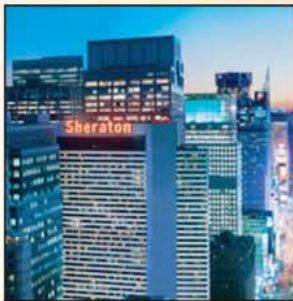




AAIM 117th Annual Meeting
**PRELIMINARY
PROGRAM GUIDE**



October 5 – 8, 2008
Sheraton New York Hotel & Towers

PLEASE JOIN US IN NEW YORK FOR THE AAIM 2008 ANNUAL MEETING!

On behalf of the American Academy of Insurance Medicine, I have the pleasure of inviting you to join friends and colleagues in New York City for the AAIM 117th Annual Meeting, October 5 – 8, 2008. The AAIM annual scientific program is the premier conference in insurance medicine, integrating the science of medicine with the business of insurance.

Our meeting is being held at The Sheraton New York Hotel & Towers, ideally located between Central Park and Times Square in the center of Manhattan.

This year's AAIM Scientific Program Committee, under the leadership of Dr. Robert Feingold, has planned a comprehensive and diverse program that will combine the best of our industry experts with the best that the academic community in and around the New York City area has to offer. Topics that will be covered in the program include:

- ❖ Actuarial and Pricing Issues
- ❖ Adult Congenital Heart Disease
- ❖ Adult Survivors of Childhood Cancers
- ❖ Bicuspid Aortic Valves/Aortic Root Aneurysms/Dilated Aortic Roots
- ❖ Celiac Disease
- ❖ Controversies in the Management of CAD
- ❖ Early Prostate Cancer/Biochemical Recurrence
- ❖ HIV Update
- ❖ New Biological Cancer Treatments
- ❖ Occupational Lung Diseases
- ❖ Performance-enhancing Substances

Based on continued popular demand, our meeting will feature afternoon workshops that emphasize the practical mortality and morbidity implications of several topics in a smaller group setting. Workshop topics this year include:

- ❖ Demystifying the SEER Database
- ❖ Endocrine Dilemmas
- ❖ Issues That Can Affect Laboratory Values
- ❖ Life Settlements and Stranger-Originated Life Insurance (STOLI)
- ❖ Pathology
- ❖ A Psychological Approach to Self-reported (Subjective) Disability Claims
- ❖ Ulcerative Colitis and Crohn's Disease

The social program will begin Sunday afternoon with a tour of Battery Park and Ellis Island. Optional social activities will also include a visit to Sotheby's Auction House and the Museum of Modern Art.

I cordially invite you to attend our AAIM 117th Annual Meeting. The scientific and social programs and the dynamic energy of New York City will make your visit both rewarding and memorable for years to come.



Michael Clark, MD
President, American Academy of Insurance Medicine



PROGRAM AT A GLANCE

DATE

ACTIVITY

TIME

SATURDAY, OCT 4

Various Committee Meetings Throughout the day
 Board of Insurance Medicine
 Written Examination 9:00 am – 12:00 pm
 Introduction to Insurance
 Medicine Course 7:45 am – 5:00 pm
 Basic Mortality Methodology Course 12:00 pm – 5:00 pm

SUNDAY, OCT 5

Executive Council Meeting 7:30 am – 11:30 am
 Basic Mortality Methodology Course
Optional Event: Historic New York – 8:00 am – 12:00 pm
 Battery Park and Ellis Island Tour 12:30 pm – 5:30 pm
Optional Event:
The Fantasticks on Broadway 2:00 pm – 5:00 pm
 Welcome Reception 6:30 pm – 8:00 pm

MONDAY, OCT 6

Delegate Breakfast 7:00 am – 7:55 am
 Spouse/Guest Breakfast 8:00 am – 9:30 am
 Morning Scientific Sessions 8:00 am – 12:10 pm
Optional Spouse/Guest Event:
 Viewing and lunch at Sotheby’s
 Auction House 9:30 am – 2:00 pm
 Delegate Lunch 12:10 pm – 1:30 pm
 Afternoon Scientific Workshops 1:30 pm – 4:15 pm
 Free Evening

TUESDAY, OCT 7

Delegate Breakfast –
 “Birds of a Feather” 7:00 am – 7:55 am
 Spouse/Guest Breakfast 8:00 am – 9:30 am
 Morning Scientific Sessions 8:00 am – 12:10 pm
Optional Spouse/Guest Event:
 Private tour of the Museum of
 Modern Art & lunch 10:30 am – 3:00 pm
 AAIM Luncheon and Business Meeting . . 12:10 pm – 1:30 pm
 Afternoon Scientific Workshops 1:30 pm – 4:15 pm
 Farewell Evening – The Boathouse
 in Central Park 6:00 pm – 10:00 pm

WEDNESDAY, OCT 8

Delegate/Spouse/Guest Breakfast 7:00 am – 9:30 am
 Morning Scientific Sessions 8:00 am – 11:15 am



GENERAL INFORMATION

TRAVEL

By Air

LaGuardia Airport (handling primarily domestic flights) is located approximately 9 miles from The Sheraton New York Hotel & Towers in Manhattan. The **John F. Kennedy International Airport** (primarily international flights) is located in the heart of Queens and is approximately 15 miles from midtown Manhattan.

