

AMERICAN ACADEMY OF INSURANCE MEDICINE MINUTES OF THE EXECUTIVE COUNCIL MEETING

**The Drake Hotel
Chicago, Illinois
September 25, 1994**

President William Baker, MD, called the meeting to order at approximately 8:30 AM and welcomed the members and invited guests to Chicago. He thanked everyone for attending and introduced several individuals to the council: Mike Freedman, managing editor of the *Journal of Insurance Medicine*; Jack Broshar, president of IHOU; Sandy Lowden, MD, president of CLIMOA; Robert Pokorski, MD, chairman of the ACLI Medical Section; and Gary Graham, MD, representative of the coordinating committee of the National High Blood Pressure Education Program.

Attendees: Drs. Baker, Bell, Bennett, Braun, Bugg, Carey, Davies, Elder, Fidelino, Foley, Goldstein, Goldstone, Hard, Kleinsasser, Lauriault, Jay Smith, Pickett, and Williamson.

Regrets: Drs. Jochems and Lee.

Invited Guests: Mr. Broshar, Mr. Day, Mr. Corbett, Drs. Galbraith, Graham, Howe, Kita, Lowden, Pokorski, F Smith, N Smith, Kost, Iacovino, Mr. Freedman, and Ms. Stanton.

Dr. Baker then indicated that the executive council meeting minutes of the spring meeting had been distributed by mail.

Motion: That the minutes of the Spring 1994 executive council meeting as distributed by the secretary be accepted. Motion made by Jay Smith, MD, seconded by Neal Pickett, MD. The motion passed unanimously.

President's report: William Baker, MD

Dr. Baker indicated that the Spring executive council meeting had been in Mexico City in conjunction with the 50th anniversary of the Association Mexicana de Medicina. In addition to having a very productive executive council meeting, several council members remained in Mexico City to attend the association's meeting. He also indicated Elliot Williamson would present a status report on Plan 2000 to the executive council today, and to the attendees of the annual meeting this coming Tuesday. Finally, he expressed Drs. Lee's and Jochem's regrets for being unable to attend the meeting.

Secretary's report: Paul R Bell, MD

Dr. Bell's report was divided into two sections: membership committee report and membership activities.

Membership committee report:

Active Regular Members	394
Active Emeritus Members	121
Associate Members	1
Honorary Members	6
New	33
Total 1994 membership	555

The 1994 membership represents a decrease of eight percent since 1993. Dr. Bell also reviewed the membership trend for the last several years, indicating an overall 38 percent decrease in membership from nearly 900 in 1989 to its current level.

In addition, the revenues associated with membership activities have declined. In 1994 the academy received approximately \$105,075 from membership-related revenue, which represents a 31 percent decrease from the high in 1989.

He then presented the following individuals as 1994's candidates for membership or change in status.

Active members (37):

Amy Bennett, MD	Prudential Preferred MWBC
William Camm, MD	American United Life Insurance
Edward Crouch, MD	UNUM Life Insurance Company of America
John Dodge, MD	UNUM Life Insurance Company of America
Singh Peshi Fajah, MD	American International Assurance Co., Ltd.
Xinhai Bailey Gao, MD	American International Assurance Co., Ltd.
Carla Gentry, MD	Provident Life and Accident Insurance Co.

Stephen Gorshow, MD Great-West Life Assurance Company
 Richard Hadden, MD Prudential Insurance Co. of America
 Wayne Heidenreich, MD Northwestern Mutual Life
 Terrance Henderson, MD Fortis Benefits Insurance Co.
 Bruce Henricks, MD Mutual of Omaha
 Kazuhiko Hitakatsu, MD Sony Life Insurance Co., Ltd.
 Niels Horwitz, MD Tryg Assurance Life Pension & International

 Valerie Ito, MD UNUM Life Insurance Co. of America
 Carolyn Jackson, MD UNUM Life Insurance Co. of America
 Richard Jaeger, MD The Mutual Life Insurance Company
 William Keller, MD Investors Heritage Life Insurance Co.
 John Kirkpatrick, MD AAL
 Robert MacBride, MD UNUM Life Insurance Co. of Canada
 M Jacquelyn McArdle, MD UNUM Life Insurance Co. of America

 Andrew H Monroe, MD Guardian Life Insurance Co. of America

 Arlene Palmer, MD Prudential Insurance Co. of America
 Kristi Petersen, MD Prudential Insurance and Financial Services

 Dr. Purboyo American International Assurance Co., Ltd.

