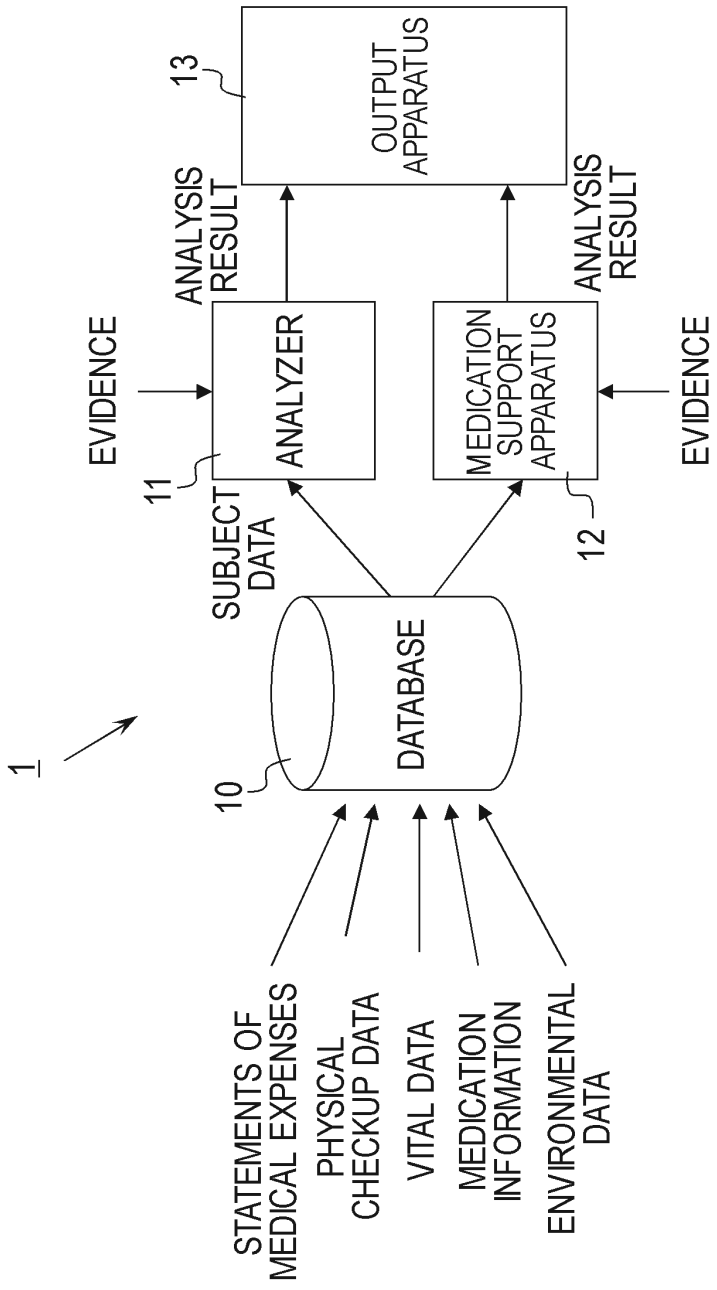

1
10
DATABASE
11
ANALYZER
SUBJECT DATA
EVIDENCE
ANALYSIS RESULT
12
MEDICATION SUPPORT APPARATUS
EVIDENCE
ANALYSIS RESULT
13
OUTPUT APPARATUS
STATEMENTS OF MEDICAL EXPENSES
PHYSICAL CHECKUP DATA
VITAL DATA
MEDICATION INFORMATION
ENVIRONMENTAL DATA