Car Rental

All of the major car rental companies have locations at the airports.

Taxis

Travel time by taxi from the JFK International Airport to The Sheraton is approximately 30 to 60 minutes and there is a flat fare of \$45 plus tip.

Travel time from LaGuardia Airport to The Sheraton is 20 to 40 minutes (longer during rush hour) and the fare is between \$16 and \$26 (cash only), plus tolls and tip.

Rates are subject to change.

AMERICANS WITH DISABILITIES ACT

The Sheraton New York Hotel & Towers is accessible and usable by persons with disabilities. The hotel will provide aids or services that it has available or will attempt to provide such aids as required.

DRESS CODE

Business casual is appropriate.

WEATHER

In early October, the average high temperature in New York City is 65°F, with an average low of 50°F. Rain is always a possibility, so please plan accordingly if you are participating in any optional programs.

NON-SMOKING

All scientific sessions and social functions will be non-smoking. In addition, the hotel is entirely non-smoking.

TUESDAY BREAKFAST will be a “Birds of a Feather” round table format. Committees will be situated throughout the room to facilitate an open discussion to share ideas and opinions on topics such as: Scientific Program, Membership, Website and Public Relations.

ACCOMMODATION



The *Sheraton New York Hotel & Towers* offers 1,750 stylishly-appointed guest rooms, including 31 Suites and 206 Club Level rooms. All rooms feature the acclaimed Sheraton Sweet Sleeper (SM) bed. The hotel is located on 7th Avenue between 52nd and 53rd Streets, close to Broadway, Carnegie Hall and shopping on 5th Avenue. The Sheraton is entirely smoke-free and its facilities include the Atlantis Fitness Center, two restaurants (The Avenue Restaurant and Russo's Steak and Pasta Restaurant, the Hudson Bar, Business Center, Lobby Theatre Desk and gift shop.

The AAIM 117th Annual Meeting room rate is **\$339 USD per Traditional room and \$419 USD per Club Level room, per night, single or double occupancy**. Rates are subject to state, local and occupancy taxes.

All rooms and suites offer the following amenities:

- ❖ Alarm clock-radio
- ❖ Cable television with in-room pay movies and video games
- ❖ Iron and ironing board
- ❖ Fire-resistant self-closing door
- ❖ Hairdryer and shaving/make-up mirror
- ❖ Oversized work desk with ergonomic chair
- ❖ High-speed Internet access (available for a fee)
- ❖ Dual line telephones with voicemail and data port
- ❖ 24-hour room service

The Club Level room rate includes:

- ❖ Exclusive access to the Club Level Lounge on the 44th floor
- ❖ Free bottled water
- ❖ Bathrobe
- ❖ Upgraded amenities
- ❖ Access to Atlantis Fitness Center's facilities

All reservations must be guaranteed by a credit card deposit equivalent to one night's room and tax at the time of making your reservation. Charges for hotel accommodations and incidental expenses will be arranged directly with the hotel.



In order to secure your hotel accommodation, please go to www.starwoodmeeting.com/book/aim20 or telephone (888) 627-7067 and ask for the AAIM 117th Annual Meeting rate.

Reservations received after Saturday, September 13, 2008 will be on a space and rate available basis only.



THE AMERICAN ACADEMY OF INSURANCE MEDICINE EDUCATIONAL MISSION

MISSION STATEMENT

To provide Insurance Medical Directors with quality education that develops and increases knowledge and skills used in life, health, disability and long-term care insurance. This will be accomplished by lectures, workshops, the Introductory Course for Medical Directors, the Triennial Review, Annual Scientific Program and other appropriate programs approved by the American Academy of Insurance Medicine.

The Academy will also endeavor to assist other organizations with an interest in insurance medicine and who provide quality education to their membership by providing joint sponsorship for approved programs.

OBJECTIVES

- ❖ To provide medical directors and underwriters with updates on commonly-encountered medical impairments.
- ❖ To present current information on impairments with high mortality risk.
- ❖ To help medical directors and underwriters derive maximum benefit from available information and resources.

ACCREDITATION

The American Academy of Insurance Medicine (AAIM) is accredited by the Accreditation Council for Continuing Medical Education (ACCME) to provide continuing medical education for physicians.

AMA PRA STATEMENT OF CME CREDITS

AAIM designates this educational activity for a maximum of 15.0 *AMA PRA Category 1 Credit(s)*TM. Physicians should only claim credit commensurate with the extent of their participation in the activity.

CONTACT INFORMATION

**For more information about AAIM 117th Annual Meeting,
contact the AAIM Executive Secretary:**

32 Colonnade Road, Unit 100, Ottawa, ON Canada K2E 7J6

Telephone: (613) 226-9601 / (888) 211-3204

Fax: (613) 721-3581

Email: aaim@unconventionalplanning.com

www.aaimedicine.org



INTRODUCTION TO INSURANCE MEDICINE COURSE

Saturday October 4

COURSE INSTRUCTORS

Gina Guzman, MD, Chair Joanne Mambretti, MD, Co-chair Lorraine Kretchman, MD, Co-chair

PROGRAM

This course is open to physicians, AAIM members and other insurance professionals with requisite medical knowledge. The course will begin at 7:45 am and finish at 5:00 pm. A lunch with the faculty and refreshments are included. Eighteen (18) participants can be accommodated.

