

# WELCOME



## Vulnerable Customers Cancer and Mental Health



## VULNERABLE CUSTOMERS **Cancer & Mental Health**

People dealing with cancer or mental health issues represent important cohorts of vulnerable customers who play a significant role in the underwriting and claims process. It's important that we recognise this vulnerability to ensure it doesn't disadvantage them during the insurance journey, whilst at the same time treating all our customers in an equitable and fair manner. This requires transparency and openness from all parties. Both Macmillan and Support in Mind Scotland are fantastic representatives of those they support, so we are delighted to get the opportunity to engage with them, to learn from each other and to share ideas.

Today we have an excellent platform to hear more on these very important subjects and ask each other questions such as; **Are there synergies in how we view vulnerability? Are there areas that could or should require readdressing? What are the challenges or obstacles that we all face? What can we learn collectively and what can we take away that can influence change?**



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Dr. Chris Ball is a Consultant Psychiatrist and has worked with Gen Re for 20 years. In addition to providing underwriting and claims advice, he contributes to product development, education and training, and the development of underwriting manuals. Formerly Chris was Clinical Director with the South London and Maudsley NHS Trust. His interest in mental health and insurance medicine developed after initial training in primary care.

We're here to help you find your best way through and live life as fully as you can.  
Call us free on 0808 808 00 00 or visit [macmillan.org.uk](http://macmillan.org.uk)  
**MACMILLAN**  
CANCER SUPPORT



Sharing important values of looking after vulnerable people, Scottish Widows are delighted to continue their partnership with **MacMillan** and **Mental Health UK** by sponsoring this event."



John Schoonbee | Global Chief Medical Officer  
| Director | Life & Health Products







Time	What's happening !		Room
1.45 – 2.15	<b>Welcome from the chairs/Setting the Scene</b> <i>Paul Hunt FOCUS &amp; Phil Deacon HCF</i>		Lecture Theatre
2.15 – 3.00	<b>Macmillan talk – Cancer and Protection Insurance</b> <i>Leonora Miles, Neal Southwick, Alasdair Watt &amp; Richard Manson</i>		Lecture Theatre
3.00 – 3.45	<b>Mental Health talk - Mental Health and Financial Vulnerability</b> <i>Sarah-Jayne Whitson, Mental Health and Money Advice Service Manager</i>		Lecture Theatre
3.45 – 4.00	Break – Tea & Coffee		Upper Gallery
4.00 – 5.00	<b>Parallel Session 1    Interactive Session</b> <b>MENTAL HEALTH    (Dr Chris Ball/ MHUK)</b>	<b>Parallel Session 2    Interactive Session</b> <b>CANCER    (Dr John Schoonbee Ball/ Macmillan)</b>	Lecture Theatre & Scott Room
5.00 – 6.00	Repeat of breakout sessions		Lecture Theatre & Scott Room
6.00 – 6.05	Comfort Break		
6.05 – 6.30	<b>Wrap up – Q&amp;A session</b> <i>To include both Macmillan &amp; Support In Mind Scotland together with both CMOs</i>		Lecture Theatre
7.00 onward	Sit down dinner/Networking with raffle for the charities		Welcome West & East Room

Prize	Generously donated by
All Blacks jersey	AIG
M&S voucher - £25	Aviva
Amazon Echo	Gen Re
Fitbit Charge 2 HR	Hannover Re
John Lewis Voucher £100	Munich Re
iPad mini	Pacific Life Re
Restaurant voucher - £50	RGA
Restaurant voucher - £50	RGA
Amazon Fire HD8	SCOR
Afternoon Tea Experience for two One Square Sheraton Hotel - Edinburgh	Sheraton Hotel
Harvey Nicols voucher - £100	Swiss Re
Spa voucher - £100	Capita
Samsung tablet	Medicals Direct Group (MDG)
Amazon voucher - £100	Medical Screening Solutions (MSS)
John Lewis voucher £100	Morgan Ash
Cosmetics/Fragrance	Kennedys
Brooklyn East IPA	Brooklyn Brewery
Hand Collection cosmetics	Tropic cosmetics

**Special prize – luxury hamper from LV**

7.00  
onward

Sit down dinner/Networking with raffle for the charities

A massive thanks for all those companies who have generously donated prizes for this evenings raffle. We are extremely grateful to you all.

Raffle tickets will be on sale throughout the day – Please help us raise funds to support the outstanding work of Macmillan & Mental Health UK/Support In Mind Scotland.

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CANCER SUPPORT



Mental  
Health  
UK



## VULNERABLE CUSTOMERS **Setting the Scene – Cancer**

Cancer is the largest cause  
of claim c62% of all CI claims

Around 5 children every day  
are diagnosed with cancer in  
the UK



96% of critical illness claims  
made for cancer were paid  
out – ABI 2017 statistics

Around 4 in 10 UK cancer cases  
every year could be prevented,  
more that 135,000.

