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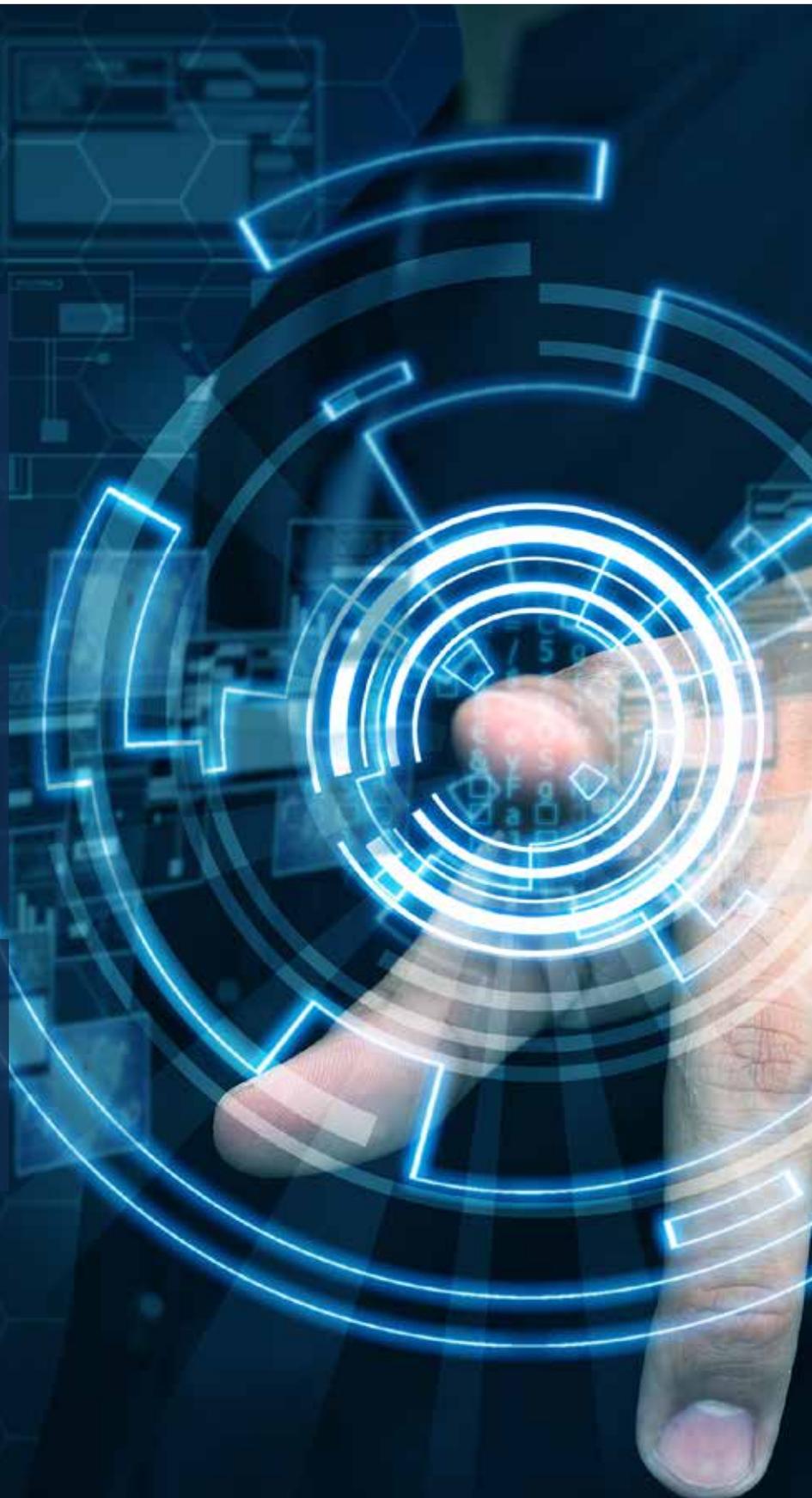
**TECHNOLOGY
EDITION**

Artificial Intelligence

in the health
insurance market

Dash-cams friend or foe?