FIG.1

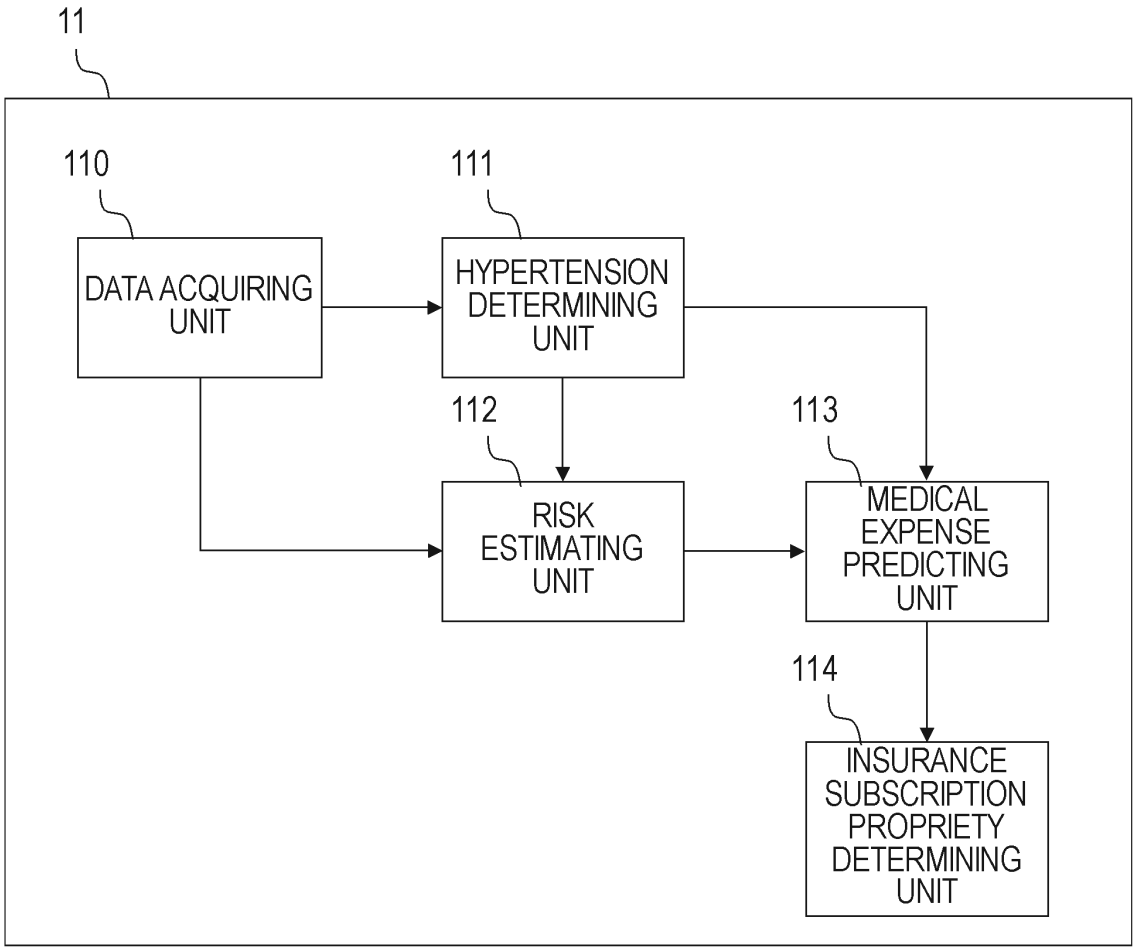

11
110
DATA ACQUIRING UNIT
111
HYPERTENSION DETERMINING UNIT
112
RISK ESTIMATING UNIT
113
MEDICAL EXPENSE PREDICTING UNIT
114
INSURANCE SUBSCRIPTION PROPRIETY DETERMINING UNIT

