

Association of Life Insurance Medical Directors of America

1987 Annual Business Meeting Minutes

The Business Meeting of the 96th Annual Meeting of the Association of Life Insurance Medical Directors of America was called to order by President Warren Kleinsasser at 8:00 a.m. on Monday, October 12, 1987, at the Hyatt Hotel in Minneapolis, Minnesota.

Dr. Kleinsasser welcomed all of the attendees including members from foreign lands to Minnesota.

The minutes of the Executive Council Meeting of May 2, 1987, were approved as published in the *Journal of Insurance Medicine*, Volume 19, Number 2.

Dr. Reginald Atkinson presented the report of the Nominating Committee for the year 1987-88. Edward M. Hard, M.D., President-Elect, would automatically become President. President-Elect, Roger H. Butz, M.D.; Vice President, Lawrence D. Jones, M.D.; Secretary, Joseph R. Jurkoic, M.D.; Treasurer, John P. Carey, M.D.; Editor of the Transactions, Walter S. Clough, M.D. Executive Council: Rodolfo E. Fidelino, M.D. for a second three-year term, J. Dickson Cormack, M.D., for a first three-year term, and Neal Pickett, M.D., for a first three-year term. Committee on Consumer and Professional Relations to the HIAA, Robert Katz, M.D., Delegate, and William Guillette, M.D., Alternate. Representatives to the AMA House of Delegates are Paul S. Metzger, M.D., Delegate, and Roger H. Butz, M.D., Alternate. Board of Insurance Medicine: Dan L. Scott, M.D. for a second three-year term and Keith M. Pearson, M.D. for a first three-year term. There were no additional nominations, and the report was approved with the proposed officers elected. The officers were asked to stand and be recognized. Dr. Kleinsasser congratulated and gave best wishes for success to all officers.

Dr. John P. Carey, Treasurer, gave his report. He stated that the Treasury is very healthy. The only outstanding expense will be this meeting. A letter addressed to Dr. Carey from Maury Sterns an auditor, was read.

The committee reports were not read as they will be published in the *Journal*.

Dr. Kost gave a brief Ad Hoc Committee report. An official report will be submitted to the Advance Planning Committee. The subject of the Centennial of ALIMDA was discussed. The committee will review what has been

done in ALIMDA in the past 100 years. The committee feels that ALIMDA is moving in the right direction. The problem is revitalization and dedication to the Association. The mortality and morbidity studies remain sound. The time has come for ALIMDA to establish a permanent Secretariat and a Mortality and Morbidity Center. Dr. Kost stated that the committee feels that these are reasonable expenses for ALIMDA.

These things will cost money; therefore, the Executive Council reached a recommendation that there should be a \$50 increase in dues in 1988 to help defray the cost of the Mortality and Morbidity Center. Dr. Kleinsasser introduced a motion from the floor to increase the dues by \$50 in 1988. This motion was seconded and accepted by the membership in attendance at the Business Meeting.

Dr. Kleinsasser gave the Credentials Committee Report in Dr. Jurkoic's absence. There were 55 applications for membership, 25 for emeritus status, 7 deaths, 2 reinstatements, and 18 resignations. A motion was introduced to admit the applicants to membership. This motion was seconded and unanimously approved. New members in attendance were then asked to stand and be recognized. At this time a moment of silence was observed for ALIMDA members who had died since the last Annual Business Meeting.

The Business Meeting adjourned at 8:30 a.m. and reconvened at 11:25 a.m. on October 14, 1987.

Dr. John Remsberg of the Board of Insurance Medicine announced medical directors who passed the oral examination. They are as follows: Linda Alexander, M.D., Peter Black, M.D., John Iacovino, M.D., Wayne W. Key, M.D., William Krause, M.D., Frederick Lewis, M.D., and Jeffrey W. Sullivan, M.D.

Dr. Kleinsasser thanked his wife, Jane, members of the Executive Council, the Secretary and Treasurer, Committee Chairmen, the Program Committee, Rick Zager from Minnesota Mutual Life, and the Hyatt Hotel for all their help in putting together this meeting. Dr. Kleinsasser then introduced the new officers to the attendees.

Dr. Edward Hard was introduced by Dr. Kleinsasser as the new President of ALIMDA. Dr. Kleinsasser passed the gavel and Roberts Rules of Order to Dr. Hard.

Dr. Hard then gave some words of acceptance as the new President and indicated his commitment to the Association.

