

Risk Appraisal Forum Summer Meeting In Chicago

The Risk Appraisal Forum's semi-annual meeting was held August 23–25 in Chicago. **Michael Cohen, CLU, Eugene Cohen Insurance Agency, Inc., Skokie, IL, was the host.**

Leading underwriters and medical directors from 15 major insurers and reinsurers were hosted by 12 RAF members. The guests and members were treated to cutting edge presentations by five noted Chicago area physicians.

Gary L. Schear, MD, FACC, professor of medicine and director of cardiac catheterization laboratories, Rush University Medical Center Chicago, discussed biologic approaches in the treatment of heart and vascular disease and the emerging role of stem cell and gene therapy. This experimental therapy is hoped to help patients who are not good candidates for traditional revascularization techniques by injecting genetic material into heart muscle to stimulate angiogenesis (the formation of new blood vessels). This therapy is also being investigated to treat claudication (pain as a result of reduced blood flow) by intramuscular injection of genetic material into the legs.

Garry Klasser, DMD, assistant professor, University of Illinois at Chicago School of Dentistry, discussed the efficiency of mandibular repositioning devices in the treatment of obstructive sleep apnea. Dr. Klasser manufactures and fits mandibular appliances to patients who suffer from obstructive sleep apnea. By repositioning the lower jaw forward and using a tongue retainer, the patient's airway is enlarged so that normal breathing while sleeping

is restored. This is an effective alternative treatment for obstructive sleep apnea that does not involve surgery or the use of a CPAP machine.

Dijeet K. Singh, MD, DrPH, assistant professor, division of gynecologic oncology at Northwestern University's Feinberg School of Medicine, presented an update on ovarian cancer. Dr. Singh discussed cancer marker testing and its prevalence in the diagnosis of ovarian cancer, non-surgical treatments and new methods for early detection and treatment of the disease. He demonstrated that there is a more optimistic view of the treatment and "cure" of ovarian cancer with the new treatment methods recently developed and being developed, and survival rates are on the rise.

Aaron Gerber, MD, MBA, president and CEO of Trio Health, LLC, discussed taking the executive health model to a whole new level. Trio Health provides a new approach for the health management of executives. In addition to a very comprehensive medical evaluation, they provide continuing care and management with a unique personalized wellness program. The ultimate goal is to save resources and extend quality of life. From an underwriting standpoint, executives receiving this type of medical care may be given underwriting credits.

Thomas Grabelny, MD, director of neurovascular and stroke intervention at the

Chicago Institute of Neurosurgery and Neuroresearch, discussed advances in neurovascular care. Dr. Grabelny specializes in "coiling" cerebral aneurysms, a method of eliminating the aneurysm without invasive surgery. With this procedure, a catheter is used to reach the aneurysm, then a material is "coiled" into the actual aneurysm, blocking the blood flow to the aneurysm in order to neutralize it. This procedure takes about 90 minutes and the patient can return home the same or the next day. This procedure is used to treat arteriovenous malformations (abnormal collections of blood vessels) and carotid stenting in lieu of surgical removal.

One of the highlights of RAF Chicago was the famous round table discussion in which all participants contribute their opinions and ideas. Items discussed were: kidney function tests and their interpretation; how can you disprove a transient ischemic attack; family history and preferred underwriting; cancer flat extras; and the merits of a case summary.

On the social side, there was a trip by trolley to the International Museum of Surgical Science (imss.org), where the group was treated to three floors of surgical history, including ancient surgical implements and procedures to the most current approaches to medical intervention.

The Risk Appraisal Forum presents an opportunity for attendees to share breakthroughs in technology, treatment of illness and health improvements. The members are independent general agents who specialize in impaired risk underwriting. Meetings are held in locations throughout the United States, Canada and Europe twice a year.

The next RAF meeting will be held April 5–7, 2008, in Naples, FL. 🌐