

Data-Based Risk Assessment of Cancer Diseases for Life insurance

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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.

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1. Conflict of interest statement

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2. Authors' biography

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3. References

No references