



MediRisk
Advanced medical
underwriting

MediRisk Presentation

- ✦ **Background Information**
- ✦ **MediRisk - Overview**
- ✦ **MediRisk - Conceptual Presentation**
- ✦ **MediRisk - Statistics**
- ✦ **MediRisk on the Internet**

Background Information

Medical Underwriting - The process of assessing the risk of a medical insurance proposal, and deciding whether to accept it and on which terms.



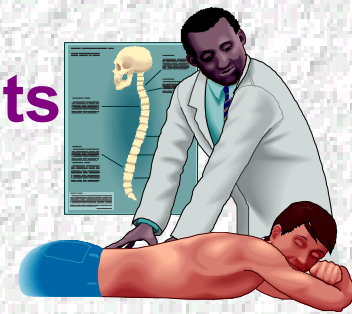
Current Medical Underwriting Requirements for life and health insurance

- 1. Questionnaire completed by the insurance applicant:**
 - 1.1 Personal Details: Age, Weight, Sex, Height, etc.**
 - 1.2 Disease questionnaire (by organ systems).**
 - 1.3 Related disease questionnaire.**

- 2. Medical Checkup.**

Current Medical Underwriting Requirements for Life and Health Insurance

Back and Spine Questionnaire (example of a related disease questionnaire)



1. For how long have you been suffering from back problems?
2. How many attacks have you had?
3. Have you been hospitalized due to this problem? Where and why?
4. Have you been operated on due to this problem? Where and why?
5. Have you been absent from work in the last 2 years because of this problem?
For how long?
6. Does your work involve lifting heavy materials?
7. What has been diagnosed by your spine imaging?
8. Do you receive any treatment? Please specify.
9. Does your back problem cause you any motion or other physical activity
limitation ?
10. Specify the name and address of your attending physician.
11. Any other remarks: _____

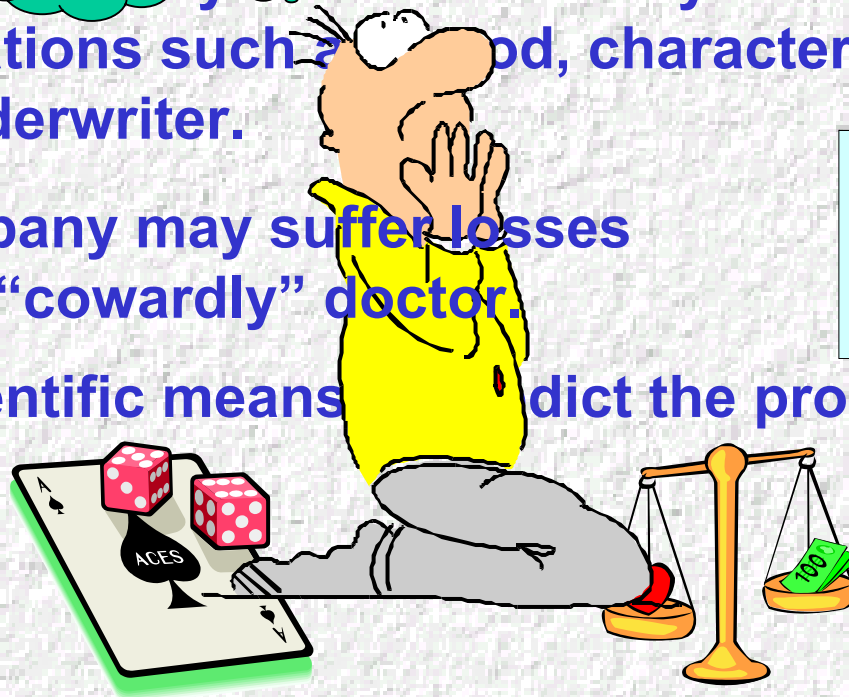
Current Medical Underwriting Requirements for life and health insurance

Primary filtering by an underwriter (usually a senior officer without sufficient knowledge in medicine). Occasionally a doctor is involved.



