

Program Chair Report – 2004 AAIM Annual Meeting

The 2004 program is progressing nicely. The de facto theme of the meeting is a practical approach to commonly encountered underwriting problems. In order to accomplish that goal the general structure of the program pairs many of the platform presentations with a workshop. The platform presentations will present the basic science and background material and the workshops will use case studies to illustrate specific points or practical examples.

The program will consist of 10 platform presentations and 14 workshops. Several of the workshops (those in which interest is anticipated to be high) will be repeated (see attached schedule). One change in the usual approach is that there will only be two platform presentations on Wednesday morning, followed by two workshops. This was done because it is anticipated that many members will be leaving early on that day to catch flights back to the East coast.

At this point the program is set. Topics were chosen based on member feedback, comments from the Board of Insurance Medicine and review of the Core Body of Knowledge. All of the speakers have been selected and have committed to the program. Because of the focus of the program the committee concentrated on individuals currently working as insurance medical directors or those with some industry experience (see accompanying list). A number of the program committee members are participating in workshops. Confirmatory letters have been sent to the speakers. The deadline for receipt of handouts is August 15.

The committee has been keeping thorough records and it is not anticipated that CME documentation will be an issue.

Current topics include:

Echocardiography Pearls: A review of basic information on echocardiography, including an approach to interpreting the tests and how measurements are calculated. An accompanying workshop will address specific problem areas such as pulmonary hypertension, diastolic dysfunction, atria septal aneurysm and aortic root dilatation.

Practical Cancer Genetics: A discussion of the genetics of cancer emphasizing somatic as opposed to inheritable changes, key types of mutations and newer techniques for assessing these changes, especially microarray assays. An accompanying workshop will address the use of this information in screening, diagnosis, staging and prognostic assessment of selected cancers.

Pricing 101: Will focus on the basics of insurance pricing of relevance to the medical director with an emphasis on preferred programs.

Can This Case Be “Preferred”?: Will focus on the development of a conceptual approach to preferred underwriting based on coordinating the anticipated mortality experience of a given applicant with the expected mortality encompassed in the pricing of any particular program.

Pediatric Issues in Underwriting: Along with a case study workshop this presentation will address the mortality risk and pricing of pediatric conditions commonly encountered in underwriting including: developmental delay, attention deficit disorder, childhood asthma, seizure disorders and inflammatory bowel disease.

EBCT Update: A review of the current status of EBCT including the different ways of assessing coronary artery calcium, the use of percentile ranks versus absolute score and comparison with traditional and newer risk markers for coronary artery disease. An accompanying workshop will address several specific case scenarios including the significance of a high EBCT score with a negative stress test and the progression of EBCT scores over time.

Mortality Pearls: A presentation of practical tools and approaches for answering mortality questions at the desktop. Included is a review of basic terminology, tips for finding good mortality articles, illustrating the relationship between mortality ratios and excess death rates and the use of life expectancy in underwriting substandard risks. An accompanying workshop will use case examples to illustrate translating survivals into mortality ratios, pricing mortality patterns, and rating risks at the extremes of age.

Update on Depression: Along with an accompanying workshop will review the basic pathophysiology, clinical course and morbidity and mortality risk of major depression. Specific areas to be highlighted include: the assessment of risk in individuals with a history of depression managed with long-term medical therapy, the risk of depression in association with other medical conditions and depression in the elderly.

Disability Guidelines: Their Development and Use: Will discuss the development and derivation of Disability guidelines and their application and limitations. An accompanying workshop will discuss a systematic approach to disability claims assessment and illustrate the practical application of formal guidelines.

Malignant Melanoma: A review of malignant melanoma including: risk factors (including the dysplastic nevus syndrome), new staging system, treatment and mortality risk.

Critical Illness Insurance: Will provide a discussion of the key elements of the product, its current status internationally and in the United States and key factors of importance for insurance medical directors.

Cognitive Impairment Case Studies: Using case examples, in a workshop format, will discuss issues related to quantifying and assessing mortality risk including: differentiating mild memory impairment from Alzheimer’s disease, the clinical factors and other forms

of cognitive testing of value in scaling risk and issues of competency in those with recognized deficits.

May It Please The Court: Defending the Risk Classification Process: A review of the historical and current status of legal challenges to the risk selection process, the concept of “sound actuarial principles” and the medical director’s role in supporting the risk classification and preventing legal challenges to the underwriting process.