

Gold Sponsor Breakout Sessions

Monday 14 October – 11:45 and 13:35

Square Health – Are You Sitting Comfortably?

SCOR – Diabetes – The Challenges It Has For Everyone Now and in the Future

Gen Re – Mitigating Social Media Wildfires

ClaimVantage – The Trust Game – How InsurTech Can Help You Win



Imperial College
London

DiABETES UK
KNOW DIABETES. FIGHT DIABETES.

DIABETES – the paradigm is shifting

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CONSULTANT IN DIABETES AND ENDOCRINOLOGY
IMPERIAL COLLEGE LONDON

Take Home.....

Type 2 Diabetes – a global burden

HbA1c - is lower always better?

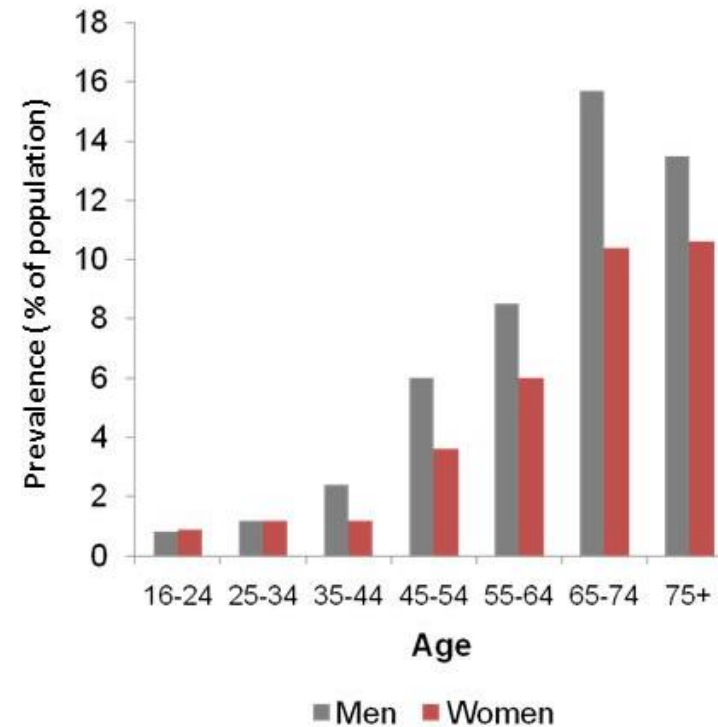
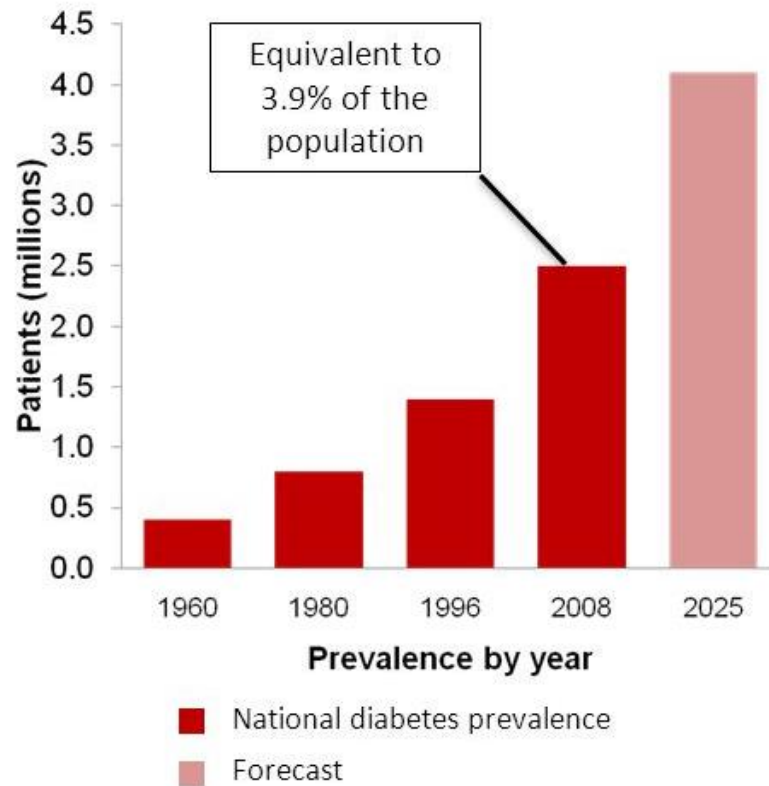
“5 types” of Diabetes (and personalised medicine)

Diabetes IS curable – the paradigm is shifting!

Technology, self-care and wellbeing

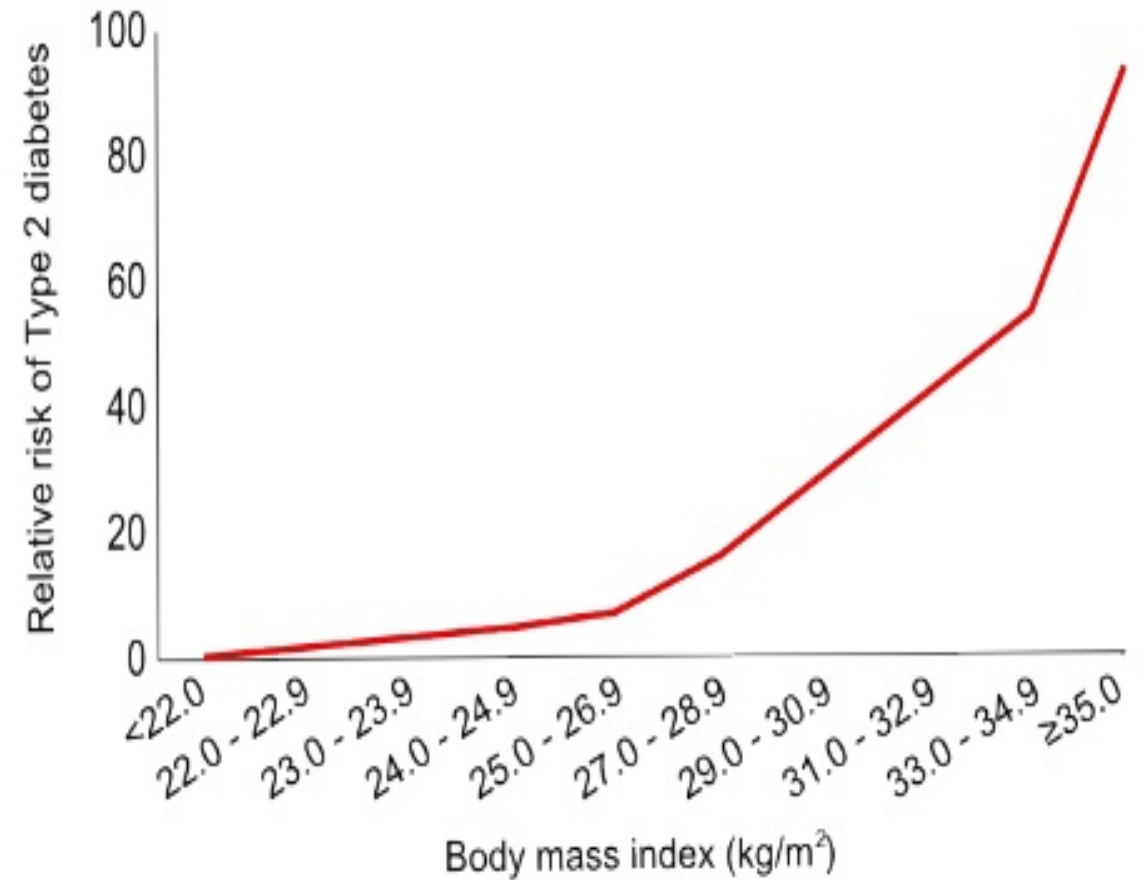
Is there a role for insurance companies in promoting self care?

The Diabetes “Epidemic”





BMI and relative risk of T2DM



Diabetes Mellitus: Epidemiology

WHO Region	Prevalence (%)		Number (millions)	
	1980	2014	1980	2014
African	3.1%	7.1%	4	25
Americas	5.0%	8.3%	18	62
Eastern Mediterranean	5.9%	13.7%	6	43
European	5.3%	7.3%	33	64
South-East Asia	4.1%	8.6%	17	96
Western Pacific	4.4%	8.4%	29	131
Total	4.7%	8.5%	108	422

The Burden of Diabetes

2010-11

- Treatment £2.1 billion
- Complications £7.7 billion

2035

- Estimated £16 billion

The Human Costs

- Each year in the UK, 24,000 people with diabetes die early
- Cardiovascular disease remains the top killer in the world
- Diabetes is the leading cause of blindness in people of working age in the UK
- Leading cause of kidney failure
- Over 100 amputations are carried out every week on people with diabetes
 - Up to 80 per cent of these are preventable
- Psychological

Insulin, Glucose and Diabetes Mellitus

Insulin is a hormone produced by the beta cells of the Islets of Langerhans of the pancreas

Insulin is released from the pancreas when blood glucose levels rise, e.g. after a meal

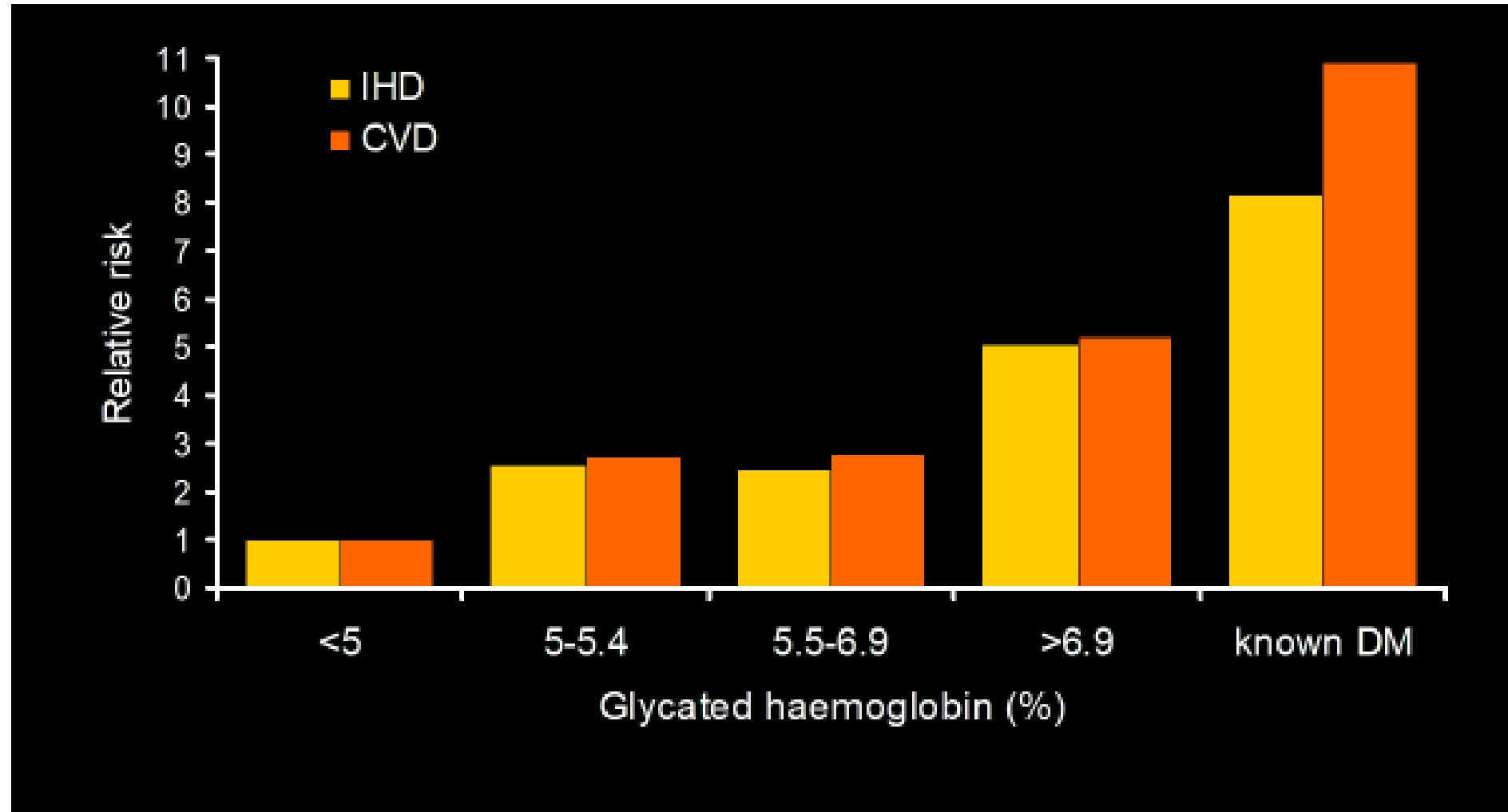
Insulin causes glucose to be removed from the blood to provide energy or to be stored as fat

