IAAHS Committee Conference Call Meeting
4 September 2008
Yair Babad, Secretary

The meeting was opened at GMT 15:10 by Emile Stipp, IAAHS Chairman. In attendance were Committee members Yair Babad, Howard Bolnick, Susan Elliot, Claude Ferguson, Chi Cheng Hock, Ulrich Stellman, and Emile Stipp, team leaders Dan Skwire and Sheree Swanson, and from the IAA Christian Levac. Apologies were received from John Bertko, Heather McLeod, Brent Walker, Ermanno Pitacco and Alvaro Castro Gutierrez.

1. **Task Force on Sections**

   There were discussions of the task force in the IAA meeting in Quebec City, but there was no conclusion yet, and the final work of the Task Force will be presented in Cyprus in November.

2. **Invitations to participate in and support local health conferences in 2008 and 2009**

   a. **Planning for 2009**

      There was a lengthy discussion on the various opportunities the IAAHS has to participate and support local health conferences in the coming year. The coming events, in which we intend to participate, are:

      - **London** – meeting of the Health Section of the Institute of Actuaries, 5/11-13/2009. Sue Elliot is helping to organize the meeting, and will also represent the IAAHS.
      - **U.S.** – SOA Spring Health Meeting, 6/8-10/2009. Dan Skwire is helping to organize the meeting, and will also represent the IAAHS.

      Our expected role is to organize 2-5 sessions in each meeting, thereby adding international perspectives to each conference, and the sessions will be branded in the name of the IAAHS. The number of sessions and subjects will be coordinated with each meeting separately. We will try to involve the topic teams in the organization of these sessions. We should try to get waiver of registration fees in these meetings for our speakers. We will also try to get approval to video tape the sessions, so that they can be used in subsequent IAAHS webcasts.

   b. **Future planning**

      We should start planning for the ICA 2010 meeting in Cape Town, South Africa. Emile Stipp will coordinate this effort at this stage, and liaise with the ICA planning committee.

      We were also invited to hold another joint Colloquium with IACA and PBSS in India in 2012. The Committee supported a conference in India.

      For better information about upcoming meetings, Christian Levac will provide us
with a spreadsheet of coming meetings and events. It should be noted that some of these are included in the Actuarial Calendar.

3. Using technology

a. Webcasts

A lengthy discussion was held regarding the Webcast Proposal that Emile Stipp forwarded to the Committee on 8/22/2008. The Committee favors holding webcasts, and discussed many of the operational issues involved. It was agreed that the most feasible approach will be a telephone voice line, with a slide display through the internet; the alternative approach of an internet DVD webcast seem to be more prone to technical problems. We intend to start with 2-3 webcasts a year, eventually reach maybe 5 annually. Efforts will be made to make the webcasts recognized for Continuing Professional Development / Education, though steps in this direction must be made locally as CPD rules differ by location.

Technically, we will request the IAA to provide the facilities for webcasts. The IAAHS believes that many sections may be interested in such support.

It was agreed to start with taped sessions from IAAHS meetings, including taping of some of the Boston Colloquium sessions. Session HT2 (Discussion of Claims-Based Tools for Health Risk Assessment, based on April 2007 SOA Research Paper, with Sheree Swanson and Jon Shreve) was suggested as one of the early candidates. A list of the Boston sessions, including attendance, is given later in this document, and can be used for such a selection. Topics should be carefully selected so as not to conflict with activities by related organizations (e.g., the SOA Spring Health meeting). It should be noted that even if there may be low demand for webcasts in the U.S. due to potential conference saturation, there is considerable demand for CPD elsewhere in the world.

Generally, the goal will be to have sponsored webcasts, to be financed by the sponsoring organizations. Chi Cheng Hock noted that organizations in Singapore will be ready to pay for a webcast, as they are eager for international information and materials. It was proposed to have the webcasts free for IAAHS members, and to charge an amount equal to IAAHS membership fee from non-members. This fee, though, will be regarded as a membership fee for the IAAHS. This policy will be reviewed after a year of webcast activity.