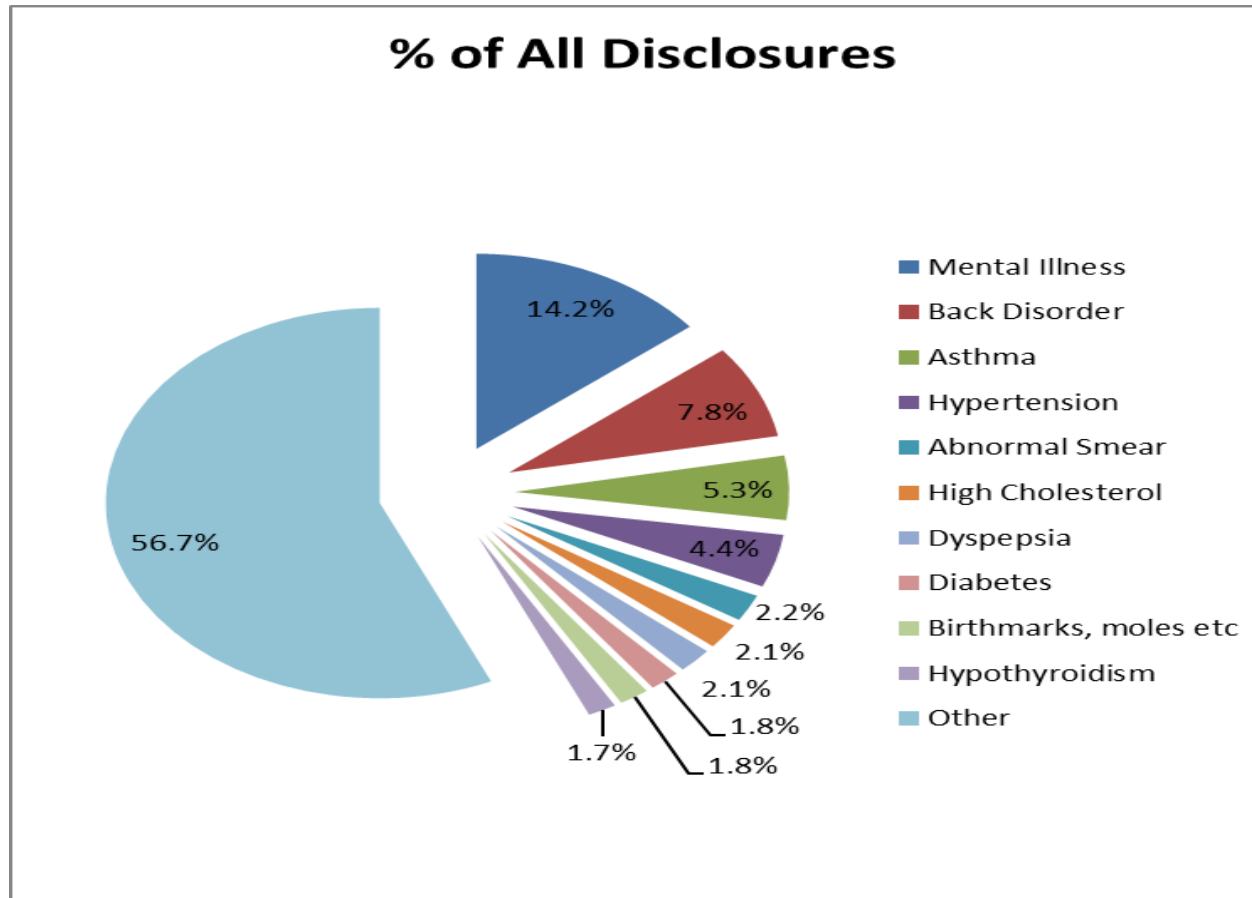
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## VULNERABLE CUSTOMERS **Setting the Scene: Mental Health**

Biggest area of disclosure



Example of a **typical company** - all disclosures for Life Only, CI and Life and CI Only

NB: 56.7% made up of 463 other different disclosures for example, fractures cysts, IBS, headaches etc



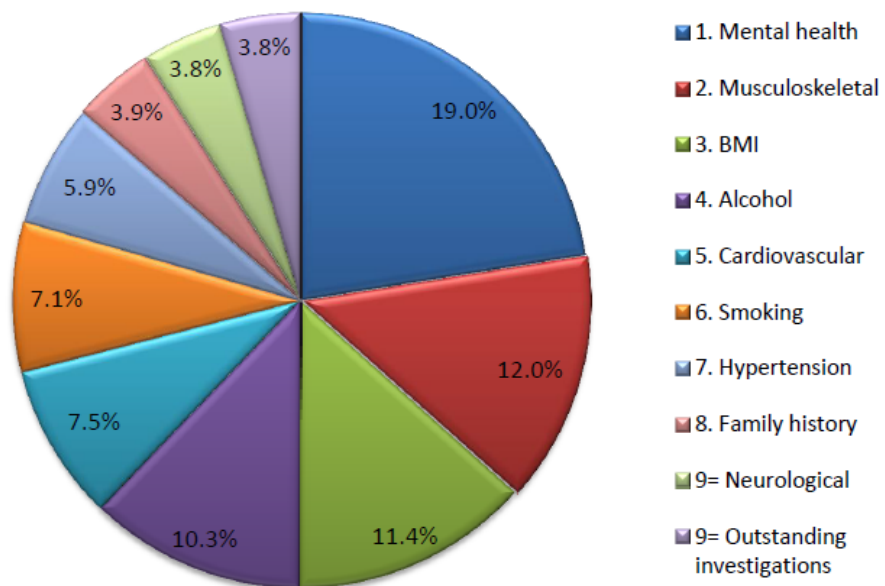
## VULNERABLE CUSTOMERS **Setting the Scene: Mental Health**

### Biggest area of Misrepresentation

SCOR Survey 3 years ago 2015

#### 2.8 Top 10 medical conditions misrepresented

We asked clients to state their top 10 misrepresented conditions and have fed the results into the following overall findings for the UK:



It is not surprising that most companies identified mental health as their top area of misrepresentation; this has always been a difficult area for discussion when completing the application form, there does appear to still a stigma attached to mental health and clients may be of the opinion 'doesn't everyone suffer from this?' However companies are trying to make this question more extensive and descriptive to try to elicit the relevant disclosures.

### Biggest area of Misrepresentation

Gen Re Misrepresentation survey 2018