Diabetes mellitus (DM) is caused by insulin deficiency

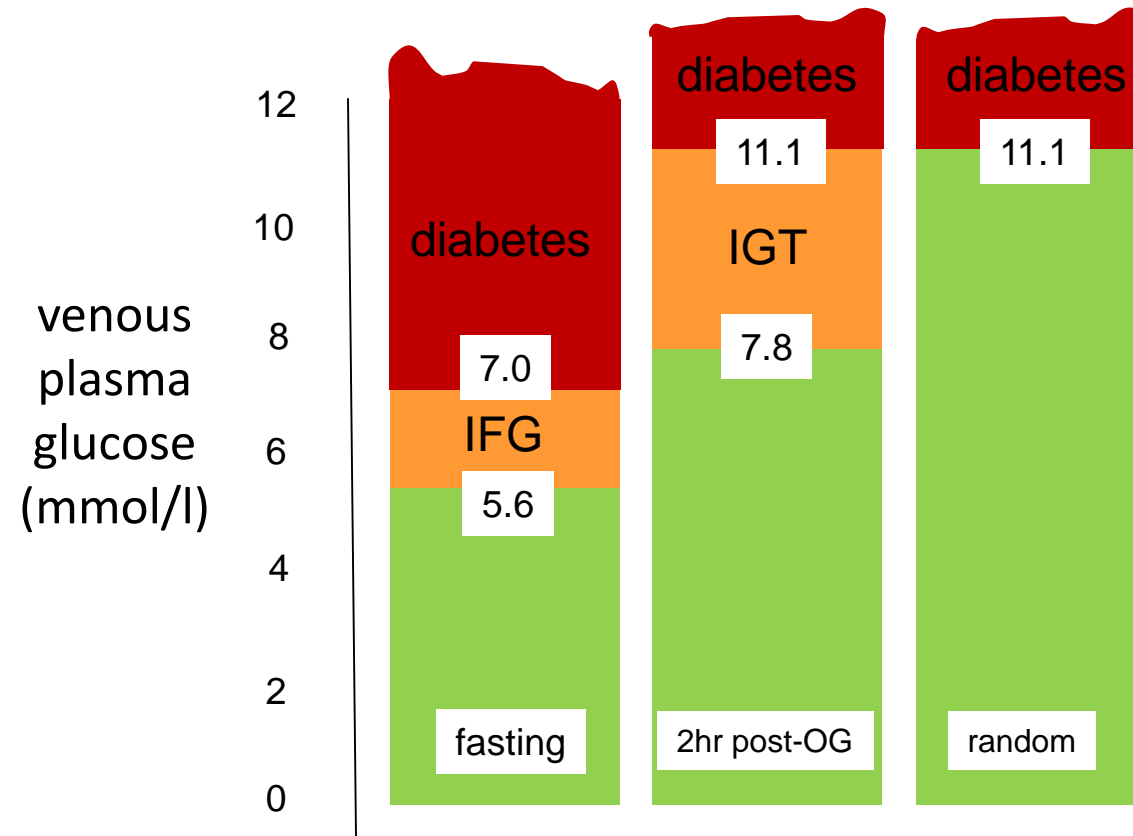
- In Type 1 Diabetes (10%) the insulin deficiency is ABSOLUTE (autoimmune destruction of beta cells)
- In Type 2 (~90%) the insulin deficiency is relative to insulin resistance, promoted by pathological fat deposition especially in the liver

DM causes MICROVASCULAR (eyes, kidneys, nerve) and MACROVASCULAR (heart disease and stroke)

Age adjusted relative risk of macrovascular disease by baseline glycated haemoglobin status



Traditionally, diabetes mellitus has been diagnosed on the basis of raised plasma glucose levels



More recently, glycosylation of haemoglobin has come to be used as an index of raised plasma glucose levels

- Glycosylated haemoglobin (HbA1c) provides a measure of average glucose levels over the lifetime of the red blood cells (i.e. the preceding month)
- Diabetes Mellitus: HbA1c 48 mmol/mol (6.5%) or more
- TARGET for treatment

Diabetes Mellitus: Treating to Target?

- for many decades diabetes clinicians simply tried to keep their patients symptom-free and the urine free of sugar
- as more people with diabetes survived longer the importance of the long-term vascular complications came to the fore
- would lowering blood glucose levels to as near as normal as possible reduce the development of vascular complications?
- T1DM: The Diabetes Control and Complications Trial (DCCT)
- T2DM: The UK Prospective Diabetes Study (UKPDS)

Compare intensive with standard glucose control in:

Type 1 diabetes

Diabetes Control and Complications Trial (DCCT, n=1,441)

(The DCCT Research Group. N Engl J Med 1993;329:977)

- 39% reduction in microalbuminuria
- 54% reduction in albuminuria
- beneficial effects on retinopathy and neuropathy
- macrovascular events 23 v 40 over 6.5 years (p=0.08)

Type 2 diabetes

U.K. Prospective Diabetes Study (UKPDS, n=3,867)

(UK Prospective Diabetes Study Group. Lancet 1998;352:837)

- 25% reduction in microvascular end-points
- 1% decrease in HbA1c associated with 35% reduction in end-points
- no significant benefit for macrovascular disease
- intensive blood pressure control gave 37% reduction

Lower is Better?

In Type 1 diabetes, lower glucose levels unequivocally results in lower risk of MICROVASCULAR complications (DCCT)

In Type 2 diabetes the accelerated cardiovascular disease is MULTIFACTORIAL

Long term follow up studies

- Lifestyle management
- Glycaemic **AND** lipid **AND** BP control

The Metabolic Syndrome

Obesity – GOOD FAT vs BAD FAT

Insulin resistance

Hyperglycaemia

Chronic inflammation

Dyslipidaemia

Hypertension

CARDIOVASCULAR DISEASE

ACCORD

10251 randomised

- age ~62
- diabetes duration ~10 years
- mean A1c 8.3%

HbA1c:

	Start	4 months	12 months
Intensive	8.1	6.7	6.4
Standard	8.1	7.5	7.5

Discontinued at 3.5 years follow-up

Higher mortality in Intensive group (22% ↑RR)

1 extra death per 95 patients treated

YUDKIN in the Lancet

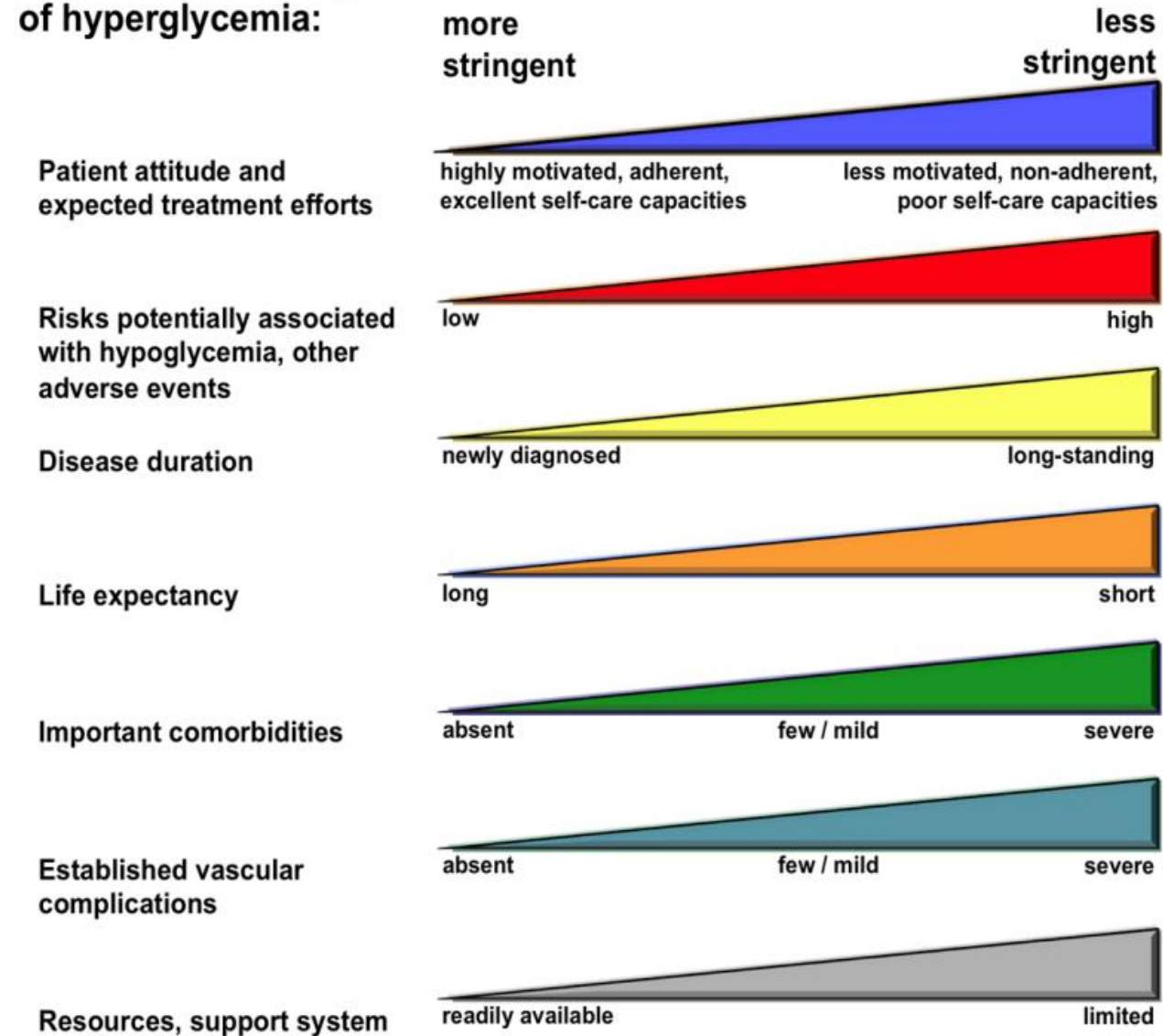
90% people started on glucose-lowering treatment will not benefit

- ↓1% HbA1c adds 10 months QALY for 45 year old
- ↓1% HbA1c adds 6 weeks QALY for 75 year old

These 'gains' are eliminated by treatment that reduces QOL by >3% even a drug with CVS benefit may not be a good choice

“... measures of likely health gains ***matter*** because such treatments, although potentially providing benefit in aggregate outcomes, are being used for individual benefit”

Approach to management of hyperglycemia:



THE PARADIGM IS
SHIFTING

Non-Insulin-Dependent Diabetes -The Great Debate

- 1969 “Does diabetes begin with insulin resistance?”
Kipnis, Nobel Symposium
- 1976 “Nonketotic diabetes mellitus: insulin deficiency or insulin resistance?”
Reaven, American Journal of Medicine
- 1988 “Beta-cell deficiency, insulin resistance, or both?”
Editorial, New England Journal of Medicine
- 1998 “Insulin resistance versus insulin deficiency in non-insulin-dependent diabetes mellitus: problems and prospects”
Ferrannini, Endocrine Reviews

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Diabetes is actually five separate diseases, research suggests

By James Gallagher

Health and science correspondent, BBC News

🕒 2 March 2018 | 📧



Cluster	N (%)	Characteristics	Name
1	577 (6.4)	Early disease onset (at a young age), essentially corresponds with type 1 diabetes and LADA, relatively low BMI, poor metabolic control, insulin deficiency (impaired insulin production), GADA+	Severe autoimmune diabetes (SAID)
2	1575 (17.5)	Similar to cluster 1 but GADA-, high HbA _{1c} , highest incidence of retinopathy	Severe insulin-deficient diabetes (SIDD)
3	1373 (15.3)	Insulin resistance, high BMI, highest incidence of nephropathy	Severe-insulin resistant diabetes (SIRD)
4	1942 (21.6)	Obesity, younger age, not insulin resistant	Mild obesity-related diabetes (MOD)
5	3513 (39.1)	Older age, modest metabolic alterations	Mild age-related diabetes (MARD)

ANDIS: Swedish All New Diabetics in Scania; BMI: body mass index; GADA: glutamic acid decarboxylase antibodies; LADA: latent autoimmune diabetes in adults. N in ANDIS cohort.

