# IAAHS Committee Meeting Minutes

## Draft v3.0

**November 21st 2016, 10-11:30am South Africa time**

Prepared by: Alex Brownlee

## Participants:

<table>
<thead>
<tr>
<th>Designation</th>
<th>Name</th>
<th>Topic Team leader</th>
<th>Country</th>
<th>Present?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chairperson</td>
<td>April Choi (AC)</td>
<td></td>
<td>USA</td>
<td>Yes</td>
</tr>
<tr>
<td>Secretary</td>
<td>Alex Brownlee (AB)</td>
<td></td>
<td>South Africa</td>
<td>Yes</td>
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<tr>
<td>Treasurer</td>
<td>Cheng Hock Chi (CHC)</td>
<td>Comp. Health Systems - resigned</td>
<td>Singapore</td>
<td>By phone till 11:10</td>
</tr>
<tr>
<td>Committee Members</td>
<td>Adrian Baskir (ABa)</td>
<td></td>
<td>UK</td>
<td>Yes</td>
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<td></td>
<td>Denis Garand (DG)</td>
<td>Microinsurance</td>
<td>Canada</td>
<td>No</td>
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<td></td>
<td>Froylan Puente (FP)</td>
<td>Risk Adjustment</td>
<td>Mexico</td>
<td>No</td>
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<td></td>
<td>Stuart Rodger (SR)</td>
<td></td>
<td>Australia</td>
<td>No</td>
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<td></td>
<td>John Rutherford (JR)</td>
<td>Medical Expense</td>
<td>International</td>
<td>Yes</td>
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<tr>
<td></td>
<td>Alexander Sadovski (ASad)</td>
<td></td>
<td>Bulgaria</td>
<td>by phone</td>
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<tr>
<td></td>
<td>Aldona Skucaite (ASku)</td>
<td>Critical Illness. Library administrator.</td>
<td>Lithuania</td>
<td>Yes</td>
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<tr>
<td></td>
<td>Ulrich Stellmann (US)</td>
<td>Medical Expense. Risk Capital.</td>
<td>Germany</td>
<td>Yes</td>
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<tr>
<td>IAA Delegates</td>
<td>Cecil Bykerk (CB)</td>
<td></td>
<td>USA</td>
<td>No</td>
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<tr>
<td></td>
<td>Emile Stipp (ES)</td>
<td></td>
<td>South Africa</td>
<td>Yes from 11:20</td>
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<td></td>
<td>Christelle Dieudonne (CD)</td>
<td></td>
<td>France</td>
<td>Yes</td>
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<tr>
<td>Topic Team Members not on Committee</td>
<td>Lisa Morgan (LM)</td>
<td>Microinsurance</td>
<td>UK</td>
<td>No</td>
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<td></td>
<td>Eduardo Lara (EL)</td>
<td>Comparative Health Systems</td>
<td>Mexico</td>
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<tr>
<td></td>
<td>Yair Babad (YB)</td>
<td>Long Term Care</td>
<td>Israel</td>
<td>By phone</td>
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<td></td>
<td>Al Schmitz (ASch)</td>
<td>Long Term Care</td>
<td>USA</td>
<td>No</td>
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<td></td>
<td>Alex Leung (AL)</td>
<td>Medical Expense</td>
<td>Taiwan</td>
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<td>Sheree Swanson (SS)</td>
<td>Risk Adjustment</td>
<td>USA</td>
<td>No</td>
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<td></td>
<td>Dan Skwire (DS)</td>
<td>Income Protection</td>
<td>USA</td>
<td>No</td>
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<tr>
<td>Other Invitees</td>
<td>Carol Ann Banks (CAB), IAA staff</td>
<td></td>
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<td>Yes</td>
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Attachments sent prior to the meeting:

I. September 26th 2016 IAAHS meeting minutes
II. Roles & Responsibility of IAAHS Vice-Chair
III. Planning Sub-Committee Terms of Reference
IV. 2017 budget
V. 2017 Plan
VI. Membership sub-committee update

**Agenda:**

1. **Roll call and welcome**
   April welcomed everyone and confirmed the attendees.

2. **Approvals**
   a. **Approval of Sep 26th 2016 committee meeting minutes**
      Minutes approved without alternation or objection.
   b. **Approval of Role & Responsibility of Vice Chair document**
      Approved without alternation or objection.
      - Proposer: April
      - Seconder: JR

3. **2017 Planning – Adrian**
   a. **Approval of Sub-Committee Terms of Reference**
      The Terms of Reference was approved without alteration, following discussion as outlined in next section.
   b. **Review Plan**
      There was some discussion and resolved that the work of the Membership Committee will feed into the Plan. Furthermore, the Topic Teams need to be reviewed with some decommissioned and new ones started, depending on the results of the member survey. Ideas for new Topic Teams included:
      - Big data
      - Wearables
      - Public/private partnerships
      - Genomics
      - End of life care.
      It was also considered ideal to have at least 8 webinars in a year. Ideas included using the presenters from the St John’s Colloquium, as well as presentations by the IAA Health Committee based on their work in big data or genomics.
      Discussion resolved that ICA2018 and a colloquium in 2020 would be sufficient rather than more conferences.
      The next steps would be for the IAA Delegates to review the plan for signoff, but the Delegates confirmed that they are comfortable and the IAAHS should proceed with their plan in the meantime. April would distribute the IAA Health Committee’s plan to the IAAHS members. April iterated that it is a good idea to have a ‘rolling’ plan that is updated as we progress through the year, but it is a requirement to submit a formal plan once a year to the IAA.
      After the above discussions, the plan was approved without changes.
Actions:
- April would distribute the IAA Health Committee’s plan to the IAAHS members.

