Product Vision Template

Project Title: Health Risk Management System

1. Audience

Who are the users of the product?

Primary Audience:

Individual users seeking to understand their health risks and obtain insurance, as they directly benefit from the risk assessment and scoring system

Insurance companies and agents, since they can use this system to streamline their customer evaluation process and make quicker decisions on insurance applications

Secondary Audience:

Healthcare providers who might recommend this tool to their patients for preventive healthcare planning

Public health researchers and analysts who could use the aggregated data to study health risk patterns

Health technology developers who might be interested in the project's approach to risk assessment and API integration

Urban planning departments that could use the AQI-related insights for city health initiatives

2. Needs

What problems does the product solve for the audience?

Primary Needs:

Automated health risk assessment to help users understand their personal health status and potential risks

Simplified and transparent insurance application process through standardized risk scoring

Quick evaluation of health risks based on multiple parameters (personal, lifestyle, medical history)

Integration of environmental factors (AQI) to assess location-based health risks

Personalized recommendations for improving health risk scores

Secondary Needs:

Data-driven insights for insurance companies to streamline their underwriting process

Environmental health awareness through AQI monitoring and its impact on respiratory health

Early identification of potential health issues based on lifestyle and medical history

Family health history tracking and its impact on personal health risks

Objective validation system for insurance companies to process applications faster

Educational component helping users understand how different factors affect their health risks

Cost and time savings in insurance verification processes

3. Products

What is the product, and what does it offer?

Core Product:

Health Risk Assessment System using Random Forest Algorithm that generates a risk score based on three key parameters:

Personal Information Analysis (age, location, gender)

Lifestyle Assessment (smoking, drinking, physical activity)

Medical History Evaluation (existing conditions, family history, surgeries)

Risk Score Generation that can be used for insurance applications

Basic Recommendations System for score improvement

4. Values

What principles guide the product, and what makes it unique?

Core Values:

Transparency: Making health risk assessment and insurance processes clear and understandable for users

Empowerment: Enabling users to take control of their health risks through data-driven insights

Holistic Evaluation: Considering multiple aspects of health including personal, lifestyle, medical, and environmental factors

Prevention-focused: Helping users identify and address potential health risks before they become serious issues

Efficiency: Streamlining insurance processes and reducing verification time

User-centric: Providing personalized recommendations and actionable insights

Key Differentiators:

1. Comprehensive Risk Assessment

Integration of environmental factors (AQI) which most health risk systems don't consider

Three-dimensional analysis combining personal, lifestyle, and medical parameters

Family history consideration in risk calculation

2. Technology Implementation

Use of Random Forest Algorithm for accurate risk prediction

Real-time AQI API integration for environmental health assessment

Automated scoring system for insurance validation

3. Practical Application

Direct connection to insurance applications and packages

Faster verification process compared to traditional methods

Actionable recommendations for score improvement

4. User Experience

Transparent scoring system that helps users understand their risk factors

Personalized improvement recommendations

Quick and efficient insurance application process

5. Vision Statement

Health Risk Management System works on two parameters: first, risk score evaluation for self analysis for any potential risk issues that can be raised in future with three parameters for evaluation such as lifestyle habits, medical history and family chronic disease history. Second, using the BI tools such as Tableau or Power BI to visualise the hospitals available in the user's residing city that provides coverages based on the Policy company given as the input by user, Thus, providing policy details which the user can take into consideration when an emergency is promoted. To summarize, the user can then generate the reports for their database, which can also be accessed in their profile tab.