Genome-Wide Association Studies (GWAS) for T2 Diabetes

ARTICLES

A genome-wide association study identifies novel risk loci for type 2 diabetes

Robert Sladek^{1,2,4}, Ghislain Rocheleau^{1*}, Johan Rung^{4*}, Christian Dina^{5*}, Lishuang Shen¹, David Serre¹, Philippe Boutin⁵, Daniel Vincent⁴, Alexandre Belisle⁴, Samy Hadjadj⁶, Beverley Balkau⁷, Barbara Heude⁷, Guillaume Charpentier⁸, Thomas J. Hudson^{4,9}, Alexandre Montpetit⁴, Alexey V. Pshezhetsky¹⁰, Marc Prentki^{10,11}, Barry I. Posner^{2,12}, David J. Balding¹³, David Meyre⁵, Constantin Polychronakos^{1,3} & Philippe Froguel^{5,14}

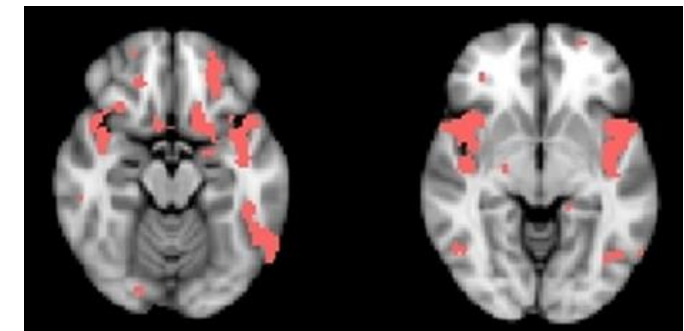
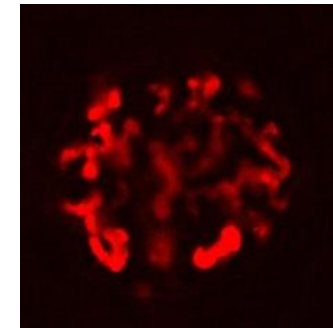
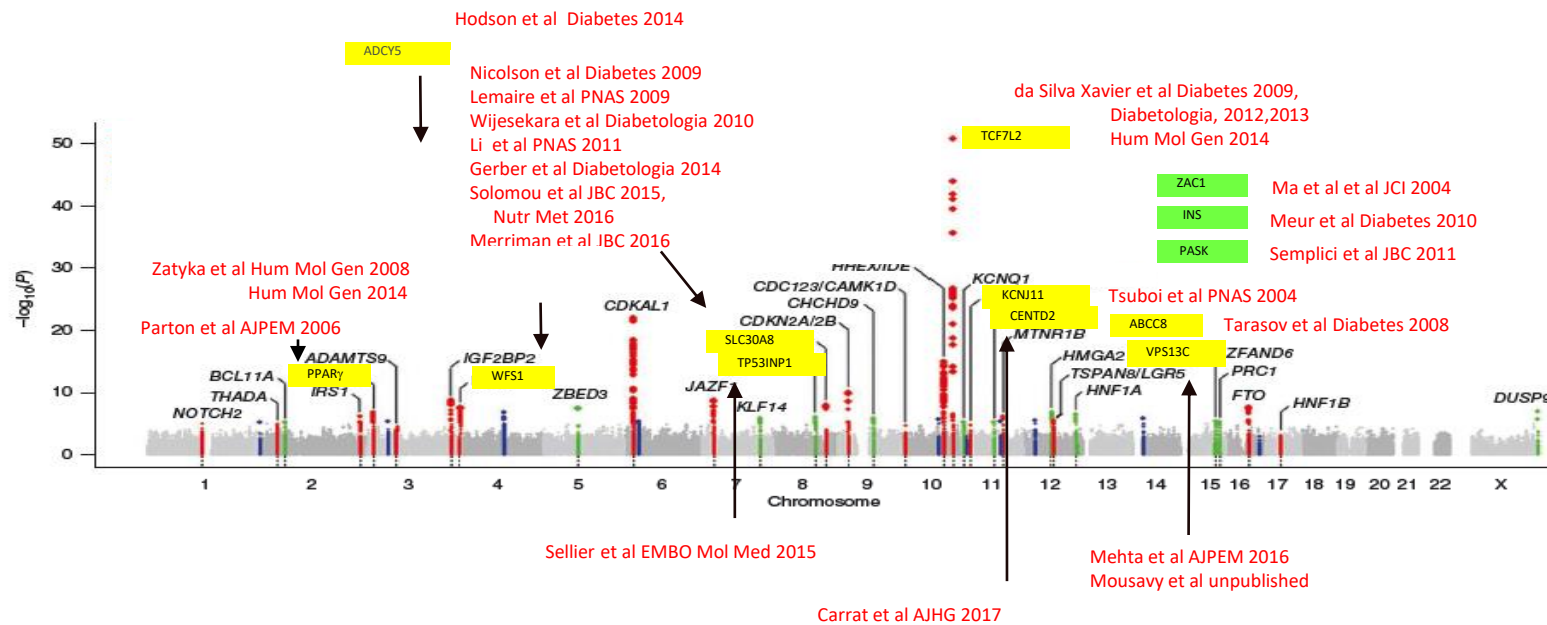
Replication of Genome-Wide Association Signals in UK Samples Reveals Risk Loci for Type 2 Diabetes

Eleftheria Zeggini^{1,2*}, Michael N. Weedon^{3,4*}, Cecilia M. Lindgren^{1,2*}, Timothy M. Frayling^{3,4*}, Katherine S. Elliott², Hana Lango^{3,4}, Nicholas J. Timpson^{2,5}, John R. B. Perry^{3,4}, Nigel W. Rayner^{1,2}, Rachel M. Freathy^{3,4}, Jeffrey C. Barrett², Beverley Shields⁴, Andrew P. Morris², Sian Ellard^{4,6}, Christopher J. Groves¹, Lorna W. Harries⁴, Jonathan L. Marchini², Katharine R. Owen³, Beatrice Knight⁴, Lon R. Cardon², Mark Walker⁸, Graham A. Hitman⁹, Andrew D. Morris¹⁰, Alex S. F. Doney¹⁰, The Wellcome Trust Case Control Consortium (WTCCC),† Mark I. McCarthy^{1,2}‡§ Andrew T. Hattersley^{3,4}‡

Genome-Wide Association Analysis Identifies Loci for Type 2 Diabetes and Triglyceride Levels

Diabetes Genetics Initiative of Broad Institute of Harvard and MIT, Lund University, and Novartis Institutes for BioMedical Research*†

“Functional Genomics”



Diabetes, Monogenic, 25 Gene Panel

Laboratories

Genes & Disorders

Testing Criteria & Gene Dossiers

Specialties

1 laboratory offers this test:

Service Level

All

Referral Category

All

Laboratory

All

Search

Service level	Referral category	Laboratory	Calendar Days	NHS Price
Sequencing of the entire coding region of gene (s) PLUS copy number analysis	Postnatal Diagnosis Routine	Exeter RGC	112	£650
Sequencing of the entire coding region of gene (s) PLUS copy number analysis	Postnatal Diagnosis Routine	Exeter RGC	112	£300
<i>Note: If Sanger sequencing previously done of a specific MODY gene (GCK, HNF1A, HNF4A or HNF1B)</i>				



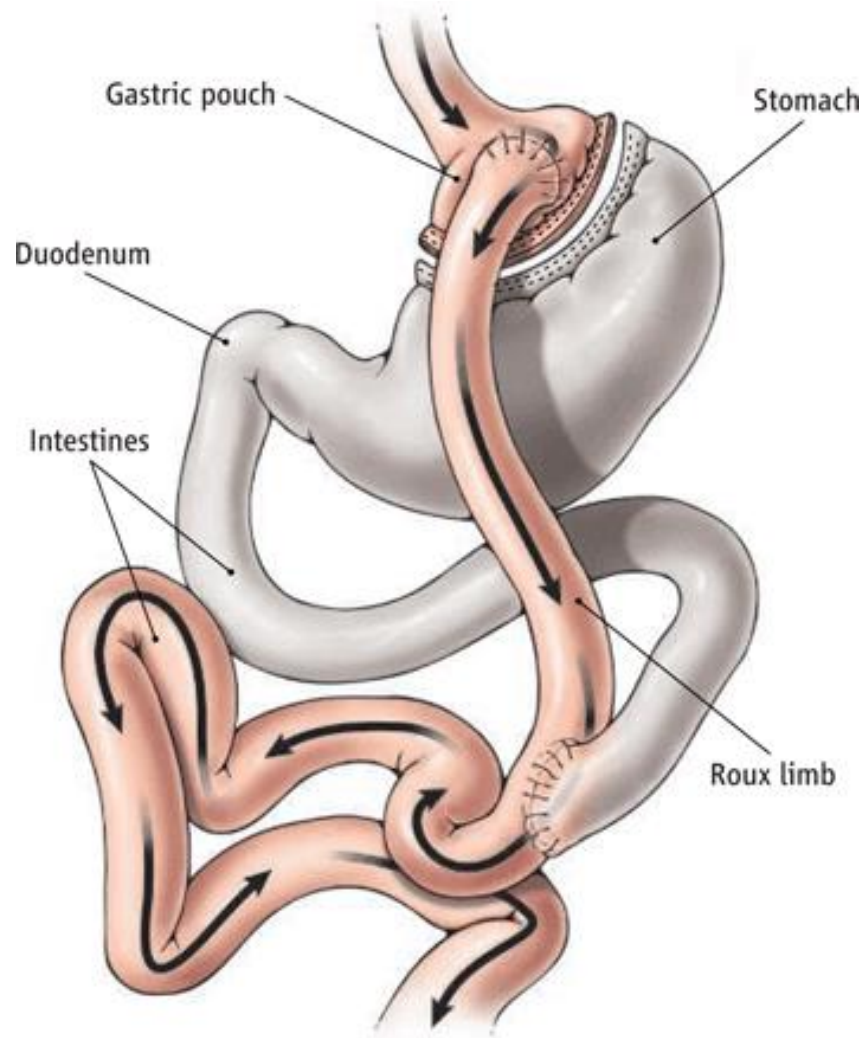
European Alliance for
Personalised Medicine

