Health CIBYL™

Continuous Improvement & Betterment of Your Lifespan

It considers the past, present, and future health of the subject and determines the underwriting exposure of the insurance company
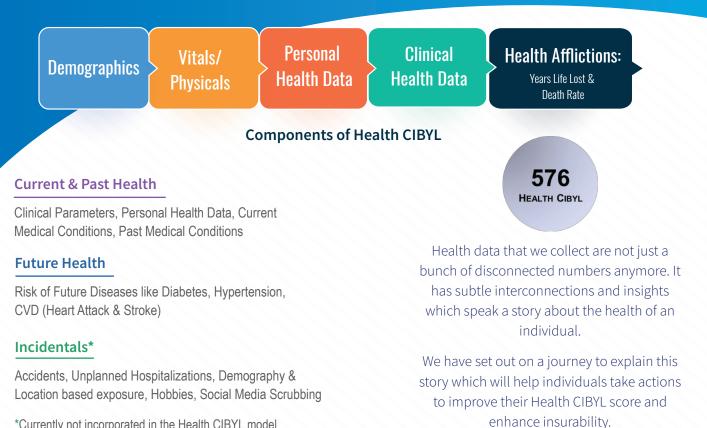
➤ De-risk your Life & Health underwriting with Health CIBYL, generated real-time

➤ Tailor insurance premiums using real-time data insights

➤ Increase your bottom line with more efficient & accurate policy issuance

➤ Reduce claims by helping your customers manage health risks through prediction and prevention

➤ Cross-sell and up-sell insurance products through data insights

Health CIBYL

About Health **CIBYL**

Given a set of health parameters, Health CIBYL number objectively mimics the way a doctor would think and decide on individual policy decisions. It typically considers two different elements when generating the Health CIBYL score for an individual: Current & Past Health and Future Health (Predictive Health). In the future, Health CIBYL will also consider life Incidentals when generating the Health CIBYL scores.

The process of generating the Health CIBYL involves the collection of the following data and then applying the HV Proprietary algorithms to develop the score: **Demographics, Vitals/Physicals, Personal Health Data, Clinical Health Data, Health Afflictions.**

Demographics	Vitals/ Physicals	Personal Health Data	Clinical Health Data	Health Afflictions: Years Life Lost & Death Rate

Components of Health CIBYL

Current & Past Health

Clinical Parameters, Personal Health Data, Current Medical Conditions, Past Medical Conditions

Future Health

Risk of Future Diseases like Diabetes, Hypertension, CVD (Heart Attack & Stroke)

Incidentals*

Accidents, Unplanned Hospitalizations, Demography & Location based exposure, Hobbies, Social Media Scrubbing

*Currently not incorporated in the Health CIBYL model

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HEALTH CIBYL

Health data that we collect are not just a bunch of disconnected numbers anymore. It has subtle interconnections and insights which speak a story about the health of an individual.

We have set out on a journey to explain this story which will help individuals take actions to improve their Health CIBYL score and enhance insurability.

Some points to ponder…

→ Pioneer in introducing Health CIBYL score to the world

→ 10+ years to build our world class Analytics Engine that analyzes all personal health data

→ Partnering with top insurance companies in India and abroad

→ Latest technology to protect any privacy & confidentiality issues

Our Analytics Engine

Our Health Analytics Engine has predictive elements that aids in the prediction and prevention of chronic diseases. Our engine has analyzed over a million cases and has been validated by **100+ doctors** globally.

Today, the engine looks at **300+** parameters simultaneously, makes **75K** calculations & **10K+** decisions, before delivering a solution in a matter of seconds for each subject.

Our Clients:

- Life Insurance Companies
- Health Insurance Companies

This is not a forced fit model created using input data and claims / underwriting decisions. All our solutions / results can be explained and justified from the fundamentals of medical science.

Powered By
Health VECTORS

Innovation flows through our veins

Innovation flows through our veins. Authentic science is at the heart of it. The science behind the creation of our health analytics engine is precise, enriched by the experience of doctors along with vast pools of knowledge from the healthcare domain. Exclusively created by the experts at Health Vectors, our Health Analytics Engine efficiently simplifies complex health data, thereby making it easier for the end user to understand and take charge of their health.

Our Key Differentiators

↳ HV Analytics Engine – fast, efficient, accurate, and unbiased

↳ Single score to define issuance or rejection of policies across organizations

↳ 300+ health parameters are deeply analyzed before generating a score

↳ Data-Driven Insights to Increase customer engagement

↳ Best in Class After-Sales Service – built-in automation from learnings