



# LUCID

Mercure Holland House Hotel, Cardiff, UK  
Sunday 18th – Wednesday 21st September 2011

Life Underwriting, Claims  
and Insurance Doctors

Preliminary Programme

[www.lucidconference.org](http://www.lucidconference.org)

A collaboration of:



## LUCID PARTNERS

The Organising Committee would like to thank the following companies for their support of LUCID 2011



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General Reinsurance

We would like to thank the following companies for their valuable contribution to the meeting:

- DC Life
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- ELHUA
- Cardiff University

# INVITATION

I am delighted to invite you to the second **LUCID (Life Underwriters, Claims and Insurance Doctors)** conference which will be held at the **Mercure Cardiff Holland House Hotel & Spa, Cardiff, UK from 18<sup>th</sup> – 21<sup>st</sup> September 2011**.

This conference follows the inaugural meeting held in April 2009, which was an outstanding success, attracting over 300 delegates to the three-day event.

The second meeting in 2011 is a collaboration of the Assurance Medical and Underwriting Society, Select 74, the Health Claims Forum and FOCUS. The aim is to hold an inter-disciplinary meeting where life and health underwriters, claims consultants, doctors interested in insurance medicine and others can get together to hear about and discuss new developments of relevance to their work within the life and living benefits insurance industry. An exhibition will once again run in conjunction with the conference and it is hoped that the residential nature of the conference will provide a valuable platform for social networking.

The Organising Committee, consisting of representatives from each of the four groups, has met regularly over the past 12 months to ensure that the programme topics will be interesting, relevant and the speakers stimulating. We are pleased to have once again engaged Hampton Medical Conferences as our Conference Secretariat.

As ever we are grateful to the following companies for their financial help and support without which LUCID would not have been possible. Special thanks to our LUCID 2011 Partners: 3D Risk Solutions, Medicals Direct Group, RGA UK Services, Swiss Re, Gen Re Life & Health and Hannover Life Re.

The conference venue, the Mercure Cardiff Holland House Hotel, is a 5 minute walk from the centre of the vibrant city of Cardiff. Delegates will be welcomed at a reception and buffet on the Sunday evening before the conference begins. On Tuesday evening the Conference Dinner will be held at the National Museum of Wales.

Please register and book your accommodation at the Mercure Cardiff Holland House Hotel or at the alternatives listed in the brochure as early as possible. A Registration form is included within this programme which can also be accessed at the conference website [www.lucidconference.org](http://www.lucidconference.org).

I hope that you will take the opportunity to participate in this exciting event and I look forward to seeing you in Cardiff in September.

**Jon Parker**  
**Chairman, LUCID Organising Committee**

## ORGANISING COMMITTEE

Jon Parker (Chair)  
Kevin Somerville (Vice-Chair)  
Hilary Butterwick  
Caroline Froude  
Simon Grant  
Tom Green  
Dave Nicholas  
Andy Parkinson  
Karen Proctor  
Mary Sinclair-Porter  
Emma Wilkins

Select 74  
Assurance Medical and Underwriting Society  
Assurance Medical and Underwriting Society  
Select 74  
Health Claims Forum  
FOCUS  
Assurance Medical and Underwriting Society  
Health Claims Forum  
Assurance Medical and Underwriting Society  
Select 74  
Health Claims Forum