FIG.2

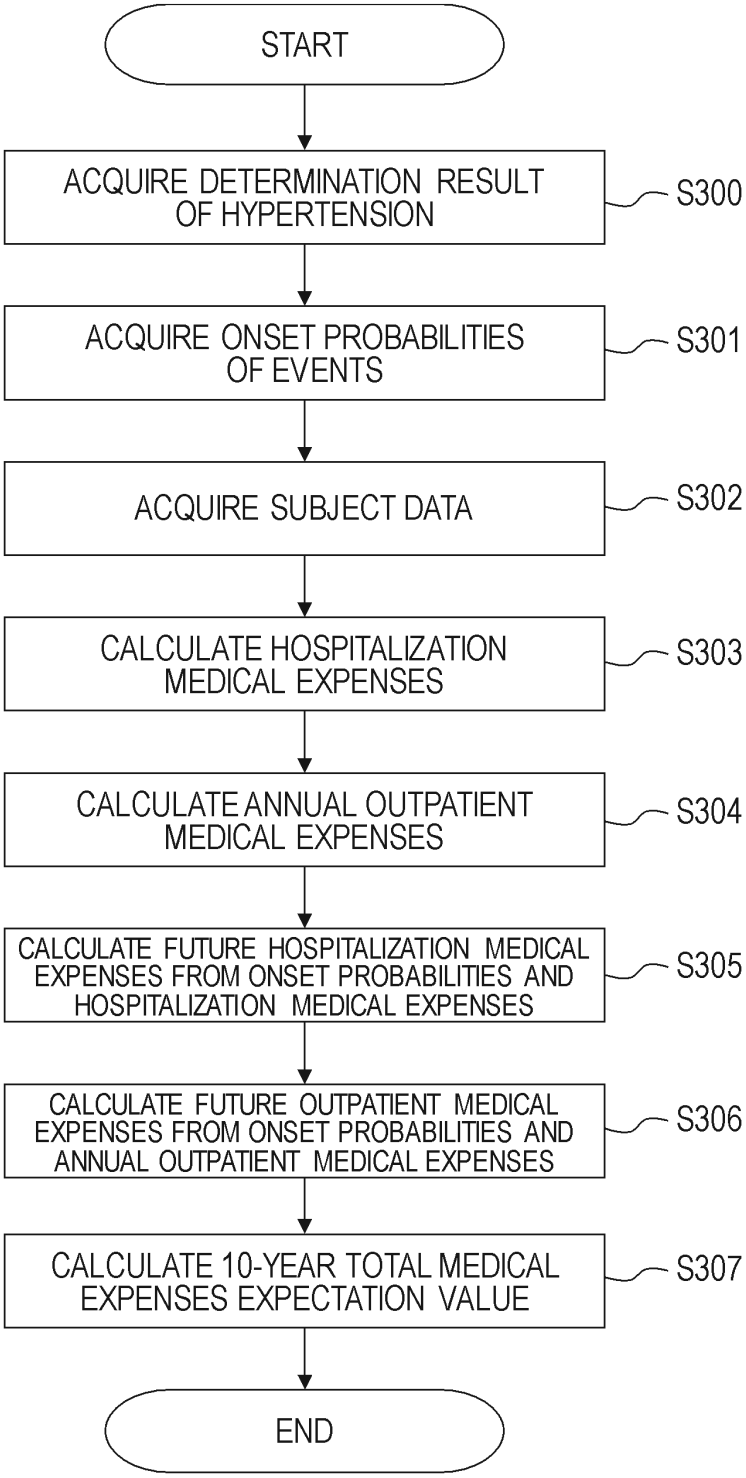

START
ACQUIRE DETERMINATION RESULT OF HYPERTENSION
S300
ACQUIRE ONSET PROBABILITIES OF EVENTS
S301
ACQUIRE SUBJECT DATA
S302
CALCULATE HOSPITALIZATION MEDICAL EXPENSES
S303
CALCULATE ANNUAL OUTPATIENT MEDICAL EXPENSES
S304
CALCULATE FUTURE HOSPITALIZATION MEDICAL EXPENSES FROM ONSET PROBABILITIES AND HOSPITALIZATION MEDICAL EXPENSES
S305
CALCULATE FUTURE OUTPATIENT MEDICAL EXPENSES FROM ONSET PROBABILITIES AND ANNUAL OUTPATIENT MEDICAL EXPENSES
S306
CALCULATE 10-YEAR TOTAL MEDICAL EXPENSES EXPECTATION VALUE
S307
END