COURSE GOAL AND EDUCATIONAL OBJECTIVES

The goal is to provide life or disability insurance medical directors, who have less than two years of experience, with the minimum theory and knowledge of insurance medicine to function effectively in this position. The education objectives include the basics of mortality patterns, the use of ratings, the MIB and risk classification of commonly seen diseases. The course focuses on physicians and other insurance professionals with substantial medical knowledge. The interactive program presents case-based and other material emphasizing mortality patterns, predictive value and appropriate use of table and flat-extra ratings in heart disease, cancer and other conditions. Included is a framework for disability underwriting/claims and resources available to medical directors for continued growth such as AAIM, texts and other sources of information. Client letters and confidentiality issues will also be reviewed.

The course fee is \$450 USD. This fee covers the cost of the course, as well as lunch and coffee breaks. Confirmation of registration and last-minute course details will be sent to registrants by e-mail by the AAIM Executive Secretary.

ACCREDITATION STATEMENT

The American Academy of Insurance Medicine (AAIM) is accredited by the Accreditation Council for Continuing Medical Education (ACCME) to provide continuing medical education for physicians.

AMA PRA STATEMENT CME CREDITS

The American Academy of Insurance Medicine designates this educational activity for a maximum of 7.5 *AMA PRA Category 1 Credit(s)*TM. Physicians should only claim credit commensurate with the extent of their participation in the activity.

CLOSING DATE

The closing date for registration is **August 31, 2008. Attendance is limited to the first (18) eighteen registrations with payment received.**

**Questions specific to the Introduction to Insurance Medicine
course content can be directed to aaim@unconventionalplanning.com
or (613) 226-9601 or (888) 211-3204.**



BASIC MORTALITY METHODOLOGY COURSE

Saturday October 4 and Sunday October 5

COURSE INSTRUCTORS

Tom Ashley, MD Martin Engman, MD Dave Winsemius, MD

OBJECTIVE

The objective is to provide medical directors with a working knowledge of life table analysis and the technical skills needed to objectively evaluate mortality data and enable them to advise life insurers regarding mortality risk assessment.

PROGRAM

This course is open to physicians, AAIM members, nurses and other insurance professionals with requisite medical knowledge; however, priority will be given to medical directors. Attendance is limited to the first 20 registrants. Participants will be guided through the methodologies commonly used in mortality analysis, perform life table calculations, calculate mortality ratios and confidence intervals, learn about select relative mortality ratios and be introduced to methods used to revise disease probability on the basis of test results. A significant amount of reading will be required of participants prior to the classroom session. Following receipt of the completed registration form and fee of \$375 USD, a course syllabus and homework assignment will be sent to each participant.

Day 1

- ❖ Selection of suitable articles
- ❖ Application of mortality analysis methodology, including discussions of Survival Curve, Exposure Data, Interpreting the Results of Mortality Analysis, Select Mortality, and Rating Insured Lives

Day 2

- ❖ Statistical procedures, including discussions of Confidence Intervals and Revising Disease Probability with Testing
- ❖ Life table design
- ❖ Substandard life expectancy
- ❖ Special procedures including removal of operative mortality

ACCREDITATION STATEMENT

The American Academy of Insurance Medicine (AAIM) is accredited by the Accreditation Council for Continuing Medical Education (ACCME) to provide continuing medical education for physicians.

AMA PRA STATEMENT OF CME CREDITS

The American Academy of Insurance Medicine designates this educational activity for a maximum of 8 *AMA PRA Category 1 Credit(s)*TM. Physicians should only claim credit commensurate with the extent of their participation in the activity.

HOMEWORK ASSIGNMENT

The homework assignment is to be completed and sent to the instructor **by September 15, 2008**. The homework assignment is mandatory and makes up a significant component of the student's final grade.

CLOSING DATE FOR REGISTRATION - August 15, 2008. Attendance is limited to the first 20 registrations with payment received.

**Questions specific to the Basic Mortality Methodology course
content can be directed to Dr. Martin Engman at
mlengman@medicalriskconsultants.com or (260) 486-7542.**



REGISTRATION

Registration is available on-line at www.aaimedicine.org, or by completing the enclosed registration form. Please be sure to complete both pages of the form. Payment can be made either by credit card, or check / money order payable to the American Academy of Insurance Medicine in US dollars.

Introduction to Insurance Medicine Course Fee Includes: Course materials, refreshments and lunch.

Basic Mortality Methodology Course Fee Includes: Course materials, refreshments and a Continental breakfast on Sunday.

Member, Non-Member, Emeritus & Underwriter Registration Fee Includes: Attendance at all scientific sessions (pre-conference courses not included), all registration material, 3 breakfasts (Monday, Tuesday and Wednesday), 2 lunches (Monday and Tuesday), Sunday evening Welcome Reception and Tuesday Farewell Evening.

Spouse/Guest Fee Includes: 3 breakfasts (Monday, Tuesday and Wednesday), Sunday evening Welcome Reception and Tuesday Farewell Evening (not available as a one-day option).

One-Day Fee Includes: Attendance at the scientific sessions, breakfast and lunch and all registration material for either Monday or Tuesday.

