sikka.ai

The Optimizer and Insights Company™

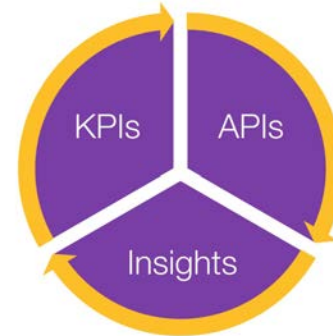KPIs — APIs — Insights

Sikka and Oral Health

The correlation between oral care, health conditions, and mortality is well-established*. Since launching its insurance data business, Sikka has demonstrated the efficacy of its models showing strong correlations between various oral health indicators and mortality risk.

Sikka collects up-to-the-minute data from over 38,000 opt-in dental practices in the US and Canada through its market-leading API integration platform. Sikka leverages this rich dataset to determine if life insurance applicants have one or more of fourteen pre-existing conditions or habits with an outsized impact on underwriting.

Sikka indicators can provide a cost-effective data alternative to help provide meaningful value. In fact, according to ExamOne's cost benefit analysis, the Tobacco Indicator alone was shown to have $40.95 of protective value.

"Insurers are continuously looking for new data to close health history gaps and build a comprehensive risk profile. This integration adds another layer of information that is not available anywhere else in our industry."

- John Reynolds, Sr. Director BD   **ExamOne**

* Please visit sikka.ai/insurance for studies linking oral care to health & mortality

Company Data Scale

40K+	Practice Installations
168M+	Unique Patients
$13B+	Active Treatment Plans
134M+	Transactions Processed Daily
$651B+	Aggregate Value of All Transactions Processed on the Platform

Sikka Indicators™

Sikka Indicators™, which are built on clinical notes written by medical professionals and parsed using cutting-edge natural language processing artificial intelligence, provide indications of pre-existing conditions/habits to facilitate optimal underwriting.

Sikka Indicators™, in collaboration with ExamOne's HealthPiQture™ platform and Munich Re's Clareto™ platform, can help determine the appropriate risk class or adjustment based on the applicant's health risk indicators and allows for confident decision-making. This can help ensure that "less risky" life insurance policyholders don't end up subsidizing "risky" ones, regardless of whether or not conditions are mischaracterized accidentally or intentionally.

Sikka Indicators™, are used in production environments through both ExamOne's HealthPiQture™ platform and Munich Re's Clareto™ platform. Reinsurers and underwriters now have the ability to access a comprehensive database providing data on various conditions and habits that can impact underwriting decisions, allowing carriers more accurate risk assessments. **All Sikka Indicators™ are available directly from Sikka or through Munich Re's Clareto™ platform.**

Health Risk Indicators
Alzheimer's Disease
Blood Disease
Cancer
Cardiovascular Disease
Covid-19
Diabetes
Hyperlipidemia
Hypertension
Kidney Disease
Liver Disease
Marijuana
Periodontal Disease with Severity
Sleep Apnea
Tobacco

"Sikka's oral health data fills an important gap in the life insurance industry, offering improved coverage on younger applicants and a new tool for identifying misrepresentation of smoking status and tobacco use. **By plugging Sikka into the EHR+ network, life insurers will have access to additional risk profiling capabilities that complement our EHR, HIE, and other digital health data.**"

- Dave Dorans, CEO

Value of Sikka's Indicators™

Sikka's data has been validated in studies conducted by three major reinsurance companies, three leading data providers, several carriers and MGAs in both the US and Canada, and a leading life settlement company. These studies range from a select 2,500 to an expansive 8,000,000 records and have match rates of up to 54%. The tobacco indicator has identified significant numbers of "smoking liars" that cost carriers as much as $23,000 per traditional term policyholder in lost premiums due to misclassification, based on the analysis of one of the data providers. ExamOne's CBA not only showed $40.95 in protective value for the tobacco indicator, but it also showed an implied tobacco use misrepresentation rate of 48%. Furthermore, a second ExamOne study of Sikka's indicators in production showed a doubling of the detectable tobacco users exclusively from Sikka's data, with the Diabetes Indicator 4X more likely to detect the condition relative to other data sources. A study done by another data provider showed a 7x lift in catching "smoking misrepresenters".

Want to learn more about how Sikka's indicators can help with life insurance underwriting? Visit sikka.ai/insurance to learn about Sikka's oral health data for life insurance underwriting or email insurance@sikka.ai.

sikka.ai

Learn more at
sikka.ai/insurance
insurance@sikka.ai