## PROGRAMME SUNDAY 18 SEPTEMBER 2011

- 17.00 *Registration Opens*
- 18.30-20.30 **Welcome Reception and Buffet**

## PROGRAMME MONDAY 19 SEPTEMBER 2011

- 07.30 *Registration Opens*  
**Chair:** *Mr Jon Parker, Select 74*
- 08.00-08.10 **Welcome**  
*Mr Jon Parker, Chair, LUCID 2011 Organising Committee*
- 08.10-09.00 **Session 1**  
**Risk and rationality**  
*Mr Tim Harford, Senior Columnist, Financial Times*
- 09.00-09.50 **Session 2**  
**All change in protection**  
*Mr Stephen Griffiths, Protection Actuarial and Product Director, Legal & General Assurance Society Limited*
- 09.50-10.00** **Break**
- 10.00-10.50 **Session 3**  
**Balancing the evidence: the role of NICE in health policy decision making**  
*Professor Sir Michael Rawlins, Chairman, NICE*
- 10.50-11.20** **Coffee and Exhibition**  
**Chair:** *Dr Kevin Somerville, AMUS*
- 11.20-12.10 **Session 4**  
**Older applicants; are you ready?**  
*Mr Kevin Oldani, Chief Underwriter, Hannover Life Re America*
- 12.10-13.00 **Session 5**  
**Inflammatory rheumatic disease: an outline**  
*Dr David D'Cruz, Consultant Rheumatologist, St Thomas' Hospital, London*
- 13.00-14.00** **Lunch and Exhibition**
- 14.00-14.45 **Parallel Breakout Sessions**  
**Breakout Session 1** Gen Re  
**Breakout Session 2** Hannover Life Reassurance UK  
**Breakout Session 3** 3d Risk Solutions  
**Breakout Session 4** Health Claims Forum Session
- 14.45-14.55** **Break**
- 14.55-15.40 **Parallel Breakout Sessions (repeated)**
- 15.40-16.15** **Tea and Exhibition**
- 16.15-17.00 **Parallel Breakout Sessions (repeated)**

# PROGRAMME TUESDAY 20 SEPTEMBER 2011

- 07.30 *Registration Opens*
- Chair:** *Mr Dave Nicholas, AMUS*
- 08.10-09.00 **Session 1**  
**Risks; are they local or global?**  
*Mr Andres Webersinke, Head of Life/Health Research and Development, Senior Vice President, Gen Re*
- 09.00-09.50 **Session 2**  
**Are lab tests worth the paper they're printed on?**  
*Dr Kevin Somerville, Medical Consultant, Life and Health, Swiss Re Services Ltd*
- 09.50-10.00** **Break**
- 10.00-10.50 **Session 3**  
**The nerve of it – a claims and underwriting dilemma**  
*Dr Phil Smalley, Vice President and Medical Director, RGA International*
- 10.50-11.20** **Coffee and Exhibition**
- Chair:** *Mrs Mary Sinclair-Porter, Select 74*
- 11.20-12.10 **Session 4**  
**Unexplained chronic pain and disability after accidents**  
*Dr Chris Bass, Consultant Liaison Psychiatrist, John Radcliffe Hospital, Oxford*
- 12.10-13.00 **Session 5**  
**The R.D.C. Brackenridge Memorial Lecture**  
*Professor Sir Mansel Aylward, Chair, Public Health Wales and Director, Centre for Psychosocial and Disability Research, Cardiff*
- 13.00-14.00** **Lunch and Exhibition**
- 14.00-14.45 **Parallel Breakout Sessions**
- |                           |                                  |
|---------------------------|----------------------------------|
| <b>Breakout Session 1</b> | <i>Medicals Direct Group Ltd</i> |
| <b>Breakout Session 2</b> | <i>RGA UK Services Ltd</i>       |
| <b>Breakout Session 3</b> | <i>Swiss Re Services Ltd</i>     |
| <b>Breakout Session 4</b> | <i>Underwriting Session</i>      |
- 14.45-14.55** **Break**
- 14.55-15.40 **Parallel Breakout Sessions (repeated)**
- 15.40-16.15** **Tea and Exhibition**
- 16.15-17.00 **Parallel Breakout Sessions (repeated)**
- 19.30-onwards **Conference Dinner, National Museum of Wales, Cardiff**

