



Disease Prevention and Detection - The Role of Wearables and Digital Health Engagement in Insurance

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dacadoo - The Health Score Company

- HQ in Zurich, sales in US & APAC 
- Company founded in 2010
(3 years Development, 2 years Refinement, 1+ year Commercial)
- Private Company; shareholder background in Pharma, Technology, Retail, and Finance + Samsung + Rakuten
- Technology innovator in mobile health & wellness
- 88 patents filed; 6 leading professors on Advisory Board
- Develops and operates the digital Health Score Platform



Rainy days ahead for Life and Health Insurers



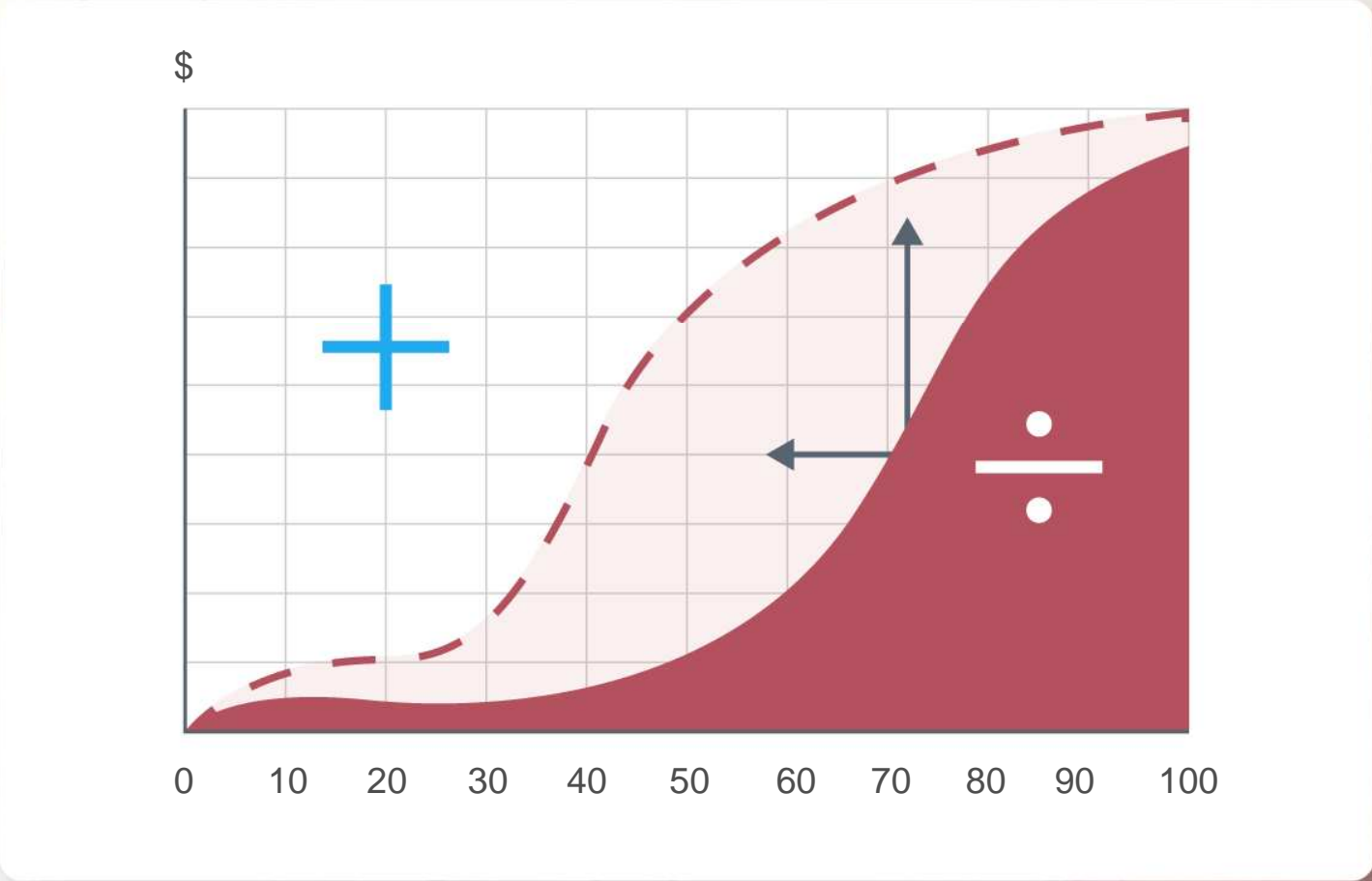
ZhongAn Insurance – a taste of things to come?