PRE-CONFERENCE COURSES

Introduction to Insurance Medicine	Up to August 31 \$ 450 USD	After August 31 Not Available
Basic Mortality Methodology	Up to August 5 \$ 375 USD	After August 5 Not Available

CONFERENCE REGISTRATION RATES	Up to September 5	After September 5
Member	\$ 950 USD	\$ 1050 USD
Non-Member	\$ 1050 USD	\$ 1150 USD
Emeritus	\$ 400 USD	\$ 450 USD
Underwriters	\$ 700 USD	\$ 850 USD
Spouse/Guest	\$ 325 USD	\$ 325 USD
Guest under 16	\$ 200 USD	\$ 200 USD
One-Day Rate for Medical Directors (Mon. or Tues.)	\$ 300 USD	\$ 350 USD
One-Day Rate for Underwriters, Auxiliary, etc. (Mon. or Tues.)	\$ 250 USD	\$ 300 USD

OPTIONAL SOCIAL PROGRAMS

Sunday, October 5, 2008

Battery Park/ Ellis Island Tour	\$ 52 USD	\$ 52 USD
<i>The Fantasticks</i> on Broadway	\$ 50 USD	\$ 50 USD
Welcome Reception (Unregistered Guest)	\$ 100 USD	\$ 100 USD
Welcome Reception (Unregistered Guest under 16)	\$ 35 USD	\$ 35 USD

Monday, October 6, 2008

Spouse/Guest Breakfast (Unregistered Guest)	\$ 30 USD	\$ 30 USD
Viewing and lunch at Sotheby's Auction House	\$ 35 USD	\$ 35 USD

Tuesday, October 7, 2008

Spouse/Guest Breakfast (Unregistered Guest)	\$ 30 USD	\$ 30 USD
Tour at the Museum of Modern Art & lunch	\$ 125 USD	\$ 125 USD
Farewell Evening (Unregistered Guest)	\$ 150 USD	\$ 150 USD
Farewell Evening (Unregistered Guest under 16)	\$ 100 USD	\$ 100 USD

Wednesday, October 8, 2008

Spouse/Guest Breakfast (Unregistered Guest)	\$ 30 USD	\$ 30 USD
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Cancellation Policy

Refunds less a \$45 USD administration fee will be issued for cancellations received by **September 1st, 2008**. No refunds will be issued after this date. If you are unable to attend, you may substitute someone in your place. All cancellations and substitutions must be received in writing. Refunds will be issued after the conference.

Social activity descriptions are valid as of June 15, 2008 and are subject to change. All social activities are subject to a minimum number of participants and may need to be changed or cancelled. In the event of cancellation, participants will be notified in writing and a full refund will be issued.



OVERVIEW OF 2008 SCIENTIFIC PROGRAM

**Daily Schedule as of July 1st, 2008. (Times, topics and speakers subject to change.)*

MONDAY OCTOBER 6

8:00-8:15 Greetings/Business

8:15-9:10 Controversies in the Management of CAD

Platform Speaker: **Paul Maccaro, MD, FACC**

Director, Arrhythmia Services, North Shore LIJ Huntington Hospital

Instructor in Medicine, New York University School of Medicine

- ❖ Review and discuss outcomes of interventional versus medical management.
- ❖ Review and discuss outcomes of intervention with stenting versus bypass grafting.
- ❖ Review and discuss outcomes of bypass grafting with vein versus arterial grafts.
- ❖ Review and discuss outcomes of intervention with Drug Eluting Stents (DES) versus bare metal stents.
- ❖ Review and discuss diagnostic CT angiography versus cardiac catheterization.

9:10-10:05 Celiac Disease

Platform Speaker: **Peter H.R. Green, MD**

Professor of Clinical Medicine, College of Physicians & Surgeons, Columbia University Medical Center

Director, Celiac Disease Center at Columbia University

- ❖ Review of Celiac disease including epidemiology, pathophysiology, clinical manifestations, sensitivity and specificity of methods of detection.
- ❖ Review spectrum of clinical manifestations – Classic disease versus Latent disease.
- ❖ Discuss the morbidity of treated and untreated forms of Celiac disease, all-cause mortality and disease specific mortality from dementia, malignancy, auto-immune diseases, etc.

10:05-10:20 BREAK

10:20-11:15 Performance-enhancing Substances

Platform Speaker: **Stuart A. Weinerman, MD**

Chief of Endocrinology, North Shore University Hospital – Long Island Jewish Hospital

Assistant Professor of Medicine, New York University School of Medicine

- ❖ Discuss what is considered a “performance-enhancing substance”.
- ❖ Provide a brief overview of the pharmacology of substances considered to be “enhancing substances”.
- ❖ Provide an overview of the prevalence of performance-enhancing substance abuse.
- ❖ Provide an overview of the long-term complications of performance-enhancing substances abuse.
- ❖ Discuss the excess mortality that results from abusing performance-enhancing substances.

11:15-12:10 New Biologic Cancer Treatments

Platform Speaker: **Stuart Lichtman, MD**

Oncologist/Attending Physician, Memorial Sloan-Kettering Cancer Center

Commack, New York

- ❖ Identify the currently available biologic cancer treatments.
- ❖ Describe their mode of action.
- ❖ Which cancers are they used for?
- ❖ How do they affect the mortality and natural history of these cancers?