Problems with the Underwriting Process

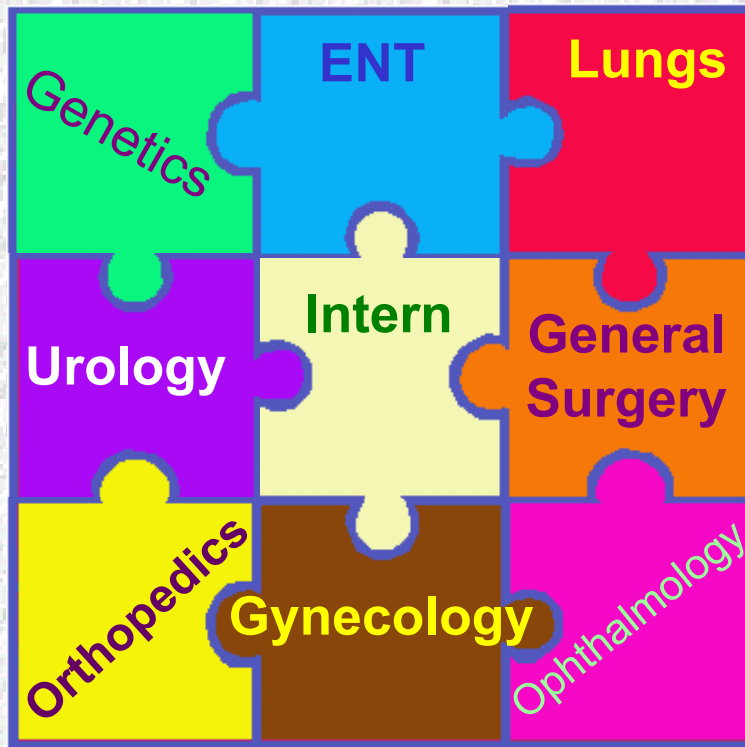
- ◆ Medical advice is not comprehensive.
A physician, specialist or not, isn't an expert in all medical fields.
- ◆ There is no formal university studies to qualify a doctor as a medical underwriter.
- ◆ Underwriting decisions may be influenced by irrelevant considerations such as mood, character, or fatigue of the underwriter.
- ◆ The insurance company may suffer losses due to a "brave" or "cowardly" doctor.
- ◆ The absence of scientific means to predict the probability of becoming sick.



MediRisk Software

The basic assumption is that the underwriting community needs scientific tools to make the underwriting process more precise and reliable.

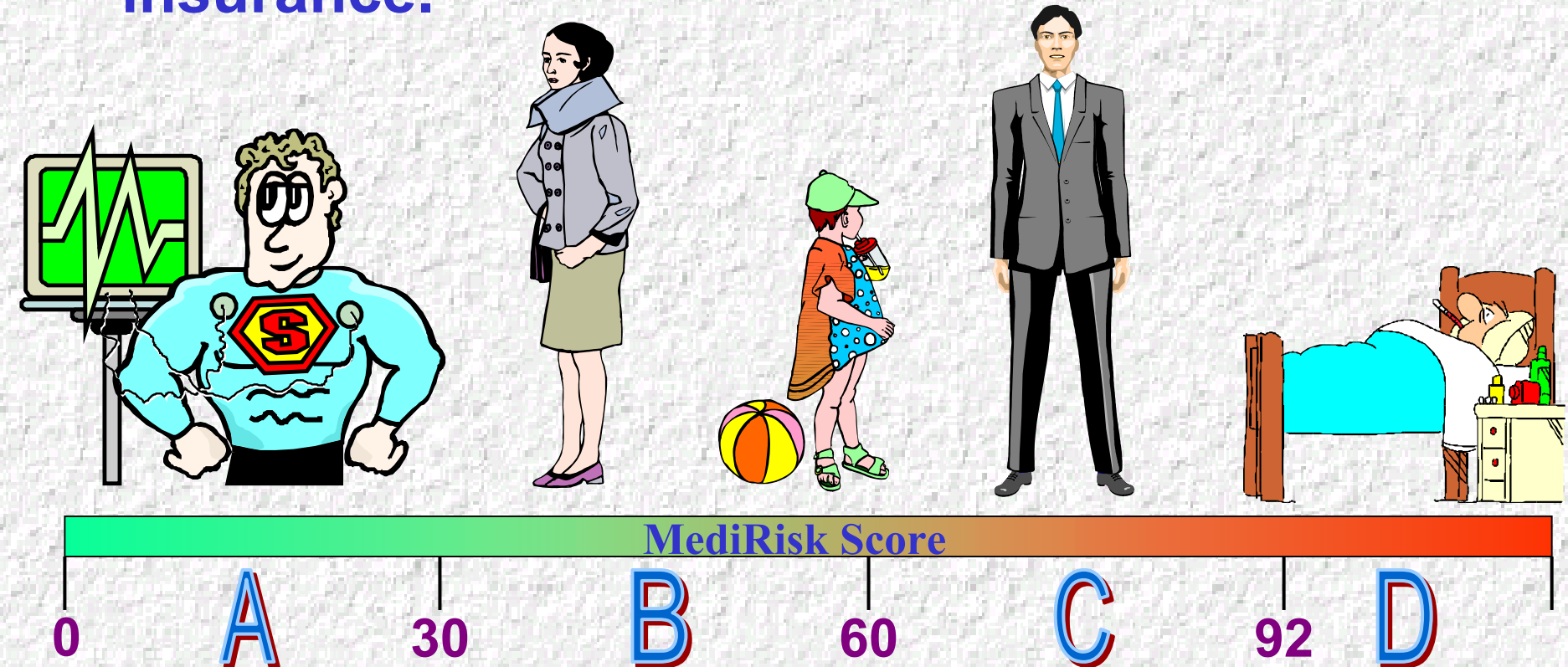
20 groups of medical specialists from different domains took part in a comprehensive investigation...



