

Michael Cohen Chairs Risk Appraisal Forum Meeting in Chicago



The Risk Appraisal Forum (RAF) held their spring meeting in Chicago, IL, hosted masterfully by Michael Cohen, Eugene Cohen Insurance Agency. Eighteen underwriters and medical directors representing 15 carriers and reinsurers joined 14 RAF members and numerous guests to listen to presentations from elite medical professionals on various topics affecting health and longevity. Wonderful meals and camaraderie punctuated fascinating presentations from some of the most distinguished medical minds the Chicago area has to offer.

First to speak was Dr. Bhavesh Patel, CEO and chief medical officer of Cenegenics, Medical Institute Chicago. Dr. Patel, in his presentation, “The Case for Cenegenics,” relayed a great deal of information regarding testosterone replacement therapy, its safety in regard to prostate cancer, cardiovascular risk, hypogonadism and other concerns, and detailed the reasons the Cenegenics program is much more than testosterone therapy—including diet and exercise programs as well as diligent monitoring.

Bob Nommensen, principal and managing director, Milliman IntelliScript, presented “Intelligent Underwriting with Prescription Histories,” outlining a number of underwriting red flags to be gleaned from prescription histories, as well as reassurance that could be gained, but cautioned that even the best sources for prescription histories can represent only a majority of the nation’s pharmacies, with 10 percent

or more pharmacy providers unavailable on any one system.

"Ebola Virus in 2015" was the presentation by Dr. Stephen Grohmann, assistant professor of clinical medicine—infectious diseases, Northwestern University Feinberg School of Medicine. Dr. Grohmann traced the history of the disease and casualty rates, and revealed that the disease has developed a number of distinct, separate strains. He discussed the treatment of the current strain assailing primarily the West African nations of Guinea, Liberia and Sierra Leone, and discussed the difficulties associated with stemming the outbreak, including the escalating loss of health care workers contracting the disease while attempting to treat patients in less than ideal clinical conditions.

Heather Brown, vice president, scientific and medical affairs, Cord Blood Registry, addressed the group via telephone (a recent ankle injury prevented her travel to the conference). Her presentation, "Banking on Cord Blood Stem Cells: Is the Future Here?" discussed the many uses of umbilical cord stem cells and the promising future of these cells in treating a number of critical conditions. Brown relayed the development of the movement to harvest and "bank" the cord blood from

one's newborn for future use to benefit either the child or relatives, and the need for and difficulties surrounding the donation of cord blood for the treatment of others.

Dr. Christopher Moore, assistant professor in medicine—gastroenterology and hepatology, Northwestern University, spoke on "The Current State and Future Prospects of Chronic Hepatitis C Virus Infection Treatment." Dr. Moore relayed that the treatment of Hepatitis C has come a long way from simply treating with Interferon, with current drug regimens accounting for cure rates as high as 70-75 percent. He discussed the various genotypes of the virus, their recommended treatments and outlooks, and the prospects for new drugs on the horizon. About 7 million Americans are estimated to have Hepatitis C, and yet many are unaware they have it. Hep C can lead to the development of cirrhosis and liver cancer.

The forum's final speaker was Dr. Dennis Pessis, professor of urology, Rush University Medical Center, and former president of the American Urological Association. His presentation, "Current PSA Testing, Clinical Implications, & Prostate Cancer," explored testing, deplored new guidelines recommending less frequent testing, outlined the

American Urological Association's process and role in developing guidelines, and examined the steps in making a diagnosis of prostate cancer, confirming the stage, progression, and the recommended treatments for each.

The Risk Appraisal Forum is a national study group composed of a select number of brokerage agency principals who specialize in impaired risk underwriting. The group's purpose is to promote the active exchange of impaired risk information among risk assessment professionals (RAF members, home office and reinsurance medical directors, and underwriters) in order to: (1) increase the level of technical underwriting expertise among members and professional colleagues through continuing education, (2) inspire greater levels of trust by fostering improved communication, (3) increase awareness of potential areas for medical breakthroughs or medical advances that will most likely result in mortality improvements and longer life expectancy.

RAF meets two times per year, hosted, on a rotating basis, in a member's home city. The next meeting will be held this September in Kansas City, hosted by Matt McAvoy, Target Insurance Services. For more information visit www.riskappraisalforum.com.

(All photos captioned from left to right.)

1. Meeting host Michael Cohen, Eugene Cohen Insurance Agency, greets RAF attendees.

2. Eugene Cohen, Eugene Cohen Insurance Agency, Skokie, IL; RAF Member; and Marty Johnson, Vice President Life Underwriting, Mutual of Omaha.

3. RAF Member; John Valickus, VP and Chief Underwriting Officer, Symetra; Paul

Kibler, VP, Underwriting Operations, Protective Life; and Dr. Jim Topic, Medical Director, Protective Life.

4. Dr. Bhavesh Patel, CEO and chief medical officer, Cenegenics.

5. RAF Guest; Chris Regione, Underwriting Manager, Genworth Financial; and Shirlee Cohen, Eugene Cohen Insurance Agency.

6. Debbie Moskowitz, Eugene Cohen Insurance Agency, talks with Becky Steiner, Un-

derwriting Manager, Legal & General America.

7. Bob Nommensen, Milliman IntelliScript, addresses the group.

8. Dr. Stephen Grohmann updates the group on the Ebola virus.

9. Dr. Christopher Moore talks about Hepatitis C treatment.

10. Dr. Dennis Pessis explores current PSA testing, clinical implications and prostate cancer. 📷