Diabetes is curable

WHO WOULD HAVE THOUGHT IT? AN OPERATION PROVES TO BE THE
MOST EFFECTIVE THERAPY FOR ADULT-ONSET DIABETES MELLITUS

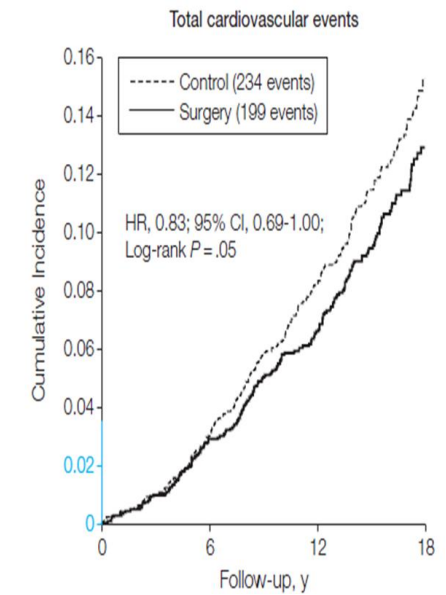
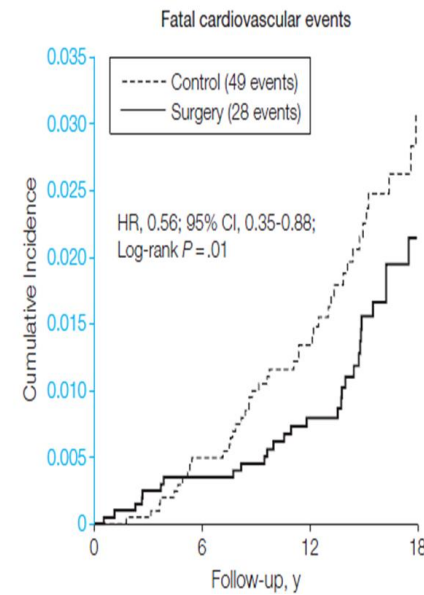
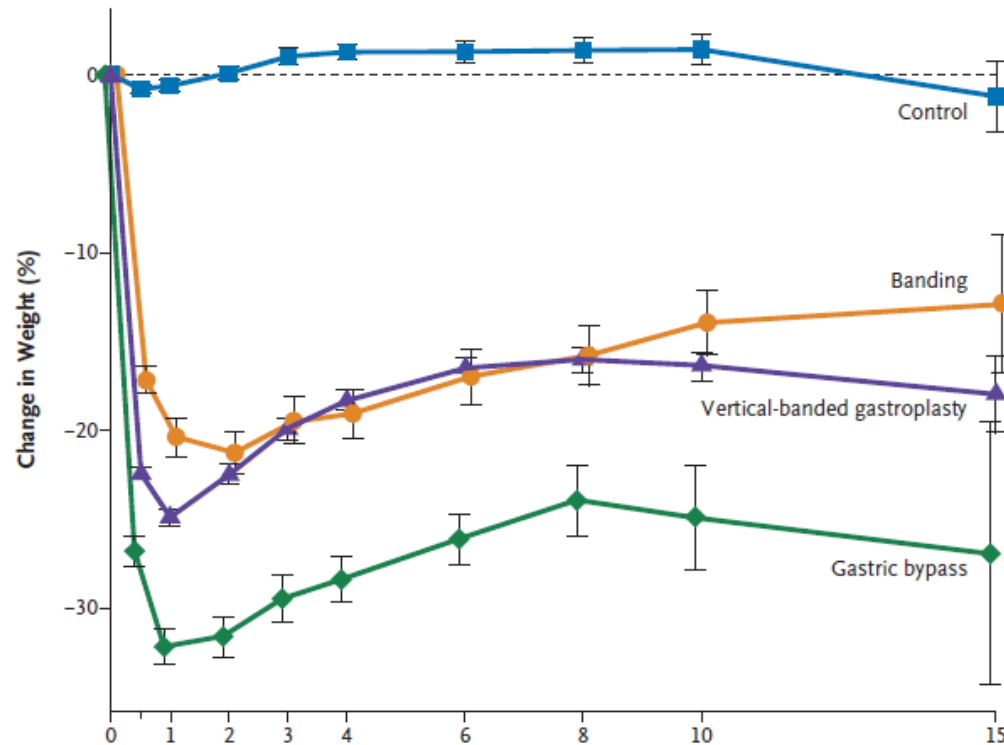
PORIES WJ ET AL ANN SURGERY (1995) 222:339-352

Gastric bypass - It's five operations in one!



1. Small pouch
2. Bypassed stomach and duodenum
3. Altered bile flow
4. Distal jejunum in contact with food earlier
5. Vagal manipulation

Weight loss in the long term saves lives



Metabolic surgery cures AND prevents diabetes

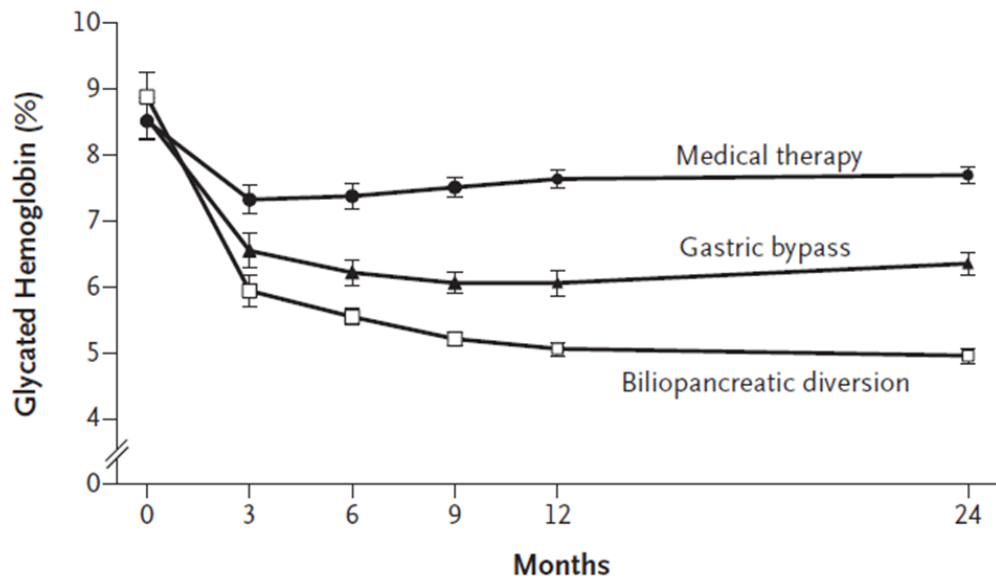
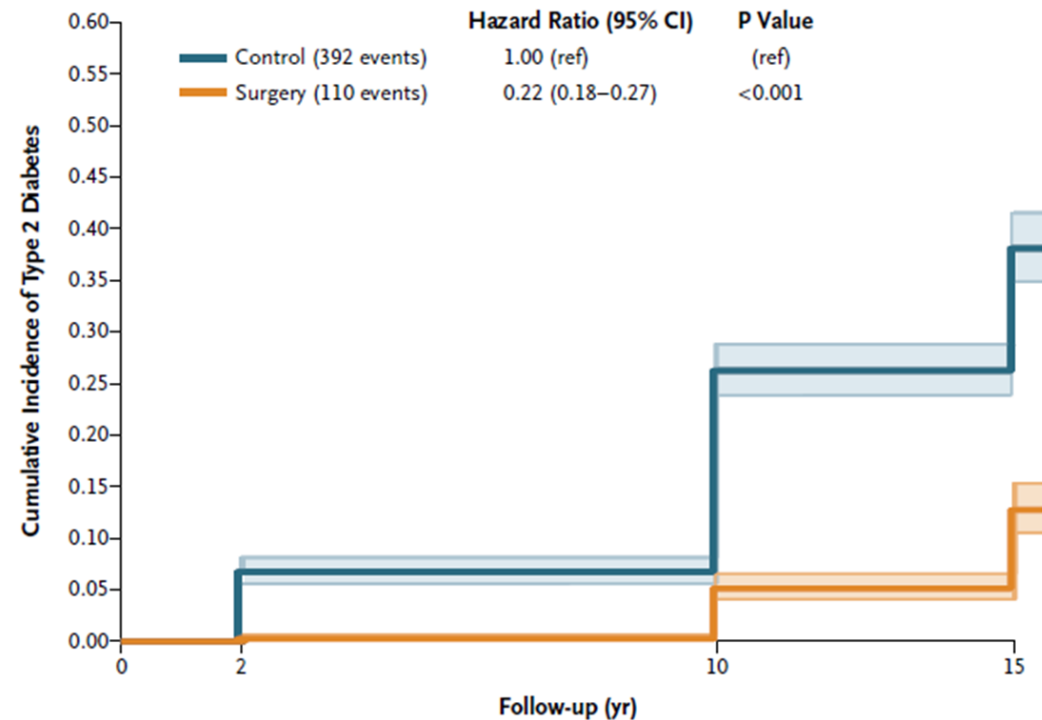
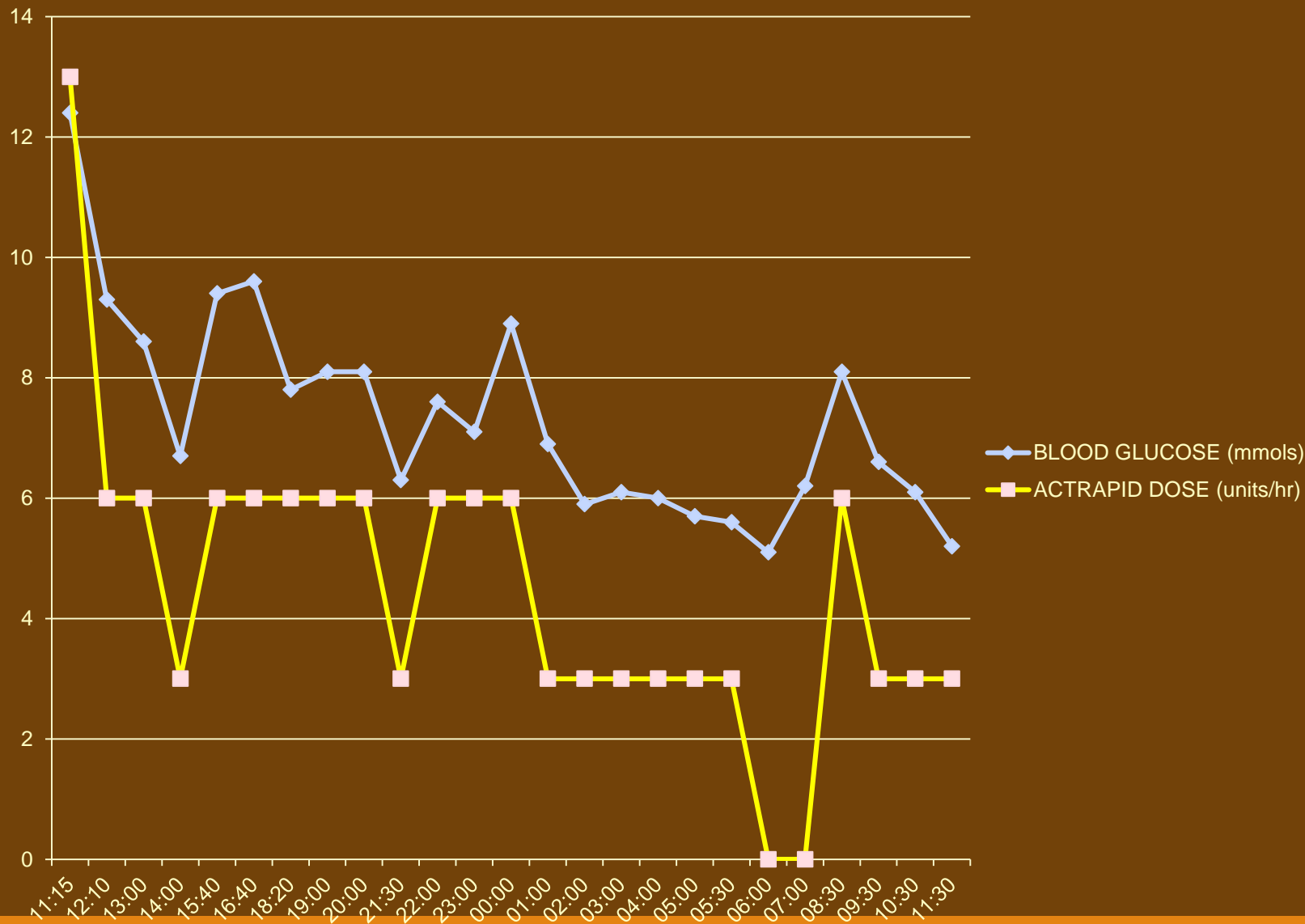


Figure 2. Glycated Hemoglobin Levels during 2 Years of Follow-up.



