

The background is a vibrant red with a dynamic pattern of light rays or lens flares emanating from the bottom-left corner, creating a sense of motion and energy.

LUCID

House Keeping

Fire Alarms

There are no planned fire alarms; if there is an alarm, please follow the instructions given by venue staff. Fire assembly point is directly outside the front of the hotel.

Mobile Phones

Please turn mobile phones to silent. Filming or photography during the sessions is not permitted.

Food and Drink

Catering points are in the exhibition hall and Ballroom Foyer; seating areas are around the balcony area near registration.

Toilets

Toilets are in the ballroom foyer and opposite the breakout session rooms.

LUCID Conference App

How to Download

- Search for 'LUCID 2019' in the app store
- Your user name and password has been emailed to you
- See the registration desk with any queries

Live Q&A

- Use the Live Q&A icon to post questions during sessions

Welcome



Testing my Scottish credentials as host ? What nationality is the name **Hunt**?

This is an occupational name meaning 'the hunter' or 'chaser', from a person who hunted for a living. This name is of Anglo-Saxon descent spreading to the Celtic countries of Ireland, **Scotland** and Wales in early times.

The **surname Hunter** was first found in Ayrshire (Gaelic: Siorrachd Inbhir Àir), formerly a county in the southwestern Strathclyde region of **Scotland**, that today makes up the Council Areas of South, East, and North Ayrshire

Paul Hunt

From Wikipedia, the free encyclopedia
(Redirected from [Paul Hunt \(disambiguation\)](#))
[Jump to navigation](#)[Jump to search](#)

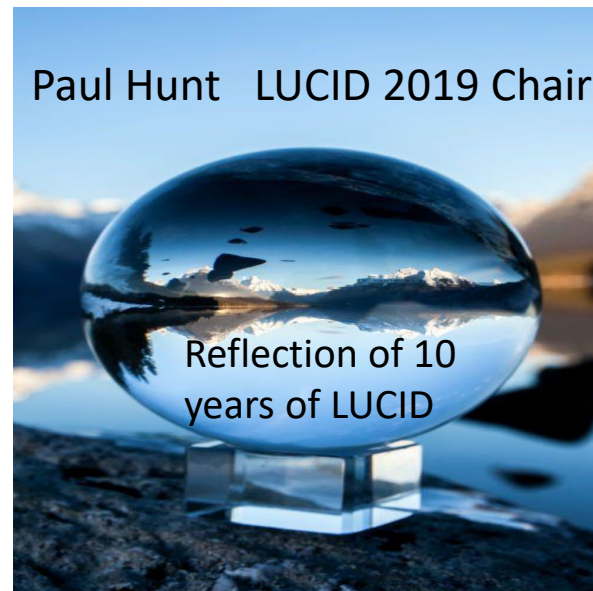
Paul Hunt may refer to:

- [Paul Hunt \(academic\)](#), British professor and a human rights expert
- [Paul Hunt \(diplomat\)](#), *Canadian ambassador to Brazil*
- Paul Hunt, director of TV series *MetaJets*
- [Paul Hunt \(footballer\)](#), former Forest Green Rovers player
- [Paul Hunt \(gymnast\)](#), American gymnastics coach
- Paul D. Hunt, designer of the [Source Sans Pro](#) typeface
- Paul Hunt, Chair LUCID Organising Committee Glasgow 2019

CELEBRATING 10 YEARS OF

LUCID

The **LUCID** crystal ball- How did it do?



CELEBRATING 10 YEARS OF

LUCID

Life before LUCID

The 'brains' behind LUCID was still a kid....

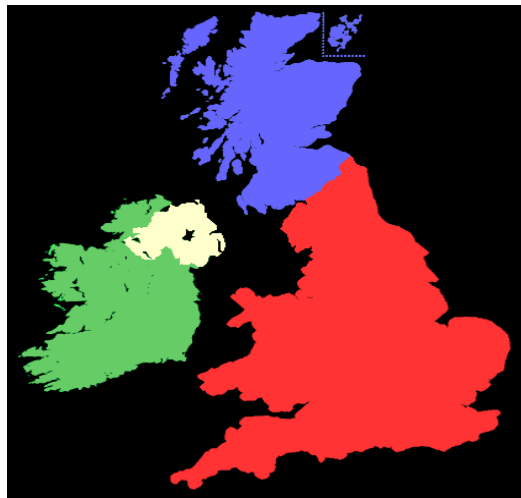


The current Chair was a 'fresh -faced' upstart



CELEBRATING 10 YEARS OF **LUCID**

Predicting LUCID's success?



6 LUCIDs in 6 locations



Almost 2,000 delegates



Around 140 plenaries/breakouts

CELEBRATING 10 YEARS OF

LUCID

The **LUCID** crystal ball- How did it do?



Reflection on 10 years of LUCID, look at what was predicted to happen vs what we see today, what has really changed?

