



Society of Actuaries in Ireland

Life Reinsurance and Innovation Series Part 3: The Future of Underwriting

Cillian Tierney, Zoe Woodroffe, Declan O'Neill, Adam Jones

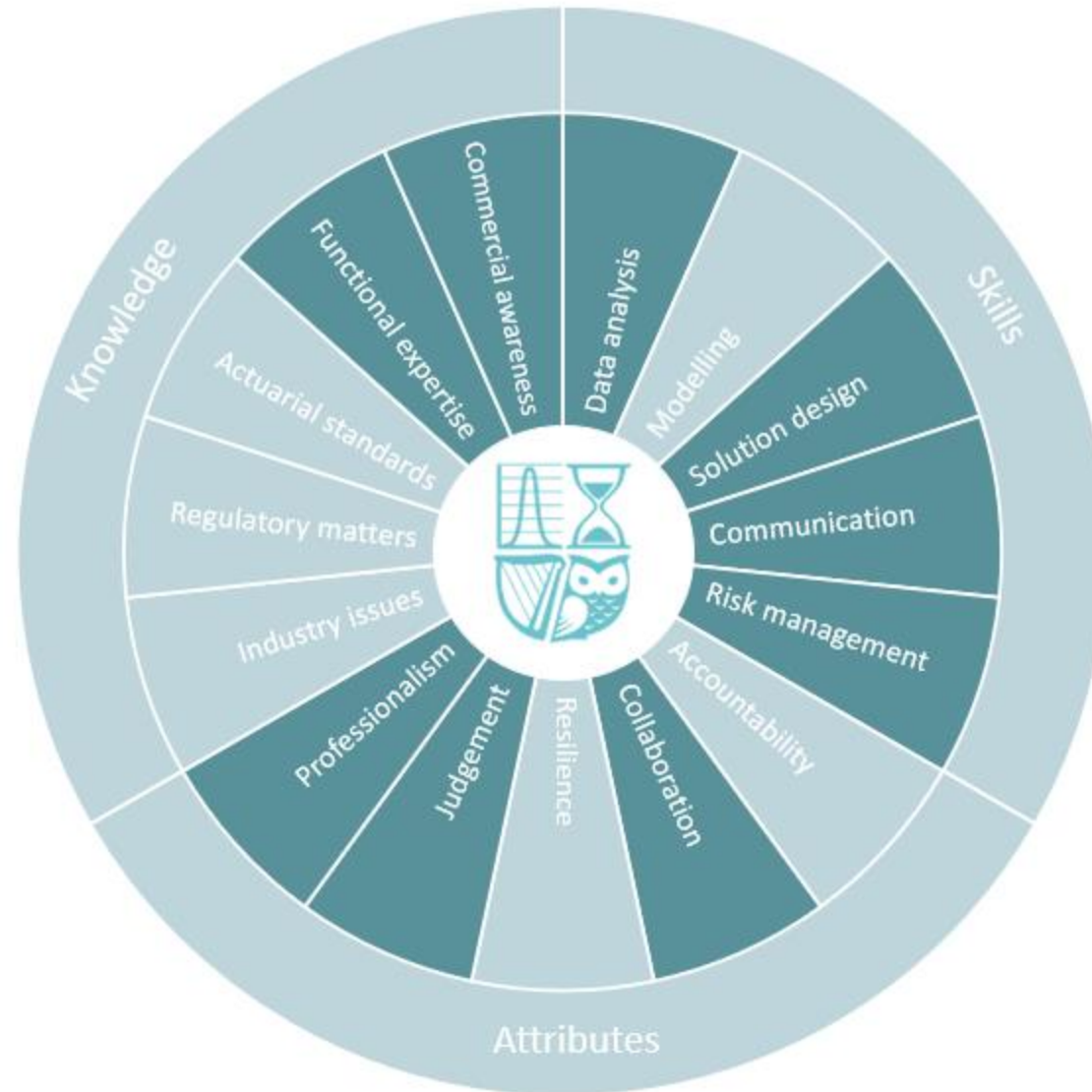


Disclaimer

The views expressed in this presentation are those of the presenter(s) and not necessarily those of their employer(s) (if any) or the Society of Actuaries in Ireland.