FIG.3

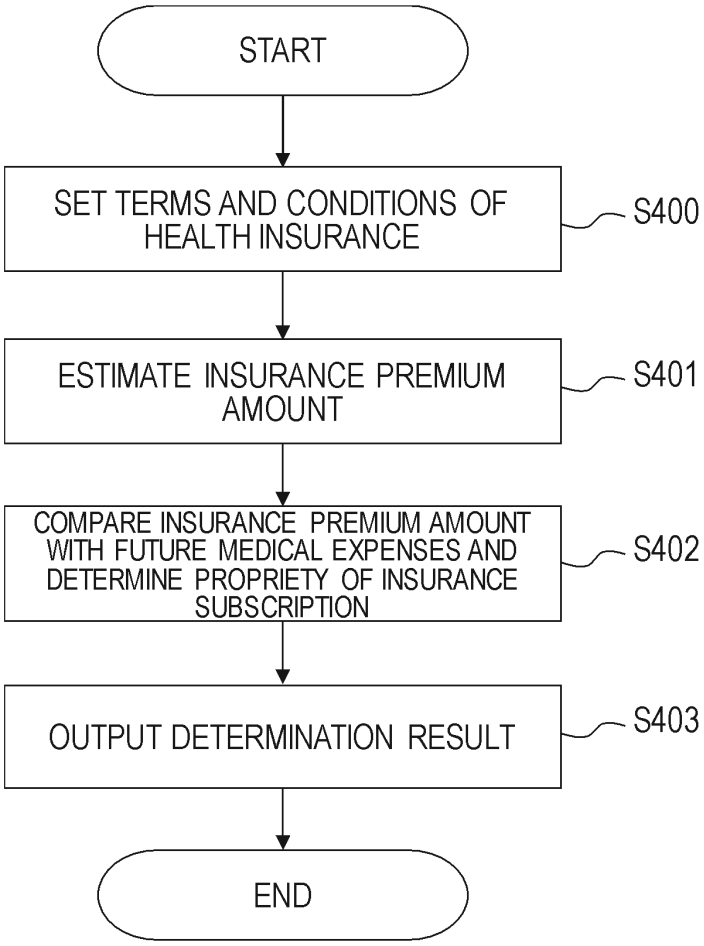

START
SET TERMS AND CONDITIONS OF HEALTH INSURANCE
S400
ESTIMATE INSURANCE PREMIUM AMOUNT
S401
COMPARE INSURANCE PREMIUM AMOUNT WITH FUTURE MEDICAL EXPENSES AND DETERMINE PROPRIETY OF INSURANCE SUBSCRIPTION
S402
OUTPUT DETERMINATION RESULT
S403
END

FIG.4

DISPLAY EXAMPLE TO INSURANCE SUBSCRIPTION APPLICANT

THIS HEALTH INSURANCE IS SUITABLE FOR YOU.

INSURANCE POLICY: XX HEALTH INSURANCE PLAN A
TOTAL AMOUNT OF INSURANCE PREMIUM OVER 10 YEARS: 3,500,000 YEN
PREDICTED MEDICAL EXPENSES OVER 10 YEARS: 5,300,000 YEN

FIG.5A

DISPLAY EXAMPLE TO INSURER

PROPRIETY OF UNDERWRITING OF MR. A: INAPPROPRIATE

INSURANCE POLICY: XX HEALTH INSURANCE PLAN A
TOTAL AMOUNT OF INSURANCE PREMIUM OVER 10 YEARS: 3,500,000 YEN
PREDICTED MEDICAL EXPENSES OVER 10 YEARS: 5,300,000 YEN

FIG.5B

EXAMPLE OF RECOMMENDATION TO
INSURANCE SUBSCRIPTION APPLICANT OR INSURER

HEALTH INSURANCE SUITABLE FOR MR. A IS

XX HEALTH INSURANCE PLAN A.

(INSURANCE PREMIUM AMOUNT: xxxxxx YEN)

FIG.5C

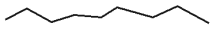
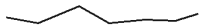
	USER ID	AGE	GENDER	BP TREND (AVE/MAX/MIN)	OFFICE BP	HOME BP	VASCULAR AGE	TOTAL RISK
	31499	75	FEMALE	 (143/168/135)	164	143	70	High
	31965	75	FEMALE	 (112/130/110)	145	112	54	Middle
!	34408	58	MALE	 (180/195/162)	140	180	89	Very High
	35890	68	MALE	 (113/135/105)	144	113	54	Low
	⋮	⋮	⋮	⋮	⋮	⋮	⋮	⋮