...resulting in the mapping of all connections between different pathological, social and other conditions.

MediRisk Software

A new way to define the medical status of an insurance applicant for life or health insurance.



Benefit from MediRisk's advanced services

@ Decision Support System

@ User-Friendly and convenient operation / Multilingual

@ Constantly up-dated medial information utilizing
Evidence Base Medicine

@ A Yardstick for evaluation of insurance applicants'
medical status

@ Standards for underwriting and actuary decision-making

@ Creation of databases

@ Performance of advanced statistical analyses

@ No new hardware installation requirements

@ Flexible billing on a per-use basis only

@ Module for direct sales via Internet



MediRisk

NEW HORIZONS IN UNDERWRITING

Optimised for Explorer 5.0

Medical underwriting. It's a difficult call. While no one wants to turn people away, if the premiums are too high, it can dull your competitive edge. If they're too low to amply cover your risks, it could be an extremely costly error in judgement. In the absence of a scientific risk assessment tool, underwriters have only a limited view of the parameters influencing their decisions. Allow us to broaden your horizons...

[Company](#)

[Demo](#)

[MediRisk](#)

[Email](#)



Logon to *MediRisk*

User Name:

Password:

Select a language

english ▾

english

hebrew

spanish

italian

german

french

japanese

Log On

MediRisk

NEW HORIZONS IN UNDERWRITING

Optimised for Explorer 5.0

Medical underwriting. It's a difficult call. While no one wants to turn people away, if the premiums are too high, it can dull your competitive edge. If they're too low to amply cover your risks, it could be an extremely costly error in judgement. In the absence of a scientific risk assessment tool, underwriters have only a limited view of the parameters influencing their decisions. Allow us to broaden your horizons...

Company : **ALIANZ**



- [New client](#)
- [Search for client](#)
- [Statistics](#)
- [Tools](#)



Personal Details

Company	MEDIRISK	Program	Life in Heb (*)
Client Number	0000000950	Internal no.	
Last Name		First Name	
Gender	MALE (*)	Date of Birth	08.08.1985 (*)
Id No.		Citizenship	
Country	BELGIUM	State	
City		Street	No
Zip Code		Phone No.	
Mobile Phone		E-mail	
Profession/Occupation			
Risk Hobby ?	<input type="checkbox"/>	Type	
Credit Card ?	<input type="checkbox"/>	Personal Doctor	
Medical Coverage		Doctor's Phone	
Doctor's Address			

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More Details

Company :	MEDIRISK	Program :	Life in Heb
Client :			
Client no. :	0000000950	Internal no. :	
Family Status :	MARRIED (*)	No Of Children :	
Height Units :	CM	Height :	1 60 (*)
Weight Units :	KG	Weight :	90.0 (*)

Smoking (now or in the past)

CIGARETTES	<input type="checkbox"/>	SMOKING AMOUNT	Àß
CIGARS	<input type="checkbox"/>	SMOKING DURATION	Àß
PIPE	<input type="checkbox"/>	QUIT SMOKING	è