 Shelley Rahn, MD Massachusetts Mutual Life Insurance Co.

 William Ray, MD State Farm Life Insurance Co.
 Kimber Richter, MD UNUM Life Insurance Co. of America

 Rodney Richie, MD Texas Life Insurance Company
 Surendra Sethi, MD Prudential Select Marketing Company
 Deborah Smart, MD Trustmark
 Tetsuji Umezu, MD Daido Mutual Life Insurance Co.
 Hai-Sheng Wang, MD American International Assurance Co., Ltd.

 Richard Wexler, MD HRS Maine, Inc.
 Tak Kwong Yam, MD American International Assurance Co., Ltd.

 James Zimmerly, MD Monumental Life

Associate member candidates (4):

Stephen Acosta, MD California Mobile Medical Services
 Alexander Franklin, MD
 Jerzy Gajewski, MD
 Lee Slavutin, MD Stern Slavutine-2, Inc.

Changes to emeritus status (12):

Philip J Fahey, MD Jefferson-Pilot Life Insurance Co.
 CR Fravel, MD Monumental Life Insurance Co.
 Lloyd J Gregory, MD American General Life Insurance Co.
 James C Jamison, MD Prudential Insurance Co. of America
 Lawrence D Jones, MD Underwriting Consultants
 Frederic R Keifer, MD Security-Connecticut Life Insurance
 Harold E Knuuti, MD North American Reassurance Co.

Hanns O Kretzschmar, MD Aid Association for Lutherans
 Edward L Mitchell, MD Commonwealth Life Insurance Co.
 Richard H Morgan, MD Provident Mutual Life Insurance Co.
 Keith M Pearson, MD Beneficial Life Insurance Company
 James A Ryan, Jr., MD Transamerica Occidental Life Insurance Co.

Deaths (3):

Richard Fauliso, MD Travelers Insurance Company
 Francis AL Mathewson, MD Great West Life Assurance Company
 John Osenkowski, MD Metropolitan Life Insurance Company

Motion: That the candidates for active and associate membership and those who requested a change to emeritus status as proposed by the membership committee be accepted and recommended to the academy's membership at the annual business meeting for appropriate action.

Motion made by Elliot Williamson, MD, seconded by A Robert Davies, MD. Motion passed unanimously.

Activities of the secretary's office: Dr. Bell reported that the secretary's office was quite busy this year as many of the administrative activities were consolidated under the auspices of his office. This included a reorganization of the computer database to allow tracking of membership changes, generation of appropriate reports, and analysis of membership data. The secretary's office accomplished the annual membership renewal process and prepared the annual roster. In addition, this year, registration for the annual meeting was handled entirely by his office.

Finally, Dr. Bell estimated that his administrative assistant was working approximately half-time to support the academy's activities. He expressed concern that as we move forward with Plan 2000 we need to consider how much total administrative time is required by the academy and whether we can continue to rely on the good graces of our companies to provide it.

Treasurer's report: Neal Pickett, MD

Dr. Pickett distributed his report which included the 1994 budget showing receipts of \$350,780 and disbursements of also \$350,780. The proposed 1995 budget includes receipts of \$445,000 and disbursements of \$445,000, the major difference between 1994 and 1995 being the increased cost associated with the joint AAIM/ICLAM meeting, which will require the redemption of a certificate of deposit.

Dr. Pickett will recommend to the membership that there be no change in the dues structure for the academy's 1995 fiscal year.

**Vice president's report:
Rodolfo Fidelino, MD**

Dr. Fidelino indicated that the ACLI Medical Section has two committees which have no academy representation. He urged the academy to consider appointment of representatives to act as liaison members to both the HIV and genetics committee.

**Advance planning committee report:
Elliot Williamson, MB, Ch.B**

Dr. Williamson reported that this year has been very active for the advance planning committee. Specifically, the goal is to increase both committee and members' accountabilities for the growth and direction of the academy. The committee began to build specific implementation strategies based upon the momentum generated by the academy's new mission statement.