Dr. Atkinson, immediate Past President, was introduced. Dr. Atkinson presented gifts to Dr. and Mrs. Kleinsasser as a token of ALIMDA's appreciation for their services to ALIMDA.

There was no further business, and President Hard adjourned the meeting at 11:43 a.m.

Respectfully submitted,

Maureen Adams for
Joseph R. Jurkoic, M.D.
Secretary, ALIMDA

**Executive Council
Fall Meeting
October 10, 1987
Minneapolis**

Minutes

The 1987 Fall Meeting of the Executive Council of the Association of Life Insurance Medical Directors of America was called to order by President Warren L. Kleinsasser at 8:40 a.m. on Saturday, October 10, 1987, in the Skyway Suite of the Hyatt Regency Hotel, Minneapolis, Minnesota.

MEMBERS PRESENT

Warren L. Kleinsasser, M.D.
Edward M. Hard, M.D.
Roger H. Butz, M.D.
John P. Carey, M.D.
Walter S. Clough, M.D.
Rodolfo E. Fidelino, M.D.
Jerzy Gajewski, M.D.
Lawrence D. Jones, M.D.
Frank T. Mansure, M.D.
William H. Alexander, M.D.
Gary D. Graham, M.D.
Robert W. Gustafson, M.D.
Reginald D. Atkinson, M.D.
Harold S. Kost, M.D.
Paul S. Metzger, M.D.
Paul S. Entmacher, M.D.

MEMBERS NOT PRESENT

Joseph R. Jurkoic, M.D.
John Tooman, M.D.
William A. Herbert, M.D.
John G. Ross, M.D.

ALSO PRESENT

William J. Baker, M.D., Chairman, Committee on CME
Hanns O. Kretzschmar, M.D., Chairman, Committee on
Medical Management and Procedures
Dan L. Scott, M.D., Chairman, Board of Insurance
Medicine
William Bradley, M.D., Chairman, ACLI Medical
Section
W. John Elder, M.D., Editor, *Journal of Insurance
Medicine*
J. Dickson Cormack, M.D., Representing CLIMOA
Frederick E. Lewis, M.D., 1988 Chairman, Committee
on Professional and Public Relations
Neil M. Day, Esq., MIB, Board of Directors

INVITED BUT UNABLE TO ATTEND

Robert Katz, M.D., Representative, Committee on Con-
sumer and Professional Relations of the HIAA
Claude D. Lauriault, M.D., President, CLIMOA

The meeting was called to order and President Kleinsasser welcomed and greeted those in attendance to the City of Minneapolis.

Dr. John Robinson attended the meeting briefly to say hello to everyone and give an update on Dr. Jurkoic's illness. The Executive Council expressed concern for Dr. Jurkoic and sent best wishes for recovery.

The minutes of the Executive Council meeting of May 2, 1987, were published in the *Journal of Insurance Medicine*. The minutes were approved by the Council.

Dr. Kleinsasser gave the Secretary/Credentials Committee Report in Dr. Jurkoic's absence. There were 55 candidates for membership, 25 emeritus candidates, 2 reinstatements, 18 resignations, and 7 deaths. A moment of silence was observed in memory of the deceased members.

Dr. John Carey gave the Treasurer's Report. He stated that the Treasury is very healthy. ALIMDA is solid in its tax status which was established in the early 1940's. The report was accepted by the Council.

Dr. William Bradley, Chairman of the ACLI Medical Section, gave a report. He stated that efforts are being taken to sharpen the difference between ALIMDA and the ACLI Medical Section so that we do not overlap or duplicate our functions. Dr. Bradley stated that the next ACLI Medical Section meeting will take place in June 1988 at the Silverado Country Club, Napa, California.

Dr. J. Dickson Cormack attended the Executive Council representing Dr. Claude Lauriault who is President of CLIMOA. He stated that the Annual Meeting held in May in Toronto was very successful. He also stated that AIDS has been an active topic in CLIMOA. CLIMOA has also been active with the Canadian Life and Health Association. Drs. Porter, Atkinson, and Lauriault met with the Canadian Medical Association regarding the AIDS topic. The next Annual CLIMOA Meeting will take place May 1-4, 1988, at the Westin Hotel in Ottawa, Canada. The 1989 Annual Meeting will take place May 7-10 at the Bayshore Westin in Vancouver, British Columbia.

