

WHAT IS CLAIMED IS:

1. A method for providing a service associated with mortality rates, the method being implemented by one or more processors and comprising:
 - storing a collection of questions, each question being based on a documented assertion pertaining to human mortality;
 - determining, for each question in the collection of questions, a correlative mortality parameter that is based at least in part on (i) persons in a control population that have independent knowledge of an assertion that is a basis of that question, and (ii) a value of a mortality parameter for each person in the control population, the value of the mortality parameter for each person being indicative of that mortality probability;
 - prompting a user to answer a series of questions from the collection;
 - and
 - predicting a mortality outcome based on the value of the predetermined mortality parameter for one or more of the questions in the series.
2. The method of claim 1, wherein predicting the mortality outcome includes:
 - determining a response score for the user based on a correctness of responses to the one or more questions; and
 - determining the mortality outcome based at least in part on a correlation between the response score and a correlative mortality parameter for the one or more questions.
3. The method of claim 1, wherein predicting the mortality outcome includes determining a likelihood of the mortality outcome for the user over a future duration of time.
4. The method of claim 2, wherein the predicted mortality outcome is not visible to the user.
5. The method of claim 1, wherein prompting the user to answer a series of questions providing an online multi-user trivia game for the user.

6. The method of claim 5, wherein predicting the mortality outcome is performed independently at a later point in time.
7. The method of claim 1, further comprising pricing life insurance for the user based on the predicted mortality outcome.
8. The method of claim 1, further comprising determining an eligibility of the user for a life insurance product based on the predicted mortality outcome.
9. The method of claim 1, further comprising determining an underwriting class of the user, for a life insurance or health insurance product.
10. A computer system comprising:
 - a memory to store instructions;
 - one or more processors to execute the instructions to:
 - store a collection of questions, each question being based on a documented assertion pertaining to human mortality;
 - determine, for each question in the collection of questions, a correlative mortality parameter that is based at least in part on (i) persons in a control population that have independent knowledge of an assertion that is a basis of that question, and (ii) a value of a mortality parameter for each person in the control population, the value of the mortality parameter for each person being indicative of that mortality probability;
 - prompt a user to answer a series of questions from the collection; and
 - predict a mortality outcome based on the value of the predetermined mortality parameter for one or more of the questions in the series.
11. The computer system of claim 10, wherein the one or more processors predict the mortality outcome by:
 - determining a response score for the user based on a correctness of responses to the one or more questions; and

determining the mortality outcome based at least in part on a correlation between the response score and a correlative mortality parameter for the one or more questions.

12. The computer system of claim 10, wherein the one or more processors predict the mortality outcome by determining a likelihood of the mortality outcome for the user over a future duration of time.

13. The computer system of claim 12, wherein the predicted mortality outcome is not visible to the user.

14. The computer system of claim 10, wherein the one or more processors prompt the user to answer a series of questions by providing an online multi-user trivia game for the user.

15. The computer system of claim 14, wherein the mortality outcome is predicted independently at a later point in time from when the user answered the series of questions.

16. The computer system of claim 10, wherein the one or more processors execute the instructions to price life insurance for the user based on the predicted mortality outcome.

17. The computer system of claim 10, wherein the one or more processors execute the instructions to determine an eligibility of the user for a life insurance product based on the predicted mortality outcome.

18. The computer system of claim 10, wherein the one or more processors execute the instructions to determine an underwriting class of the user, for a life insurance or health insurance product.

19. An automated method for utilizing information about a user, the method being implemented by one or more processors and comprising:
obtaining social network content from a user;

analyzing the social network content to determine one or more attributes; and

predicting a lifestyle category of the user based at least in part on the determined one or more attributes.

20. The method of claim 19, wherein analyzing the social network content includes analyzing at least one of image content or text content to determine a set of one or more attributes, each attribute in the set of one or more attributes being an indicator for or against a corresponding lifestyle category.

21. The method of claim 19, wherein analyzing the social network content includes identifying one or more affiliations with the user from the social network content, and then using the one or more affiliations as an indicator for or against a corresponding lifestyle category.

22. The method of claim 21, wherein using the one or more affiliations includes analyzing social network content from one or more of a spouse, sibling, child, parent, employer or close friend.

23. The method of claim 19, wherein predicting the lifestyle category is performed without receiving user input.

24. The method of claim 19, wherein predicting the lifestyle category is based at least in part on a knowledge of a user as to a collection of assertions.