He then outlined the specifics of Plan 2000 which he will present to the membership at a luncheon and publish separately in the *Journal of Insurance Medicine*. Following Dr. Williamson's presentation, the council discussed Plan 2000.

Motion: That Plan 2000, as presented by the advanced planning committee, be accepted and implemented. Motion made by Elliot Williamson, MB, seconded by Bob Davies, MD. Motion passed unanimously.

Finally, Dr. Williamson mentioned that the Spring executive council meeting will be held in conjunction with CLIMOA in Regina, Saskatchewan on May 13 or 14, 1995. Specific details and an agenda will be mailed out to the members prior to the meeting.

**Publications committee report:
Henry Howe, MD**

Dr. Howe presented an update of the publications committee activities, and discussed the challenges that remain.

In 1992 the last edition of the *Transactions* was published. It is now incorporated into the *Journal of Insurance Medicine*. The committee developed a process to provide successorship for the editor in October 1993, and American Health Care Consultants were appointed as managing editor of the *Journal* in March, 1994.

The ongoing challenge continues to involve the *Journal of Insurance Medicine*; specifically to increase subscribership, advertising and numbers of articles.

At the present time the academy has one publication whose editor is also an officer. Thus, Dr. Howe felt that eventually it would be prudent to abolish the publications committee, however, since there are ongoing issues related to the *Journal*, this is not the appropriate time.

**Journal of Insurance Medicine report:
W John Elder, MD**

Dr. Elder indicated that the long-term goal for the *Journal* is to become financially independent, but given the current proportion of support the *Journal* requires and its current nature and scope this will be very difficult. To accomplish this, the *Journal* will need to broaden its contacts as well as entice different kinds of authors and advertisers.

**Morbidity and mortality committee report:
Michael Kita, MD**

Dr. Kita indicated that 1994 saw a sustained effort in morbidity/mortality abstract production, methodical articles, and commentaries. This included publication in the *Journal* of two morbidity abstracts, five mortality abstracts, two mortality articles and four P's & Q's.

Dr. Richard Braun presented the mortality and methodology module at the 1994 triennial training course. The basic mortality methodology workshop is being planned for September 25, 1994. On the horizon the underwriting organizations have expressed an interest in having that workshop presented at their national meetings.

In order to attract full enrollment, the committee elected to postpone until 1995 the next advanced mortality workshop. The *Compend* is expected to be published in September 1994 with the inclusion of some entirely new work.

Dr. Kita indicated that in reference to Plan 2000 the committee believes it is aligned with goals two and three and are developing the appropriate metrics to measure their activities. He mentioned that a significant ongoing barrier for the morbidity and mortality committee is the need for some type of research assistant who would have the time, effort and skills to prepare abstracts and other materials as it is more than can be accomplished through the voluntary efforts of the committee.

Medical management and procedures committee report: Polly Galbraith, MD, Jackie Goldstein, MD

The committee believes that the strategic goals one, three, four and six apply specifically to them and suggests the following revision of the academy bylaws to better reflect this:

"To gather, review, report and make recommendations on issues related to laboratory services, tasks, paramedic and medical examinations, attending physician statements and other evidentiary determinations of insurability."

At the committee's meeting on September 24, 1994 there were presentations by several of the insurance laboratories, discussion of an electronic para-medical system and the MIB.

Nominating committee: Thomas Bugg, MD

Dr. Bugg presented the following names as candidates for the upcoming year.

President: Elliot A Williamson, MB, Ch.B, will assume this office as the constitution does not require nomination nor election by the membership.