- China
- 3 years old
- 4.1 million customers
- 2300 employees; 1500 engineers
- No sales people, no agents, no brokers
- Underwriting based on 'easy accessible data'
- Processes 99% of claims without humans; 15,000 per second
- Targeting 100 million health insurance policies in the near future



Profitable Insurance Pool is shrinking due to illness



High returns on 'safe' assets is probably a thing of the past

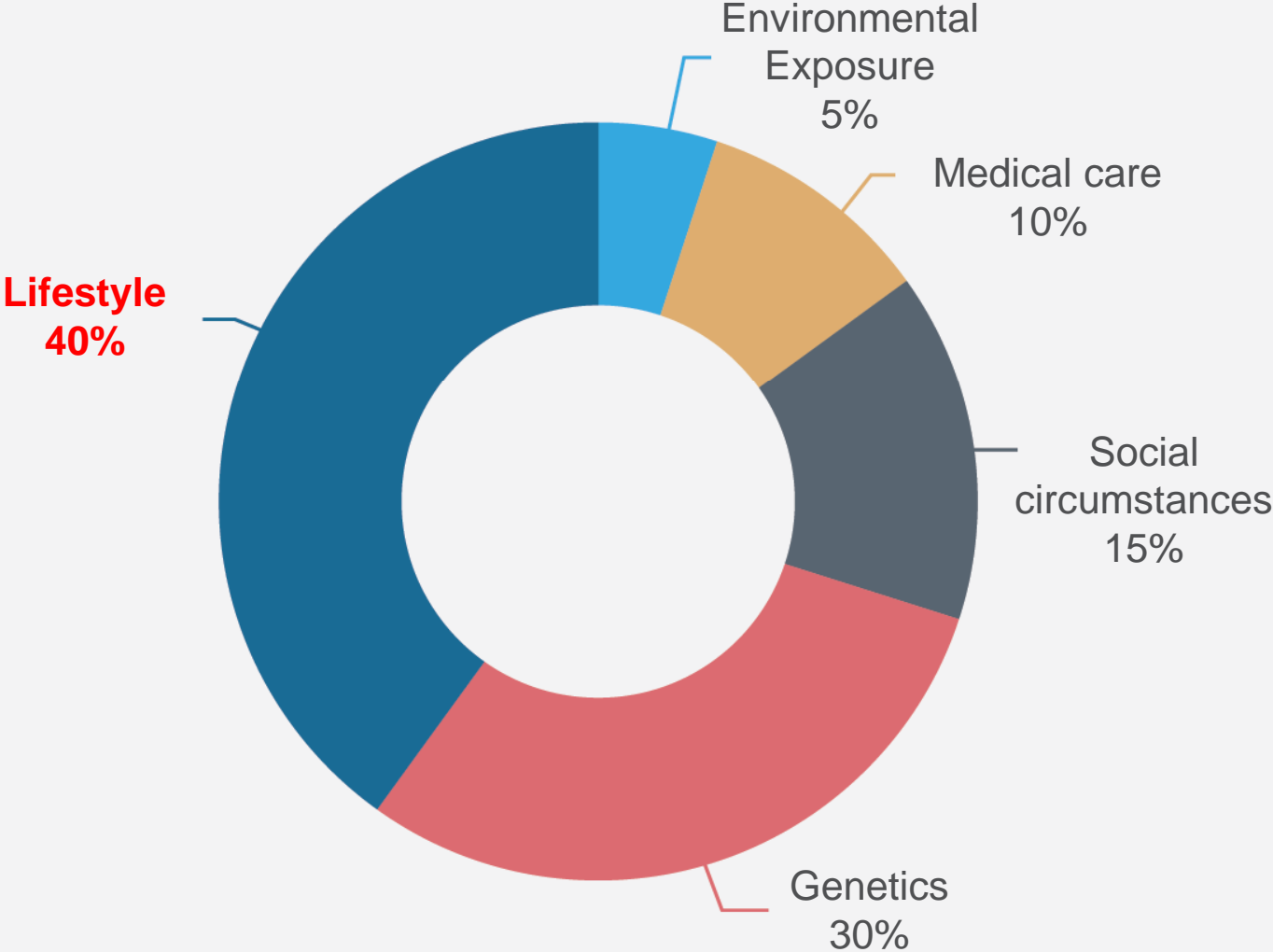
Figure 1: 10-Year US Treasury yield over the past 30 years