Alcohol Consumption

HOSPITALIZATION RELATED TO ALCOHOL USE

SIGNS OF ALCOHOL DEPENDENCY

Drugs

INJECTED ILLEGAL DRUGS

ORAL OR NASAL ADMINISTERED DRUGS

Waiver Of Medical Secrecy : (*)

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(*) - Must Insert

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General Questionnaire

0000000950

For Client :

In Program :

Life in Heb

	NO	YES
BIOLOGICAL 1ST DEGREE RELATIVES SUFFER FROM CARDIOVASCULAR DISEASE	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BIOLOGICAL 1ST DEGREE RELATIVES SUFFER FROM HYPERTENSION	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BIOLOGICAL 1ST DEGREE RELATIVES SUFFER FROM CANCER	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BIOLOGICAL 1ST DEGREE RELATIVES SUFFER FROM HYPERLIPIDEMIA	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BIOLOGICAL 1ST DEGREE RELATIVES SUFFER FROM DIABETES MELLITUS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BIOLOGICAL 1ST DEGREE RELATIVE SUFFER FROM CHRONIC MENTAL DISORDER	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CLOSE CONTACTS HAVE SEVERE AND CONTAGIOUS DISEASES	<input checked="" type="checkbox"/>	<input type="checkbox"/>
PROLONGED EXPOSURE TO DUST, FUMES, RADIATION OR NOISE	<input checked="" type="checkbox"/>	<input type="checkbox"/>
SIGNIFICANT UNINTENTIONAL WEIGHT GAIN (OVER 8KG IN 3 MONTHS)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
SIGNIFICANT UNINTENTIONAL WEIGHT LOSS (OVER 8KG IN 3 MONTHS)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
PREGNANT AT PRESENT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
COMPROMISED PHYSICAL OR MENTAL STATUS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
DENIED OF LIFE OR HEALTH INSURANCE PLAN	<input checked="" type="checkbox"/>	<input type="checkbox"/>
ADDITIVE LOSS OF MORE THAN 14 LABOR DAYS IN THE LAST YEAR	<input checked="" type="checkbox"/>	<input type="checkbox"/>
RETIRED ON MEDICAL GROUNDS	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Back

No for all

Next

Main Questionnaire

0000000950

For Client :

In Program :

Life in Heb

	NO	YES	ICD9/10
INFECTIOUS AND PARASITIC DISEASES	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BENIGN / MALIGNANT TUMORS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ENDOCRINE NUTRITIONAL AND METABOLIC DISEASES AND IMMUNITY DISORDERS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DISEASES OF THE BLOOD AND BLOOD-FORMING ORGANS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MENTAL DISORDERS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DISEASES OF THE NERVOUS SYSTEM AND SENSE ORGANS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DISEASES OF THE CIRCULATORY SYSTEM	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
DISEASES OF THE RESPIRATORY SYSTEM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DISEASES OF THE DIGESTIVE SYSTEM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DISEASES OF THE GENITOURINARY SYSTEM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DISEASES OF THE SKIN AND SUBCUTANEOUS TISSUE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DISEASES OF THE MUSCULOSKELETAL SYSTEM AND CONNECTIVE TISSUE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PHYSICIAN ASSESSMENT AND CONSULTATION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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Zoom in

Confirm

No for all

Next

Diagnosis & Drugs & Procedures

0000000951

Company : MEDIRISK
Program : Life in Heb
Client :

If the client has more information of diagnosis that was not reported so far click on the " Diagnosis " button.

[Diagnosis](#)

If the client hasn't gone through any procedure ,mark the checkbox



else click on the " Procedures " button.

[Procedures icd9/10](#)[Procedures](#)

If the client doesn't use any drugs,mark the checkbox



else click on the " Drugs " button.

[Drugs](#)[Back](#)[Next](#)

Procedures

0000000951

Company : MEDIRISK Program : Life in Heb

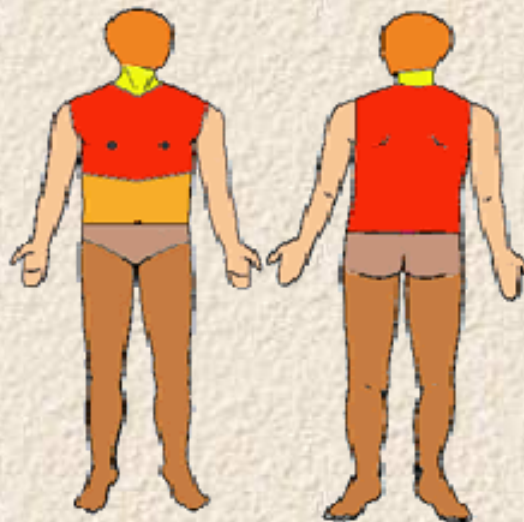
Client :

1.Click on the anatomy-area that present your procedure area, relevant Surgeon-Type automatically displayed.