A home insurance
quotation at the
click of a button



Dear All,

Another quarter, another edition of CQ - it's amazing where the time goes.

This quarter we're talking tech and all things cutting-edge. I'm well aware that we're JW Seagon, not Google or Microsoft, so we've tried to keep things close to home by linking technology with the insurance sector wherever possible.

You may be interested to read about the latest wearable gadgets on offer, an overview of vehicle dash-cams or the latest advancements in Artificial Intelligence (AI) - we've got all these areas covered in this edition of CQ.

We also offer some practical advice to keep your children safe online and for any of you who are due to renew or review your home insurance, we have a new tool on our website that will help you sleep easy!

That's it for CQ this year, we'll be back in touch in 2018 – in the meantime, I wish you all a Merry Christmas and a Happy New Year.

With kind regards

David@jwseagon.com

Please visit the dedicated CQ page on our website. Here you will be able to download previous editions, provide any feedback or ideas and add any email addresses to our CQ circulation list.

www.jwseagon.com/cq



THE LATEST WEARABLE HEALTH TECH GADGETS

All tech lovers out there will have heard of the Consumer Electronics Show (CES) - the largest and most dynamic technology tradeshow held in Las Vegas every year. As you can imagine, each year the CES sees thousands of new and exciting techy gadgets and as experts in the field of Health Insurance, we thought it would be useful to pick out our top three wearable health devices.

In no particular order, the three gadgets that caught our attention were:

Smart watch to protect against sleep apnoea

1

Apnoea is a highly dangerous health condition where sufferers stop breathing periodically during sleep. Apnoea may cause heart disease, strokes, diabetes or excessive drowsiness. A wearable watch is now available which detects sleep apnoea and improves sleeping quality via a personalised artificial intelligence that learns about the user. The new smart watch aims to detect apnoea quickly and conveniently, without the need for expensive, overnight sleep studies.



A new type of fitness tracker

2

The FitBit concept of getting your 10,000 steps per day has been well-received globally, but now some smart cookie has looked to move the game on. The new device looks and acts like any old fitness tracker; it measures steps, calories burned, distance, all day heart rate and sleep. However, the point of difference lies with its very own Personal Activity Intelligence (PAI) index. PAI provides you with a personalised target score which reflects your body's response to physical activity based on heart rate. So from now on, you can concentrate on those activities that work best for you and say goodbye to wasted exercise time!



Smart glasses for the visually impaired

3

Ever heard the phrase "the blind leading the blind"? Well, that could soon become a thing of the past. One of the biggest problems in meeting the needs of blind people, is not knowing what they can actually see. Now with the launch of these new smart glasses, the wearer can see what a blind person sees in real time. It's empathy technology at its very best.



DASH-CAMS FRIEND OR FOE?

Dashboard Cameras (or dash-cams as they are commonly known) come in all shapes and sizes and cost ranges. Dashcam gadgets are easily installed or affixed to your dashboard or somewhere where it can see outside of your vehicle. They can also record your driving ability.



So, what use is it and is it a friend or is it a foe?

Let us look at the positives first. These 'Dashcams' can be front and rear facing, so they will give you a video recording in all directions. In effect, this means that your video will have a record of any incident that occurs during a particular day. Let us assume that the 'infamous' matatu driver clips you or the motorcyclist takes your wing mirror off. Worse still you may be involved in a more severe accident, maybe someone undertaking, hitting you in the rear, or God forbid, there is an injury involving a pedestrian. Wouldn't it be nice to be able to run the recording back to a policeman or where necessary in court?

In the UK, dash-cams and the more technical 'telematics' are now being used in rating motor insurance and also for settling disputed claims. Whilst we think it may be a bit early for the Kenyan and Tanzanian market, JWS is working with its partners in the region to see what benefits it can bring to our motor insurance scheme.