Source: Bloomberg

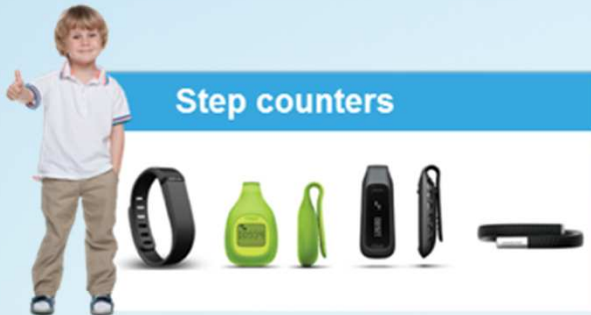


Why Lifestyle is important for your Life & Health



Wearables and app are booming

- 100M devices sold in 2016-17; 145,000 health app launched



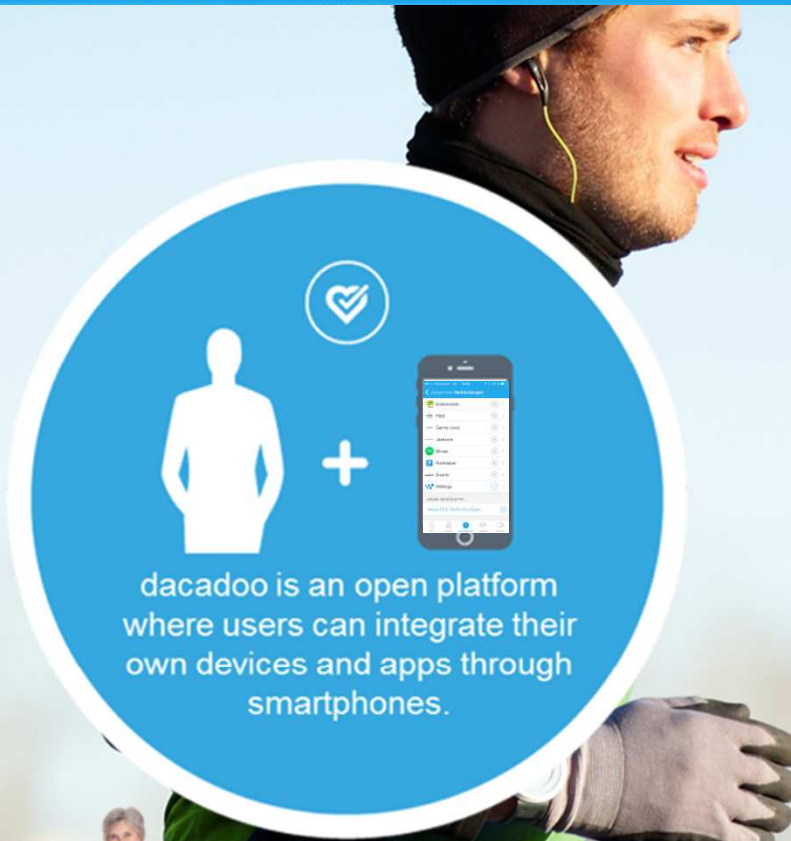
Step counters



Heart rate bands



Smart watches



dacadoo is an open platform where users can integrate their own devices and apps through smartphones.



