



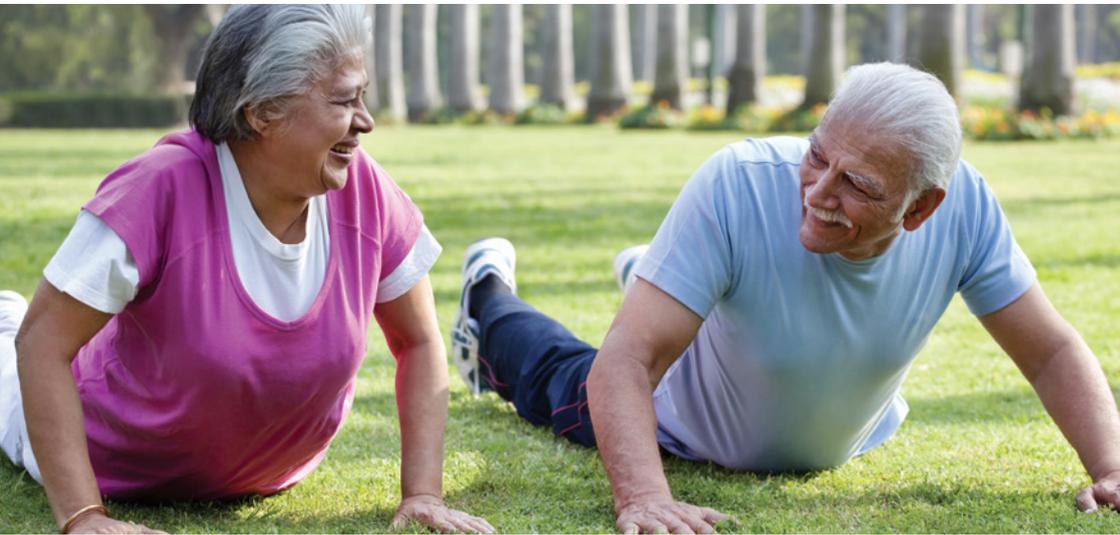
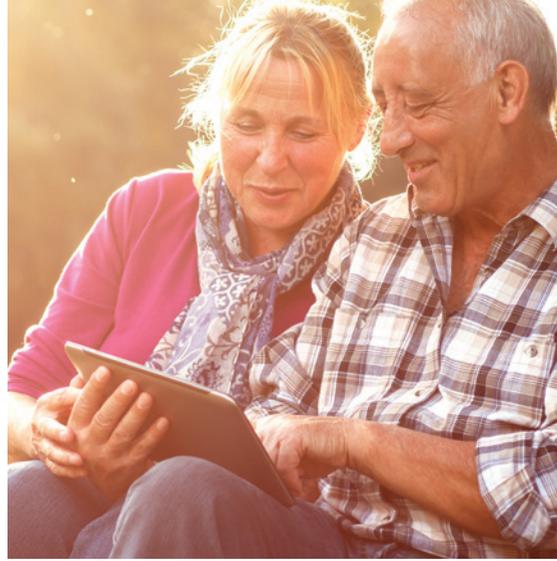
dacadoo

**REWARD HEALTHY LIVING OF
YOUR CLIENTS USING THE
DACADOO DIGITAL HEALTH
ENGAGEMENT PLATFORM**

Life & Health Insurance Solutions by dacadoo

THE DIGITAL REVOLUTION

The life and health insurance market is changing. People embrace digital technology and they expect L&H insurers to offer fully digital mobile solutions. Insurers have to invest in building the digital bridge to their clients.



SOMETHING-FOR-SOMETHING ECONOMY

Due to the rapid growth in the number of smartphones and mobile app usage, we have access to information into people's life that we never had before. Consumers are increasingly willing to share information if they get something of value in return.

At dacadoo we call this trend the "something for something economy". In the new digital market, consumers will share lifestyle based information with their life & health insurance company and expect to be rewarded for their information exchange.

BUILD DIGITAL RELATIONSHIPS

dacadoo provides a holistic digital health engagement platform which enables insurers to start a dialog with the clients and at the same time build a long term relationship.



THE DACADOO HEALTH SCORE

The globally patented dacadoo Health Score is a scientifically calculated number from 1 to 1,000 and it simplifies an individual's current health status into one single number. The Health Score is based on over 100 million people years of clinical data.

HOW INSURERS CAN BENEFIT FROM DACADOO

REWARD HEALTHY LIVING

Reward programs will award customers with a healthy lifestyle with discounts and bonuses which are defined by the L&H insurer and their strategic partners (retail, fitness clubs, donations, etc.).

HEALTH SCORE BASED PREMIUMS

Sharing the personal Health Score with the L&H insurer can lead to a reduction of the insurance premiums.

HARDWARE & APP INDEPENDENT

dacadoo lets users connect third party activity trackers (step counters, smart watches, etc.) and apps with ease, to enable automatic data transfer to dacadoo.

REAL-TIME PORTFOLIO

The platform provides real-time lifestyle and health data with actionable coaching feedback in nutrition & activities.

DACADOO

We are the Health Score Company specialized in improving health monitoring, health and wellbeing activities for insurance clients all over the world.

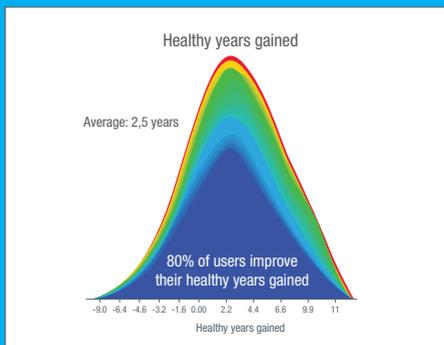
Inspire your clients to take more ownership of their health with dacadoo.

IT WORKS

Research on 67,000 dacadoo users shows:

- 29.4% lost weight, 11.1% reduced blood pressure, 9.8% reduced resting Heart Rate, 41.8% reduced the risk of diabetes.
- At the same time, the overall activity level increased by +10%.
- 90% of participants want to do challenges again and team spirit improves.

Variable	% of dacadoo users which have changed	Average decrease
Weight	29,4%	2,7% ▼
Waist	10,3%	3,8% ▼
Systolic blood pressure	11,1%	5,0% ▼
Diastolic blood pressure	10,7%	5,9% ▼
Resting heart rate	9,8%	6,8% ▼
Diabetes risk	41,8%	28,4% ▼
Hypertension risk	34,4%	17,3% ▼



Source AKDresearch/active users on dacadoo 2011-2014

CUSTOMER EXAMPLES



Falck
Healthcare



Manulife



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USA

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dacadoo
It's all about you.



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