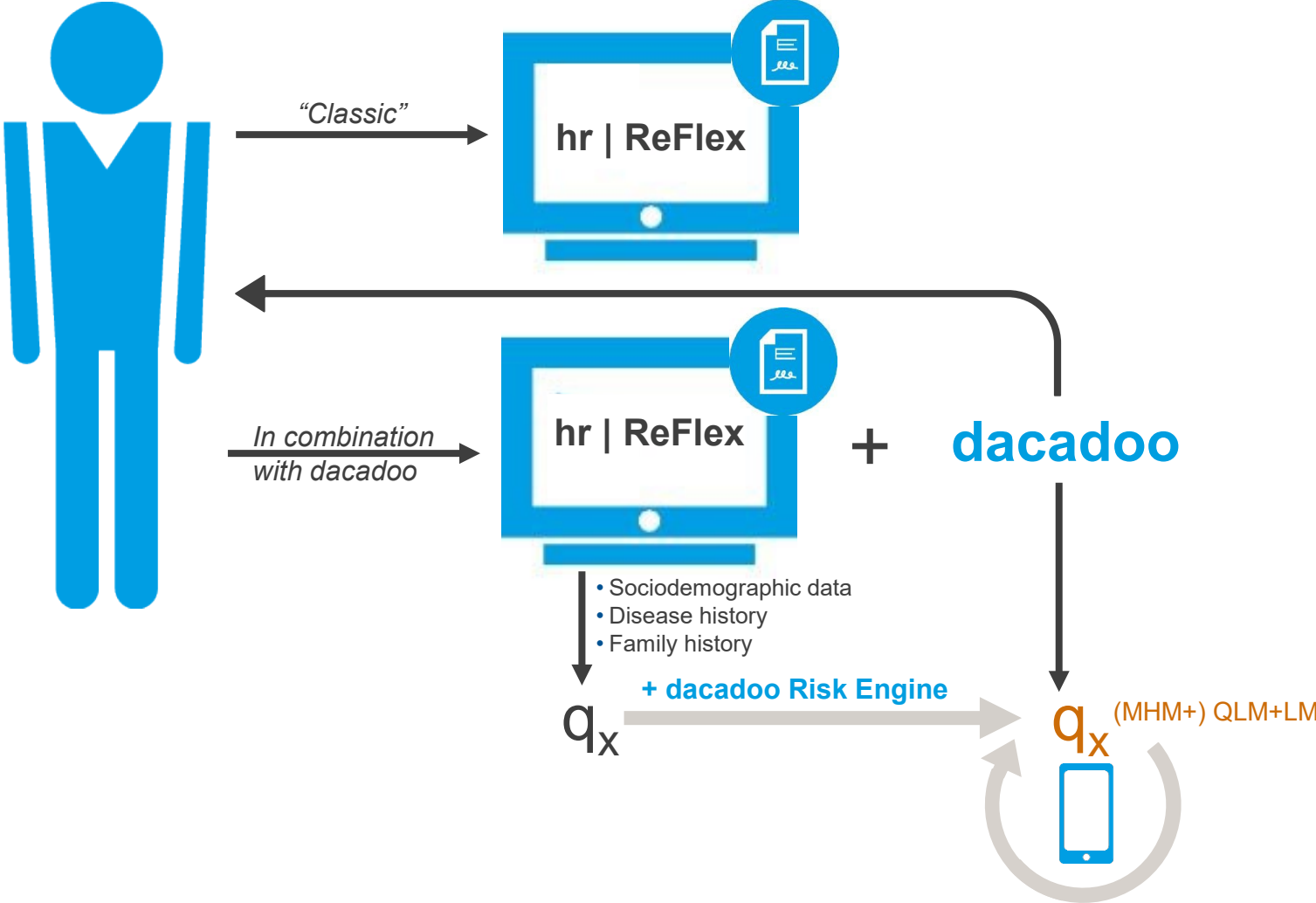
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H **Health Score &
engagement platform**