Key areas within underwriting and claims

CELEBRATING 10 YEARS OF

LUCID

Genetics and personalised medicine



Predicted

Genetic testing for everyone?



April 2003, complete genetic code of a human being, 'genome' was published. 2012 Genomes Project announced – aim; sequencing 100,000 whole genomes from NHS patients. Focus on Cancer and rare diseases. Increased understanding of illness, treatments and outcomes. More readily available testing?



Present

Use of Genetic testing and insurance largely unchanged



Rapid advances in technology. Human genome can be sequenced in a few days for less than £1000. Greater understanding of results from 100,000 Genome project. Moving away from 'one size fits all' treatment based on symptoms. NHS patients starting to benefit. Insurance – Guidelines on use of Genetics largely unchanged



What's changed/Future

Step nearer for personalised medicine for all?



100,000 Genome project completed. Announced ambitious vision for genomic medicine in the NHS – with plans to see 1 million whole genomes sequenced within next 5 years. Results driving improved diagnosis of rare conditions and better understanding of cancer. Advances are crucial element towards personalised medicine, better treatments/outcomes

CELEBRATING 10 YEARS OF

LUCID

TCF & misrepresentation



Predicted

*Improved guidelines/published claims stats
would help crack non-disclosure?*



Industry (UK & Ireland) has taken many measures to help improve non-disclosure such as; ABI guidance on application form design / ABI Code of Conduct for misrepresentation and Treating Customers Fairly (2009) / Consumer protection Act (2013) – guidance on application completion, processes – tele-underwriting, expert underwriting systems. Published claim stats etc



Present

Many improvements but not resolved



LUCID topics

2009: TCF: Is underwriting inherently unfair?
Reflections on non-disclosure: where we are,
and where next?

Meeting the challenge (ABI)

2013: Honesty – For the best policies

2015: Has the pendulum swung too far? The
past, present and future of misrepresentation



What's changed/Future

Still industry problem, remains a lack of trust
from consumers



Always been the big 'sticking point' as an
industry. Whilst our processes have improved,
we are better at capturing disclosure, there still
remains a lack of trust from consumers... and
trust in insurance is falling

CELEBRATING 10 YEARS OF

LUCID

Wearables



Predicted

Wearables would change the way we underwrite



Between 2006 and 2013, iconic wearable technology devices Nike+, Fitbit and Google Glass were released. In 2014, dubbed “The Year of Wearable Technology” by several media outlets, activity trackers grew in popularity and the Apple Watch was introduced



Present

Not yet adopted in mainstream UW process

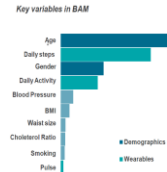


Today's wearables include a headband and software platform for brain injury detection, a wristband that monitors blood oxygen wirelessly, smart patches for remote monitoring and home diagnosis, a tattoo-like plastic patch that can monitor vital signs and a smart contact lens that can monitor the user's blood sugar levels



What's changed/Future

Developing new risk models based on wearable devices data



Algorithmic underwriting using sophisticated predictive models is fast approaching !
Wearable data incorporated to help predict mortality and morbidity risks !

CELEBRATING 10 YEARS OF

LUCID

Critical Illness



Predicted

Critical illness would become clearer for the consumer

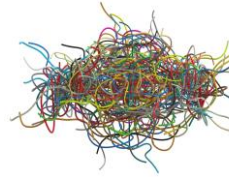


The first LUCID 2009 included a session on 'Understanding Critical illness'. It was acknowledged that greater clarity on the product/definitions was required for the consumer which would help increase sales



Present

Greater coverage but greater complexity ?



The product whilst offering greater coverage of conditions, has become more complex as the 'conditions race' escalated over the last 10 years or so. Comprehensive coverage with standard conditions, ABI + conditions, increase in additional benefits and more recently increasing number of child illnesses covered. Fuelling further confusion for the consumer?



What's changed/Future

Are we starting to see a change shift?



Poor reputation in the past, horror stories of claims turned down (previous rigid terms of policy) and deemed an expensive product. Industry worked hard to reduce complexity of definitions. More recently companies removing conditions where there has not been any claims. More simplified products being developed

CELEBRATING 10 YEARS OF

LUCID

More past LUCID predictions.....



There would be no more underwriters !



Claim payments would become automated



HAART treatment would change the way we underwrote HIV



2009:one Professor posed the question: Diabetes; have the risks diminished?



European law may impact insurers. However, we didn't predict this !



CELEBRATING 10 YEARS OF

LUCID

Future LUCID (chair) predictions..



Underwriters will still be required! (hopefully for sometime yet!)



Claim **processes** will become more automated



Genomics and genetics will be common place within our processes



LUCID will be around for another 10 years !

and finally... LUCID 2019 will have aged me considerably !



CELEBRATING 10 YEARS OF

LUCID

The background is a vibrant red with a dynamic pattern of light rays or lens flares emanating from the bottom-left corner, creating a sense of motion and energy.

LUCID