4. Financial & Membership update from Cheng Hoch Chi

The 2017 Budget was presented, with the following discussion and points made:
- In 2013 the target asset reserves was set at CAD50k with a plan to reduce the current assets over time towards this level. If this is inflation adjusted at 2% p.a. the target would be CAD75.4k as of 2017, and the Budget is showing CAD77.5k.
- A further expense may be required for the IAA platform project as the IAA system is out of date and must be upgraded. The comprehensive IAP system proposal is unlikely to proceed due to the cost for a ‘mighty’ system. Many Sections prefer a simpler approach and system. Between CAD10k and CAD15k should be budgeted for this.
- Discussion followed on the membership projection and that it appears to be high. It was agreed that this would be reviewed following the meeting. It was noted that membership from China and India is low and could be an opportunity for member growth.
- A further expense of CAD3.5k is expected as the IAAHS’ share of the St John’s Colloquium loss.
- It was noted that the webinars need to be planned and promoted as this is a key source of membership and thus income.

Actions:
It was agreed to adjust the Budget as follows:
- Assume a lower 450 membership
- Add CAD3.5k expense for the IAAHS’ share of the St John’s Colloquium loss
- Add a footnote to explain the possibility of expenses related to a new system.

5. Membership sub-committee update by Yair Babad

Yair mentioned the plans for the Membership sub-committee. It was noted that students, academics and associates are possible market for growth and that marketing is important. The aim is to send out a member survey in December. A draft has been circulated and all members are to give feedback by 30 November.
Yair is to provide a Terms of Reference.

Actions:
- All to provide feedback on draft member survey by 30 November.
- Yair is to provide a Terms of Reference for the Member sub-Committee.

6. Chairperson update

a. International Actuarial Platform (IAP)

The costs of the comprehensive IAP proposal were considered too high, both in terms of development and ongoing maintenance. In addition, the system was potentially too advanced and complex for its required purpose. The German association (DAV) is
still likely to use it for the ICA2018. The IAA Executive committee still needs to decide.

b. Other
The Developing Sections Task Force (DSTF) and Section Awareness and Action Committee are to be merged under Bob Conger as chair.

The following action plans were agreed by the Sections to promote themselves before Budapest include:
1. DSTF to present to IAA at Budapest
2. Prepare new brochures and value propositions as the current one is old
3. Catalogue colloquia and webinars
4. From December, webinars will be announced to all IAA members, not just to the specific Section only
5. Gain a better understanding of how CPD works at various associations, so Section members can take advantage of the activities offered by the Sections.
6. Engage with the branding committee
7. Assign a dedicated IAA Secretarial support to work on Section activities, about 4 days a week, at the same cost as today’s
8. Develop elevator pitch of IAA Sections’ value proposition
9. Setup a Communications sub-committee across all Sections
10. Develop Section messages for ICA2018.

Actions:
- April to send the list of action plans mentioned above

7. Topic Team Leaders Update - TTL
Yair mentioned that a Long Term care paper is due soon. This can be made available on the web. A draft is available if anyone is interested.

It was noted that there were no other TTL updates and indicates that the topic team structure is not working well at present. It was felt that the Topic Team leaders should provide feedback on activities and help setup webinars. The membership survey will help review the topic teams.

8. Other
a. Update from IAA delegates – Emile
   i. It was mentioned that the Health Section is considered to be doing well, but could grow membership. Some other Sections are struggling.
   ii. The IAAHS’ plan was considered acceptable, but it was urged that the risks to delivery be evaluated. A risk could be that the IAAHS membership does not grow.
Add disclaimer onto webinar screen that the views expressed are those of the presenter and not necessarily the IAAHS.

b. Update from Health Committee – Emile
• The standard used for communication is a ‘briefing note’. The next is on genomics, followed by big data and the role of the actuary and medical trend/inflation.
• The Committee is engaging with supranationals, such as the WHO. The aim is to share more, establish health actuaries’ credentials and form relationships. The memorandum of understanding with the OECD for life/pensions is to be expanded to include Health.
• The ILO has an interest in microinsurance and is translating their work into French for certain African countries.
• Emile notified the Committee of his service as the Chairman would end soon. April thanked Emile. Christelle would be the new Chair of the Health Committee.

c. ICA2018 Update
• Ulrich mentioned that the proposed Health topics have been sent to the ICA committee. Final version is due in December and then a call for papers will be made.

d. Library update – none

e. Webinars planned and / or approved
   i. Global Healthcare Cost Drivers – France and UK, jointly with AAA, Oct 5th 2016, presenters: Christelle Dieudonné, Yann Quere and Adrian Baskir Complete with over 320 registrants
   iii. International Private Medical Insurance by RGA, Dec 8 2016, 3pm S Africa time, presenters: John Rutherford, Michael Edge and Colin Weston.
   iv. Risk Adjustment, date: Jan 2017, presenter: John Bertko and TBD
   v. Joint webinar with ASSA – date? To be arranged by John Rutherford & Alex Brownlee
   vi. Geonomics by Health Committee, date: TBD, presenter: Emile Stipp
   vii. Long Term Care by Population Workgroup, date and presenters: TBD
   viii. viii End of Life, date: 2017, will approach AAA as a joint webinar
   ix. The impact of Demand-driven Health Assessments on Customer Behaviour and Medical Insurance Claims in the UK, presenter: Adrian Baskir

A request was made for webinars for Feb to April.

11. Future meetings
   - February 9am New York time. AB to send out calendar events.
   - 2017 April 19-21, Budapest, exact time and date: TBD
   - 2017 Oct 4-6, Chicago, exact time and date: TBD
   - In 2017 will be held on February, June, August, Dec, 1st Monday of the month, 9am to 10am eastern time.
Meeting ended 12pm.