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A Day in the Life of Adorable

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“Good morning James. Congratulations, you only had one episode of sleep apnea last night. You are getting better.” James was groggy and had yet to get used to this kind of awakening from his new wearable. “Well, aren’t you going to say good morning to me?”

“Good morning, Adorable,” James reluctantly said as he stretched and began to rise. James had named his wearable device Adorable because the instructions said to name it like a pet and because Adorable kind of sounded like wearable. James was now thinking his wearable might not quite be so adorable this early in the morning. James had always tried to be on the cutting edge of technology and had just purchased this wearable five days ago.

“Don’t forget your medications, James.” James had not yet made it to the bathroom, where he kept his medications. After he finished brushing his teeth, “don’t forget your medications, James” once again came from Adorable. While James was beginning to tire of Adorable, he felt even worse about his medications. He popped one of the pills into his mouth and swallowed it with a sip of water. As James began to leave the bathroom, he heard “James, you only took one of your pills. Please take the others.” James had forgotten that his pills had sensors that were activated by the acid in his stomach and information on the pills he took and when he took them was relayed almost immediately back to Adorable, who could then pass the information on to James’ doctor. James retreated to the bathroom and took the rest of his medication. One minute later, “thank you, James for being compliant.” She could be adorable! “By the way, I did not notice any irregular heartbeats last night. You are really doing well. In fact, you have not had an irregular heartbeat in the last two days, two hours and twenty-three minutes.”

James went downstairs to have his breakfast. He had decided on the deluxe version of the wearable, with all of the extras. He

continued his reading from the prior day about the extra features that came with his version of the wearable. An eyepiece allowed for an eye scan. It was used to determine whether there were any early warning signs of macular degeneration. The lack of the need for a flash was ingenious as it made sure the eye stayed open for the picture. There was a small clear bowl to be used for the analysis of saliva to determine if James had any infections. He had to place the bowl on his smartphone, which was synched to his wearable. This would be used in conjunction with an app he had yet to download. This feature could also determine his epigenetics and biological age. It also allowed for tracking his biological age over time to determine if he was, hopefully, aging less rapidly than his true age. There was another clear plate in the deluxe package that had a sharp edge in one corner. The sharp corner was used to draw a blood sample for a complete blood profile; another app was required for this. James made a mental note to be careful when removing this plate from the box.

James had finished his breakfast and figured he would pick up tomorrow with the breathing onto the wearable to check glucose levels, cancer screening, identifying health issues before they occur, and online shopping for health care specifically offered to the owners of this type of wearable. James thought he would need to spend more time on the last item to compare the offerings to other online health markets generally available to the public. You never know when you might need treatment for something and sorting out the best sources ahead of time is wise.



After breakfast, James enjoyed a morning cigarette with his coffee. The sensors on Adorable picked this up immediately. “James, you know cigarette smoking is not good for you and it is going to go into your record.” “Yes, I know Adorable, but it is a bad habit of mine that I cannot . . . or maybe don’t want to break.”

James still had time this morning before he had to leave for work and he craved a mimosa, just a small glass. He opened a new bottle of champagne and mixed it with some orange juice. He thought the pop of the cork might scare Adorable, but she said nothing. However, as James sat back to enjoy his mimosa, he was interrupted by Adorable with “James, this is a workday. You should not be drinking and not this early in the morning. This is going to go on your record, too.” James had the urge to toss Adorable across the room, but he refrained, having promised himself that he would give this new technology two weeks before making a final decision. He had read just yesterday that the wearable picks up a change in the molecules of the skin when one drinks alcohol. James finished his drink and since it was just a small one and “watered down” with orange juice, he felt he was fine to drive.

This was confirmed a moment later by Adorable. As James entered his car, Adorable said “James you have been drinking. You cannot drive immediately after drinking . . . calculating . . . okay James, you are under the legal limits for drinking. You can drive.” That’s what James thought, and was relieved when Adorable confirmed it; driverless cars were not here yet. If he had been above the legal limit for his state, Adorable would not have let him start the car. James pushed start, backed out of his garage, and was on his way to work.

James got distracted by a family walking along the edge of the road and he nearly missed a stop sign. “James, your auto insurance rates may go up if you are not more careful. This may go on your record.” James wanted to swear at Adorable, but figured he would just be admonished again. “James, your blood pressure is rising. Please take several deep breaths and slowly exhale. You do not want your life insurance rates to go up, too, do you?” “No Adorable. Thank you for watching out for me.”

James was a pricing actuary at Slow and Steady Life Insurance Company and was actually looking forward to this day at work. James’ boss, who was hired three months ago from Ready Fire Aim Life Insurance Company, had scheduled a large meeting today to discuss how technology can be utilized to improve sales and profitability at the company. This was a big meeting with the marketing, underwriting, claims, IT, legal, and both corporate and product actuarial departments represented. James was representing the product team.

