



Press Release

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dacadoo and Oracle Insurance to provide next-generation A.I. driven digital health and wellness cloud service

Zurich, Switzerland – dacadoo, a leading Swiss-based global digital health engagement platform, announces a strategic relationship with Oracle Insurance, global solution provider for Life and Health applications. Together dacadoo, a Gold level member of Oracle PartnerNetwork (OPN), and Oracle will offer a new Health and Wellness Administration Cloud Solution that includes a digital frontend (dacadoo digital Health Score Platform) integrated with a core administrative processing solution for Life and Health insurers (Oracle Health Insurance and Oracle Insurance Policy Administration).

The health insurance industry today faces challenges such as an unprecedented increase in non-communicable diseases, treatment costs, ever-changing government regulations and a highly competitive marketplace. Healthcare payers are driven to optimize their core operations reducing administrative costs and containing healthcare costs, while adapting to the digital economy.

Life insurance is faced with the shortfall in pensions globally and is being challenged to become relevant to the millennial market segment, which will be the volume business for the future. These challenges are exacerbated by ever increasing costs to maintain existing books of business.

dacadoo develops and operates a digital, mobile health engagement platform that helps users actively manage their health in an easy and fun way. Engaging users to remain active and healthy, the company applies motivational techniques from online games, collaborative features from social networks, and personalized feedback and the patented dacadoo Health Score to better understand and improve their health.

The combined Oracle Health Insurance core administration and dacadoo digital health engagement solutions will help improve selection of members for enrollment purposes and reduce claims costs through targeted wellness management. This addresses the effect of non-communicable diseases on the claims portfolio, and rewards members for being healthier, thereby creating a symbiotic relationship between the member and health insurer.

Within the life insurance market making the policy holder healthier has a fundamental impact on the financial stability of the product portfolio and allows for real-time underwriting during the new business process, which ultimately leads to full digital enablement for life and annuity insurance products.

For insurers with both health and life product portfolios there is the added advantage to leverage the platform to manage the benefits and rewards across the entire product portfolio.



Srini Venkatasanthanam, Vice President Oracle Insurance Solutions, commented, “Oracle has globally gained momentum for its health, life and annuity platforms, but now with the addition of dacadoo, we are able to provide our customers with a differentiated cloud platform to run their businesses optimally, enabling them to stay at the forefront of market developments, specifically with the inclusion of dacadoo’s digital Health Score platform and artificial intelligence infused applications for underwriting processes and wellness management.”

Peter Ohnemus, founder and CEO of dacadoo, added, “Over the last 24 months, dacadoo has taken global leadership in digital life and health solutions for digital health and risk scoring. We are very excited to now offer a fully integrated end-to-end solution based on Oracle’s leadership and massive investment in this important industry.”

About Oracle Insurance

Oracle provides modern, innovative technology that enables insurers to drive their digital transformation strategy forward. With Oracle’s flexible, rules-based solutions, insurers can simplify IT by consolidating individual and group business on a single platform, quickly deploy differentiated products, and empower their ecosystem to improve engagement with customers and partners. Learn more at oracle.com/insurance.

About Oracle PartnerNetwork

Oracle PartnerNetwork (OPN) is Oracle's partner program that provides partners with a differentiated advantage to develop, sell and implement Oracle solutions. OPN offers resources to train and support specialized knowledge of Oracle’s products and solutions and has evolved to recognize Oracle’s growing product portfolio, partner base and business opportunity. Key to the latest enhancements to OPN is the ability for partners to be recognized and rewarded for their investment in Oracle Cloud. Partners engaging with Oracle will be able to differentiate their Oracle Cloud expertise and success with customers through the OPN Cloud program – an innovative program that complements existing OPN program levels with tiers of recognition and progressive benefits for partners working with Oracle Cloud. To find out more visit: <http://www.oracle.com/partners>.

About dacadoo

dacadoo is a global technology company and innovative business partner that is driving the digital transformation in healthcare. Based in Zurich, Switzerland, dacadoo strengthens health and wellbeing through active engagement and artificial intelligence. dacadoo develops and operates a mobile-first digital health engagement platform that helps people live healthier, more active lives through a combination of motivational techniques from behavioral science, online gaming and social networks, as well as artificial intelligence and automated coaching. Based on over 300 million person-years of clinical data, its patented, real-time Health Score makes health individually measurable, which provides users with a unique engagement experience, while also offering dacadoo’s enterprise customers an effective way to measure the true health impact of wellness programs. Available in over 13 languages, dacadoo’s technology is provided as a fully branded, white-label solution or it can be integrated into customer products through its API. dacadoo's customers include health and life insurance companies, health & wellness service organizations as well as large and mid-sized employers for health promotion in the workplace. More information on www.dacadoo.com. Press contact: manuel.heuer@dacadoo.com