Dr. Reginald Atkinson gave a report of the Nominating Committee. Dr. Edward Hard automatically becomes President. President-Elect will be Roger H. Butz, M.D., Vice President, Lawrence D. Jones, M.D., Secretary, Joseph R. Jurkoic, M.D., Treasurer, John P. Carey, M.D., and Editor of the Transactions is Walter Clough, M.D. On the Executive Council for a second three-year term is Rodolfo E. Fidelino, M.D.; for a first three-year term on the Council is J. Dickson Cormack, M.D. and Neal Pickett, M.D. The Committee on Consumer and Professional Relations of the HIAA Representative is Robert Katz, M.D. and the Alternate is William Guillette, M.D. The Representatives to the AMA House of Delegates are Delegate Paul S. Metzger, M.D. and Alternate Roger H. Butz, M.D. Joining the Board of Insurance Medicine for a second three-year term is Dan Scott, M.D. and for a first three-year term is Keith M. Pearson, M.D. It was suggested that the last five Presidents of ALIMDA, retired or not, be on the Nominating Committee. The Nominating Committee Report was accepted by the Council.

Dr. Walter Clough gave a report as Editor of the Transactions. Dr. Clough hopes to have the 1987 Transactions out even earlier than last year's Transactions. The Executive Council commended Dr. Clough for the outstanding job he is doing on the Transactions.

The Advance Planning/Ad Hoc Review Committee Report was given by Dr. Harold Kost. Dr. Kost stated that there was a meeting with the Mortality and Morbidity Committee in which no recommendations for major structural changes were made at this time. The structure of ALIMDA at this time was found to be sound. The last committee, under the direction of Dr. John Alden, revised the Constitution and Bylaws and did a very good job. Everything we need to be an effective organization in regard to the Constitution and Bylaws is there. Dr. Kost stated that we need to build a "fire" in the Association so that when things are discussed we are effective in implementing some kind of action. The committee will be asked to consider specific actions to be performed so that

after discussions something will be done. The emphasis will be on mortality and risk appraisal and developing a mortality center.

Dr. Kost stated that every effort will be made to dissolve the Ad Hoc Review Committee after it completes its report, so that things will get done instead of just being talked about and no action taken. Solid recommendations will be made in regard to a permanent Secretariat for ALIMDA. A written report will go to the Advance Planning Committee so that final recommendations will be made by the spring meeting.

Discussion followed regarding ALIMDA's centennial. Dr. Butz will be President at that time and is looking into this matter.

Dr. Atkinson, reporting for the Advance Planning Committee, restated the intent of the Ad Hoc Review Committee. Lengthy discussion followed regarding a mortality center as an independent operation at a company rather than an outside organization. As previously stated, specific recommendations will be made at the spring Executive Council Meeting.

Dr. Edward Hard gave a report of the Mortality and Morbidity Committee. Dr. Gajewski has been utilizing a computerized system for retrieving medical references and abstracts of literature pertaining to mortality. It is hoped that this or a similar system will be used for ALIMDA purposes. There was discussion as to site, personnel, hardware, and cost of using this system.

Drs. Kost and Hard have been in contact with Neil Day at MIB regarding CMAS providing personnel such as a full-time actuary. However, this would detract from ALIMDA's identity with the project. It was stated that it is very important that newer ALIMDA members become enthusiastic in helping devise this system. Progress of this committee depends on help from ALIMDA members.

Considerable discussion followed regarding an assessment on dues to raise money for this project. An amount of \$100 to \$200 was stated. The idea of increasing the dues instead of an assessment was raised. Council members stated that their companies would be more apt to pay an increase in dues rather than an assessment.

Dr. John Elder, Editor of the *Journal of Insurance Medicine*, had a lengthy discussion with the Executive Council regarding the present status of the *Journal* and where it is going. Many questions were raised as to what is the *Journal* trying to achieve, where do we go from here, how can we get articles for publication in the

Journal, etc. Dr. Elder raised the question of whether the *Journal* should be upgraded with some added expense. A proposal will be submitted to that effect. Other topics such as developing an increased distribution list for the *Journal* were discussed. It was concluded that Dr. Elder will submit a written report to the Council by the next meeting with his proposals for the future of the *Journal*.

At this point in the meeting a motion was made to recommend to the membership an increase in the ALIMDA dues by \$50 for 1988 in anticipation of forming a mortality center and having another possible increase in dues at a future date. The motion was seconded and a vote was taken with 14 in favor and 1 opposed. This recommendation will now be presented to the membership at the Business Meeting on Monday, October 12, 1987.