Weighing scales



Fitness tracking devices



Blood pressure monitors



Apps

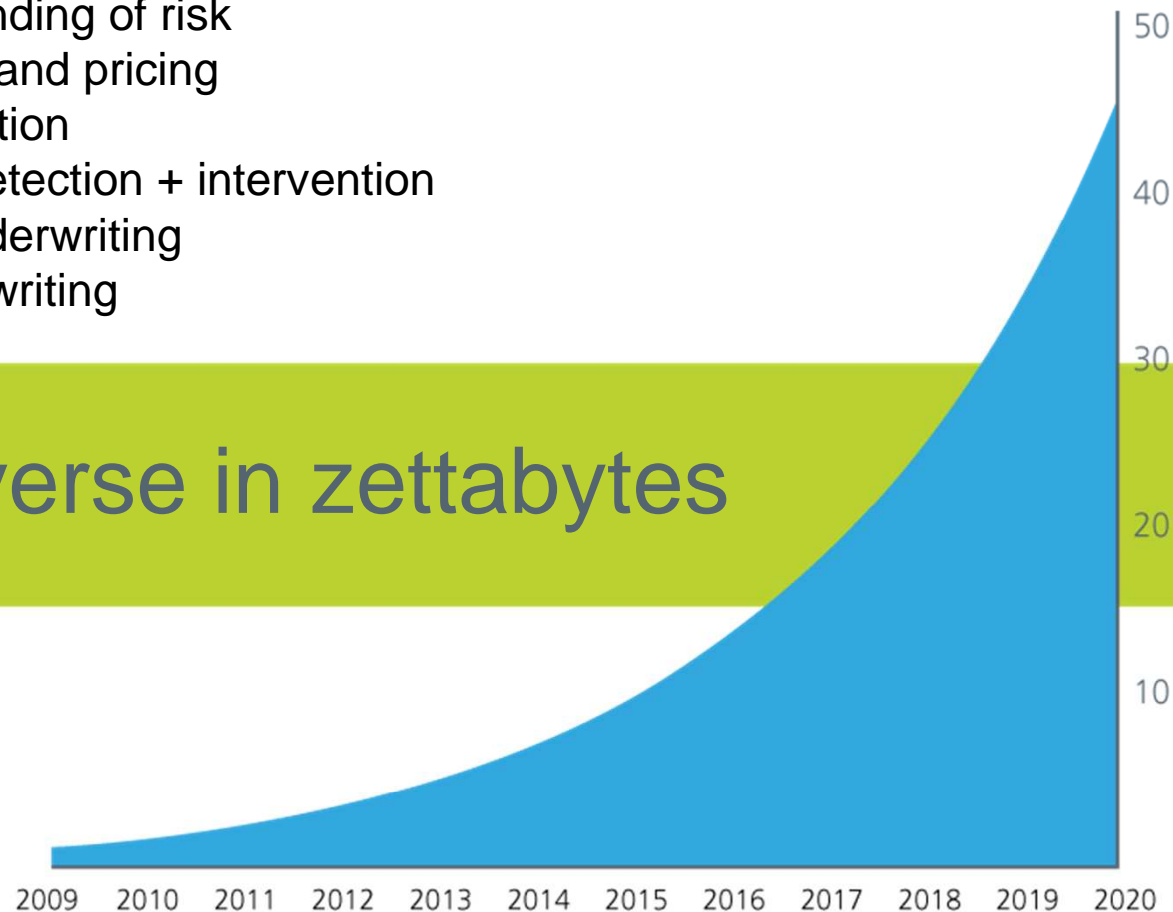
HealthKit Google Fit

SAMSUNG Health

More than 50x growth by 2020 in Healthcare Data from IoT

- Better understanding of customers lifestyles
- Better understanding of risk
- Better products and pricing
- Ongoing prevention
- Early disease detection + intervention
- Accelerated Underwriting
- Dynamic Underwriting

Digital universe in zettabytes

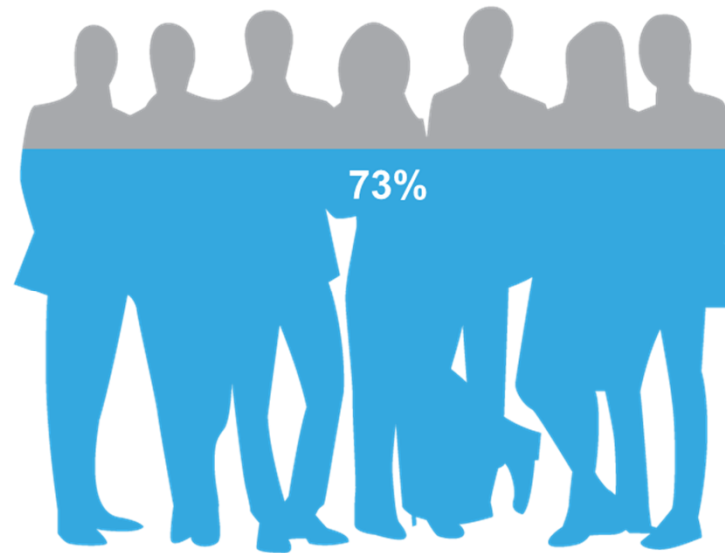


Happy to share, especially for personal benefits

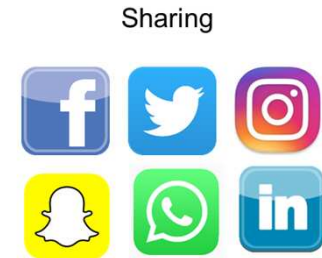
Percentage of consumers willing to share their medical records with a health system in order to aid in their own diagnosis and treatment, or in the diagnosis and treatment of others.



