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Foresters Financial partners with global Insurtech dacadoo to launch innovative well-being technology platform

Available to all members to promote and reward healthy behaviors

(Toronto, ON, September 13, 2021) – Foresters Financial™ (Foresters), the fraternal life insurer that’s boldly redefining the life insurance industry through innovation, purpose and wellness, today announced the launch of Foresters Go. The innovative wellness platform integrates wearable app-enabled technology and behavioral science to inspire and reward healthy lifestyles. Foresters Go is now available, as a complimentary benefit, to current and future Foresters members across Canada and the United States, with a planned rollout in the United Kingdom coming in 2022.

Earlier this year, Foresters announced it had teamed up with dacadoo AG (dacadoo) – an award-winning Insurtech specializing in digital health engagement and health risk quantification – to design Foresters Go exclusively for Foresters members. Working with dacadoo, Foresters customized Foresters Go based on feedback from over one thousand pilot participants made up of members, advisors and employees. Based on their experiences, Foresters Go features an intuitive user interface that offers personalized goals and interactive coaching.

Highlights of Foresters Go include:

- **Health tracking:** Seven dedicated, interactive areas to track holistic health: physical and mental health, sleep, nutrition, mindfulness, physical activity, smoking habits, and alcohol intake. Intuitive display of information includes a summary section that outlines changes in Health Score and information about how the Health Score works.

- **Personalization:** Customized wellness advice and goal recommendations, prioritized by the answers provided during the initial assessment and user input. Easy to understand guidance connects a tracker and adds friends, with real-time interaction with other members engaging in well-being challenges.

- **Rewards:** Achieving goals, answering questions, and engaging in Foresters activity challenges rewards users with Foresters Go points. Reward categories may include merchandise (e.g., tablets, smart watches), gift cards, or charitable donations. The reward choices number in the thousands.

For nearly 150 years, Foresters fraternal purpose has been guided by its mission to enrich the well-being of everyday families and their communities. Beyond nurturing physical and mental well-being, Foresters Go will incorporate rewards for volunteerism.

Foresters Financial President and Chief Executive Officer Jim Boyle said, “No one expects a 150-year-old fraternal life insurance company to be an industry disruptor, but our 19th century charter to enrich the well-being of our members and their communities, in many ways, was designed with the foresight of 21st century innovation. Foresters Go redefines the intersection of life insurance and wellness with a modern, fun, and scalable offering that aligns with the organization’s purpose.”

Peter Ohnemus, President and CEO of dacadoo, added, “We are pleased to have worked with Foresters, our first client that is a fraternal life insurer, and look forward to their members using our world-class solutions that have been carefully customized to their needs. This brings us one step closer to fulfilling our vision of providing great life and health outcomes worldwide through digital health engagement tools.”

Over 75% of the pilot participants surveyed selected:

- “Foresters Go has improved my personal health and well-being”
- “I would recommend Foresters Go to a friend or colleague”
- “The experience with the Foresters Go Rewards Store was positive”

One pilot participant commented, “Foresters Go has helped me establish so much self-confidence and understand the importance of health and well-being.”

Life Insurance with a Larger Purpose

Foresters Go is part of the Foresters goal to develop innovative member benefits, products, and service offerings that promote a lifetime of well-being, and align with Foresters fraternal purpose to enrich the lives of families and their communities. That's *life insurance with a larger purpose*.

Bringing a better, new normal to everyday North American families, Foresters offers a suite of unique member benefits and is redefining the conventional life insurance model. Member benefits¹ include opportunities for scholarships, orphan benefits, community volunteer grants, Wills and other legal documents, Lifelong Learning, MemberDeals, and more.

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About Foresters Financial

Foresters Financial is quietly redefining the life insurance and individual savings industry across the U.S., Canada and UK by enriching the lives, communities, and overall well-being of its members. Agents and members alike appreciate the turnkey-decisioned product offerings and end-to-end digitized processes that make it easy to get life insurance without traditional medical exams. State-of-the-art mobile tools help agents deliver tailored plans to prospective and current members. Dedicated to its members' well-being, Foresters offers a suite of member benefits and is redefining the conventional life insurance model, bringing improved financial security and overall wellness to everyday North American families. Foresters recently merged with Canada Protection Plan to become a leading life insurance distributor in Canada. Foresters Financial is the trade name for The Independent Order of Foresters, the oldest non-denominational fraternal benefit society. For 20 straight years, The Independent Order of Foresters has received an "A" (Excellent) rating from A.M. Best.²

About dacadoo

dacadoo, named a 2021 “Cool Vendor in Insurance” by Gartner, licenses its Digital Health Engagement Platform, including its Health Score and Risk Engine to Life & Health insurance operators (B2B), supplying Insurtech and health-tech solutions to over 35 of the top 100 Life & Health insurance operators globally. Available in over 18 languages, dacadoo’s technology is provided as a fully branded, white label solution or it can be integrated into customers’ products through its API. Through its ‘Connect, Score, Engage’ offering, dacadoo supports Life & Health operators to motivate their clients to lead healthier lifestyles through its SaaS-based Digital Health Engagement Platform. dacadoo also provides its Risk Engine, which calculates relative risk on mortality and morbidity in real-time. dacadoo has over 120 employees across locations in Europe, North America and Asia-Pacific and over 100 filed patents around their digital Life & Health solutions. dacadoo is entirely committed to privacy and security, hence why it designs and operates its solutions in line with industry standards, laws and regulations such as the Swiss Federal Act on Data Protection, GDPR, and HIPAA. Its Information Security and Privacy Management System is certified according to world-renowned ISO 27001 and ISO 27701 standards.

For more information, please visit www.dacadoo.com

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¹ Member benefits described assumes Foresters membership. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice or are no longer available

² The A.M. Best ratings assigned on August 5, 2020 reflect overall strength and claims-paying ability of The Independent Order of Foresters (IOF). An “A” (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. In assigning the ratings for IOF, A.M. Best stated that the rating outlook is "stable", which means it is unlikely to change in the near future. See ambest.com for our latest ratings.

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