Competency Framework Wheel





Future of Underwriting

Cillian Tierney

Head of Medical Underwriting Products & Propositions

Global



Medical Underwriting – Since the ‘80s

PartnerRe



Smoking:

- 1980s,
 - Asked in 90s
 - Number smoked in 2000s
 - E-Cigs & Vapes
 - Non-Nicotine Vapes
 - Non-Smoker Declarations
-
- BMI – industry, (and society) “healthy”
 - Improved understanding of conditions. E.g.;
 - Breast Cancer
 - HIV
 - Controlled Type 2 Diabetics

Evidence gathering:

- Lifestyle Questionnaires
 - HIV Tests
 - Insurance Screening
 - Drugs screens
-
- Methods & Cost
-
- Genetics – Disability Act 2005
 - Consumer Insurance Contracts Act 2019 (CICA)
 - RTBF Code of Practice 2023



Non-smoker:	4 x rates Nicotine-Vaping v Not <u>non-nicotine vaping products</u>	Never smoked cigarettes, cigars, a pipe or any other form of tobacco; or never used nicotine replacement products including e-cigarettes.
Ex-smokers:		Smoked cigarettes, cigars, a pipe or any other form of tobacco; or used nicotine replacement products including e-cigarettes in the last 5 years but not in the last 12 months.
Smokers:		Currently, or within the last 12 months, have smoked cigarettes, cigars, a pipe of any other form of tobacco; or used nicotine replacement products including e-cigarettes.

Genetics

Application form warning

You do not need to tell us about any predictive genetic test results unless this application, together with any existing cover, will total over £500,000 of life insurance or critical illness cover. If your cover is over these limits, we only need to know about predictive genetic tests for Huntington’s disease.

You can tell us about any negative predictive genetic tests results, because it may help your application.

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IMAGES IN CLINICAL
MEDICINE
Interstitial Cystitis in Sjögren's
Syndrome

PERSPECTIVE
Revolutionary Rumbblings —
NOS Episode 2.1

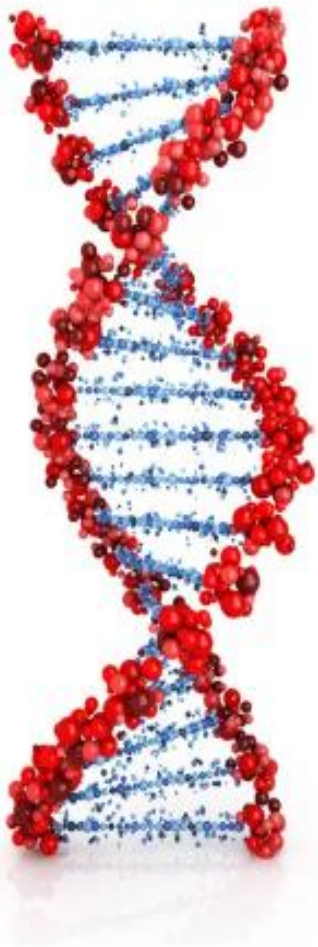
PERSPECTIVE
Advanced HIV as a Neglected
Disease

PER
Add
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View

ORIGINAL ARTICLE

Disclosure of APOE Genotype for Risk of Alzheimer's Disease

Robert C. Green, M.D., M.P.H., J. Scott Roberts, Ph.D., L. Adrienne Cupples, Ph.D., Norman R. Relkin, M.D., Ph.D., Peter J. Whitehouse, M.D., Ph.D., Tamsen Brown, M Susan LaRusse Eckert, M.S., Melissa Butson, Sc.M., A. Dessa Sadovnick, Ph.D., Kimberly A. Quaid, Ph.D., Clara Chen, M.H.S., Robert Cook-Deegan, M.D., et al., for the REVEAL Study Group*



The Right to be Forgotten (RTBF)

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Disregard any disclosed cancer diagnosis – Decreasing Death Benefit

The application is for a new individual decreasing term life insurance contracts in connection with a mortgage on the applicant's principal private residence.

The amount of cover is the lower of the mortgage amount or €500k per applicant.

Treatment for cancer ended >7 yrs prior to their application (or >5 yrs if the applicant was <18 when diagnosed).

Complete remission: the absence of signs & symptoms related to the diagnosis which may be determined by physical examination, radiological investigation and serum biomarkers.

Active treatment: use of surgery, radio/chemo-therapy, biological agents, immunotherapy, bone marrow transplant or any evidence-based medical approaches to cure a cancer



https://commission.europa.eu/index_en

Asymmetry / Non-Advised Tests & Healthcare

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- Faecal Immunochemical Testing (FIT)
- HbA1c
- Lipids – Total Chol, Trigs, HDL & LDL
- Lipoprotein(a)
- Kidney Function tests
- Liver Function Tests
- C-reactive protein
- Homocysteine
- Cortisol levels
- Hormone testing

- V02MAX
- DEXA Scan
- Methyltox Profile
- Telomere Aging Test
- ECG – Atrial Fibrillation
- Fall detection – MS /Neurological or habits?
- Resting HR / HRV
- Active/intensity minutes / Steps / Calorie Burn
- Blood oxygen levels / Vo2Max /Respiratory rate
- Recovery rate
- Sleep Tracking & Chronotypes – circadian rhythm, sleep quality, insulin resistance....