12:10-1:30 LUNCH

MONDAY OCTOBER 6 (continued)

1:30-2:45 Ulcerative Colitis and Crohn’s Disease

Workshop Speaker: **Howard Rattner, MD**

Clinical Assistant Professor in Medicine, New York University School of Medicine

- ❖ Review the short and long term overall and disease specific mortality from Crohn’s Disease and Ulcerative Colitis.
- ❖ Review the mortality significance of medical and surgical treatments.
- ❖ Discuss the underwriting and mortality assessment of specific case examples.

1:30-2:45 Demystifying the SEER Database (A Practical Guide for Using SEER Data to Assess Cancer Mortality)

Workshop Speakers:

Doug Ingle, FALU, FLMI

Director – Underwriting Standards, Northwestern Mutual, Milwaukee, Wisconsin

Dave Winsemius, MD, MPH

Vice President & Medical Director, Heritage Laboratories, Olathe, Kansas

- ❖ Demonstrate the functionality of the SEER database and SEERStat software package through illustrative cancer case examples.
- ❖ Review the substantive changes made to the SEER database over time.
- ❖ Identify the limitations of the SEER database, i.e.: what cancer mortality questions cannot be answered using this database.
- ❖ Provide a handout with tips on how to effectively and efficiently navigate the SEER database.

2:45-3:00 BREAK

3:00-4:15 Pathology Workshop

Workshop Speaker: **Mahesh Mansukhani, MD**

Assistant Professor of Clinical Pathology, Director, Molecular Pathology Laboratory, Columbia University Medical Center

- ❖ Review and discuss actual pathology reports submitted by Medical Directors.
- ❖ When can we accept a pathology report as “the final word”?
- ❖ What information should a thorough pathology report include?
- ❖ How do pathology reports help us to ascertain mortality and morbidity risks?

3:00-4:15 Life Settlements and Stranger Originated Life Insurance (STOLI)

Workshop Speakers:

Michael Lovendusky

Vice President and Associate General Counsel, American Council of Life Insurers Washington, District of Columbia

William E. Moore

Managing Director, Chief Underwriter, Swiss Re Life & Health America Inc., Armonk, New York

- ❖ Discuss the structure of the life settlement industry and contrast with the LI industry and STOLI promoters.
- ❖ Discuss current and future legislative issues affecting the LS industry and the LI industry as a whole, inclusive of taxation of death benefits.
- ❖ Discuss the economic benefits and downsides to the parties involved and the challenges of STOLI to both industries.
- ❖ Discuss how LI industry practices impact the LS industry and vice-versa with regard to STOLI remediation.



OVERVIEW OF 2008 SCIENTIFIC PROGRAM

**Daily Schedule as of July 1st, 2008. (Times, topics and speakers subject to change.)*

TUESDAY OCTOBER 7

8:00-8:15 Greetings/Business

8:15-9:10 Adult Survivors of Childhood Cancers

Platform Speaker: **Kevin Oeffinger, MD**

Director, Memorial Sloan-Kettering Cancer Center's Program for Adult Survivors of Pediatric Cancer, New York, New York

- ❖ Discuss types of childhood cancers with greatest probability of cancer survivors to adulthood.
- ❖ Discuss long-term complications from treatments of childhood cancers.
- ❖ Discuss the mortality implications from these long-term complications.
- ❖ Discuss, if any, the difference in mortality between the general populations vs. adult survivors of childhood cancers.

9:10-10:05 HIV Update

Platform Speaker: **Joseph McGowan, MD**

*Medical Director, Center for AIDS Research and Treatment, North Shore University Hospital
Associate Professor of Medicine, New York University School of Medicine*

- ❖ Update on HIV/AIDS case definitions/diagnostic criteria.
- ❖ Epidemiology:
 - HIV incidence – what has changed/not changed over past 5 years?
 - Prevalence – growth in numbers of HIV+/living-with-AIDS individuals.
 - Demographics of epidemic – incidence/prevalence within groups who buy insurance.
- ❖ Overview of current HAART therapy.
- ❖ What are implications of living-with-AIDS population on health care and personal financial resources?
- ❖ How has HAART changed survival/mortality? (Include the longest-term follow-up studies available, address relative survival/SMR.)
- ❖ What is current life expectancy for a newly diagnosed case?
- ❖ Markers for good and poor prognosis.
- ❖ What new developments may alter current survival trends (positively and negatively)? (Include new potential treatments, diagnostics; comment on potential for viral resistance/transformation.)

10:05-10:20 BREAK

10:20-11:15 Actuarial and Pricing Issues

Platform Speaker: **Robert Diefenbacher, FSA, MAAA**

*Senior Vice President – Life and Structured Reinsurance, Manulife Reinsurance
Boston, Massachusetts*

- ❖ Discuss the commonly used mortality tables: their relative merits and limitations; their individual characteristics such as select periods, modeling of older ages; and then how to match the table with the task.
- ❖ Review issues in preferred risk classes including the impact of exceptions on a company's mortality experience.
- ❖ Discuss pricing and profitability and how mortality and lapsation affect assumptions therein.
- ❖ Describe actuarial and pricing issues unique to underwriting the older age market.



