



Medical Risk Assessment

*Increase sales
and transform
underwriting results*



Verisk

The Gold Standard in the UK, fast becoming the Gold Standard everywhere

Our medical risk assessment tools have become the gold standard, with over 17 million screenings a year and adoption by over 80% of the UK travel insurance market. And we're now providing solutions in Australia, Canada, Denmark, Indonesia, Italy, Japan, Malaysia, New Zealand, Singapore, and Spain.

Innovative medical risk assessment solutions designed to transform your policy sales



Historically, people with pre-existing medical conditions have presented two major challenges for insurers. The first is working out the degree of increased risk involved, which can prove to be a complex task. Second, the time and cost implications of assessing individuals with pre-existing medical conditions have often been prohibitive. Increasingly however, and with an eye on legislation, insurers are looking for a cost-effective solution to help them quickly evaluate the risks presented by people with such conditions.

Verisk Risk Rating developed a unique solution. A solution that can be so effective it has the ability to transform your results by incorporating medical risk assessment into your own online and contact centre sales processes.

Rate risks accurately with award-winning tools from Verisk

By using sophisticated tried and tested medical algorithms, Verisk risk assessment solutions provide an automated medical underwriting process, helping you to assess the level of medical risk presented by people with pre-existing conditions accurately and to offer terms accordingly. This gives you the ability to choose whether to sell insurance with cover for the declared conditions.

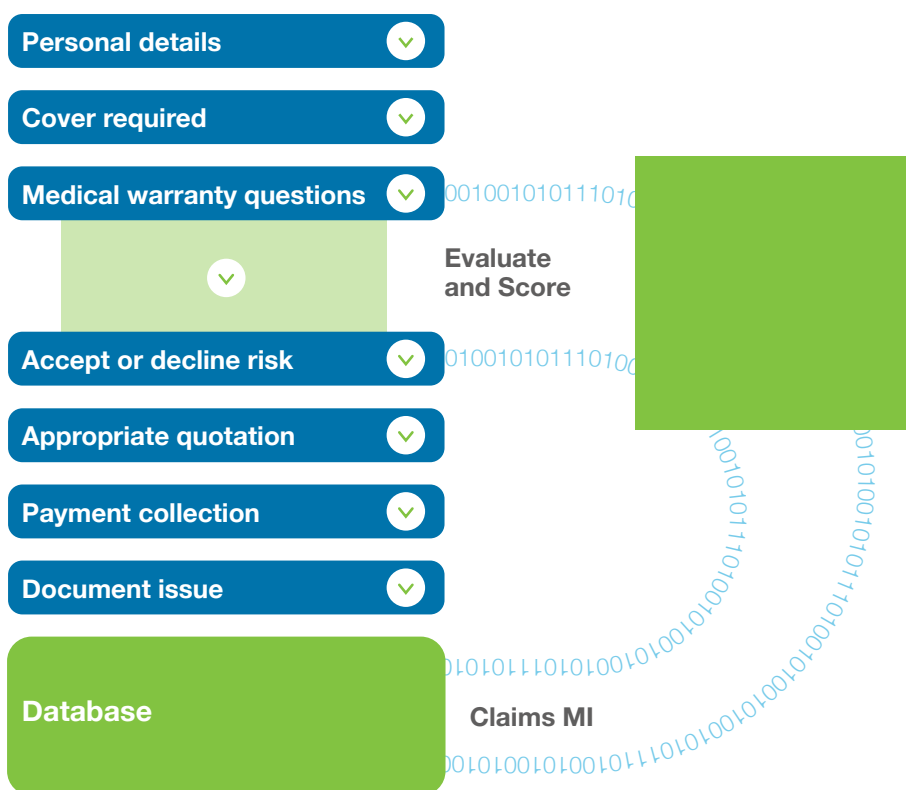
Applicants' responses to simple, carefully-worded questions result in a medical score based on a linear analogue measure of the underwriting risk. It is designed for use by non-medical staff and can be seamlessly incorporated into contact centre sales processes—alternatively you can choose to allow individuals to screen themselves online.



Seamless integration with your sales processes

Verisk solutions have been built with ease of integration in mind. Whether as a toolkit built into your own systems or an online 'plug-in' for those systems to access, our medical risk assessment tools can slot easily into your current online and contact centre sales processes.

The risk assessment itself consists of a series of simple "yes or no" questions, making it easy for both potential new customers and your contact centre staff. This also lessens the need for your staff to receive clinical training.



The global answer for health-related insurance sectors



Our medical risk assessment solutions are an ideal way to help you maximise sales opportunities and accurately rate medical risks presented. We have developed medical risk assessment solutions for travel, health (domestic and international), income protection and pet insurance business lines with a choice of implementation options to suit your individual operations, wherever your organisation is based.