2.Select Surgeon-Type

3.Click the " Search " button , relevant procedures automatically displayed.

4.Select the relevant procedure.



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Anatomy Area :

Surgeon Type :



Procedure name

X years ago



Confirm all Procedures :

Back

Delete

Apply

Next

Drugs

0000000951

Company : MEDIRISK Program : Life in Heb

Client :

To select "drug " it has to enter a string to the field "Dru
Click the "Search " button or press "F2 ".



Drug Name



Confirm all Drugs :

Back

Delete

Apply

Next

Confirm Questionnaire - Diagnosis

0000000951

Company : MEDIRISK **Program :** Life in Heb
Questionnaire no. : 0000000876 **Date :** 09.08.2001

Client :

Questions that were answered as "yes".

Values

ANGINA PECTORIS		
CIGARETTES		
BIOLOGICAL 1ST DEGREE RELATIVES SUFFER FROM CARDIOVASCULAR DISEASE		

Confirm Answers :

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Confirm Details

Company :	MEDIRISK	Program :	Life in Heb
Questionnaire no. :	0000000876	Date :	09.08.2001
Client no. :	0000000951	Internal number :	
Client name :			
Id no. :		Birthdate :	09.08.2001
Gender :	MALE	Status :	MARRIED
		No of children	3
Hieght :	1 78CM	Wiegth :	78.0 KG
City :		street :	No. :
Country :	Germany	Zip code :	
Citizenship :			
Phone :		Mobil Phone :	
E-mail :			
Profession/Occupation :			
Medical coverage :		Personal doctor :	
Doctor address :		Doctor phone :	

Confirm Details :

Back

Drugs

Procedures


Procedures icd9/10

Score

Confirm Details

Company :	MEDIRISK	Program :	Life in Heb
Questionnaire no. :	0000000876	Date :	09.08.2001
Client no. :	0000000951	Internal number :	
Client name :			
Id no. :		Birthdate :	09.08.2001
Gender :	MALE	Status :	MARRIED
Hieght :	1 78CM	Wicght :	78.0 KG
City :		No. :	
Country :	Germany		
Citizenship :			
Phone :			
E-mail :			
Profession/Occupation :			
Medical coverage :		Personal doctor :	
Doctor address :		Doctor phone :	

Microsoft Internet Explorer [X]

 Attention. Charge will follow this action.

OK Cancel

Confirm Details :

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- [Drugs](#)
- [Procedures](#)
- [Procedures icd9/10](#)
- [Score](#)

