

# hr | decida: web-based underwriting manual for smooth health insurance decision-making

At Hannover Re, we are always on the lookout for solutions to make our customers' businesses more productive and profitable. We listen to you, get to know and understand your priorities and your concerns and use our wealth of international experience to develop and perfect new ideas for taking your business forward.

For health insurers, making sound choices at the time of application is vital.

Based on these firm customer-led foundations and drawing on the extensive knowledge of our international healthcare and insurance professionals, we came up with our new web-based underwriting manual hr | decida.

For you, as for us, it's imperative to ensure you understand the extent of your risk from the very outset, when you issue a policy. In the health insurance market, this is not always so easy. While making informed choices is a priority for you, there are countless unknowns and uncertainties in this market and you need to understand the possible implications of your decisions many years down the line.

You need access to all the data and support available to help you make appropriate underwriting decisions and ensure your portfolio is free from unwelcome risks. And this support must be available to you in real time, so you can make speedy judgements.

Maintaining a robust client portfolio is the key to profitability and you need reliable tools to support that goal. This led us to develop hr | decida, our health insurance decision support tool, so you can make swift yet rational decisions grounded in years of expert knowledge.

Our hr | decida underwriting manual supports your complex business, leaving you safe in the knowledge that the questions you will ask your customers and the decisions you will make, are based on medical underwriting expertise gained through many years of experience.



[hr | decida, our manual that supports profound underwriting decisions](#)

Being web-based, it's easy and inexpensive to set up, as it doesn't need to be integrated into your company's own IT infrastructure. This means less time commitment and less hassle for your own staff. Nevertheless, every organisation is unique and if desired, we can easily tailor it to your own requirements.

The outcome for you is the ability to make on-the-spot, value-for-money health insurance offers with confidence, knowing that you are safeguarding your portfolio from unwanted risk.

Let us help you make sound health insurance decisions. Ask your Hannover Re Life & Health contact about hr | decida.