President-elect: Rodolfo E Fidelino, MD

Vice president: John R Iacovino, MD

Secretary: Paul R Bell, MD

Treasurer: Neal A Pickett, Jr., MD

Editor, *Journal of Insurance Medicine*: W John Elder, MD

Executive council/

One year: Jackie Goldstein, MD, Robert Goldstone, MD, Claude Lauriault, MD

Two years: Richard E Braun, MD, A Robert Davies, MD, Jay D Smith, MD

Three years: Steven E Zimmerman, MD, Elisabeth Bennett, MD, Einer Perman, MD

Delegate to the AMA House of Delegates: Frank A Smith, MD

Alternate delegate, AMA House of Delegates:

Polly Galbraith, MD

Representative to the committee on consumer professional relations of HIAA: Nigel H Roberts, MD

Alternate representative, committee on consumer professional relations of HIAA: William L Marr, III, MD

Observers to ICLAM/

One year: Paul R Bell, MD

Two years: David Wesley, MD

Three years: W John Elder, MD

Board of Insurance Medicine/

First term: Rodney C Ritchie, MD and Ramanathan Killango, MD

Second term: Bruce J Porvis, MD

Motion: That the nominating committee report be accepted and the candidates be presented to the membership at the annual meeting for election. Motion by Jay D Smith, MD, seconded by A Robert Davies, MD. The motion passed unanimously.

Ethics committee report: Thomas E Bugg, MD

Dr. Bugg reported that there was a 100 percent compliance with the conflict of interest statements. Seven known conflicts were identified, of which one was felt to be significant and subsequently resolved.

Motion: That the ethics committee report be accepted. Motion made by Jay D Smith, MD, seconded by Elliot Williamson, MB. The motion passed unanimously.

Continuing education committee report: Jay D Smith, MD

Dr. Smith reported that the academy's review as a sponsor of CME credits was accomplished in May, 1994 by the Accreditation Council for Continuing Medical Education, (ACCME). This review resulted in the granting of a two-year probationary accreditation, which is currently under reconsideration by ACCME for a possible full four-year extension.

Dr. Smith thanked Ross MacKenzie, MD for his contributions as program chairman for several of the academy's meetings. Dr. MacKenzie's formats and attention to detail regarding CMEs were a big plus in the academy's reaccreditation process.

The successor as chairperson of the committee will have to be reconsidered as the current successor, Lorraine Ketchman, MD, is going to be secretary of the Board of Insurance Medicine and does not feel she can perform both functions. Dr. Smith would like to stay on as chairman until the four year accreditation process is completed.

The long-term plans for the committee include maintaining the CME accreditation, sharing the results of meeting evaluations with future meeting planners, and developing closer ties with other arms of the academy such as the Board of Insurance Medicine and the publications committee.

He felt that the goals and accomplishments of the committee can be measured by successful ACCME accreditation, the results of the past meeting evaluation forms and evidence of ongoing dialog between the areas of the academy responsible for the educational process.

Report from the committee on consumer and professional relations of HIAA: Nigel K Roberts, MD

Dr. Roberts reported that during 1994 the major activity of HIAA was responding to the proposed healthcare restructuring legislation at the federal level, and thus his committee did not meet.

In addition, Dr. Roberts serves on the American Medical Association CPT revision committee and feels quite confident that in 1995 there will be a section for insurance codes in the CPT manual.

Report from the AMA House of Delegates: Franklin Smith, MD and Polly Galbraith, MD

Dr. Smith indicated that a full report of the House of Delegates actions will appear in the *Journal of Insurance Medicine* this fall. Specifically, most of the activity of the house was related to health system reform.

Dr. Smith also commented on Plan 2000 which recommends the delegate to the AMA become part of the professional public rela-

tions committee and reminded us that for the academy to continue in the AMA, full members and officers must be physicians.

**Board of Insurance Medicine report:
Elisabeth Bennett, MD**

Dr. Bennett indicated that the ninth triennial course of insurance medicine was held in February 1994 and was a success! Dr. Paul Robinson chaired the triennial and did "a superb job, not only in his senior leadership role and preparation of the course, but in addition, in filling in for the unexpected absence of the junior co-director during the course week."

The Board of Insurance Medicine's written examination is scheduled for Friday, October 14, 1994 at seven different locations in North America with 38 candidates registered for the exam. Nine candidates became board certified during the past year.

Certification of international members by the board will need to be addressed. Following the ninth triennial course several individuals expressed an interest in becoming board certified.

The next introductory course for new medical directors will be held immediately after the ACLI Medical Section meeting in June of 1995 and the board will participate in the upcoming ICLAM meeting with two parallel workshops on cardiology and oncology.