TUESDAY OCTOBER 7 (continued)

11:15-12:10 Adult Congenital Heart Disease

Platform Speaker: **Marlon S. Rosenbaum, MD**

Associate Clinical Professor of Medicine and Pediatrics, Columbia University College of Physicians and Surgeons

Director of Adult Congenital Heart Disease, Columbia University Medical Center

- ❖ Understand the anatomy/physiology of complex congenital heart disease conditions such as Transposition of the Great Arteries and Tetralogy of Fallot.
- ❖ Understand the late consequences of complex congenital heart disease.
- ❖ Understand the long-term morbidity and mortality implications of adult complex congenital heart disease.

12:10-1:30 AAIM LUNCHEON AND BUSINESS MEETING

1:30-2:45 A Psychologic Approach to Self-Reported (Subjective) Disability Claims

Workshop Speaker: **Lori Cohen, PhD**

President, Independent Claim Consultants Network, Haydenville, Massachusetts

- ❖ Highlight features present in self-reported (subjective) conditions (chronic pain, e.g., fibromyalgia, migraines, fatigue, altered cognition) that suggest psychologic overlay.
- ❖ Define somatization and identify features suggestive of somatization.
- ❖ Identify clinical features that help distinguish organic disease vs. somatization vs. malingering.
- ❖ Review tools that can be used to help quantify and validate the severity, frequency and impact of a self-reported condition.
- ❖ Provide a framework (questions and strategies) to dialogue with non-psychiatric providers treating individuals with self-reported conditions.
- ❖ Address the role of psychological testing and IME's in disability claims involving self-reported (subjective) conditions.
- ❖ Review effective treatment strategies for self-reported conditions (with an emphasis on customizing treatment to the patient characteristics).

1:30-2:45 Endocrine Dilemmas – What is the Workup and Evaluation for:

1) Incidentally Discovered Adrenal Masses

2) Thyroid Nodules

Workshop Speaker: **Alison Moy, MD**

Medical Director, Liberty Mutual Group, Dover, New Hampshire

1) Adrenal Masses

- What is the differential diagnosis of an incidentally discovered adrenal lesion?
- What are the radiographic characteristics for benign vs. malignant?
- What is a sufficient clinical and hormonal evaluation?

2) Thyroid Nodules

- What is the prevalence of thyroid nodules?
- What characteristics (clinical, hormonal, radiographical) suggest benign vs. malignant?
- What is the sensitivity and specificity for fine needle aspiration?
- What is the long-term outcome for thyroid nodules that are clinically and/or radiologically monitored?
- Does thyroid hormone suppression affect outcome?

Discuss how the above pertain to life insurance underwriting and compare to expected mortality rates for standard insureds.

- ❖ Are some people already in the standard risk class?
- ❖ What might be some outcomes if they were or were not?



TUESDAY OCTOBER 7 (continued)

2:45-3:00 BREAK

3:00-4:15 Endocrine Dilemmas – What is the Workup and Evaluation for (Repeat):
1) Incidentally Discovered Adrenal Masses
2) Thyroid Nodules

Workshop Speaker: **Alison Moy, MD**
Medical Director, Liberty Mutual Group, Dover, New Hampshire

- 1) Adrenal Masses
 - What is the differential diagnosis of an incidentally discovered adrenal lesion?
 - What are the radiographic characteristics for benign vs. malignant?
 - What is a sufficient clinical and hormonal evaluation?
- 2) Thyroid Nodules
 - What is the prevalence of thyroid nodules?
 - What characteristics (clinical, hormonal, radiographical) suggest benign vs. malignant?
 - What is the sensitivity and specificity for fine needle aspiration?
 - What is the long-term outcome for thyroid nodules that are clinically and/or radiologically monitored?
 - Does thyroid hormone suppression affect outcome?

Discuss how the above pertain to life insurance underwriting and compare to expected mortality rates for standard insureds.

- ❖ Are some people already in the standard risk class?
- ❖ What might be some outcomes if they were or were not?

3:00-4:15 Issues That Can Affect Lab Values

Workshop Speaker: **Robert Stout, PhD**
President and Director, CRL Corporation, Lenexa, Kansas

- ❖ Discuss the proper technique to collect and process blood and urine samples.
- ❖ Discuss common errors of sample collection and processing that occurs in the field.
- ❖ Discuss the seasonal effects on lab values
- ❖ Discuss how different types of processing errors affect individual lab test results.
- ❖ Discuss what instructions can be given to the proposed insured that can minimize false positive test results.
- ❖ Discuss time frames for ordering add-on labs.



OVERVIEW OF 2008 SCIENTIFIC PROGRAM

**Daily Schedule as of July 1st, 2008. (Times, topics and speakers subject to change.)*

WEDNESDAY OCTOBER 8

8:00-8:15 Greetings/Business

8:15-9:10 Early Prostate Cancer / Biochemical Recurrence

Platform Speaker: **James M. McKiernan, MD**

Director of Urologic Oncology, Columbia University Medical Center

Associate Professor of Urology, Columbia University College of Physicians and Surgeons

- ❖ Review latest screening tests for prostate cancer.
- ❖ Define early prostate cancer and biochemical recurrence.
- ❖ Review overall survival of early stage prostate cancer and biochemical recurrence.
- ❖ Compare survival of early prostate cancer treated by radical prostatectomy vs. radiotherapy vs. cryosurgery vs. watchful waiting.
- ❖ Discuss the prognostic significance of PSA doubling time, pre-treatment PSA, Gleason score, post-treatment PSA bounce and nadir.
- ❖ Review survival data after biochemical recurrence.
- ❖ Comment on effect of Saw Palmetto on PSA levels.