So, the advice is to invest in one and feel assured that justice will always be done.

We did mention the word 'foe' and if you are an awful driver, it won't go un-noticed with a dash-cam. In this case, you may not want to get one!

SOCIAL MEDIA – HOW MUCH DO YOU REALLY KNOW?



For anyone new to social media or for anyone with young children, this article is for you. For all the advantages of being able to communicate instantly and creatively with people all over the world, there are some serious hidden dangers with social media which simply cannot be ignored.

Here are our top tips to help keep you and your family members safe when online:

Familiarise yourself with each network –

whether it's Twitter, Instagram, Facebook, Snapchat etc. They all work in different ways, so it's worth finding which application(s) your child is using and why.

Stranger danger – there may be a clamour amongst their peers to have a large number of followers and this is where many of the true dangers of social media arise. If you take nothing else from this article, make it a non-negotiable that your child can only follow/be followed by people they genuinely know, as it is reported that 6/10 of children's online friends are not 'real' friends offline.

Location matters – unless it's needed for any specific reason, always ensure the geo-location on your child's settings is turned-off. If not, their whereabouts will always be known and this information can easily get into the wrong hands.

Be 'selfie' savvy – a picture says a 1000 words, so it's worth educating your child on posting appropriate images and the perils of someone using their photos without their consent.

At JW Seagon we like to think that we take a responsible approach to social media at all times and encourage all our clients to follow and like us on the following networks:

 www.twitter.com/jwseagon

 www.facebook.com/jwseagon

 www.linkedin.com/company/2707605/

 www.instagram.com/jwseagon



NEW QUOTE TOOL ON OUR SLEEP EASY PRODUCT

Now that we're talking technology, it seems opportune to remind you about the new, exciting on-line tools for our market-leading Home Insurance product – JWS Sleep Easy.

As a JW Seagon client, you'll know that we pride ourselves on offering a one-stop-shop solution for all your insurance needs. So if your existing home insurance is not covered through us, we'd like to point you in the direction of our most comprehensive home insurance policy – JWS Sleep Easy.



Get your quote with just a few clicks of a **button!**

The good news is that getting a quote on Sleep Easy has never been easier with the recent launch of our new quote tool:

www.jwseagon.com/sleep-easy-quote-form/

And we've also devised a handy 'guide to sums insured calculator' to help you to total-up your possessions and get the exact cover you need, without paying any additional premiums:

www.jwseagon.com/underinsurance-guide/

Did you know?

33% of consumers monitor or track their health or fitness via an online or mobile application, fitness band, clip or smartwatch.





ARTIFICIAL INTELLIGENCE AND HEALTH INSURANCE – WHAT DOES THE FUTURE HOLD?

In our Q2 2017 Health Insurance edition of CQ, you may remember us addressing the topic of offering discounts for good health. Our conclusion as experts in this field was that whilst all current international health insurance plans don't factor any discounts for good health, there is certainly more that can be done to encourage and reward healthy living and this is something we would be discussing further with insurers.

And with the rapid advancements in Artificial Intelligence (AI) within the healthcare sector, these discussions look like they will be happening sooner rather than later.

Today patients can measure sleep quality, physical activity, stress, blood pressure and many other parameters at home, with simple wearable and implanted sensors using AI. Around a hundred million wearable units to measure health parameters were sold in 2015. It is predicted that 245 million wearable devices will be sold in 2019.

And this is just the beginning. With robust AI technology in place alongside clear privacy and consent rules, it is inevitable progressive insurance companies will try to obtain whatever data they

can, in order to offer more competitive premiums to those people who choose to live a healthy life.

Certainly food for thought the next time you reach for a burger & chips or that extra beer!



For more detailed information in this area, please visit <http://medicalfuturist.com/10-best-health-technology-innovations-ces-2017/>

CHANGING TIMES

The **television** took **13 years** to reach an audience of **50 million...**

...in contrast the **iPod** took only **3 years** to reach the same figure!