FIG.6

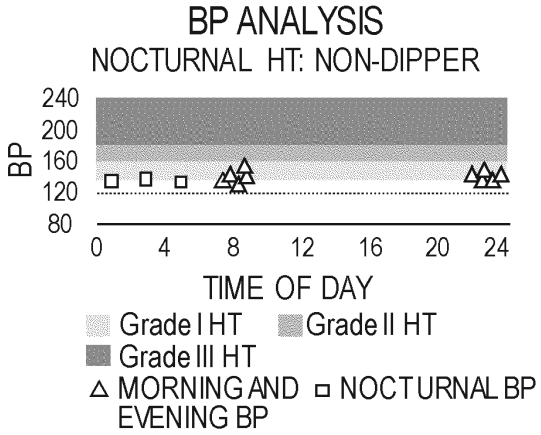


FIG.7A

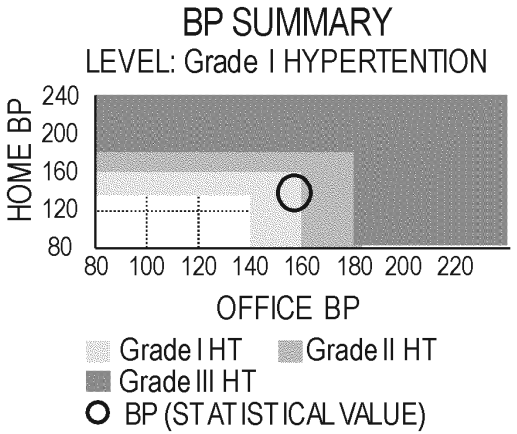


FIG.7B

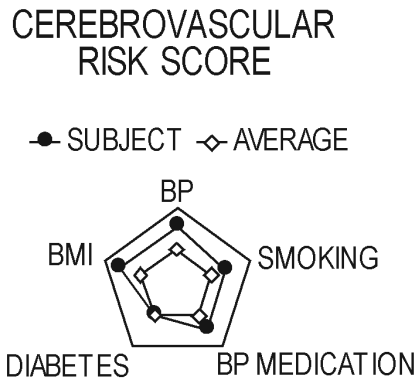


FIG.7C

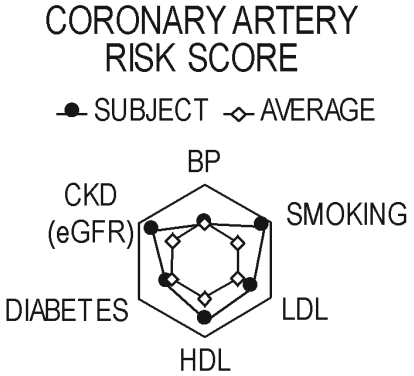


FIG.7D

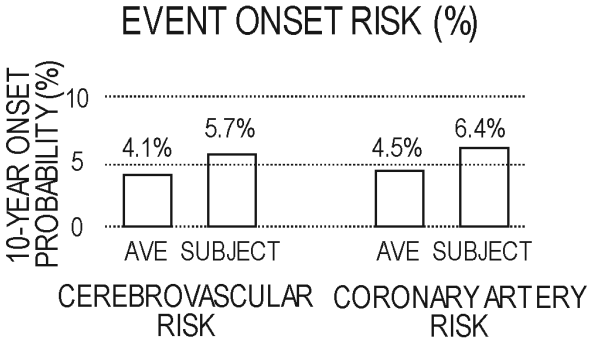


FIG.7E



FIG.7F

MEDICAL EXPENSES THAT YOU WILL NEED TO COVER OVER NEXT 10 YEARS IS APPROXIMATELY 5,300,000 YEN.

FIG.8A

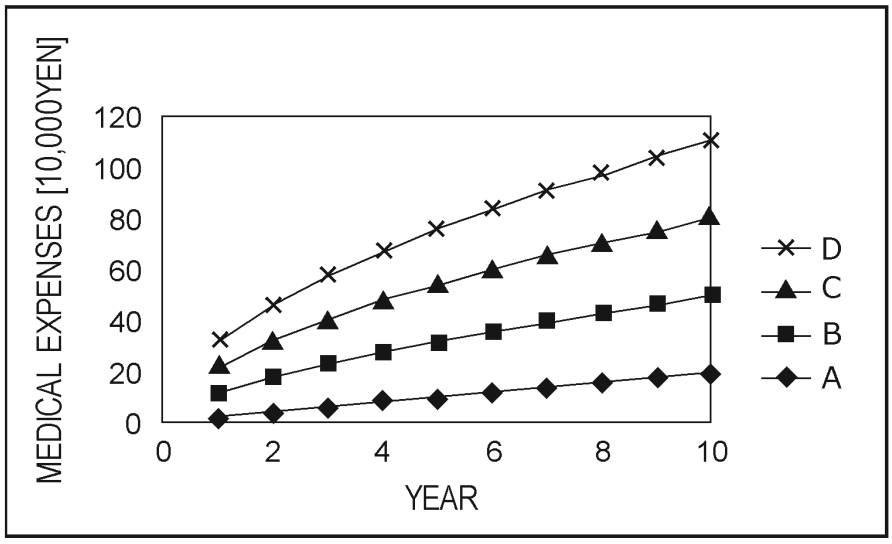


FIG.8B