# PROGRAMME WEDNESDAY 21 SEPTEMBER 2011

- 08.00 *Registration Opens*
- Chair: Mr Rhys Dudding, Health Claims Forum*
- 08.30-09.20 **Session 1**  
**The gateway to cancer assessment – which way for the challenges of cancer?**  
*Dr Andreas Armuss, Medical Consultant, Munich Re*
- 09.20-10.10 **Session 2**  
**Addictive personalities; is regulation the answer?**  
*Professor Sir Ian Gilmore, Consultant Physician, Royal Liverpool Hospital, University of Liverpool*
- 10.10-10.20 **Break**
- Chair: Tom Green, FOCUS*
- 10.20-11.10 **Session 3**  
**Changing the face of distribution**  
*Mr Richard Verdin, Protection Director, Aviva UK*
- 11.10-11.40 **Coffee and Exhibition**
- 11.40-12.30 **Session 4**  
**"Subject to change?" – Panel debate**
- Chair: Tim Dickinson - Head of Communications, Swiss Re*
- Panel Members:** *Melissa Collett, Ombudsman, FOS  
Sally-Anne Etienne, Head of Claims, Swiss Re  
Paul Lewis, Personal Finance Journalist  
Richard Verdin, Protection Director, Aviva UK  
Russell Whitworth, Claims and Underwriting Director, L&G*
- Chair: Jon Parker, Select 74*
- 12.30 – 13.20 **Session 5**  
**Bull's Eye – an alternative view on medicine, marketing and media matters**  
*Dr David Bull, Broadcaster & Author, Chairman of IncrediBull Group*
- 13.20 **Close of meeting followed by lunch**

## VENUE AND GENERAL INFORMATION

### Venue and Location

**Mercure Cardiff Holland House Hotel & Spa**, 24-26 Newport Road, Cardiff, CF24 0DD  
[www.mercure-uk.com](http://www.mercure-uk.com)

The hotel is ideally situated in the centre of Cardiff, a city which offers unique attractions, top class entertainment and quality shopping. Innovative architecture sits alongside historic buildings. For details on how to maximise your stay in Cardiff please visit [www.visitcardiff.com](http://www.visitcardiff.com).

### Travelling to Cardiff

#### By Road

Cardiff is located on the national motorway system, with the M4 running through the north of the city thus making it easily accessible from London. From the Midlands, the North of England and Scotland it is a straightforward drive via the M6, M5 and M50/M4. From the South and South West of England the approach is by M5 and M4. Access from West Wales is by the M4.

#### By Rail

Cardiff has excellent rail links with most cities around the country. The direct journey time to Cardiff from London Paddington is under two hours, from Birmingham two hours and Manchester three and a half hours. The hotel is approximately 10 minutes by taxi from Cardiff Central Station. For more information on the rail network within the UK, visit [www.nationalrail.co.uk](http://www.nationalrail.co.uk).

#### By Air

Cardiff airport ([www.cwfly.com](http://www.cwfly.com)) is situated approximately 15km South West of Cardiff city centre. Visitors can travel on to the city centre by taxi, train or bus.

## SOCIAL PROGRAMME

### Welcome Reception and Buffet - Sunday 18 September 2011

A Welcome Reception and Buffet will be held in the Balmoral Suite at the Mercure Cardiff Holland House Hotel from 18.30 – 20.30 hrs. The cost of the Reception is included in the Full Registration Fee; **please indicate on the Registration Form** if you wish to attend. Accompanying persons are welcome to attend the Reception, at a cost of £34 (incl. VAT) per person. Tickets can be purchased by completing the relevant section of the Registration Form and must be booked in advance.

### Drinks Reception and Conference Dinner - Tuesday 20 September 2011

The Conference Dinner will take place in the stunning setting of the National Museum of Wales, by kind permission of the President and Council of Amgueddfa Cymru. The evening will commence with a Drinks Reception followed by a three course dinner. The Museum is situated in the heart of Cardiff's elegant civic centre and houses Wales' national archaeology, art, geology and natural history collections as well as major touring and temporary exhibitions.

The cost of the Conference Dinner is included in the Full Registration Fee but **please indicate on the Registration Form** if you wish to attend. Delegates attending the Conference at the daily rate and accompanying persons are most welcome. Tickets cost £60 (incl. VAT) per person and can be purchased by completing the relevant section of the Registration Form. Tickets must be booked in advance of the conference.

### Additional Visitor Information

The Mercure Cardiff Holland House Hotel is offering LUCID delegates a three course dinner in their restaurant on Monday 19 September at a cost of £22 excluding drinks. The menu and details on how to book can be downloaded from [www.lucidconference.org](http://www.lucidconference.org).