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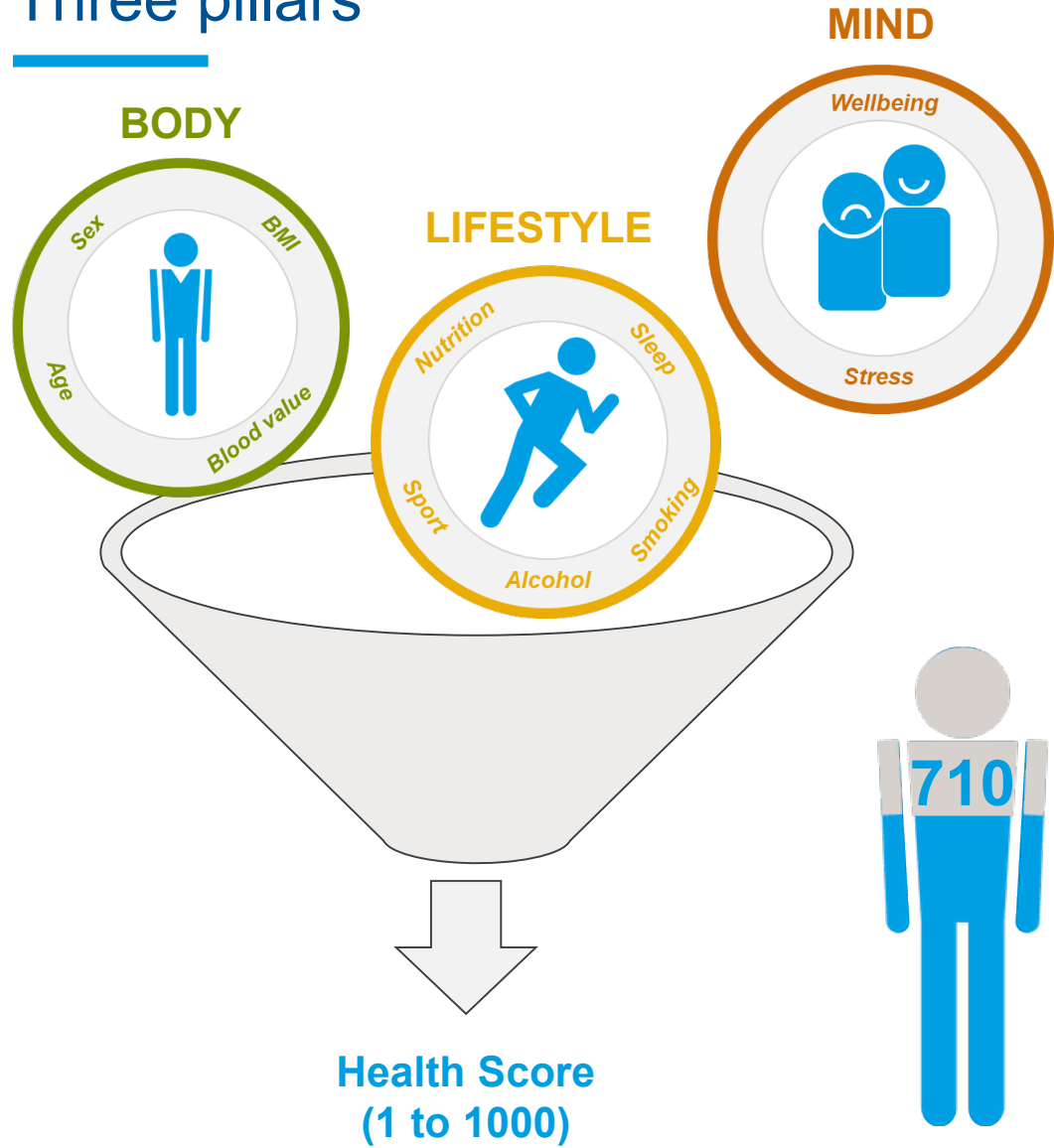
Health Score and Risk Engine

How to turn health data into an opportunity!



Health Score

Three pillars



Who are you?