Insulin requirememements drop IMMEDIATELY



OUT OF SURGERY

A bit of background on DiRECT

We awarded our largest ever research grant of £2.5 million to help our scientists find out if an intensive low-calorie, diet-based, weight management programme can put Type 2 diabetes into remission, and keep it there. And to test if this can be delivered entirely within the NHS.

Professor Roy Taylor at Newcastle University and Professor Mike Lean at the University of Glasgow are leading the study.



Professors Roy Taylor (left) and Mike Lean (right)

They're building on the results of two previous smaller studies, which gave us the first evidence that a low-calorie diet approach could put Type 2 diabetes into remission.

Structured Programme in Primary Care Setting

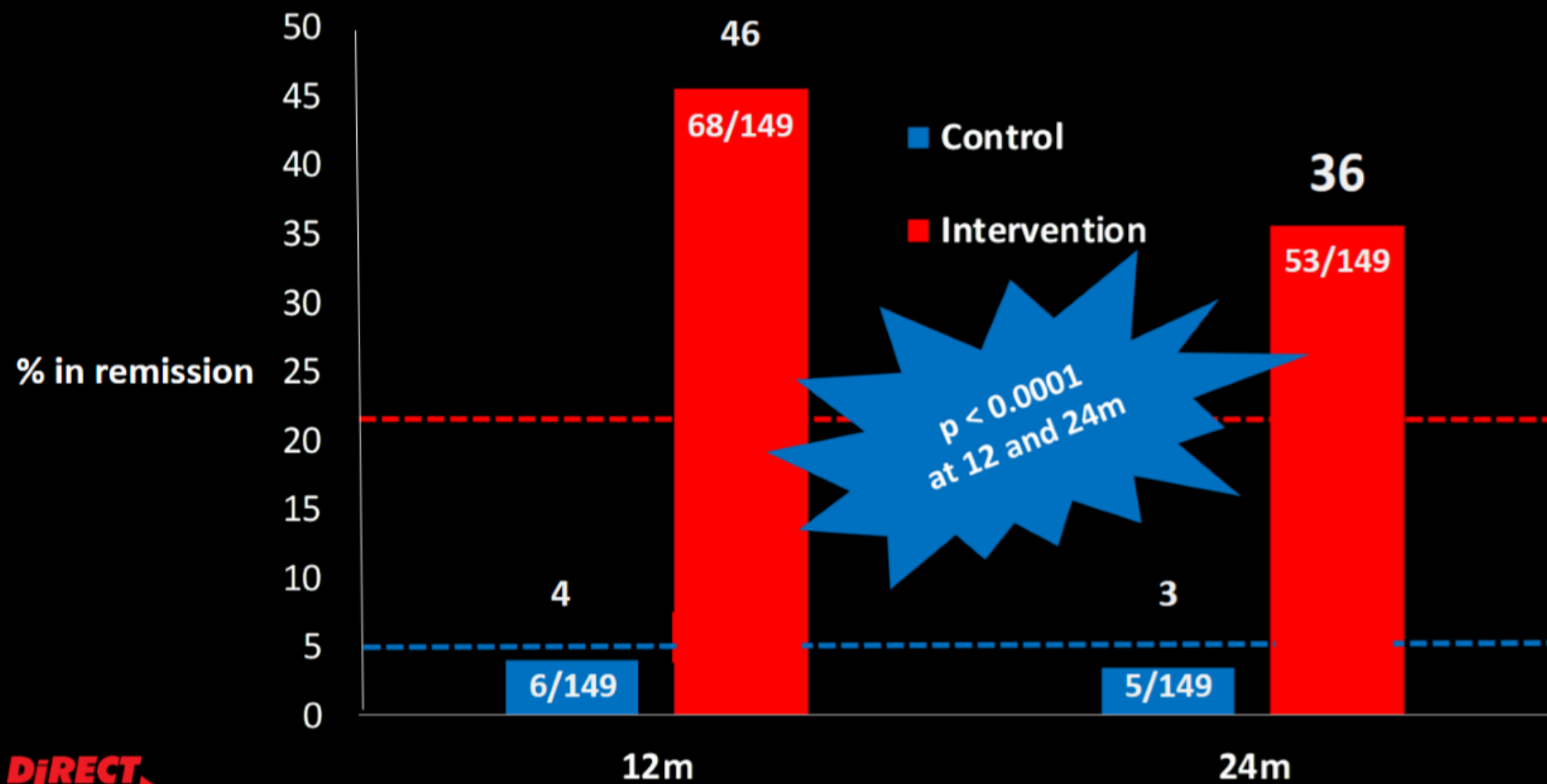


Practice nurse/dietitian programme delivery

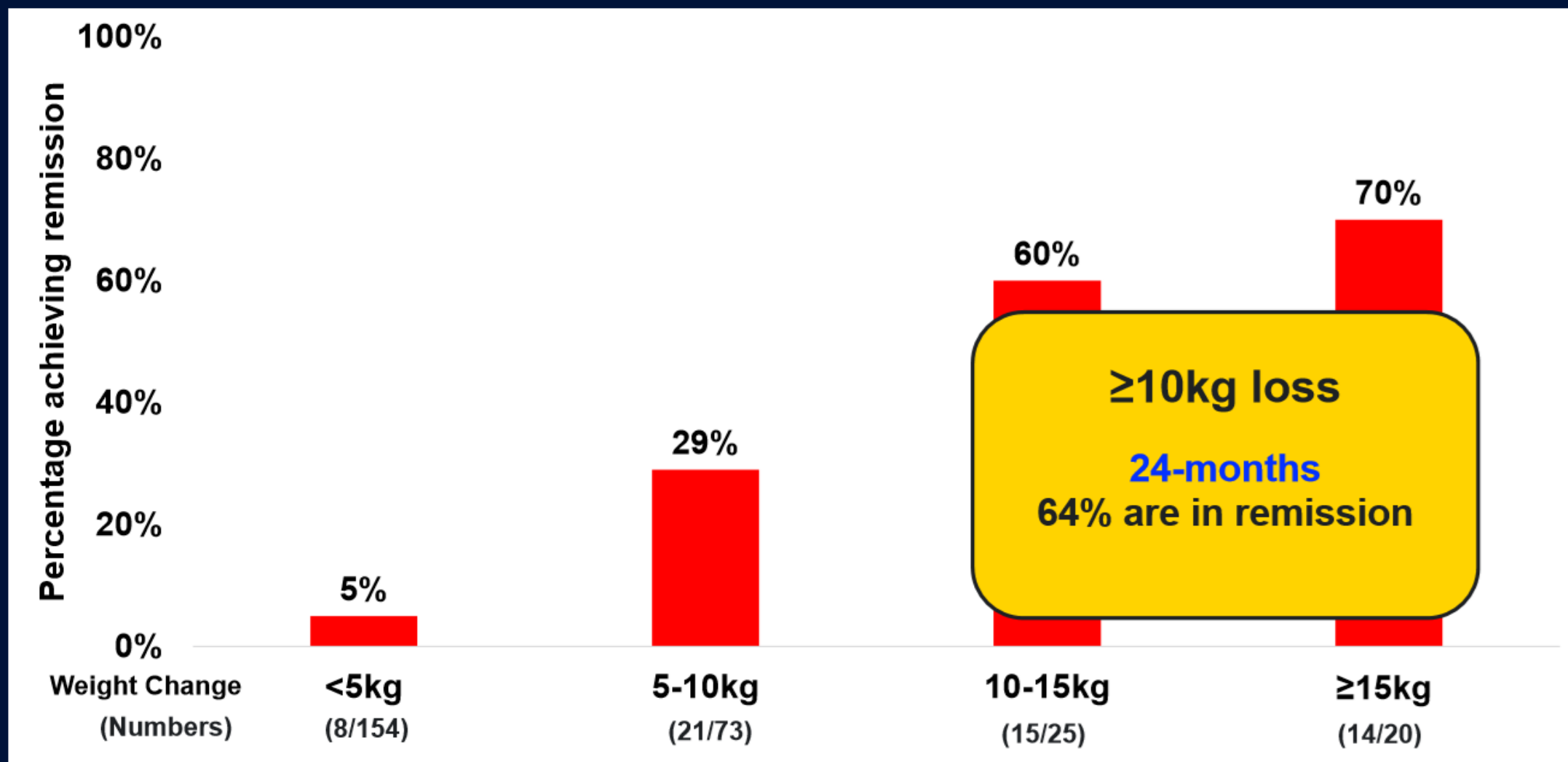


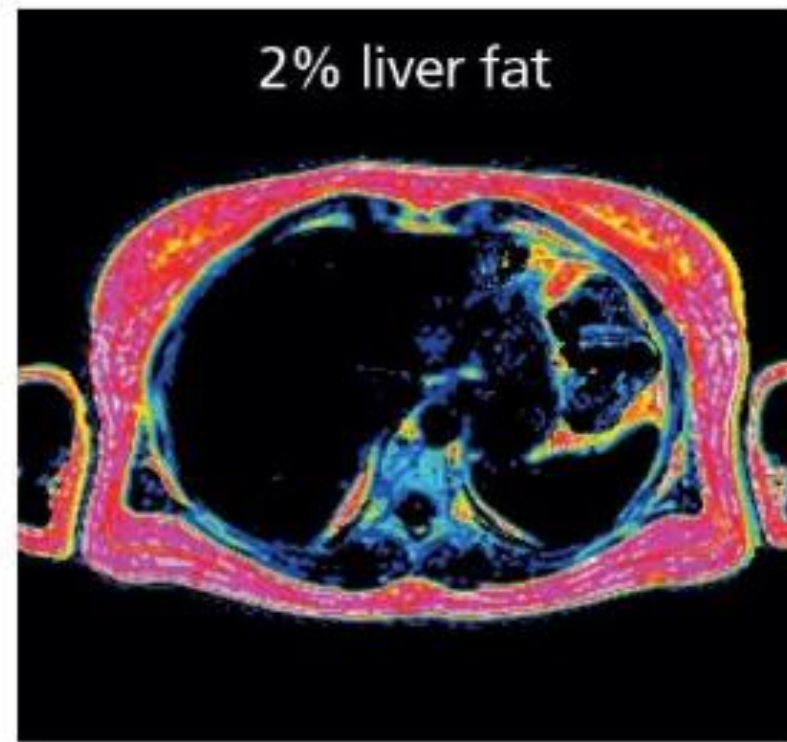
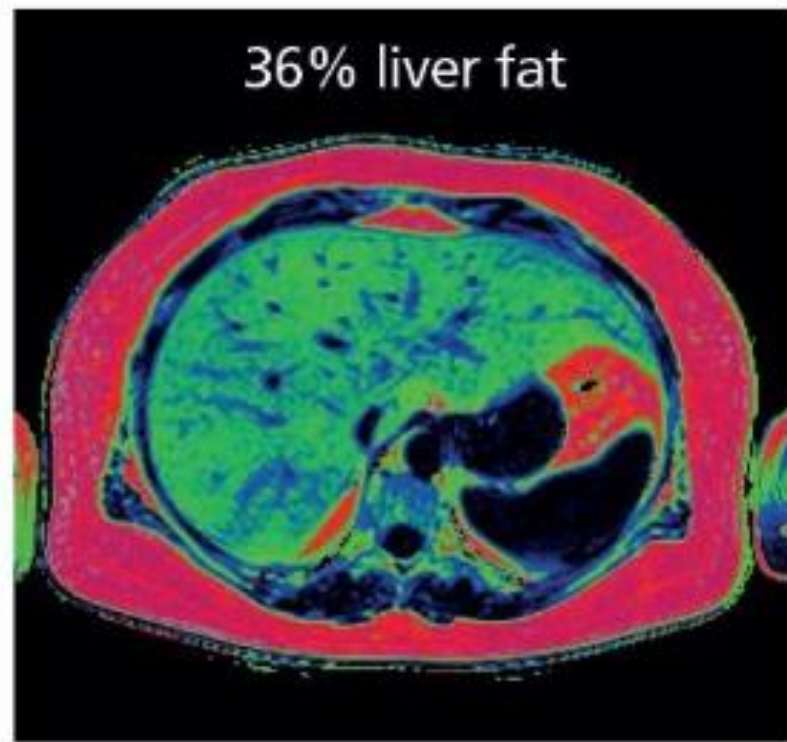
During year 2, average number of 'monthly' appointments was 7.7

Remissions at 24 months



Remissions by 24-month weight loss: entire study population





An MRI scan of the liver - shows high levels of fat in green (left) and a big decrease in fat after a low-calorie diet (right)

Diabetes mellitus: primary prevention

Prevention trials

- **Da Qing Impaired Glucose Tolerance and Diabetes Study**
incidence of diabetes was reduced 46% by exercise, 31% by diet and 42% by diet and exercise

Pan et al. Diabetes care 1997;20:537

- **Diabetes Prevention Programme**
multiple, modest lifestyle changes or metformin reduced incidence of diabetes by ~60% in individuals with IGT

Knowler et al. N Engl J Med 2002;346:393

- **Finnish Diabetes Prevention Study**
moderate-to-vigorous leisure time physical activity reduces incidence of diabetes by 65% in subjects with IGT

Laaksonen et al. Diabetes 2005;54:158

- **India SMS Diabetes Prevention Trial**
lifestyle modification reinforcement by SMS messaging reduces incidence of diabetes by 36% in pre-diabetes

Ramachandran et al. Lancet Diab Endocrinol 2014;1:191

Case Study 1

Female aged 60 years

Date of Birth: 22/12/1948

Non-Smoker

Policy Type:

1) PRODUCTS / WOL 2nd death

Amount Proposed:

1) GBP 750,000

PMHx

1990 chest pain – not MI

1997 Diabetes – Type 2

2000 started on insulin

2014 HbA1c 10.6%

2014 background diabetic retinopathy

2016 peripheral neuropathy, no ulceration

This calculator is only valid if you do not already have a diagnosis of coronary heart disease (including angina or heart attack) or stroke/transient ischaemic attack.

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About you

Age (25-84):

Sex: ☐ Male ☒ Female

Ethnicity:

UK postcode: leave blank if unknown

Postcode:

Clinical information

Smoking status:

Diabetes status:

Angina or heart attack in a 1st degree relative < 60? ☒

Chronic kidney disease (stage 3, 4 or 5)? ☐

Atrial fibrillation? ☐

On blood pressure treatment? ☒

Do you have migraines? ☐

Rheumatoid arthritis? ☐

Systemic lupus erythematosus (SLE)? ☐

Severe mental illness?
(this includes schizophrenia, bipolar disorder and moderate/severe depression) ☐

On atypical antipsychotic medication? ☐

Are you on regular steroid tablets? ☐

A diagnosis of or treatment for erectile dysfunction? ☐

Leave blank if unknown

Cholesterol/HDL ratio:

Systolic blood pressure (mmHg):

Standard deviation of at least two
most recent systolic blood pressure
readings (mmHg):

Body mass index

Height (cm):

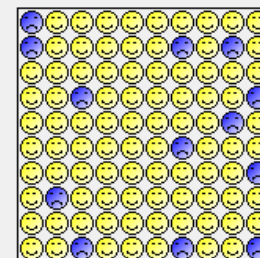
Weight (kg):

Your results

Your risk of having a heart attack or stroke within the next 10 years is:

13.1%