The support you need, including a medical helpline

Not only do we provide IT back-up for the implementation of our screening tools, we also support our service with a screening helpline that can be used by contact centre or claims staff. Supported by nurses, this helpline provides access to valuable expertise, and it can prove particularly helpful to contact centre staff, for instance, who can access real-time medical consultation while keeping the caller on hold before completing the assessment.

Our medical risk assessment solutions can be adopted in many countries and utilised for the following markets:



**Travel
Insurance**



**Health
Insurance**

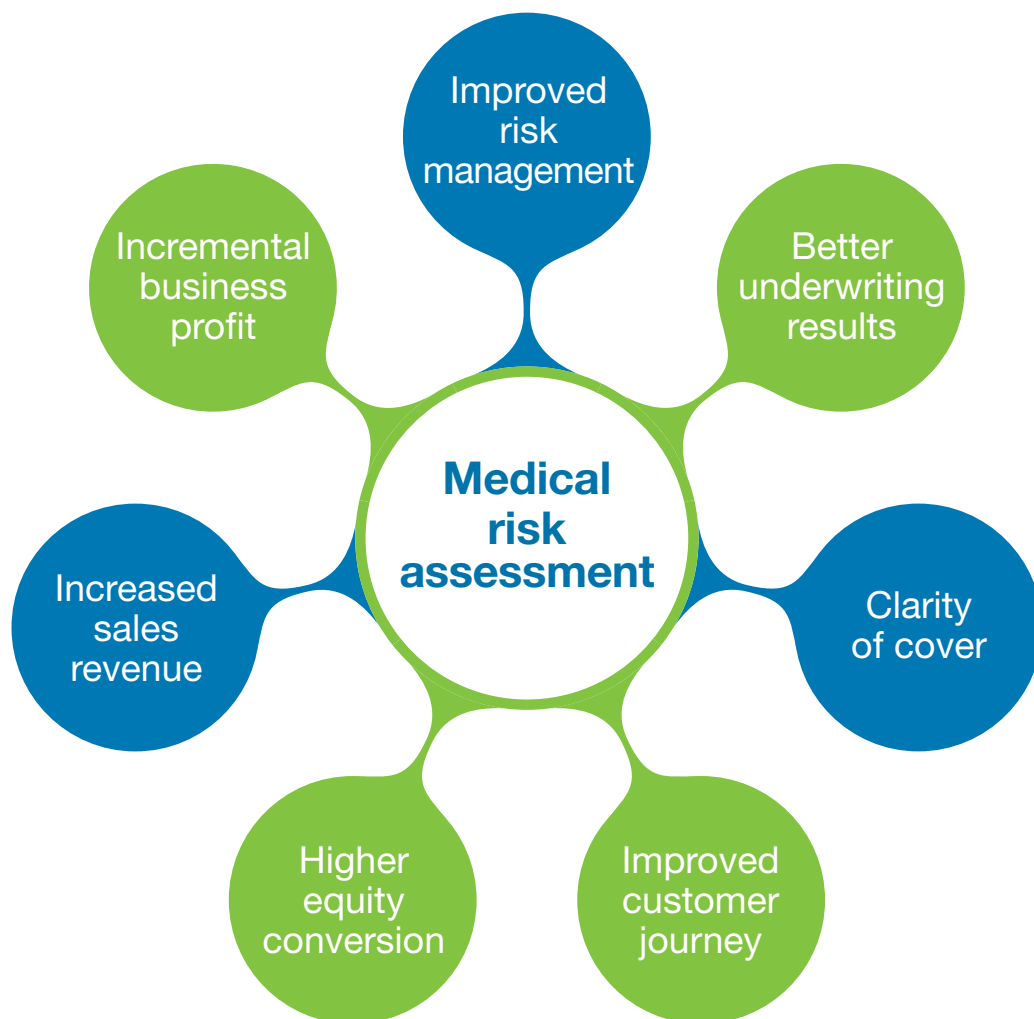


**Income
Protection**



**Pet
Insurance**

Verisk medical risk assessment tools can help provide the following business benefits:



Market-leading medical risk assessment tools from Verisk offer you:

- The opportunity to integrate medical risk assessment seamlessly into your current sales processes
- The ability to calculate the level of increased risk presented by individuals with pre-existing medical conditions and to rate accordingly
- Quick assessment of over 2,000 medical conditions
- The opportunity to increase profitable sales by offering competitive terms to applicants who may previously have been declined
- Minimise need for clinically trained staff
- Helpline support
- Flexible pricing options
- IT support from specialist in-house team

To find out about our medical risk assessment tools, or to see a demo, simply contact us at:

riskrating@verisk.com

or call us on:

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Canada: (+1) 647 876 4970

Singapore: +65 6249 0700

Spain: (+34) 683 583 254

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Contact us

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