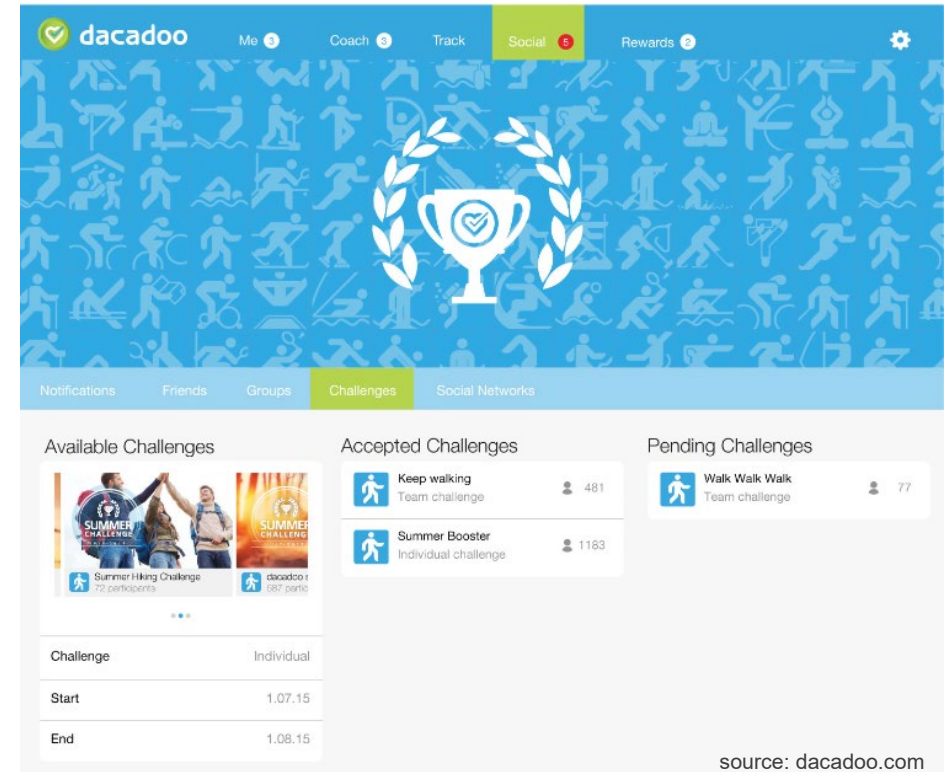
How do you feel?

How do you live?



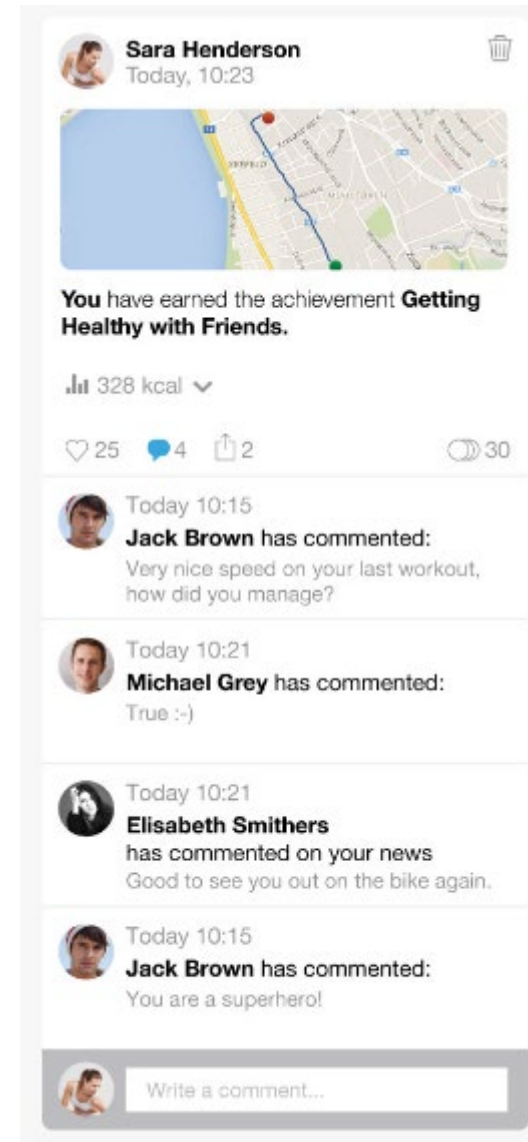
Engagement features

“You’ll never walk alone”