Furthermore, the Hotel is offering delegates special rates on their Spa facilities and treatments prior to and during the conference. For more information please visit [www.lucidconference.org](http://www.lucidconference.org).

## HOTEL ACCOMMODATION

In addition to accommodation at the Mercure Cardiff Holland House Hotel, the Conference Secretariat has reserved an allocation of rooms at four local hotels all situated within walking distance of the Mercure. Every effort will be made to provide rooms at the required rate. However, the supply of rooms at any particular rate is limited and room allocations will be on a first come first served basis.

### **Mercure Cardiff Holland House Hotel (Conference Hotel), Newport Road (4\*)**

Single Occupancy per room, per night	£85.00
Double Occupancy per room, per night	£95.00

Cardiff Holland House Hotel and Spa is close to Bute Park and the Millennium Stadium. All of the rooms have air conditioning and WIFI capability for a nominal fee. The First Floor Restaurant has an impressive range of modern cuisine and a comfortable Lounge Bar. The Hotel also boasts a Spa which has its own heated indoor pool. Parking is charged at £5.00 per day.

### **Park Plaza, Greyfriars Road (4\*)**

Single Occupancy per room, per night	£105.00
Double Occupancy per room, per night	£115.00

The award winning Park Plaza Hotel is located in the heart of the city centre, walking distance of Cardiff Castle, the Millennium Stadium and the National Museum of Wales. This contemporary city centre hotel has a stunning Spa, indoor pool, Jacuzzi, steam room, gymnasium and beauty rooms and Lagyna Kitchen and bar. Walking distance to conference hotel is approximately 10 minutes.

### **The Parc Cardiff (Thistle), Park Place (4\*)**

Single Occupancy per room, per night	£95.00
Double Occupancy per room, per night	£105.00

Recently refurbished, the Parc Hotel has been transformed with superb facilities and a prime central location. The Hotel has an award winning restaurant, Champagne bar and lounge on site. Car parking is available near by at an additional charge. Walking distance to conference hotel is approximately 10 minutes.

### **Novotel Cardiff Centre, Schooner Way (4\*)**

Single or Double Occupancy per room, per night	£90.00
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Novotel Cardiff Centre hotel is located in the centre close to the Millennium Stadium, as well as the shopping and entertainment of Cardiff Bay. Each room is fitted with wireless internet and satellite TV. Elements Restaurant and Bar offer a wide range of international dishes, cocktails and beers. The hotel has an indoor heated pool and fitness centre. The hotel is approximately a 15 minute walk to the Mercure. Parking is available onsite at £8 for 24hrs.

### **IBIS, Church Way (2\*)**

Single or Double Occupancy per room, per night	£58.65
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Located in Cardiff city centre, close to Cardiff Castle, the Millennium Stadium and the city's shopping and nightlife. The guest rooms all have air cooling system, wireless and broadband internet and satellite TV. You can enjoy breakfast or a light meal at the Café, or relax with a drink in the friendly bar. A public car park with discounted rates is within walking distance. The hotel is approximately a 10 minute walk from the Mercure.

## HOTEL ACCOMMODATION continued

### Hotel accommodation booking and payment

The Secretariat, acting as an Agent for the hotels, has negotiated rates which include bed and breakfast. These rates were the best available to the Secretariat at the time of placing the group booking. Delegates are free to book accommodation directly through the internet where it is possible that a lower rate will be advertised. In many of those cases, only a small number of rooms are available at the reduced rate and unfortunately, the Secretariat cannot match these lower rates offered by other agencies on the internet.

**Please note accommodation must be pre-booked and paid for in advance of the meeting and cannot be arranged on site by the Secretariat**

**Full payment for accommodation is required** to reserve accommodation via the Secretariat. Reservations cannot be made without payment. **Please ensure accommodation is reserved by Monday 18<sup>th</sup> July 2011 as it may not be possible for the Secretariat to reserve accommodation after this date.** Any room extras should be settled directly with the appropriate hotel on departure. An acknowledgement of payment will be sent by the Secretariat to confirm accommodation reservations and we will pass your payment onto the relevant hotel. If you require a VAT receipt, this will be provided by the hotel upon request.