Willing to share data to aid in diagnosing and treating **themselves**



Willing to share data to aid in diagnosing and treating **others**



The 'something-for-something mentality'

Digital Health and Lifestyle Navigation - Platform

1

Get your Health Score

Get your personal Health Score, a real time indicator of your health and wellbeing.

2

Boost your health and wellbeing

Improve and/or maintain your health & wellbeing with the dacadoo Health Engagement platform.

3

Claim your rewards and benefits

Get rewarded for healthier lifestyle and enjoy the benefits of an improved Health Score.



1. Health Score: Your Health in a single number!



One aggregated
measure

Based on
129 clinical studies
150 million man-years
of clinical data



2. Personalised Coaching: Feedback Loop



- Personal messages
- Goals
- Achievements



- General
- Movement
- Nutrition
- Stress or sleep

3. The dacadoo reward system

LOY
LOG/C

Achieve an Objective,
Answer a Question,
Participate in a Challenge, etc.



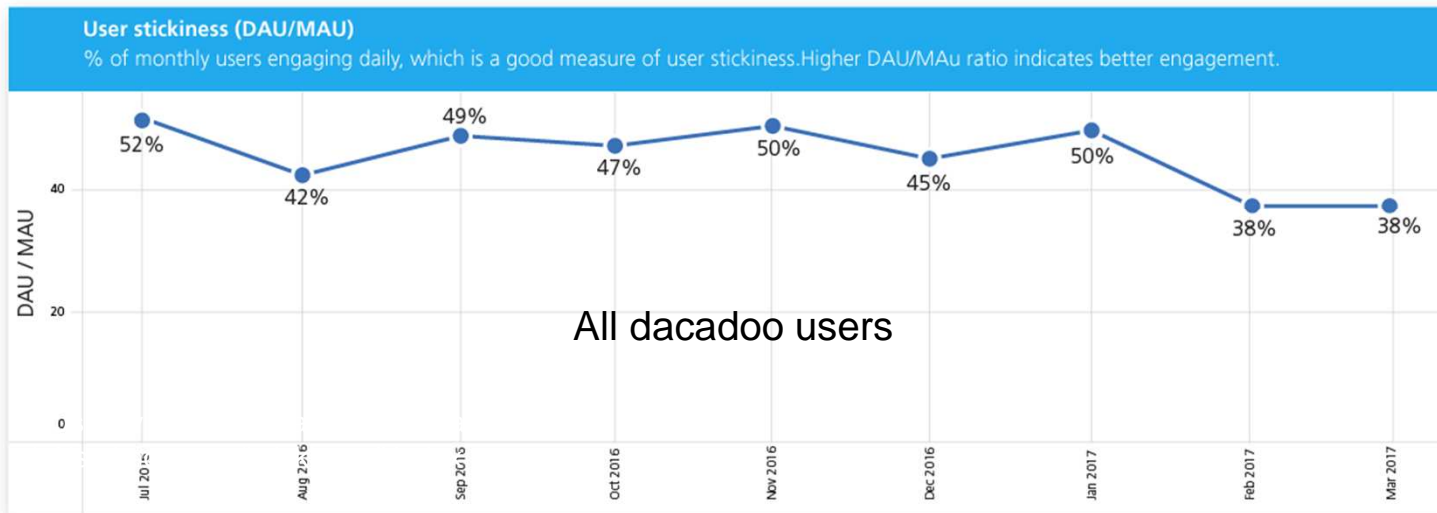
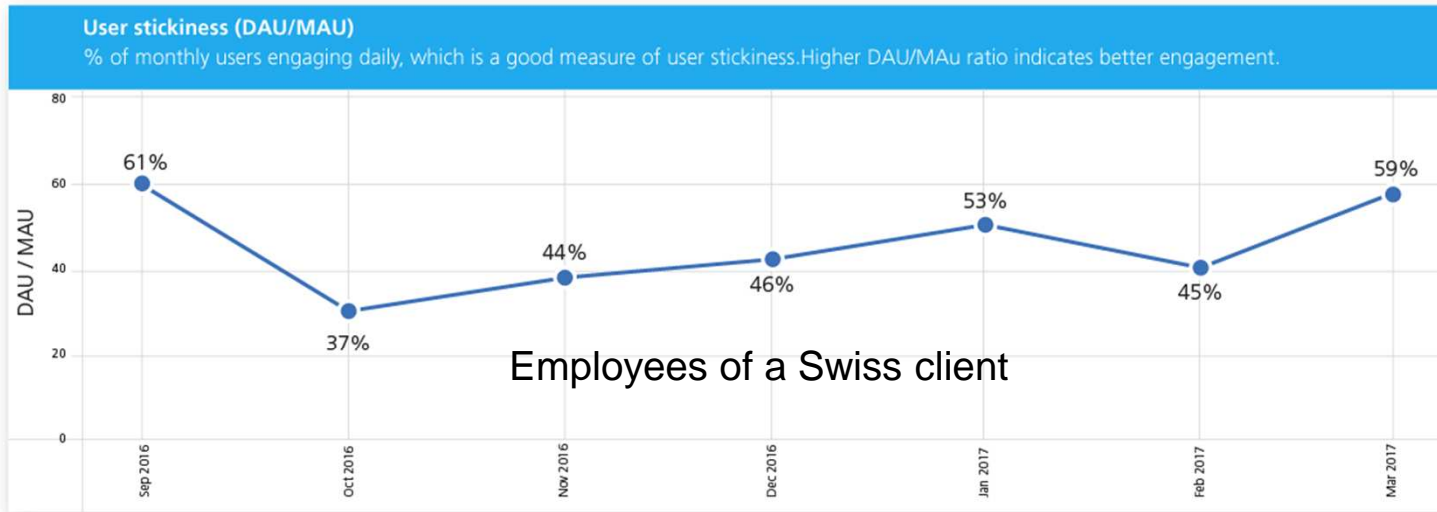
+148 Merchants +502 Brands +3000 Products