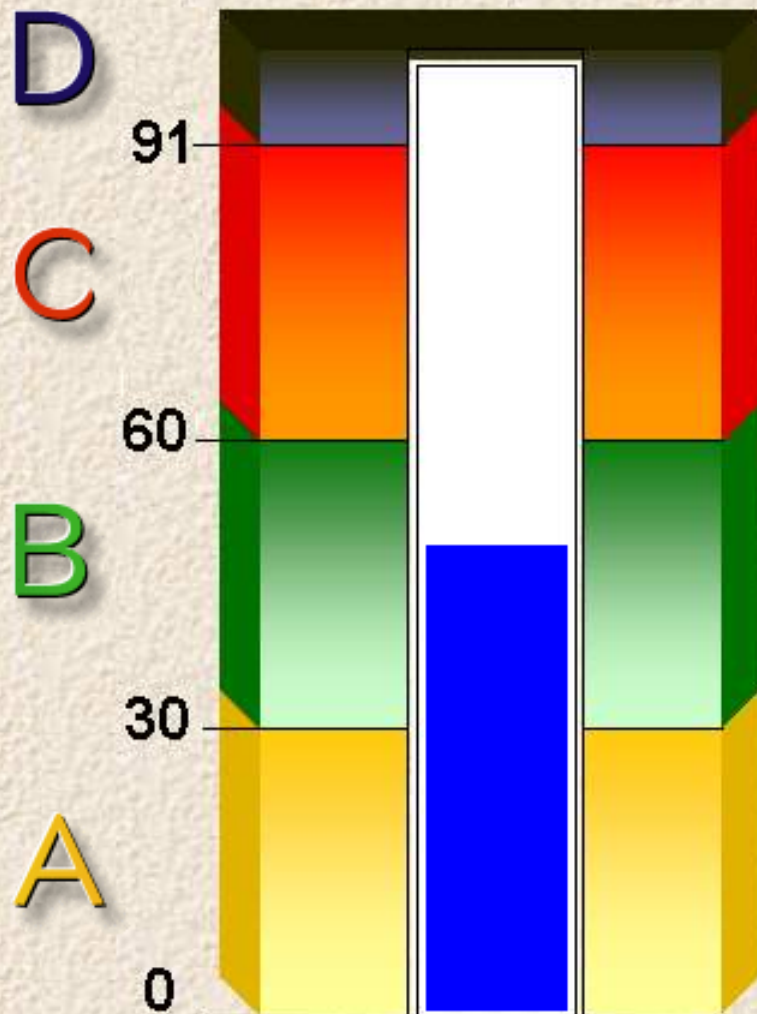
Score

Date : 09.08.2001
 Program : Life in Heb
 Client No. : 0000000951
 Internal No. :
 Last Name :
 First Name :

Personal Risk Score : **49.00**

Additional Premium of : **24.0%**

Exclusions:



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Letter

Life insurance - joining request

Dear **MR** **No. :** 0000000951 00000 **30.08.2001**



According to your application we are pleased to inform that you have been Accepted

to the life insurance program

According to your MediRisk score : 49.00

With additional premium of : 24.00 %

Accepted

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Print

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Thank you for joining our insurance program.

Sincerely. **MEDIRISK**



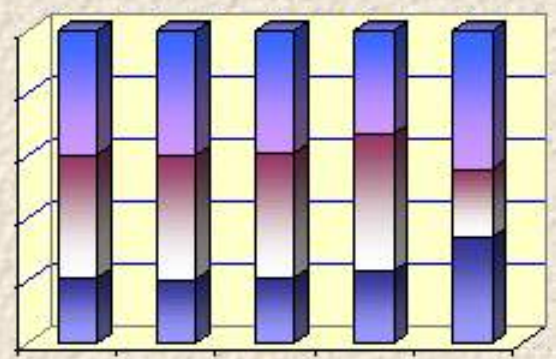
Statistic

Company : MEDIRISK

Program : Health in Heb

From year : 1999

To year : 2001



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- ▶ Gender
- ▶ Age
- ▶ Year
- ▶ Quarter
- ▶ Month
- ▶ Exception by organ systems
- ▶ Exclusions by organ systems