25. The method of claim 19, further comprising:
providing a health benefit service to the user based on the predicted lifestyle category.

26. The method of claim 25, wherein the health benefit service includes various forms of life insurance or health insurance.

27. The method of claim 26, wherein providing the health benefit service includes determining whether a user may qualify for an insurance product based at least in part on the predicted lifestyle category.
28. The method of claim 26, wherein providing the health benefit service includes determining a deductible or premium for the insurance.
29. The method of claim 19, wherein the predicted category corresponds to a dietary lifestyle.
30. The method of claim 19, wherein the predicted category corresponds to a smoker lifestyle.
31. A computer system comprising:
a memory to store a set of instructions;
one or more processors to execute the instructions to:
 obtain social network content from a user;
 analyze the social network content to determine one or more attributes; and
 predict a lifestyle category of the user based at least in part on the determined one or more attributes.
32. The computer system of claim 31, wherein the one or more processors analyze the social network content by analyzing at least one of image content or text content to determine a set of one or more attributes, wherein each attribute in the set of one or more attributes is an indicator for or against a corresponding lifestyle category.
33. The computer system of claim 31, wherein the one or more processors analyze the social network content by identifying one or more affiliations with the user from the social network content, and then using the one or more affiliations as an indicator for or against a corresponding lifestyle category.

34. The computer system of claim 33, wherein the one or more processors use the one or more affiliations by analyzing social network content from one or more of a spouse, sibling, child, parent, employer or close friend.

35. The computer system of claim 31, wherein the one or more processors predict the lifestyle category without receiving user input.

36. The computer system of claim 31, wherein the one or more processors predict the lifestyle category based at least in part on a determined knowledge level of a user as to a collection of assertions.

37. The computer system of claim 31, wherein the one or more processors execute the instructions to:

provide a health benefit service to the user based on the predicted lifestyle category.

38. A non-transitory computer-readable medium that stores instructions, which when executed by one or more processors, cause the one or more processors to perform operations that include:

obtaining social network content from a user;

analyzing the social network content to determine one or more attributes; and

predicting a lifestyle category of the user based at least in part on the determined one or more attributes.

39. An automated method for determining a health of a user, the method comprising:

determining, for a user, a value that correlates a knowledge of the user about a health topic to a predictive health outcome;

analyzing social network content of the user for one or more health-related markers; and

determining a health profile of the user based on the value and the one or more health related markers.

40. The method of claim 39, further comprising:

selecting a health insurance product or service for the user based on the health profile.

41. The method of claim 40, wherein the health insurance product or service includes at least one of a health insurance product or a life insurance product.

42. The method of claim 40, further comprising determining a premium or deductible for the health insurance product or life insurance product based on the health profile.

43. The method of claim 39, further comprising:
obtaining a biological input of the user; and
wherein determining the health profile of the user is based at least in part on the biological input.

44. The method of claim 39, wherein analyzing social network content of the user for one or more health-related markers includes determining a lifestyle category of the user.

45. The method of claim 44, wherein the lifestyle category includes determining a dietary category of the user.

46. The method of claim 44, wherein the lifestyle category includes determining that the user is a smoker.

47. The method of claim 39, wherein analyzing social network content of the user includes performing at least one of image analysis and text analysis.

48. A computer system comprising:
a memory to store instructions;
one or more processors to execute the instructions to:
determine, for a user, a value that correlates knowledge of the user about a health topic to a predictive health outcome;

analyze social network content of the user for one or more health-related markers; and
determine a health profile of the user based on the value and the one or more health related markers.

49. The computer system of claim 48, wherein the one or more processors execute the instructions to select a health product or service for the user based on the health profile.

50. The computer system of claim 49, wherein the health product or service includes at least one of a health insurance product or a life insurance product.

51. The computer system of claim 49, wherein the one or more processors execute the instructions to determine a premium or deductible for a health insurance product or life insurance product based on the health profile.

52. The computer system of claim 48, wherein the one or more processors execute the instructions to:
obtain a biological input of the user; and
wherein determining the health profile of the user is based at least in part on the biological input.

53. The computer system of claim 48, wherein the one or more processors analyze the social network content of the user for one or more health-related markers by determining a lifestyle category of the user.

54. The computer system of claim 53, wherein the lifestyle category includes determining a dietary category of the user.

55. The computer system of claim 53, wherein the lifestyle category includes determining that the user is a smoker.

56. The computer system of claim 48, wherein the one or more processors analyze the social network content of the user by performing at least one of image analysis and text analysis.