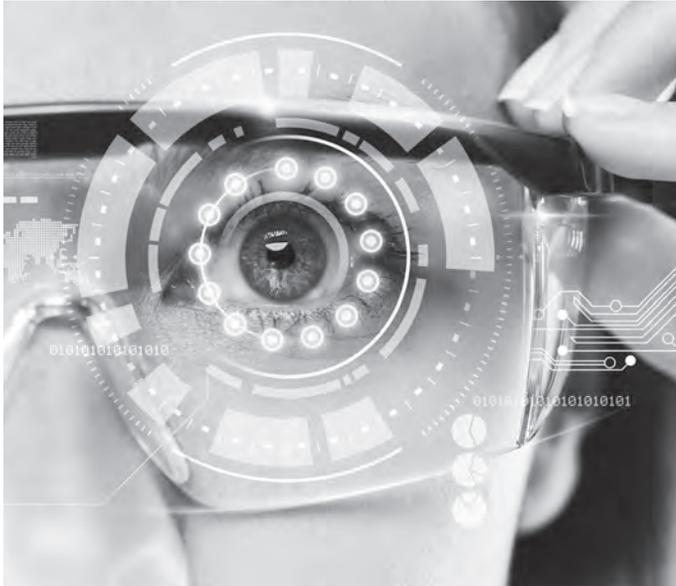
As James approached the parking lot, Adorable chimed in “James, you were heavy on the gas twice in this trip. Please try to be more careful. And don’t forget to park as far away as you can to get your steps in. The weather is fine today.” He could obviously see the weather too, but refrained from commenting. James learned from research that while active time was still valuable, the number of steps was the more important measure of health, maybe even offsetting his smoking habit. James otherwise tried to be healthy, going to the local gym three times a week and trying to park as far as he could from his destination to get more steps in. In fact, the first time he worked out with Adorable, he gloated at how complimentary she was; it reminded him that she was not all bad, and he smiled. He didn’t think Adorable was able to notice his smile and she didn’t say anything, but gloated herself. Adorable helped him change his workout routine, doing more interval-type training and he was already feeling more energetic after just two of these workouts.

“Talk to you later, Adorable,” James said aloud muting her before she had a chance to say anything back. He would probably hear about this later.

James parked as far away as he could. He locked the car and began to walk towards the building. James remembered two days ago when he forgot to lock it because he had too much to carry and was shocked that Adorable reminded him to do so. How did she know, he wondered. The wearable has so many unique sensors, it is incredible. Maybe Incredible was a better name; no, it was too late and James liked sound of Adorable!

James approached the building and reached for the door. “1,126 steps. Good job, James.” James was somewhat competitive, even with himself. His best was just over 1300 steps, but he didn’t get in early enough to get that furthest space, but the mimosa was worth it. James also didn’t have time to do more steps now as he had to get in to finish a few projects before the big meeting. James also remembered that he had to mute Adorable so she wouldn’t disturb others at work or worse, let everyone know some of his personal information or habits. Who knew if she would update him on his heart rate at work, but he wasn’t taking any chances. It seemed like PHI was ignored in the design of these wearables. “Talk to you later, Adorable,” James said aloud muting her before she had a chance to say anything back. He would probably hear about this later.

The meeting wasn’t until after lunch so James had time to get caught up on his emails and complete the projects he needed to



work on. Mission accomplished, it was time for lunch and James went to the cafeteria with a couple friends. They got their lunch and sat down to eat it. James accidentally hit the “on” button as he sat down and immediately heard Adorable “James, the ph in your stomach is.” James, embarrassed, quickly shut off Adorable. One friend thought the voice was coming from another table, but the other friend asked James what that was. James said it was a new wearable he recently purchased that talks to you. Fortunately, both friends were caught by surprise and didn’t hear the specific words Adorable said.

After lunch, it was time for the meeting and James was both anxious and excited. He wanted to contribute to the meeting and believed he could. Even more, he wanted to impress his new boss.

His boss led the meeting and began by saying at his previous company they moved very quickly and he wanted to instill that philosophy at Slow and Steady. His company was able to do this with the technology, which is why he called this meeting, Ready Fire provided Fitbits to their policyholders to motivate them to stay healthier. His boss indicated that they would go around the room and each person would have five minutes to present their ideas.

The claims person went first and indicated that she would be interested in a predictive model that could help detect which claims were more likely to be fraudulent. The underwriter was next and indicated that he would like to better monitor the quality of each underwriter and of the business brought in by each agent to know who it would be worthwhile to make exceptions for. The marketing person was about to object until she took in the positive message at the end of the sentence.

James was next. He knew his boss was also excited to hear what one of his new direct reports had to say. James knew that Adorable could improve the underwriting quality, allowing him to reduce premiums by about 10 percent, while also increasing profitability; he had already done the calculations. He also recognized that Adorable could improve the health of existing policyholders, which would improve the relationship with policyholders, leading to even more sales of his products. James was jarred from his thoughts, “James, it’s your turn.” James paused, took a deep breath, and began, “Five days ago . . .” ■



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