In other words, in a crowd of 100 people with the same risk factors as you, 13 are likely to have a heart attack or stroke within the next 10 years.



Risk of
a heart attack or stroke

Your score has been calculated using estimated data, as some information was left blank.

Your body mass index was calculated as 32.03 kg/m².

How does your 10-year score compare?

Your score

Your 10-year QRISK [®] 3 score	13.1%
The score of a healthy person with the same age, sex, and ethnicity*	5.1%
Relative risk**	2.6
Your QRISK [®] 3 Healthy Heart Age***	72

* This is the score of a healthy person of your age, sex and ethnic group, i.e. with no adverse clinical indicators and a cholesterol ratio of 4.0, a stable systolic blood pressure of 125, and BMI of 25.

** Your relative risk is your risk divided by the healthy person's risk.

*** Your QRISK[®]3 Healthy Heart Age is the age at which a healthy person of your sex and ethnicity has your 10-year QRISK[®]3 score.

Case Study 1

Female aged 60 years

Date of Birth: 22/12/1948

Non-Smoker

Policy Type:

1) PRODUCTS / WOL 2nd death

Amount Proposed:

1) GBP 750,000

Decision

Declined due to ongoing poorly controlled diabetes

PMHx

1990 chest pain – not MI

1997 Diabetes – Type 2

2000 started on insulin

2014 HbA1c 10.6%

2014 background diabetic retinopathy

2016 peripheral neuropathy, no ulceration

This calculator is only valid if you do not already have a diagnosis of coronary heart disease (including angina or heart attack) or stroke/transient ischaemic attack.

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About you

Age (25-84):

60

Sex:

☐ Male☒ Female

Ethnicity:

White or not stated ▾

UK postcode: leave blank if unknown

Postcode:

Clinical information

Smoking status:

non-smoker ▾

Diabetes status:

type 2 ▾

Angina or heart attack in a 1st degree relative < 60? ☒Chronic kidney disease (stage 3, 4 or 5)? ☐Atrial fibrillation? ☐On blood pressure treatment? ☐Do you have migraines? ☐Rheumatoid arthritis? ☐Systemic lupus erythematosus (SLE)? ☐

Severe mental illness?

(this includes schizophrenia, bipolar disorder and moderate/severe depression)

☐On atypical antipsychotic medication? ☐Are you on regular steroid tablets? ☐A diagnosis of or treatment for erectile dysfunction? ☐

Leave blank if unknown

Cholesterol/HDL ratio:

1.5

Systolic blood pressure (mmHg):

118

Standard deviation of at least two most recent systolic blood pressure readings (mmHg):

Body mass index

Height (cm):

160

Weight (kg):

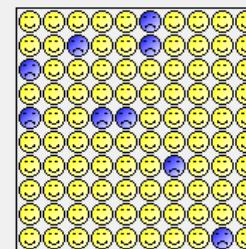
60

Your results

Your risk of having a heart attack or stroke within the next 10 years is:

8.9%

In other words, in a crowd of 100 people with the same risk factors as you, 9 are likely to have a heart attack or stroke within the next 10 years.



Risk of
a heart attack or stroke

Your score has been calculated using estimated data, as some information was left blank.

Your body mass index was calculated as 23.44 kg/m².

How does your 10-year score compare?

Your score

Your 10-year QRISK [®] 3 score	8.9%
The score of a healthy person with the same age, sex, and ethnicity*	5.1%
Relative risk**	1.7
Your QRISK [®] 3 Healthy Heart Age***	67

* This is the score of a healthy person of your age, sex and ethnic group, i.e. with no adverse clinical indicators and a cholesterol ratio of 4.0, a stable systolic blood pressure of 125, and BMI of 25.

** Your relative risk is your risk divided by the healthy person's risk.

*** Your QRISK[®]3 Healthy Heart Age is the age at which a healthy person of your sex and ethnicity has your 10-year QRISK[®]3 score.

Case Study 2

Female aged 32 years

Non-Smoker

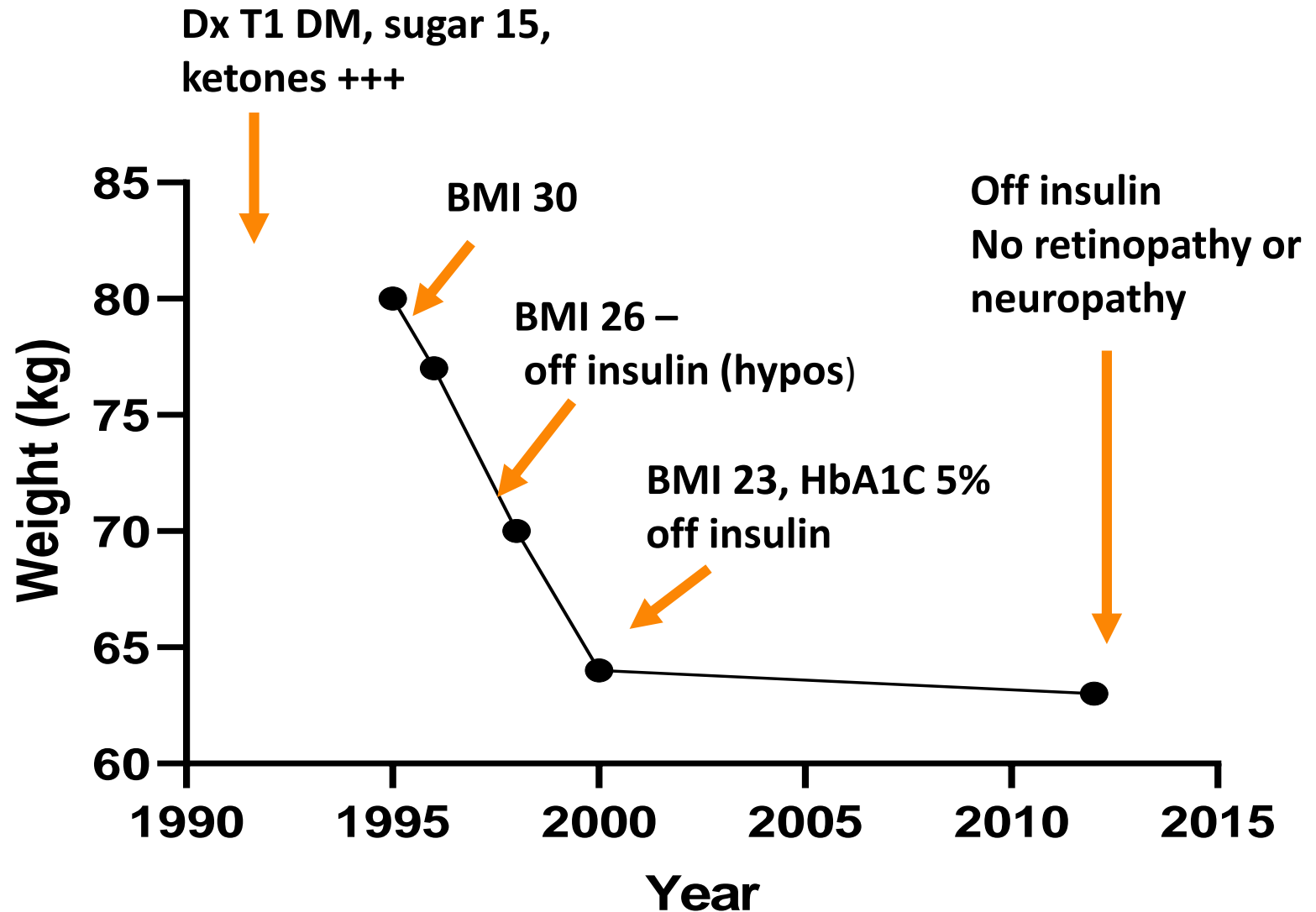
No relevant family history

Policy Type:

1) PRODUCTS / LTA 30 years

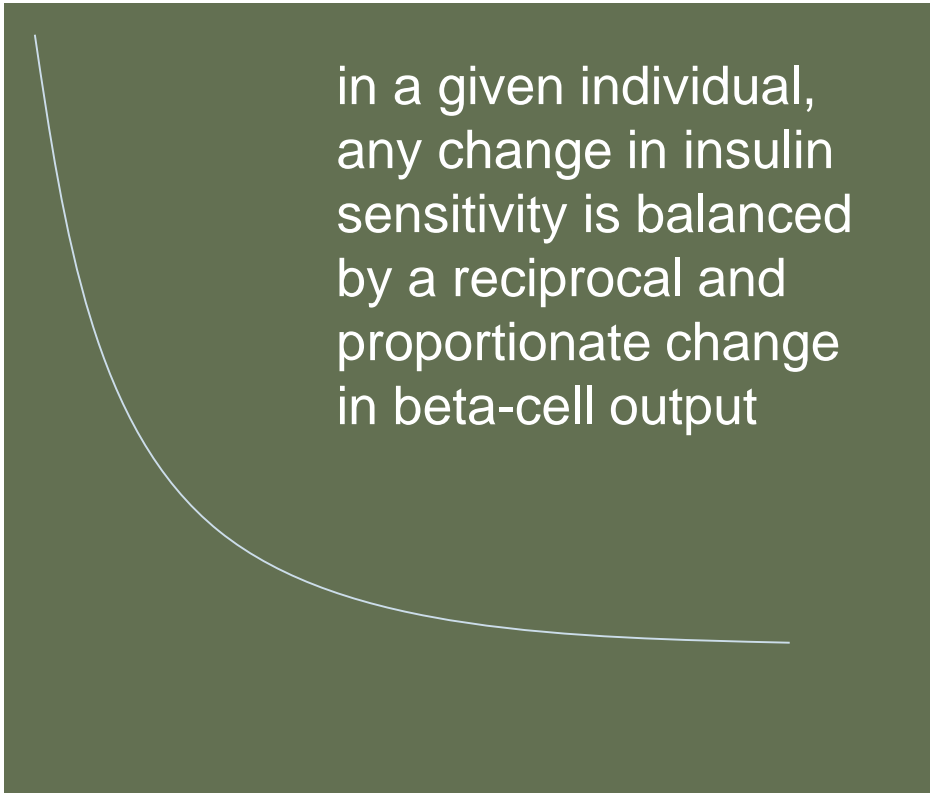
Amount Proposed:

1) GBP 300,000



Beta cell output and insulin sensitivity

beta cell
output



in a given individual,
any change in insulin
sensitivity is balanced
by a reciprocal and
proportionate change
in beta-cell output

insulin
sensitivity

- if beta cell output is normal, insulin levels rise with increasing insulin resistance and glucose levels remain unchanged
- if beta cell output becomes deficient and insulin resistance lessens, glucose levels remain unchanged
- if beta cell output becomes deficient and insulin resistance stays constant, glucose levels rise
- if beta cell output becomes deficient and insulin resistance increases, glucose levels rise substantially

Case Study 2

Female aged 32 years

Non-Smoker

No relevant family history

Policy Type:

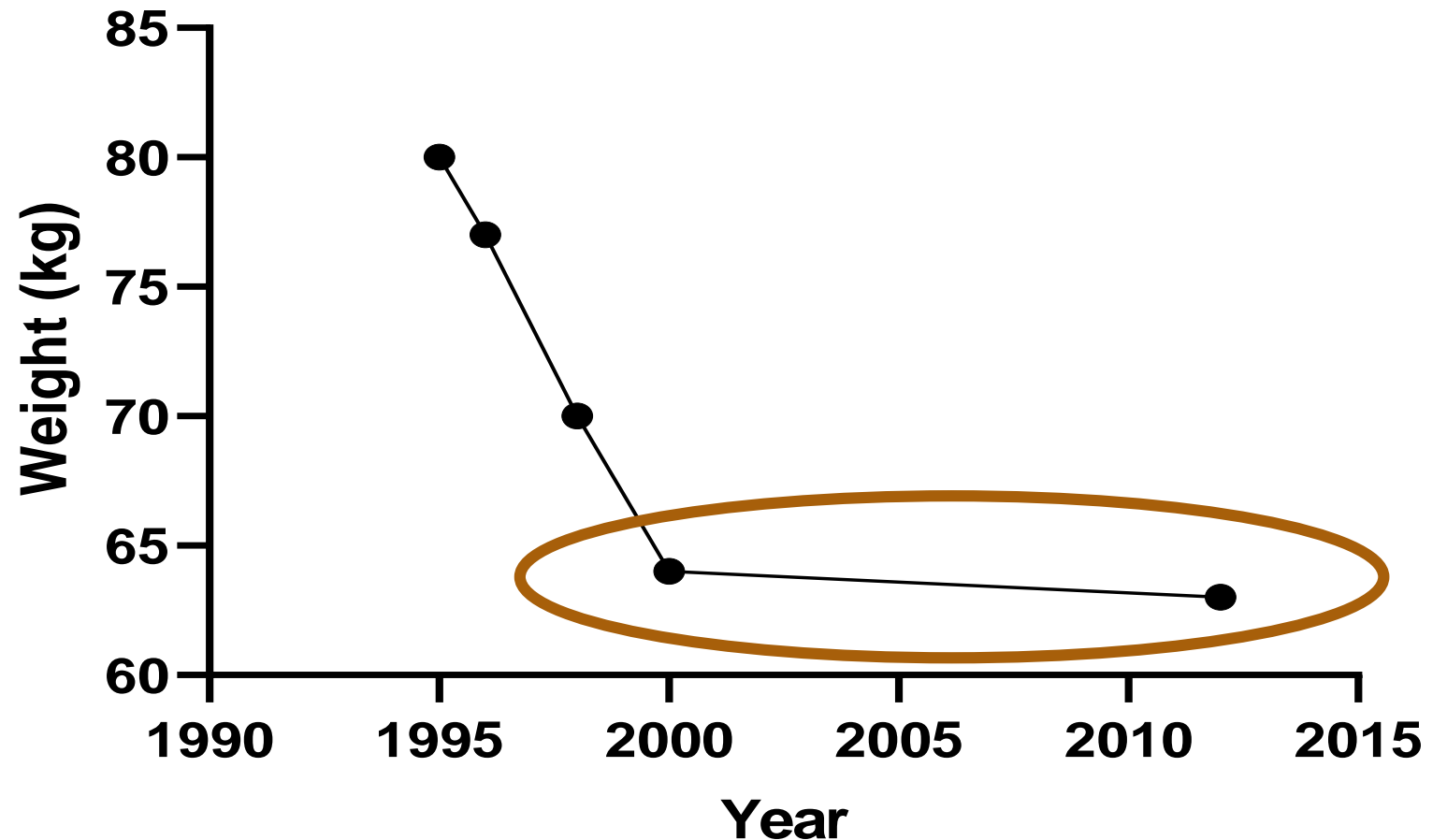
1) PRODUCTS / LTA 30 years

Amount Proposed:

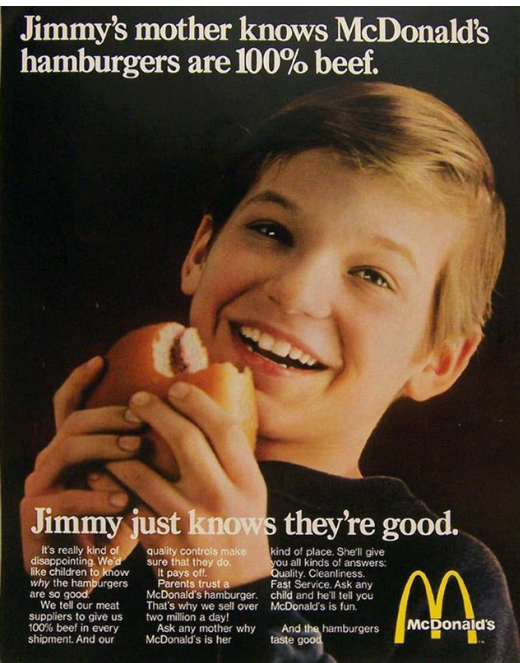
1) GBP 300,000

Decision

Allowed at Standard Rates as the applicant is seemingly “cured” of diabetes


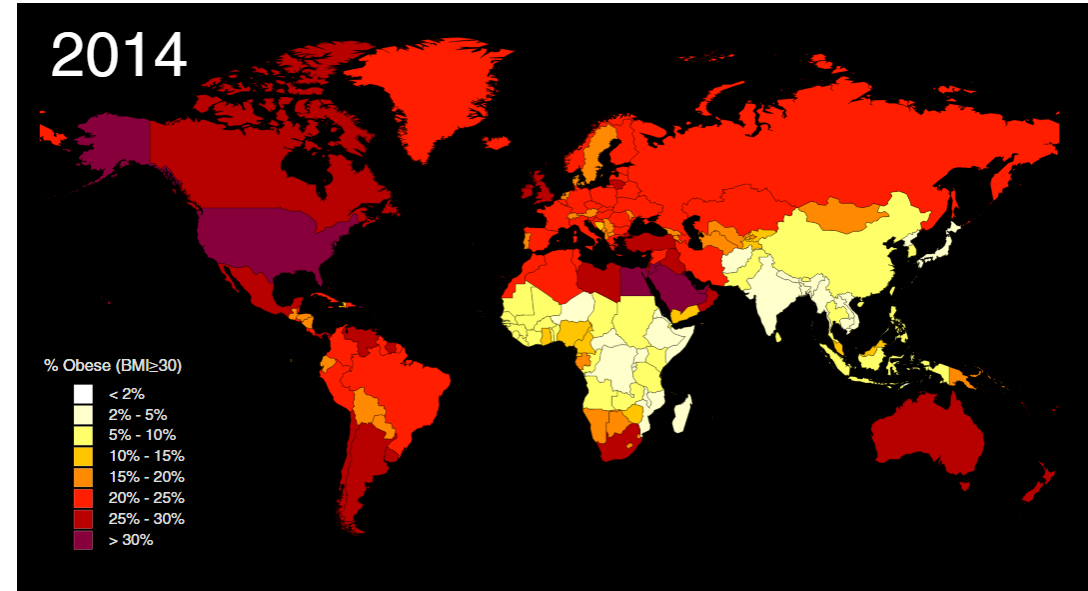
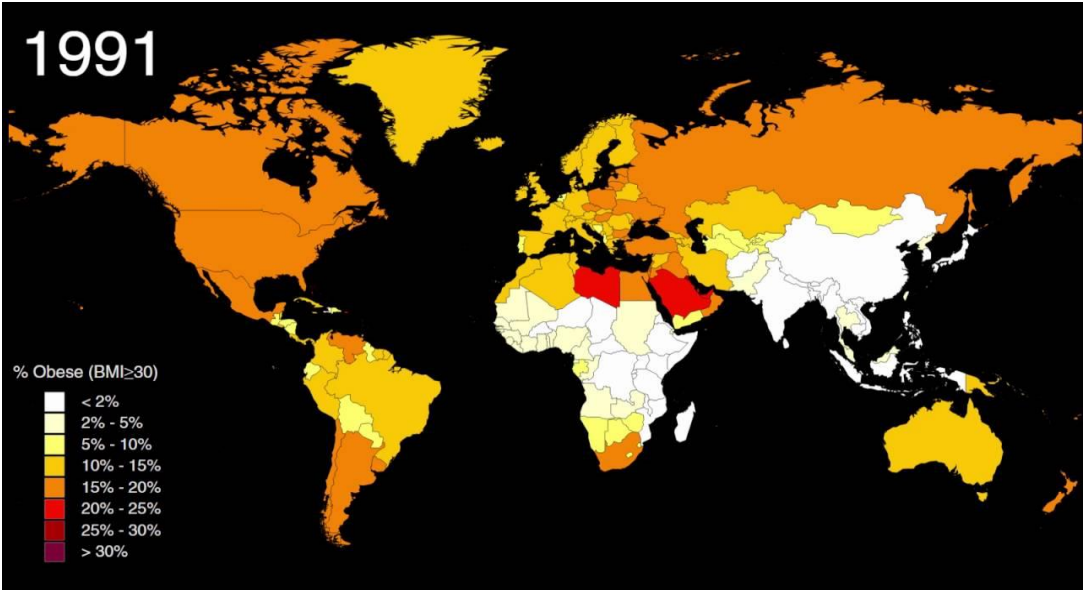