9:10-10:05 Occupational Lung Diseases

Platform Speaker: **Gwen Skloot, MD**

Associate Professor of Medicine, Pulmonary Critical Care and Sleep Medicine,

Mount Sinai School of Medicine, New York, New York

- ❖ Discuss the prevalence and various types of occupational lung disease.
- ❖ Discuss complications from occupational lung disease.
- ❖ Discuss short-term and, more importantly, long-term mortality implications due to occupational lung disease.
- ❖ Discuss clinical manifestations of occupational lung disease.

10:05-10:20 BREAK

10:20-11:15 Bicuspid Aortic Valves / Aortic Root Aneurysms / Dilated Aortic Roots

Platform Speaker: **Paul Stelzer, MD**

Senior Faculty, Department of Cardiothoracic Surgery,

Mount Sinai School of Medicine, New York, New York

- ❖ Review the etiology, prevalence and natural history of Bicuspid Aortic Valves, Dilated Aortic Roots and Aneurysms.
- ❖ Review non-surgical management, diagnostic studies, complications, and mortality implications of Bicuspid Aortic Valves, Dilated Aortic Roots and Aneurysms.
- ❖ Review surgical indications, procedures, surgical complications, and surgical mortality of Bicuspid Aortic Valves, Dilated Aortic Roots and Aneurysms.
- ❖ Review prognosis and longevity following successful surgical intervention of Bicuspid Aortic Valves, Dilated Aortic Roots and Aneurysms.



THANK YOU

As Chair of the AAIM 117th Annual Meeting Scientific Program Committee, I would like to thank those who participated in the development of this year’s program and the selection of its speakers:

- Michael Clark** Senior Vice President and Chief Medical DirectorArmonk, NY
Swiss Re Life and Health Insurance

- Jack Cotlar** PresidentIndianapolis, IN
Strategic Medical Consulting, Inc.

- Valerie Kaufman** Vice President and Chief Medical DirectorSpringfield, MA
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Mass Mutual Financial Group

- Harry Stanger** Associate Medical DirectorBoston, MA
New England Financial

- AAIM 117th Annual Meeting Scientific Program Committee Chair**

- Robert Feingold** Vice President and Medical Director,Garden City, NY
William Penn Life Insurance Company



SOCIAL ACTIVITIES

SUNDAY, October 5

Historic New York - Battery Park and Ellis Island Immigration Museum

12:30 pm – 5:30 pm

Situated in New York Harbor, Ellis Island is a symbol of America's immigrant heritage. From 1892 to 1954, this immigrant depot processed the greatest tide of incoming humanity in U.S. history. Nearly 12 million people landed here in search of freedom of speech and religion, and for economic opportunity (www.ellisland.com).

The Island is accessible from Battery Park via the Statue of Liberty and Ellis Island Ferry. The Museum has three floors of audio-visual displays and exhibits. Your guide, Tom Bernardin, is a licensed New York City guide who has been leading tours of Ellis Island for 30 years.

The tour will include a walk through Battery Park to the ferry terminal. The 'Battery' was created in 1693, when the British government, which controlled New York at the time, mounted cannons there. It offers a fine view of the Statue of Liberty and New Jersey across the river (www.batteryparkcity.org).

The group will leave the hotel at 12:30 pm with the guide, travel by bus to Battery Park to take a ferry to Ellis Island for a two-hour guided walking tour, and return by ferry, then bus, arriving at the hotel by 5:30 pm.

Attire: Comfortable walking shoes and a light jacket are recommended.

Price: \$52 USD, includes return bus transportation, the tour of Ellis Island and ferry tickets.

SUNDAY, October 5

***The Fantasticks* at the Duffy Theater on Broadway**

2:00 pm – 5:00 pm

The Fantasticks, the world's longest-running musical, has returned to New York. It made its off-Broadway debut in May 1960 and ran for more than 17,000 performances until it closed in 2002. A classic coming-of-age story, *The Fantasticks* features two meddling, matchmaking fathers who scheme to get their children together. But once the couple is united, the real drama begins! The show features such classic tunes as "Try To Remember", "Much More" and "I Can See It". Written by Harvey Schmidt and Tom Jones, *The Fantasticks* has delighted audiences around the world. Whether it's an old favorite or your first time, you won't want to miss this timeless show that's certain to steal your heart. **A limited number of tickets will be available.**

Suggested attire: Casual

Price: \$50 USD, includes ticket to the 3:00 pm matinee and return bus transportation.