Emile Stipp agreed to coordinate the webcasts efforts, the technical aspects in coordination with Christian Levac, and the selection of topics for the first couple of webcasts. He will prepare a time table for the webcast activity and the scheduling of the first couple of webcasts, as well as a note to the IAAHS membership.

b. Blogs

We would like to enhance the teams activities with blogs, and allow for additional blogs of interests. The IAAHS requested Christian Levac for IAA software support;
Christian informed the Committee that appropriate software must be purchased and installed on the IAA servers, and Emile Stipp will request this in the Membership Services Committee to be held in Cyprus in November. Blogs would have to be maintained, for instance, by someone in a Topic Team, and it would be up to Topic Team leaders to decide on whether to set up a blog or not. Nevertheless, it would be useful to know whether the IAA would provide the software support for blogs, and this will be confirmed at the November meeting.

c. Database and address lists
The IAAHS, when it was incorporated, set up a membership database, which enhanced the IAA membership database. But it has not been updated over the last number of years. Yair Babad agreed to distribute a document summarizing the current contents of the database and the available responses programmed into the various database fields. The document will detail also suggested updates to the contents and available responses. The goal is to have the database available to the membership of the IAAHS for communication and queries regarding member interests, and to link it to the topic teams’ list servers. The database hopefully will aid topic team leaders in identifying team members and the interests of the IAAHS membership. Dan Skwire is interested in having access to the database soon, in order to use it for his team activities.

As soon as the additional data fields needed from members have been clarified, Yair Babad will draft a note to the IAAHS membership, to be distributed by Emile Stipp, which will ask them to update their details.

4. Topic teams

a. IAAHS topic teams update
Emile Stipp will contact all the team leaders, and request them to (1) confirm their commitment to topic team leadership, (2) describe and identify the subject and scope of the team, and (3) to confirm their role as topic team leaders, which might include preparation of a list of major information sources related to their team, and to identify participants and interested groups. Once the list of topic teams has been finalized, and commitment from topic leaders obtained, information will then be distributed to the IAAHS membership, requesting their participation in topic teams.

b. IAAHS list of teams
The current topic teams will generally remain as is. Some changes are expected, though:
- The Public Private Partnership Topic Team will be incorporated into a new Comparative Health Systems Team, to be led by one or more of Eduardo Lara and Chi Cheng Hock. Chi Cheng Hock will discuss the leadership of the team with Eduardo.
- There are issues with the Medical Expenses team, as the reinsurance actuaries are reluctant to participate and share information and intellectual property. The role of the team will have to be re-assessed, but there was agreement that it is important for the IAAHS to have a medical expense topic team.
• A new Micro Insurance team will be led by Lisa Beichl; it should probably be combined with the Developing Countries team. Emile Stipp will discuss this with Lisa.

• A new Health Capital and Risk Management team will be set up, and a leader suggested by Ulrich Stellman and or Susan Elliot. The scope will include Solvency II, general capital adequacy requirements, IFRS reporting, and compliance and transparency issues; distinction will be made between short and long term products and issues.

• A new Academic Liaison team (this could also be a sub-committee, as opposed to a topic team) to promote and coordinate cooperation between academic researchers and educators and IAAHS members, with participation of Yair Babad, John Bertko, and Ermanno Pitacco.

c. Role of topic teams leaders
The core of each team will be the team leader, and one or two active members. Other participants will probably be transient, joining and leaving the teams as their interest change over time. Team leaders will maintain the team list server and/or blog, an active list of source references, and a list of interested members. Team leaders will assist (with their team) in setting up IAAHS sessions in meetings and colloquia, perhaps produce best practice guides where it makes sense to do so, and prepare a brief annual report to be presented to the Committee and distributed to the IAAHS membership. It should be noted that on the Life side, the IAA is already drawing up guidance for ERM and internal models, and that actuaries and actuarial associations worldwide are looking to the IAA for leadership.