Track Your Lifestyle:
Movements, Answers, Workouts,
Achievements, Challenges.

Name	Description
Points	What users get for achieving defined activities
Statement	Current amount of points a user owns.
Reward Catalog	Maps user actions to an amount of points.
Redemption	Process of spending points for a reward.



User Stickiness can be on par with Social Media



DAU = Daily Average Users

MAU = Monthly Average Users

DAU/MAU = What % of users are engaging each day?

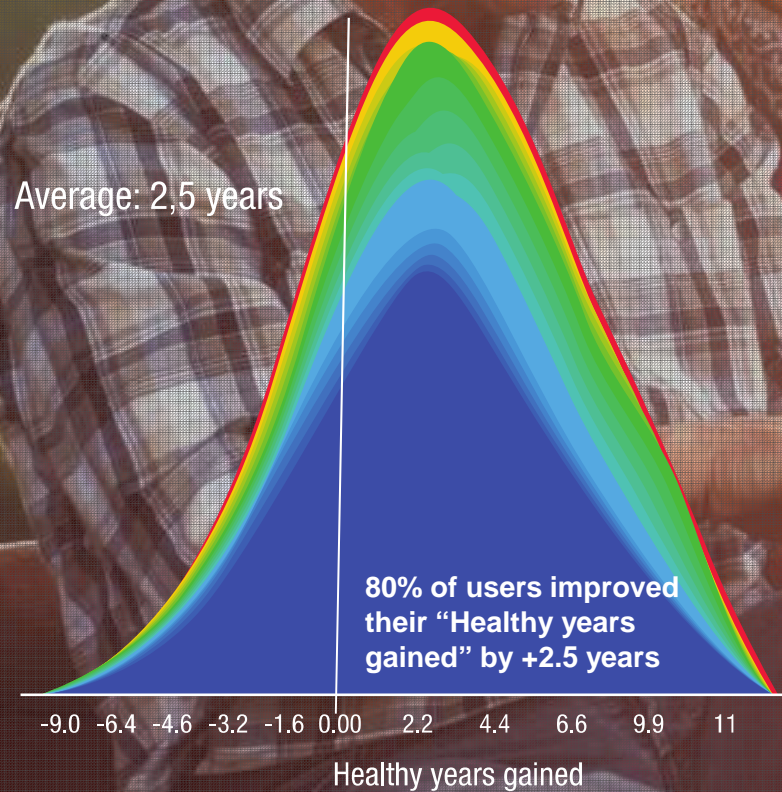