### Changes to accommodation requirements

Prior to **Monday 18<sup>th</sup> July 2011** changes to accommodation requirements should be sent in writing to the Secretariat, Hampton Medical Conferences Ltd. and **NOT** the hotel. In the event of cancellation or changes after this date, delegates should notify the Secretariat in writing and then contact the relevant hotel direct to ascertain what cancellation charges apply. Name substitutions will be permitted at any time.

### Follow us on LinkedIn:

<http://www.linkedin.com/groups/LUCID-Conference-3749422>



## CONFERENCE SECRETARIAT

LUCID 2011  
Hampton Medical Conferences Ltd  
113-119 High Street  
Hampton Hill  
Middlesex, TW12 1NJ, UK

Tel: +44 (0) 20 8979 8300 Fax: +44 (0) 20 8979 6700

Email: [lucid@hamptonmedical.com](mailto:lucid@hamptonmedical.com)

Web: [www.lucidconference.org](http://www.lucidconference.org)

# REGISTRATION INFORMATION

## Registration Fees (inc VAT)

	Early Bird Registration on or before 15 June 2011	Registration after 15 June 2011
Full Registration Fee	£445.00	£525.00
Daily Rate (Monday or Tuesday)	£195.00	£245.00
Half Day Rate (Wednesday)	£95.00	£115.00

*Full Registration Fee Payment includes access to all sessions, conference materials, lunch, refreshments, Welcome Reception on Sunday and the Conference Dinner on Tuesday evening (including VAT).*

## Payment Information and On-Line Registration

- All registrations must be accompanied by full payment
- Delegates can register on line for the conference using a secure credit/debit card payment site, please go to [www.lucidconference.org](http://www.lucidconference.org)
- We are unable to accept on-line payment using American Express
- We are unable to accept payments by bank transfer
- Credit card payments (Mastercard, Visa and AMEX) are subject to an additional charge of 2.95%
- Please note that both credit and debit card payments incur an additional banking charge of 2.95% when used for on-line payment
- For hard-copy Registration Forms the charge does not apply if payment is made by debit card
- Payments must be in GBP £
- Cheques should be made payable to 'LUCID'
- Credit/debit card payments cannot be made over the telephone
- Unfortunately we are unable to issue invoices for the payment of registration fees
- Group bookings can not be made on-line

## Confirmation of Booking

Written confirmation and a receipt of payment will be sent. Further details and directional maps will be available at [www.lucidconference.org](http://www.lucidconference.org) shortly before the conference. We strongly recommend that you do not book travel until a place is confirmed in writing.

## Registration Fee Cancellations

The Registration Fee will be refunded with a £50.00 deduction, provided that written notice is received before Friday 19<sup>th</sup> August 2011. No refunds will be made for cancellations after this date, although name substitutions will be accepted at any time. Refund payments will be made after the meeting.

### LEGAL NOTICES – Disclaimer & Privacy Statement

All best endeavours will be made to present the programme as printed. However, the Conference Secretariat reserve the right to alter or cancel, without prior notice, any of the arrangements, timetables or plans relating directly or indirectly to the conference or exhibition, for any cause beyond their reasonable control. The Conference Secretariat are not liable for any loss or inconvenience caused as a result of such alterations. Participants are advised to take out their own travel insurance and to extend their personal policy to cover personal possessions: the conference does not cover individuals against cancellations of bookings or theft of belongings.

In the event that the Conference is cancelled by the organisers, or cannot take place for any reason outside the control of the organisers, the registration fee shall be refunded in full. The liability of the organisers shall be limited to that refund and the organisers shall not be liable for any other loss, cost or expense, howsoever caused, incurred or arising.

The Secretariat will hold and process your personal details on our database. This information is necessary for the legitimate management of this conference, which may include it being available to any organising/sponsoring company. We may also use these details to provide you with details of other conferences or events that we are organising. Please advise us should any of your details change. You may of course remove your details from our database by advising us in writing, at any time.