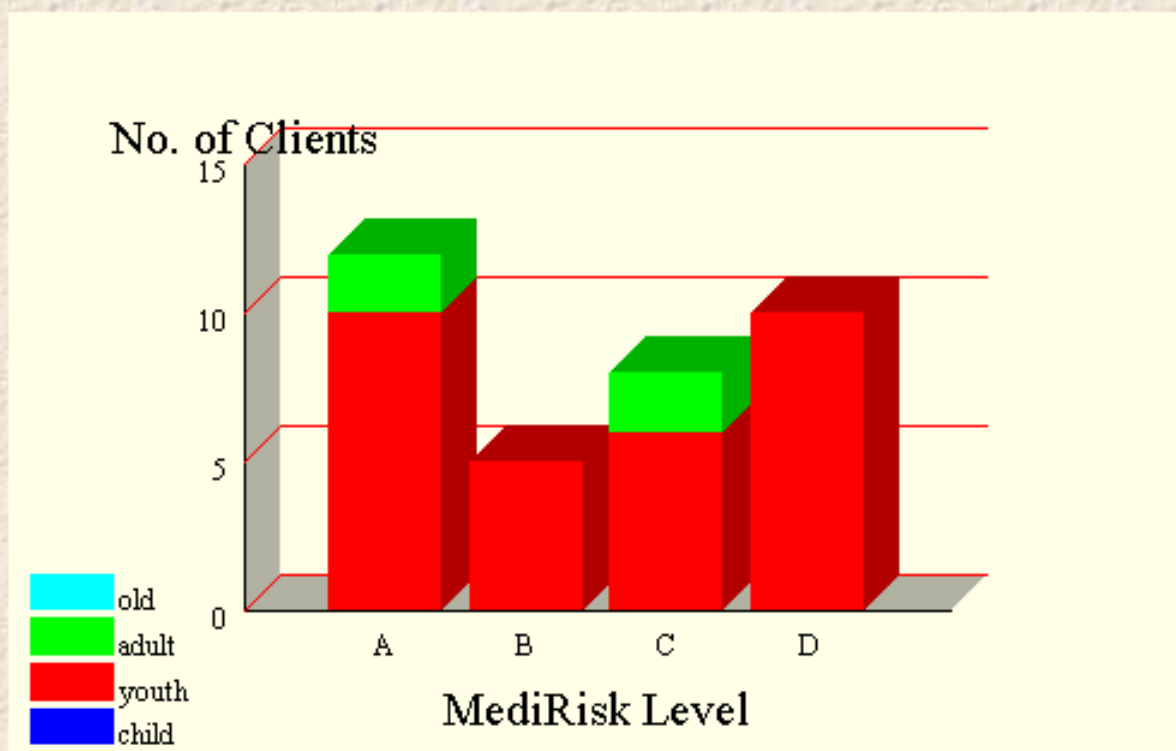
Client by Age & Score

Company :

MEDIRISK

Program :

Health in Heb



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Client exclusions by organ systems

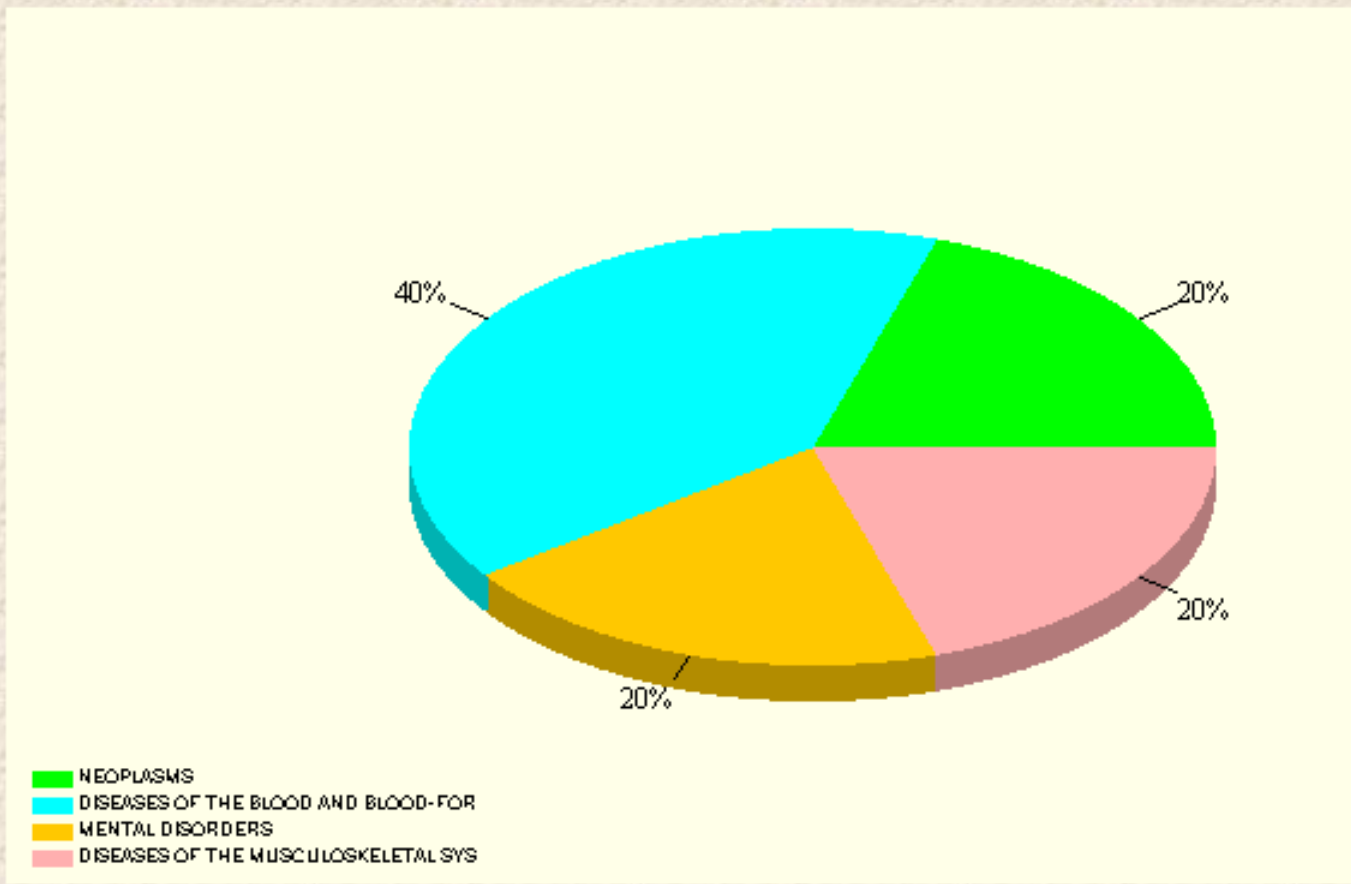
Company :