Neil Day gave a brief report from the MIB. He will give a more detailed report at the meeting on Monday. He stressed to membership the importance of the medical directors to MIB and to consider what that role has been. He stated a letter will be sent out October 12, 1987 stating membership costs. The 5% reduction in basic charges will continue through 1988. The mortality study charge is being reallocated to make it clearer to each member what they are contributing. The 6% basic charge is used to support CMAS. The MIB operations are generally consistent with expectations. The volume of inquiries is off by 3% but MIB is not alarmed with that amount. The MIB is getting ready to deliver the "prints-ready tapes" of the Medical Risks volume which should be ready by the end of May 1988. In general the MIB seems to be in good shape.

Dr. William Baker gave the report for the Committee on Continuing Medical Education. As of the middle of August 1987 sponsorship and co-sponsorship of CME by ALIMDA for meetings held or to be held before year's end is 78 hours of Category I. This year's ALIMDA meeting will reach a high for members attending who will be able to receive 20 credits. Also, Dr. Robert Pokorski is holding a mortality methodology seminar before and after the meeting which is worth 8 credit hours. A full report of CME activities will be submitted at the spring meeting 1988.

Dr. Jerzy Gajewski reported from the Bureau of the International Congress of Life Assurance Medicine (ICLAM). Their next meeting will be May 21-25, 1989, in The Hague, The Netherlands. Two representatives from Holland are in attendance at this ALIMDA Annual Meeting and will be working to get CME credits for attendance at the ICLAM 1989 meeting. At this point Dr. William Baker described briefly for the Council the process for obtaining CME credits.

Discussion followed regarding the possibility and feasibility of having the 1995 ICLAM meeting in the United States. The benefits ALIMDA would receive from the ICLAM meeting sponsorship were discussed. The Council also talked about whether the ICLAM would still hold its meeting in the United States if ALIMDA did not contribute.

The Executive Council adjourned at 12:05 for lunch and reconvened at 1:45 p.m.

Discussion continued regarding the 1995 ICLAM Meeting. It was concluded that a committee should be formed to look into the feasibility of ALIMDA's involvement in this meeting. Dr. Kretzschmar will chair this committee along with two members from the ACLI and Drs. Elder and Fidelino from ALIMDA contributing. They will report back to the Council at the spring meeting.

Dr. Jones gave his report from the Committee on Professional and Public Relations. It was announced that Dr. Fred Lewis will assume chairmanship of this committee subsequent to this meeting.

An AIDS update from Emily S. Crandall, Vice President and Associate General Counsel, at The Guardian Life was distributed to Council members. This handout gave an update on current legislation regarding AIDS throughout many states. Discussion followed regarding trying to get insurers back into Washington, DC. Dr. Kleinsasser related that he and several other insurance representatives met with leaders of the gay community who stated that what they wanted was to have a guarantee that they will be able to get guaranteed amounts of insurance without testing.

It was also brought to the Executive Council's attention that the ACLI paid for a pamphlet put out by the Red Cross called "AIDS—The Facts."

The ACLI Medical Section's committee on AIDS is extremely active at this time. Members of the Council were told to contact Joe McCarthy at the ACLI if they wished to become involved with this committee.

An update on activities pertaining to the liaison with the American College of Cardiology followed. The October 1988 Bethesda Conference is being put together. This is a gathering of the best people anywhere to deal with a given issue. Topics include insurability and heart disease.

Dr. Jones stated that task forces have been formed in relation to the Bethesda Conference. These task forces will meet in Anaheim, California in November in conjunction with the American Heart Association Meeting. This

meeting will be task force chairmen only. Dr. William Guillette and Dr. Jones will be going to this task force meeting. Dr. Jones stated that thus far the task force assignments are not set. Included in the considerations of these task forces will be aspects of heart disease directed toward life and health insurance. It was also stated that there were three subgroups—education, communication, and research that had been developed at the start of the ACC-ALIMDA liaison. The research group has been dissolved. The concentration will now be on communication and education subgroups.

The Annual Meeting of the American College of Cardiology will take place in March 1988. There will be a "fireside panel" which will deal with ischemic heart disease insurability and employability.

Dr. Jones stated that the Liaison Committee with the American College of Cardiology is a major endeavor and should break off from the Committee on Professional and Public Relations and become a committee on its own. Discussion followed as to whether this should be a free standing committee or connected with another committee. It was decided to refer this issue to the Advance Planning Committee for further discussion.