# REGISTRATION & ACCOMMODATION BOOKING FORM

LUCID 2011– Mercure Cardiff Holland House Hotel, Cardiff, 18 – 21 September 2011

**Please complete clearly and in BLOCK CAPITALS**

Family Name: ..... First Names: .....

Dr/Mr/Mrs/Miss/Ms etc: .....  Male  Female

Position: .....

Organisation name (for badge, 40 characters maximum): .....

Correspondence Address: .....

City .....Country .....

Post/Zip Code: ..... E-mail\*: .....

Business Tel. No: ..... Fax No: .....

*\*Note: It is important that you provide an e-mail address, so that notification can be sent to you when the final details of the conference are available on the conference website.*

**Full Registration Fee Payment includes access to all sessions, conference materials, lunch, refreshments, Welcome Reception and the Conference Dinner on Tuesday evening. The daily rate does not include the social events.**

<i>Please tick (✓) relevant box and insert amount in payment box</i>	<b>Early Bird Rate up to and including 15 June 2011</b>	<b>Standard Rate after 15 June 2011</b>	<b>Payment (£)</b>
<input type="checkbox"/> Full Registration Fee	£445.00	£525.00	
<input type="checkbox"/> Daily Fee (Monday)	£195.00	£245.00	
<input type="checkbox"/> Daily Fee (Tuesday)	£195.00	£245.00	
<input type="checkbox"/> Half day (Wednesday)	£95.00	£115.00	

<b>Welcome Reception</b>	Welcome Reception and Buffet at the Mercure Holland House Hotel on Sunday 18 September (included in the full registration fee)	Full Registration Fee Delegates I will be attending <input type="checkbox"/> I will not be attending <input type="checkbox"/> Daily Fee Delegates and Accompanying Persons, cost £34.00 per person Number of tickets .....	
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<b>Conference Dinner</b>	Conference Dinner at National Museum Wales, Tuesday 20 September (included in the full registration fee)	Full Registration Fee Delegates I will be attending <input type="checkbox"/> I will not be attending <input type="checkbox"/> Daily Fee Delegates and Accompanying Persons, cost £60.00 per person Number of tickets .....	
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<b>Hotel Reservation</b>		<b>Hotel Name</b>	<b>Arrival Date</b>	<b>Departure Date</b>	<b>No. of Nights</b>	<b>Single/ Twin/ Double Occ</b>	<b>Payment</b>
	1 <sup>st</sup> Choice						
	2 <sup>nd</sup> Choice						

**Requirements**

**Vegetarian Diet**  **Other diet** (Please state foods that you are unable to eat) .....

**Access needs** (please specify e.g. wheelchair user, mobility difficulties, hearing impaired etc.).....

**Payment Details**

Registrations will **NOT** be accepted without payment All payments to be in GB Sterling  
 Please fully complete – all sections are essential in order to process payment

**By cheque/bank draft** Payable to 'LUCID'

**Please deduct the total sum due from:**

**Credit Card:**  MasterCard  Visa  American Express

**Debit Card:**  Visa Delta/Debit  Maestro

Card No: .....

Security Code (last 3 digits of the code on the reverse of the card): .....

Expiry Date: ..... Cardholder's Signature: .....

*Please note credit card payments are subject to an additional charge (MasterCard, Visa, AMEX: 2.95%)*

Cardholder's billing address, including postcode of the cardholder, if not the delegate:  
 .....

**Maestro only** Valid from: ..... or issue no.: .....

By returning your completed registration form you are agreeing to the terms & conditions of the conference, including credit and debit card charges & any cancellation policies for registration fees and accommodation costs, outlined in this brochure. You are also agreeing to your name, organisation and town being included in the list of participants and to your email address being used by the Secretariat.

Hampton Medical Conferences may make your contact details available to selected third parties that may be of interest to you. If you do NOT want your details to be passed on, please tick (✓) here:

**Please return to:** LUCID Registration, Hampton Medical Conferences Ltd, 113-119 High Street, Hampton Hill, Middlesex TW12 1NJ, UK  
 Fax: +44 (0) 20 8979 6700 (Credit card payments only)