MONDAY, October 6

Viewing and lunch at Sotheby's New York Auction House

9:30 am – 2:00 pm

As pioneers of the ever-expanding international art market, Sotheby's opened the doors of its New York offices in 1955, and in 1967 acquired Parke-Bernet, the United States' largest fine art auction house. More than 50 years after opening, Sotheby's New York continues to thrive as the company's worldwide headquarters. Its history of success includes numerous high-profile sales such as the collections of Jacqueline Kennedy Onassis, the Duke and Duchess of Windsor and Katharine Hepburn. The headquarters are located on York Avenue at 72nd Street in Manhattan's Upper East Side.

The group will leave the hotel at 9:30 am to take a bus to Sotheby's. They will be able to view at their leisure the exhibit of the Impressionist paintings that will be on auction the following day. This is not a guided tour, but participants will be provided with the auction catalogue. Following the visit, the group will have lunch in Sotheby's Café and Terrace, located on the 10th floor. This is a self-serve café, so the price of lunch is not included in the tour.

Attire: Comfortable walking shoes and a light jacket are recommended.

Price: \$35 USD, includes return bus transportation, visit of the Impressionist paintings auction exhibit and catalogue (lunch extra).

TUESDAY, October 7

Private tour of the Museum of Modern Art

10:30 am – 3:00 pm (return time is flexible)

The Museum of Modern Art (MoMA) (www.moma.org) was founded in 1929 as an education institute and is dedicated to being the foremost museum of modern art in the world. Its collection includes 150,000 paintings, sculptures, drawings, prints, photographs, architectural models and drawings, and design objects and is also host to an impressive list of temporary exhibits, including *Van Gogh and the Colors of the Night* starting September 21, 2008.

We have arranged for a private, one-hour guided tour of the Museum, which is closed to the general public on Tuesdays. Following the tour, the group will be able to visit MoMa's striking new flagship store ("The MoMastore") to browse and shop. The store features a broad selection of art reproductions, design objects, more than 2,000 book titles, as well as exclusive items for the whole family, developed and produced by the Museum. Then the group will head to the nearby 21 Club for a leisurely lunch. The renowned 21 Club, with its legendary Bar Room, has been a gathering place for celebrities, captains of industry, world leaders and dignitaries for over 70 years. (www.21club.com).

The Museum is located within walking distance of the hotel. Still photography for personal use is permitted in the collections only (no flashes or tripods); videotaping is permitted in the lobby only. Sketching is also permitted (pencil only). Visitors are not allowed to bring backpacks, shopping bags or other large items into the exhibits, space in the coat check room is extremely limited.

The group will leave the hotel at 10:30 am and walk to the Museum; the tour is scheduled for 11:20 am, with lunch at 1:00 pm. The group will return to the hotel at their leisure.

Attire: Comfortable walking shoes and a light jacket are recommended.

Price: \$125 USD, includes the private tour and lunch.



EVENING PROGRAM

SUNDAY, October 5

Welcome Reception

6:30 pm – 8:30 pm



Join us in the hotel's stately Lenox Ballroom for a relaxed evening socializing with colleagues, making new acquaintances and enjoying the chance to "catch-up". Take in the view of the New York skyline while tantalizing your taste buds.

Suggested attire: Business casual

TUESDAY, October 7

Farewell Evening

6:00 pm – 10:00 pm

The Boathouse in Central Park



Join us for an autumn evening of fine dining and enjoy lively conversation with colleagues and friends in the Lake Room of The Boathouse, a hidden gem located on the northeastern tip of the lake in Central Park. It is easy to lose oneself in the magical atmosphere of this serene location and forget that you are actually in the center of the bustling city of New York, while you enjoy the magnificent view of Central Park's lake and The Boathouse's stunning English gardens.

Suggested attire: Business

****The Welcome Reception and the Farewell Evening are included as part of the registration fee for Members, Non-Members, Emeritus, Underwriters and Spouses/Guests. Additional tickets may be purchased. Please see the Registration Form for details.***



BECOMING A MEMBER OF AAIM

ABOUT AAIM

The American Academy of Insurance Medicine (AAIM) is among the oldest medical specialty organizations in the United States. Our physician members typically serve as medical directors to insurance companies. Members may serve these companies as advisors for underwriting and consultants for claims and disability management. Other roles include medical and actuarial research, underwriting guideline development, employee health education and care, and professional liaison to the medical community, legislative bodies and regulatory agencies.

AAIM LOOKS TO THE FUTURE

AAIM believes that medical science, especially the science of mortality and morbidity, is the basis for the practice of insurance medicine. Insurance medicine professionals must use that science to support the insurance industry in providing fair and accurate pricing, underwriting and claims service for its customers.

AAIM believes that insurance medicine will continue to play a unique and valuable role by integrating the science of medicine with the business of insurance. We will continue to support this role to help ensure that the public receives the optimum value that insurance products can bring, along with the fair and ethical consideration that each individual deserves.

MEMBERSHIP INFORMATION

Membership is open to physicians who are Medical Directors of insurance companies, nurses, underwriters, medical consultants and other professionals working in insurance medicine, as well as to affiliates who have a professional interest in insurance medicine.

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- ❖ Work from Home and Consultants
- ❖ Representation in the American Medical Association House of Delegates
- ❖ Introduction to Insurance Medicine Course
- ❖ Basic and Advanced Mortality Courses
- ❖ Other AAIM Educational Offerings

CONTACT INFORMATION

**For more information about becoming a member,
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