Benchmarks


Social Media ~ 50%
Gaming ~ 20%

dacadoo ~ 40-50%

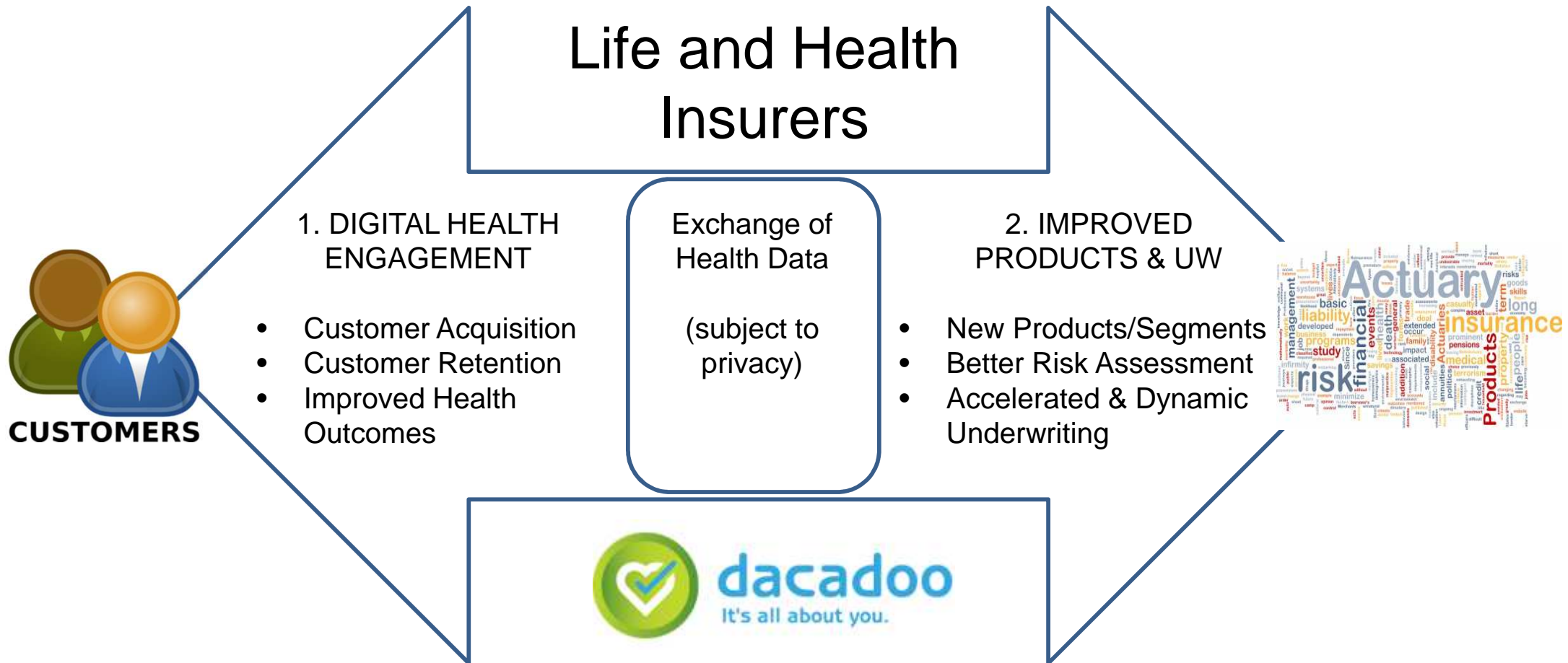
Documented effects: Analysis on 67'000 dacadoo users show positive health evolution

Healthy years gained



 Variable	% of dacadoo users	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%

Customer Engagement and Underwriting



Health Score as Underwriting Risk Calculator



One aggregated measure

Based on
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Instant Underwriting at acquisition