Engagement features

“You’ll never walk alone”



source: dacadoo.com

Engagement features

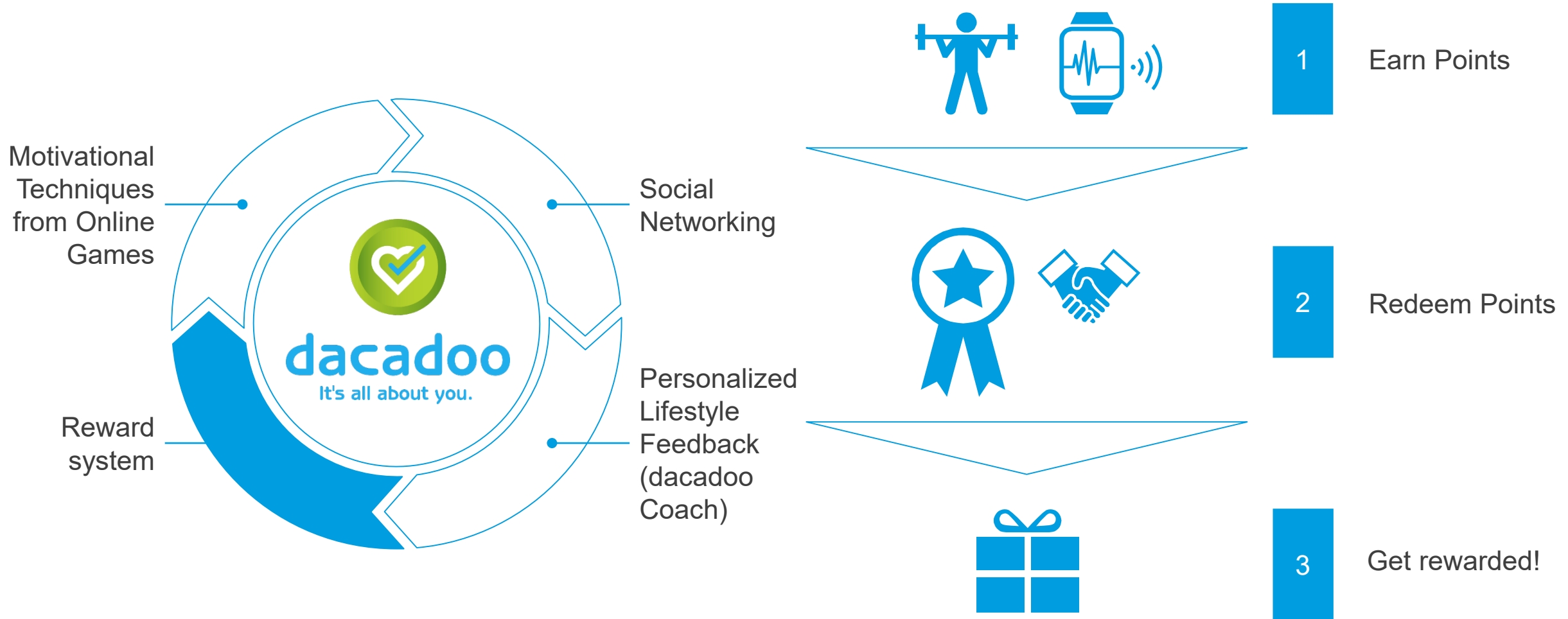
“You’ll never walk alone”



source: dacadoo.com

Engagement features

“You’ll never walk alone”



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Summary

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Outlook

Possible cooperation with dacadoo & HR: who is ready for the challenge?



- Tracks individual factors
 - Physical, mental, lifestyle
- Generates a real-time Health Score
 - Score: From 1 (low) to 1,000 (high)
 - Basis: >300 m. person-years of clinical data
 - Benefit: Health becomes measurable
- Digital / mobile health engagement
 - E.g. coaching, challenges, rewards
- Interest to find an Insurance Partner to develop a product concept



Flexible employment
App- and device-agnostic platform



Data protection
GDPR- and HIPAA-compliant



>20 awards
Internationally recognised



Seamless integration
With hr | ReFlex

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