Data-Based Risk Assessment of Cancer Diseases for Life insurance

Type of article: Conference abstract

Ralf Lohse
Underwriter at Hannover Reinsurance SE, Germany

Abstract
Using US cancer registry data of SEER (Surveillance, Epidemiology, and End Results Program), data based analyses of prevalence, incidence, and survival rates are able for the medical risk assessment in life insurance. Statistical analyses of cancer patients and base population were performed using SEER*Stat from the US National Cancer Institute. The system provides multivariate restrictions of patient groups and subdivisions of outcomes. The lecture focuses on survival time analyses and additional calculations for the outcome of extra mortality rates of cancer patients in relation to base population. Based on these extra mortality rates, principles of underwriting decisions in life insurance will be presented.

Key words:

1. Conflict of interest statement
This article is an abstract of Keynote presented at the International Congress on Health Sciences and Medical Technologies, Tlemcen, Algeria, December 05-07, 2019 ICHSMT’19.

2. Authors’ biography
Underwriter at Hannover Reinsurance SE
1987-1992: Diploma economic sciences, Leibniz University Hannover
1997 – 2004: Doctor of economics, Institute for Risk and Insurance, Leibniz University Hannover
1993 – 1997: German Market Department, Hannover Reinsurance SE
1997 – 2000: Actuarial Service Department, Hannover Reinsurance SE
Since 2000: Life Risk Assessment, Hannover Reinsurance SE

3. References
No references