

Title

## **A Holistic View on the Medical History and the Medical Future of Individuals**

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Speaker

**Thorsten Honcamp, RISK-CONSULTING Prof. Dr. Weyer**

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Abstract

Digitalization is creating new business models in the insurance industry. Health insurers - today just payers of claims - are striving to transform themselves into more active players in healthcare. They want to become a partner, that assists the insured to live a healthy life and that supports sick people during their therapy.

Compared to life insurance, health insurance business is characterized by a high frequency of claims. In Germany the average insured uses healthcare-resources around 10 times a year. Thus, a lot of data and information about the individual's health history is collected in form of claims data by the health insurer. The interpretation of this data allows insurers to monitor the health of their insureds and to identify cases where intervention and support is advisable.

This presentation will investigate health claims data by various statistical methods (descriptive, diagnostic, predictive) and will show different uses of it. The basis for the data analytics is provided by a deep base of anonymized German health claims data.

Along the customer-centric approach of the insurers we will provide a holistic view of the insured individual. First, we will deal with the medical history of the insured. In the presentation we will show a method to obtain a reduced and structured overview that focusses on the relevant medical data, giving the insurer a clear picture of the medical history for each individual. This overview is supplemented by comparing the individual course of a disease of a person with statistical standard courses of the same disease regarding different aspects. In addition, we will complement the holistic view of the individual by predictions of the occurrence and progression of different common diseases such as severe back pain, heart attack or depression.

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Biography

Thorsten Honcamp was born on the 15th of October.1963 in Lünen, Germany. He graduated from the University of Cologne with a degree in Mathematics with Insurance Science as a special module.

Thorsten has been with the actuarial consulting company RISK-CONSULTING Prof. Dr. Weyer GmbH in Cologne since 1995. In 2004 he took over the management of the personal insurance division and in this function he oversaw numerous private and statutory health insurance companies in Germany and abroad. His focus is on risk quantification and risk control based on

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29/30 June 2020 | Düsseldorf, Germany



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data analytics and predictive modelling, but also in product development and actuarial calculation. Thorsten was appointed managing director of RISK-CONSULTING in January 2011.

Since 2003, Thorsten has been a member of the German Actuarial Association (DAV) and the German Society for Insurance and Financial Mathematics (DGVMF). He has already spoken at DAV conferences as well as other conferences on actuarial questions and topics related to healthcare and data analytics.

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