MagMutual and Kennesaw State University Challenge Statement
### Personas

**David**: 36 year old underwriter who has to improve company wide losses by ensuring MagMutual is charging appropriate rates based on true Doctor level risk.

**Dr. Weller**: is a board certified cardiothoracic surgeon that decided to no longer practice cardiology due to stress. She is currently practicing as a general practitioner which is substantially less risk than a surgeon. Dr. Weller wants to pay a lower rate for her malpractice insurance because she is no longer performing high risk surgeries.

**Dr. Nguyen**: is general practitioner who lives in Florida, he provides care to a disproportionately large population of older people. Due to this Dr. Nguyen removes sunspots that could be at risk to develop cancer, because of this he is during higher risk procedures than is regularly expected of people in his specialty and for this reason he should be charged more for his insurance.

### Challenges

- Limited to understanding risk by specialty and location
- No real access to procedure level data to determine what procedures a doctor is truly performing
- How to identify if someone is higher or lower risk

- Looks to lower costs of malpractice insurance
- Doesn't want to pay insurance for procedures she is no longer providing

- Looks to lower costs of malpractice insurance
- Wants to take care of their patients to the best of their ability
- Doesn't want to deal with the hassle of telling MagMutual what type of procedures that he does

### Spikes or Action Items

- Spike #1 Research number of active ....
- Spike #2 Research those who...
Challenge:

Since some doctors perform procedures outside of their specialty, how are we able to determine the risk associated with a particular doctor based on their billing information?