MEDIRISK

Program :

Health in Heb

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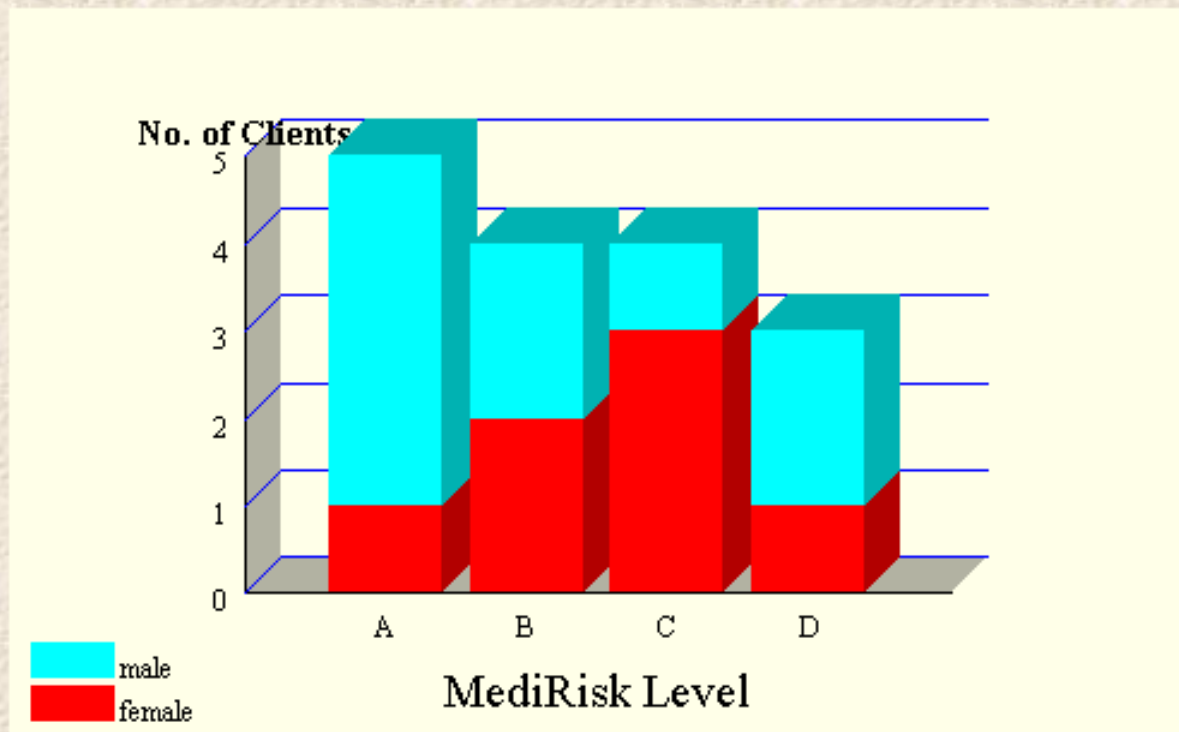
Client by Sex & Score

Company :

MEDIRISK

Program :

Health in Heb



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