

# The Information Repository

By Jack A. End, M.D.

Back some years ago consumerist oriented groups became active in challenging the basis for underwriting decisions, and stimulated some regulatory agencies to initiate legislation mandating acceptance of applicants with certain impairments, as well as requiring justification for our selection practices by credible statistics derived from individual company data, insurance industry data, and clinical reports. It was assumed that many companies would be faced with the problem of justifying their practice to state insurance departments, attending physicians, and other interested groups, and to avoid the inevitable duplication of effort in researching the literature and/or reviewing industry reports on the same impairments, it would be worthwhile for companies who had performed the spade work to make their responses available to other companies when they had similar requests. To have a central focal point, an information repository was established with the Secretary of ALIMDA, to preserve a file of "position papers" and to transmit them to other Medical Directors on request. Subsequently it was felt the repository more properly belonged with the Mortality and Morbidity Committee, and it consequently was transferred to me at NML in February, 1978. Unfortunately, we have never been successful in developing enough interest in the project -- there must be many companies replying to insurance departments, and certainly to many attending physicians -- but we do not seem to get the copies sent in. Our files contain only:

1. A talk on the insurability of mentally ill, epileptics, etc.
2. Samples of form letters used in writing to personal physicians regarding insurance company action on their patients, with a summary of differences between clinical and life insurance medicine.
3. A summary of the insurability of the mentally retarded.
4. A pamphlet prepared for AAFP on the Private Physician and Insurance Forms.
5. Summary of practice in handling arthritis and the references consulted.

The users of the repository papers should use them only as guides, should be responsible for any conclusions arrived at, and should not attribute any information to the original author or the company he represents.

Since we all seem to spend more time responding to attending physicians to explain and justify our underwriting decisions, a subject file of good current articles or references has been found helpful in quickly updating our knowledge. This is time consuming, requiring some kind of "journal club" approach with

certain doctors responsible for picking out the good articles from the journals they read, and probably is not feasible for all companies. Several of us who maintain subject files have agreed to cooperate with other members by furnishing a list of references on selected subjects that may be helpful in preparation of responses. So far Jerry Gajewski of John Hancock, whoever replaces Bob Wood at Equitable, Warren Kleinsasser of Minnesota Mutual, Carl Peters of Bankers Life of Iowa, and I at NML will be happy to give anyone what we have.

When we start receiving some repository items we will publish the subjects covered in *Insurance Medicine* in this column.

## In Memoriam

**Dr. Edgar McLean Stevenson**

Dr. Edgar McLean Stevenson, Medical Director of State Farm Life Insurance Company from 1937 to 1967, died Saturday, July 8, 1978.

A resident of Bloomington, Illinois, he was certified by the American Board of Internal Medicine and had been the recipient of many awards in the medical profession as well as honors from civic groups.

He was the recipient of the Spirit of McLean County award from WJBC Radio; he was also honored by the McLean County Medical Society, and the American Medical Association with emeritus membership for 50 years of service.

Dr. Stevenson attended IWU and received his degree in medicine from the University of Michigan School of Medicine in 1923. He pursued additional training at the Rhode Island General Hospital, Providence, RI; the Mayo Clinic, Rochester, MN; and the Cook County Hospital, Chicago, IL.

He was president of the McLean County Medical Society, and a fellow of the following organizations: American Medical Society, American College of Physicians, American College of Chest Physicians, American College of Cardiology, the Academy of Internal Medicine, the Chicago Institute of Medicine, and the Association of Life Insurance Medical Directors of America. Dr. Stevenson was also a member of the Medical Section of the American Council of Life Insurance.