5. Boston Colloquium

a. Meeting summary
Emile Stipp summarized the meeting: Programmatically, the meeting was very successful. Financially, due to low attendance by U.S. actuaries, the meeting had a loss of about $160,000. Currently the IAAHS share is about $48,000 to be paid to IACA who covered the loss, but we are negotiating a reduction in this amount and/or spreading the payment over several years. The Committee empowered Emile Stipp, Howard Bolnick and Yair Babad to reach a final settlement of this loss.

b. IAAHS sessions attendance
Christian Levac provided us with the attendance number below for the IAAHS meeting. These numbers are based on the registration to the sessions, as no count was taken during the sessions:

• HM1: Micro Health Insurance (Keynote Speaker David Dror) - 62
• HM2: Micro Health Insurance Panel Session (Craig Churchill, David Dror and Denis Garand) - 14
• HM3: Public-Private Health Care System Partnerships in EU Countries (Howard Bolnick, Jeroen Breen and Aongus Loughlin) - 26
• HM5: Current Issues and Recent Developments in Running the US and Canadian Medical Care Delivery Systems (Ian Duncan and Robert Carlyle) - 28
• HM6: Technology Facilitation of Quality Healthcare Service (Yair Babad, Elie Geisler and Joe Wolke) - 23
• HM7: New Trends in Income Protection Products (Dan Skwire, Mary Beth Moran, Yoriko Enokido and Eitan Fish) - 19
• HT1: The Impact of Wellness Activities on Claims Experience (Roseanne da Silva) - 46
• HT2: Discussion of Claims-Based Tools for Health Risk Assessment, based on April 2007 SOA Research Paper (Sherree Swanson and Jon Shreve) - 32
• HT3: Financing Long Term Care (Al Schmitz, Bob Yee et Bing Chen) - 24
• HT4: Agent-based Health Insurance Modeling (John Bertko and Paolo Gaudiano) - 15
• HT5: Consumer Driven Healthcare (Emile Stipp and Rob Pipich) - 18
• HT6: Actuarial Techniques for Health Insurance (Ermanno Pitacco, Raimondo Manca and David Anthony Smith) - 43
• HT7: Income Protection Risk Management Workshop (Dan Skwire and Eitan Fish) - 4
• HW1: Solvency II (Ulrich Stellmann, Andreas Sanner, Maryellen Coggins and Tobias Ebel) - 36
• HW2: Health Product Issues / Development in Various Parts of the World (Ulrich Stellmann, Alex Kogan, Karina Bährle and David Muiry) - 29
• HW3: Critical Illness - An Update on UK and Irish Claims Experience (Sue Elliot) - 14
• HW4: Global Update on Use of Risk Adjustment in Public and Private Sector (Randy Ellis, Emile Stipp and Dan Bailey) – 23
• A related session was IPW3, in which two health related papers by Semyen I Spivak and by Brent Walker and Merin Mary Thomas were presented – 21

6. Next IAAHS Committee conference call
   The conference call will coincide with the 11/2-4/2008 IAA Council meeting in Limassol, Cyprus. The conference call will be held on 11/3/2008, with hour to be determined.

7. New Issues
   a. Chi Cheng Hock will be leaving the Monetary Authority of Singapore. Please use his home e-mail address for communication from now on: chichenghock@gmail.com
   b. Ulrich Stellman was elected as the second IAA delegate to the IAAHS Committee. He will therefore resign as an elected member of the Committee,
though he will remain as an IAA delegate to the committee, and he has confirmed his continued involvement with the IAAHS. In accordance with Article 9.c of the IAAHS Bylaws, Emile Stipp, the IAAHS Chairman, will nominate another IAAHS member to the Committee who will serve until the next General Meeting of the IAAHS; the Committee will have to approve the election of this member by a majority vote. In this nomination, Emile will be guided by Article 8.b which states that no more than two members of the Committee can be elected from the same country.

The meeting adjourned at 16:40 GMT.