



Aarca Research

Case Study

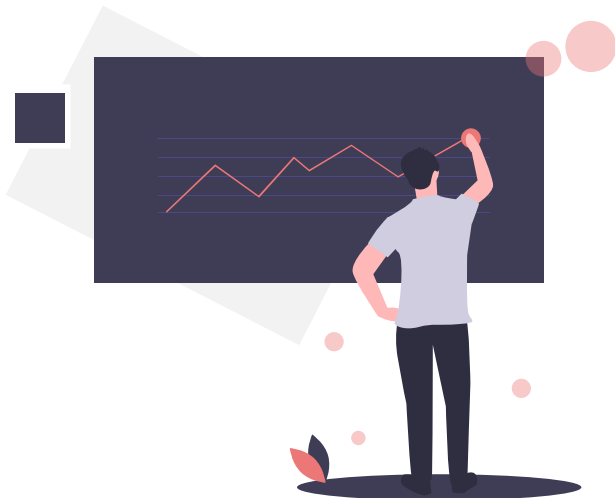
*How an insurance company is using
IHRA as data driven underwriting solution*

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Overview

- One of the largest public sector health insurance company in India is looking for a risk assessment solution for group insurance premium determination for a their corporate clients.
 - The client team is looking for data-based underwriting solutions for revenue optimization and long-term cost savings. The zonal management team of Telangana State, India are tasked with evaluating IHRA (Intelligent Health Risk Assessment), a product of Aarca Research and its value proposition. A review report is to be provided for the internal committee.
- Aarca Research's team under the direction of the Insurance internal medical team conducted a camp at their regional office in Hyderabad. Eighty employees of the insurance company (Age group: 26-58 years) participated in the camp and took the screening test with IHRA. They also underwent medical check-up using traditional blood tests. All reports were shared with the health underwriting team. They reviewed the reports and provided their recommendations to the committee.

The Review Committee's Report Was Shared With Us With The Below Comment

- ✓ The internal medical team found that the risk parameters shown by IHRA had matched accurately with the traditional health check-up records across all groups
- ✓ The internal medical team recommended that the IHRA can be treated as an adjunct modality for risk assessment of teams
- ✓ The internal medical team recommended that IHRA can be offered as a service for the corporate client base of the insurance company for their group health insurance division

Post the camp, we are in the discussion for a potential partnership with the insurance company for providing our services as an underwriting solution.



A point of care solution for non-invasive diagnosis of chronic conditions