Jimmy's mother knows McDonald's hamburgers are 100% beef.

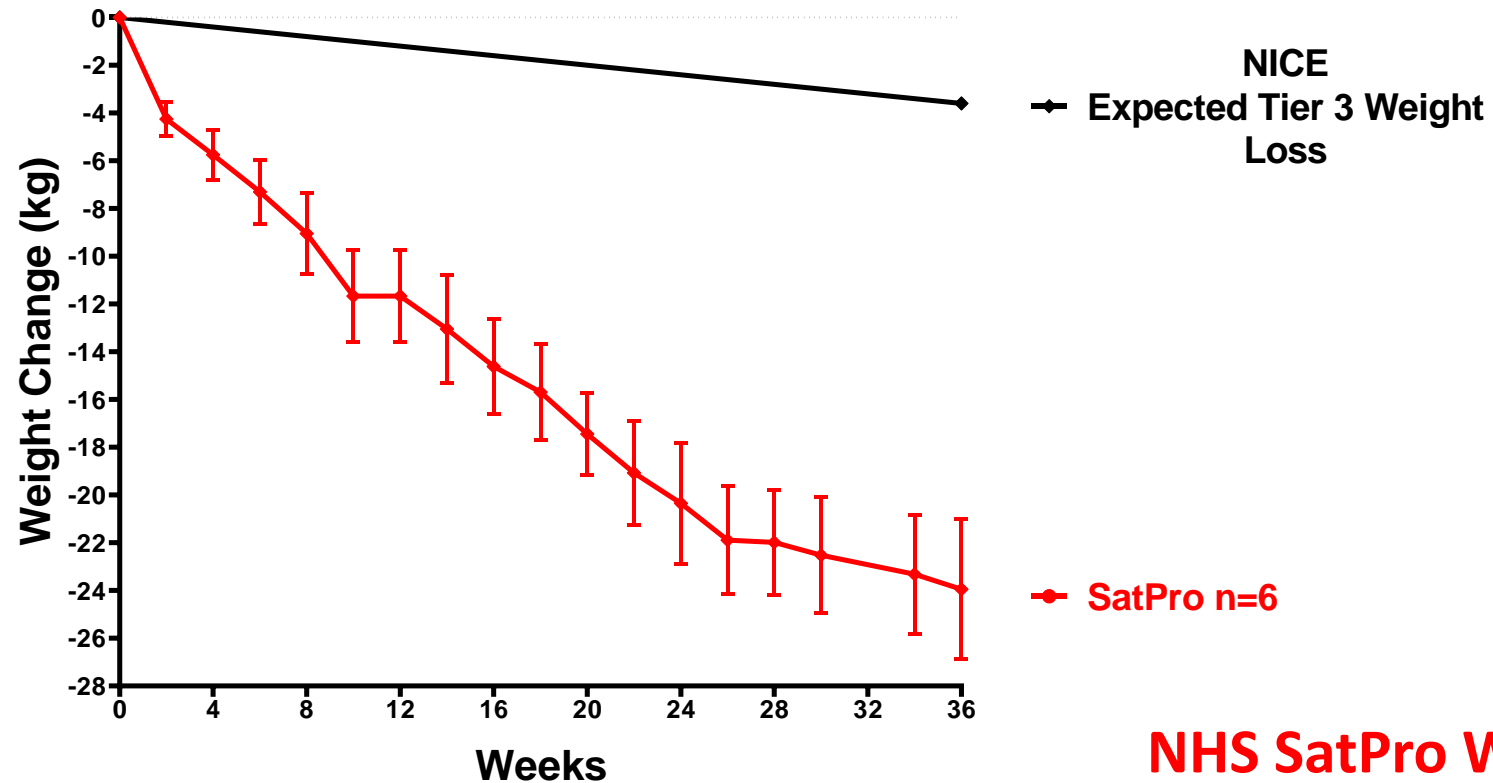


Jimmy just knows they're good.

It's really kind of disappointing. We'd like children to know why the hamburgers are so good. We tell our meat suppliers to give us 100% beef in every shipment. And our quality controls make sure that they do. It pays off. Parents trust a McDonald's hamburger. That's why we sell over two million a day! Ask any mother why McDonald's is her kind of place. She'll give you all kinds of answers. Quality. Cleanliness. Fast Service. Ask any child and he'll tell you McDonald's is fun. And the hamburgers taste good.

MY CLINIC RESULTS!



NHS SatPro Weight Loss
-22.4 ± 2.9kg (-16.2%)

HANDS UP!

Eat 5 fruit and veg a day

Take 20 mins exercise three times a week

Know your systolic blood pressure?

Know your cholesterol?

Can insurers help?

Changing risk factors could translate into lower claims costs.

This reduction in costs could feasibly be passed on to engaged clients.

Premiums could change as your health improves.

Nur Pirbhai

Wed 17 Jul 2019 06.01 BST



279

NHS could save billions by offering cash reward to quit smoking

Quitters 50% more likely to succeed if offered a financial incentive, researchers find



▲ Smoking costs the economy about £13bn a year, £3bn of that in NHS and social care costs. Photograph: Jonathan Brady/PA

Offering financial rewards to people trying to quit smoking could save the **NHS** billions of pounds a year and boost the economy, according to research.

The review found people were 50% more likely to stop smoking when receiving a financial reward than those who were not. The value of the rewards ranged from £35 to £912 in the form of cash payments, gift vouchers or deposits paid by participants that were later refunded.

BMJ Open Supported self-management for people with type 2 diabetes: a meta-review of quantitative systematic reviews

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ABSTRACT

Objectives Self-management support aims to give people with chronic disease confidence to actively manage their disease, in partnership with their healthcare provider. A meta-review can inform policy-makers and healthcare managers about the effectiveness of self-management support strategies for people with type 2 diabetes, and which interventions work best and for whom.

Design A meta-review of systematic reviews of randomised controlled trials (RCTs) was performed adapting Cochrane methodology.

Setting and participants Eight databases were searched for systematic reviews of RCTs from January 1993 to October 2016, with a pre-publication update in April 2017. Forward citation was performed on included reviews in Institute for Scientific Information (ISI) Proceedings. We extracted data and assessed quality with the Revised-Assessment of Multiple Systematic Reviews (R-AMSTAR).

Strengths and limitations of this study

- Meta-reviews provide a high-level overview of evidence ideal for informing policy and health service development, but fine-grained detail is lost as randomised controlled trials (RCTs) are synthesised into systematic reviews and then meta-reviews.
- A comprehensive search strategy in line with a pre-defined protocol was used to gather a large evidence base examining the impact of diverse self-management support interventions on different type 2 diabetes populations from 1993 to 2017.
- Individual RCTs may be included in multiple systematic reviews; this precludes meta-analysis and means that some RCTs may be over-represented in our synthesis; we have identified and report this overlap.
- The research team encompassed public health, statistics, epidemiology, primary care and health

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Primary and secondary outcome measures Glycaemic control as measured by glycated haemoglobin (HbA1c) was the primary outcome. Body mass Index, lipid profiles, blood pressure and quality of life scoring were secondary outcomes. Meta-analyses reporting HbA1c were summarised in meta-forest plots; other outcomes were synthesised narratively.

Results 41 systematic reviews incorporating data from 459 unique RCTs in diverse socio-economic and ethnic communities across 33 countries were included. R-AMSTAR quality score ranged from 20 to 42 (maximum 44). Apart from one outlier, the majority of reviews found an HbA1c improvement between 0.2% and 0.6% (2.2–6.5 mmol/mol) at 6 months post-intervention, but attenuated at 12 and 24 months. Impact on secondary outcomes was inconsistent and generally non-significant. Diverse self-management support strategies were employed; no single approach appeared optimally effective (or ineffective). Effective programmes tended to be multi-component and provide adequate contact time (>10 hours). Technology-facilitated self-management support showed a similar impact as traditional approaches (HbA1c MD –0.21% to –0.6%).

Conclusions Self-management interventions using a range of approaches improve short-term glycaemic control in people with type 2 diabetes including culturally diverse populations. These findings can inform researchers, policy-makers and healthcare professionals re-evaluating the provision of self-management support in routine care.

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- ▶ The research team encompassed public health, statistics, epidemiology, primary care and health psychology expertise, enabling a multi-disciplinary approach to interpretation.

Further research should consider implementation and sustainability.

INTRODUCTION

The burden of type 2 diabetes is a prominent global health challenge currently estimated to affect 415 million adults worldwide¹ with greatest prevalence among socio-economically deprived populations and those of African, Afro-Caribbean, South Asian and Middle Eastern ethnicity.² An increasingly obese, sedentary, ageing population is expected to drive this number up to an estimated 642 million (one adult in 10) by 2040.² Healthcare service providers, commissioners and policy-makers must meet the increasingly complex needs and expectations of diverse patient populations with type 2 diabetes despite limited resources.

Supported self-management aims to give people with chronic disease confidence in taking an active role in all aspects of their



Should insurers help?

- ❖ **Nutrition or other self-care models predict big reductions in total death claims.**
- ❖ For life insurers paying billions in death claims annually, such reductions would mean substantial gains.
- ❖ More importantly, it would reduce the premature loss of life from conditions that are preventable and reversible.
- ❖ Developing such responsive products in the life and health insurance sector will require a fundamental shift in how you underwrite and how you DYNAMICALLY engage with policyholders

THANK YOU



Do persons with diabetes know their (A1C) number?

75% survey respondents reported having A1C tests in the past year, 24% of those who reported having a test remembered the actual value

Self-reported values correlated weakly with the last A1C on the medical record.

Among those with a documented A1C value, half described their blood glucose as very well controlled.

The last A1C value, however, was < 7.0% in only half of those respondents.

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

Lunch and Exhibition

Buffet lunch, tea and coffee are now in the exhibition area