Questions



Health Score



Consent



Premium



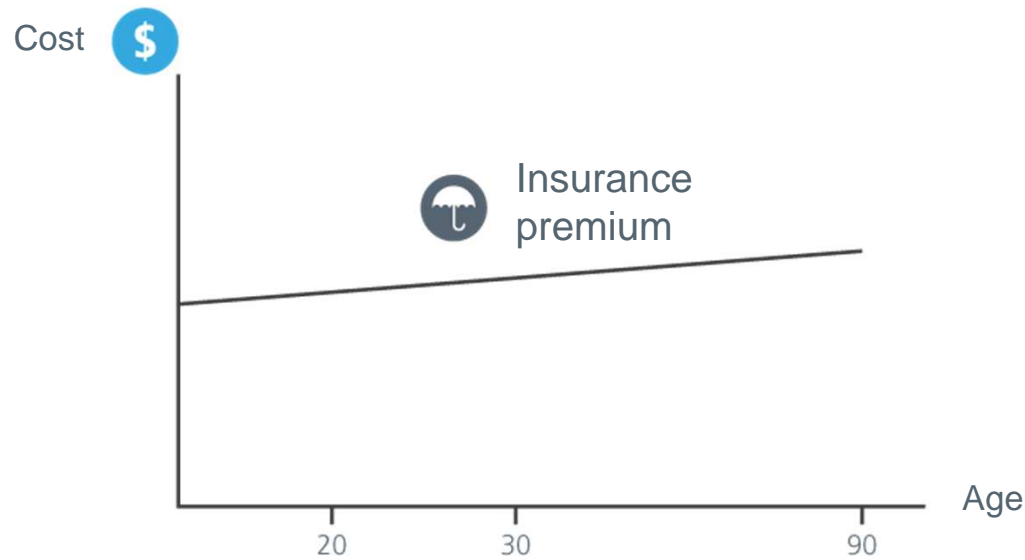
Contract



Insurance: Migrating to dynamic premiums 'Pay-as-you-Live'

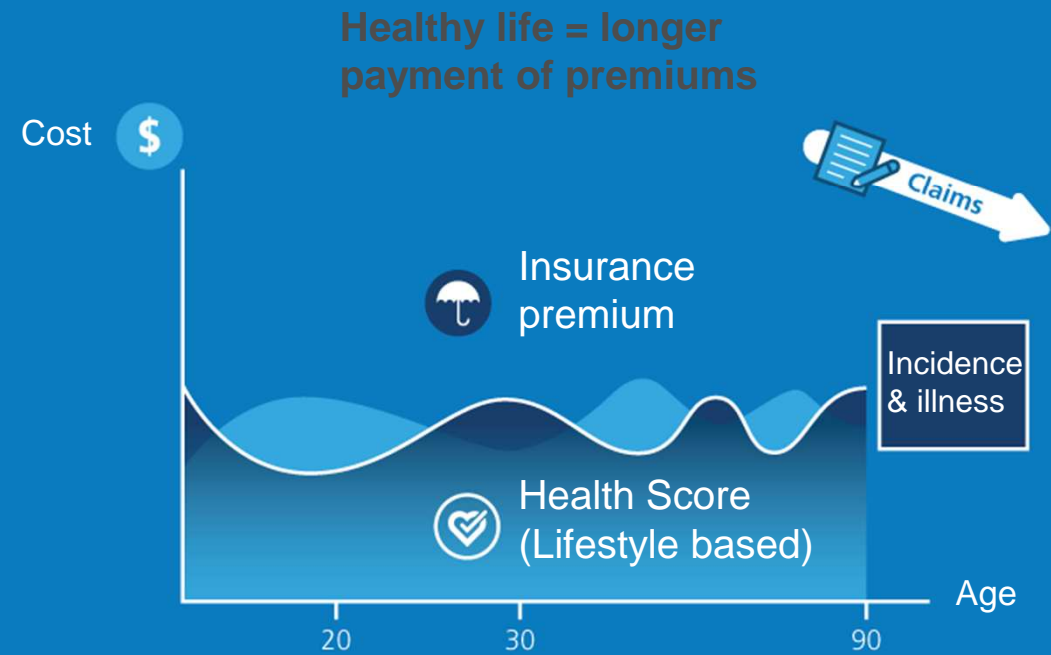
Traditional life insurance

No connection



Future life insurance

Moving towards real-time Lifestyle based underwriting / products!



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