Dr. Gary Graham, at this time, stated that he would like to obtain a report from the National Cholesterol Education Program to distribute to the membership of ALIMDA along with a brochure. Dr. Graham asked that the Secretary's office send out these brochures.

Dr. Jones gave a brief statement on the subject of genetics, in which he feels there is an increasing interest. Dr. Jones was invited to be part of a national advisory board by a Dr. Greenberg. The topic of genetics is on the Risk Selection Meeting agenda.

Dr. Jerzy Gajewski gave a report as the ALIMDA representative to the National High Blood Pressure Education Program. Several long-range planning items were identified as objectives for the year 2000. Some of these objectives include identifying at least 95% of all persons with high blood pressure, reduce the death rate from stroke through treatment of high blood pressure by 75% compared to the 1972 age adjusted death rate, and reduce by 25% the number of patients with either primary hypertension or diabetes mellitus reaching end stage kidney disease. These important goals have required a reconstruction of the National Committee into subcommittees. The ALIMDA representative has been assigned to a subcommittee on Science Base. It is expected that the insurance industry will play a significant role in a national effort regarding education in this area. It is important that all members be aware of this committee's activities.

Dr. Hanns Kretzschmar gave a preliminary report from the Committee on Medical Management and Procedures. This committee's meeting will take place October 11, 1987. The agenda has an objective of familiarization of the subjects to the membership. Building the agenda for this meeting was difficult because members felt that a report from Harold Kost may redefine the committee's mission. The result of this committee's meeting will be reported at a later date.

A report of the representative of the Committee on Consumer and Professional Relation with the HIAA was not given as the next meeting for this committee will not take place until October 30, 1987. A written report will be submitted after that meeting.

Dr. Dan Scott gave a report as Chairman of the Board of Insurance Medicine. There was discussion regarding having more than one meeting per year. The next meeting of the Board will be October 11, 1987. At that time many problems which have come up will be addressed. This meeting will also focus on the written examination and discussion regarding policy for administration of oral and written exams for the future.

Dr. Scott stated that he felt that more and more companies will be requiring their medical directors to be certified by the Board. Consideration should be taken regarding the fees charge for the Triennial Course. There was discussion as to whether some of the costs incurred by the faculty should be taken on by the Board. Any decisions should be made by the Board and discussed with the Advance Planning Committee.

Questions were raised as to the relationship of the Board to the Executive Council. It was suggested that someone from the Board become a voting member of the Executive Council for a regular three-year term. This question will be put to the Advance Planning Committee.

The Board of Insurance Medicine accepted the resignations of Dr. Joseph Vance and Dr. Ronald Garson in 1987 and has nominated Dr. Keith Pearson as a new member of the Board for a three-year term and Dr. Dan Scott for his second three-year term.

Dr. Metzger gave a report as the Delegate to the AMA. He furnished Council members with a copy of the new AMA policy in regard to AIDS. Dr. Metzger gave a brief summary of the AMA Annual House of Delegates Meeting which took place in June 1987. At this meeting final approval of the AMA's special project, "The Health Policy Agenda for the American (HPA)" was given. This agenda is contained in two large volumes, which was an effort to establish a broad-based interdisciplinary health policy for the United States.

Another action at that meeting was the approval of a Council on Legislation to reform Medicare. A Young Physicians Section of the AMA was also developed at this meeting.

Dr. Kleinsasser brought up the subject of the Forum for Medical Affairs. This is a forum endorsed by the AMA which discusses current events and the role which organized medicine plays in them. It was stated that this is an informal forum that does not affect membership in the AMA if we choose not to participate. It was decided that ALIMDA will pay the dues to participate in this forum.

Dr. Edward Hard gave a brief report on the 1988 Annual Meeting of ALIMDA which will take place in Charleston, South Carolina, October 16-19, at the Omni Hotel. Dr. Hard related that members should have enough free time at this meeting to do some sightseeing. It was discussed as to whether or not the committee meetings could be held on the Saturday before the meeting begins rather than Sunday. Further discussion

will follow regarding this. A brief summary of the program was given which may include presenting cases pertaining to a topic which a speaker has just talked about.

Dr. Roger Butz gave a brief report on the 1989 Annual Meeting of ALIMDA which will take place September 27-29 at the Sheraton Hotel in Seattle, Washinton. The convention center will be open by that time. The Program Committee is currently putting together the program and gathering speakers.

There being no other new business, the meeting adjourned at 3:23 p.m.

Respectfully submitted,

Maureen Adams for
Dr. Joseph R. Jurkoic
Secretary, ALIMDA