It has been decided that academy membership will be a requirement for accepted candidate status effective January 1, 1995.

Report from the national high blood pressure education program: William Baker, MD for Jerzy Gajewski, MD, Ph.D

A written report of the academy representative to the coordinating committee of the national high blood pressure education program was presented by William Baker, MD for Jerzy Gajewski, MD, Ph.D.

Dr. Baker indicated that Dr. Gajewski expressed his regrets for not being able to deliver his report in person, but that the high blood pressure education program is alive, well and continuing to function by publishing several articles on hypertension in the elderly and diabetics.

Report of the national cholesterol education coordinating committee: Gary Graham, MD

Dr. Graham reported that he had not given a report to the academy in several years. He reviewed the history of the coordinating committee whose overall accountability is to coordinate education regarding cholesterol and its risks. Several studies have been published over the last several years including a 1991 population study, a 1992 effort regarding cholesterol in children and adolescents and in 1993 a second study around detection of hypercholesterolemia in adults.

**National treatment consortium report:
A Robert Davies, MD**

Dr. Davies has been asked to participate in a consortium which is studying current and future treatment for addiction. Several other medical directors also are involved. The principal outcome of the panel will be a position paper on the future of addiction treatment. As part of the paper, a survey has been produced. The panel is interested in insurance company viewpoints and would appreciate input directly from medical directors. In order to do this, the panel would like to use the academy's mailing list.

Motion: That the mailing list of the American Academy of Insurance Medicine be shared with the national treatment consortium to survey US members regarding current and future treatment for addiction. Motion made by A Robert Davies, MD, seconded by Nigel Roberts, MD. Motion passed unanimously.

Report on redesign of the AMA: A Robert Davies, MD

Dr. Davies indicated that the study for redesign of the American Medical Association was in progress, having met several times. He will continue to keep us updated as it progresses.

Other business

Dr. Williamson indicated the 104th annual scientific session of the AAIM will be conjoint with the 18th meeting of the International Congress of Life Assurance Medicine in Washington, DC at the Grand Hyatt Hotel September 17-21, 1995. The theme of the conference will be "facing the future" and approximately 600 registrants from around the world are expected.

Dr. Fidelino indicated that the 1996 Academy meeting will be held at the Ritz Carlton Hotel in Kansas City, Missouri from September 30 to October 1 or 2, 1996.

John Broshar, president of IHOU, expressed greetings from that organization. He explained IHOU's purpose is to distribute underwriting knowledge and he welcomed AAIM members to attend the 58th annual meeting in Orlando, Florida November 7-9, 1994. He stated he was familiar with Plan 2000 and urged us to consider the inclusion of underwriters as associate members. He also mentioned that the basic morbidity and mortality workshop would be presented at IHOU's national meeting starting in 1995.

Dr. Pokorski indicated that the 20th annual meeting of ACLI Medical Section will be in Williamsburg, Virginia June 25-28, 1995. He indicated that this meeting will be unusual in that all speakers at the scientific sessions will be insurance medical directors. Committee meetings will be held on the Saturday prior to the meeting including the tumor, HIV and genetics committees.

Sandy Lowden, MD, president of the Canadian Life Insurance Medical Officer's Association, expressed his greetings to members of the academy and indicated that CLIMOA's next meeting

will be held May 14-16, 1995 at the Hotel Saskatchewan in Regina, Saskatchewan, Canada. He indicated the planning for the social and scientific events were well underway to include such issues as confidentiality, privacy, EKGs and disability.

Neil Day, esq., president of MIB, indicated there would be several new products and services coming from MIB. These include a mailbox feature on the network and code translators, both of which will interface with company computers. The *Compend on Medical Risks* is scheduled to be published Fall 1994. Several articles have appeared in a variety of publications during 1994 ranging from *Playboy* to *Ladies' Home Journal*. An ABC "20/20" inter-

view is scheduled for broadcast in the near future. Disclosures are increasing from approximately 100,000 a year to what is estimated in 1994 at 125,000. Much of this is driven by private companies who are securing credit information for individuals.

There being no further business Dr. Baker entertained a motion to adjourn which was made, seconded and passed unanimously.

Respectfully submitted,

Paul R Bell, MD
Secretary