



ICLAM Webinar

September 19th, 2023

L&H Insurance in the 21st Century: Navigating Antimicrobial Resistance, Climate Change, Mental Health, and Technological Advancements

Moderators: Dr. Detloff Rump, Prof. Tobias Schiergens

Agenda (CEST, p.m.):

01:00-01:05 Welcome

01:05-01:30 Antimicrobial resistance – a global health threat (Stephan Harbarth)

01:30-01:55 Impact of climate change on L&H insurance (Prachi Patkee)

01:55-02:10 The Digital Insurer

02:10-02:35 Breaking the stigma: Exploring mental health trends in the insurance industry (Laura Laprell)

02:35-03:00 Beyond ChatGPT: The Impact of Artificial Intelligence (AI) and Machine Learning on Clinical and Insurance Medicine (Daniel Zimmerman, Eric Raymond)

Presentations and speakers

Antimicrobial resistance – a global health threat

Speaker: Prof. Stephan Harbarth

Antimicrobial resistance (AMR) represents a global and multifaceted health issue. It is among WHO's top 10 public health threats. Antimicrobials are commonly used in human and veterinary medicine, however, misuse is thought to be the main driver of AMR. This presentation will give a comprehensive overview on the impact of AMR in terms of morbidity, mortality, and health cost as well as the need for urgent multisectoral action.



Speaker: Prof. Stephan Harbarth completed his residency in internal medicine and tropical medicine at Munich University Hospitals. After serving as a clinical fellow in the Infectious Diseases Division in the Department of Internal Medicine at Geneva University Hospitals, he completed his master's degree in epidemiology at Harvard School of Public Health. He is board certified in infectious diseases, was appointed full professor at the University of Geneva in 2018 and is the Director of the Infection Control Division and WHO Collaborating Center at Geneva University Hospitals since 2022. Dr Harbarth's work has garnered several awards, including the prestigious Robert Koch Award (2022).

Impact of climate change on L&H insurance

Speaker: Dr. Prachi Patkee,

Climate change affects human health through a multitude of avenues, the biggest drivers of which are expected to be extreme heat, air pollution, and increased exposure to infectious, vector-borne diseases. Health and mortality impacts are likely to be incremental as risks gradually accumulate over the course of a lifetime, disproportionately affecting clinically vulnerable groups, although potential for shock events such as pandemics remains. The extent of an individual's exposure to risk factors and access to mitigation tools will determine their overall risk. This presentation will be a pessimistic scenario of unmitigated climate change (RCP 8.5) which could result in 1.5% excess mortality annually by 2050, rising to 5.25% annually by 2100. These impacts may be unequally distributed, potentially increasing socio-economic disparities. Insurers, alongside government and health agencies can play a role in promoting health resilience against climate change. The impact on inforce portfolios will depend on the portfolio's exposure to specific climate drivers and will vary significantly depending on different factors.



Speaker: Dr. Prachi Patkee is a Life and Health R&D analyst at Swiss Re. She joined Swiss Re in January 2021 and is based in the London office. Her work is focused on projects relating to the forecasting of long-term mortality and morbidity trends, COVID-19, the impact of climate change on L&H, leading thought leadership across a spectrum of L&H topics, exploring emerging risks, and supporting academic/industry collaborations. Prachi holds a PhD in clinical neuroscience from King's College London (UK), where she was previously a postdoctoral research associate in neuroimaging.

Breaking the stigma: Exploring mental health trends in the insurance industry

Speaker: Dr. Laura Laprell

This session provides insights into emerging mental health trends and how they could affect our approach to mental health insurability. With a special focus on breaking the stigma that surrounds mental health, we will take a dive into the current landscape and examine why there is an increasing prevalence and how changing societal attitudes have contributed. By leveraging multiple data sources, including biometric portfolio data, health insurer data, underwriting and claims data, and medical studies, we will highlight how to interpret and use data analytics to develop innovative approaches to mental health insurance. Furthermore, we will explore how insurance companies can adapt to these trends by developing a new approach to insuring mental illness, while extending insurability at the same time. In conclusion, this session offers a comprehensive view of mental health within the insurance sector, encompassing current trends, data interpretation, and the development of novel approaches. Participants will gain valuable insights into leveraging data-driven strategies to drive inclusive and progressive mental health practices in insurance.



Speaker: Dr. Laura Laprell works in Munich Re's Medical Research and Development department, focusing on data analytics and data-driven models. She coordinates and works on digitalization projects, such as the development of the new Mental Health Calculator to support the underwriting of mental illnesses, as well as on algorithms and machine learning models in the claims area.

A biochemist by training, she received her PhD from the LMU Munich in 2015. Before joining Munich Re, she was a research group leader from 2016 to 2021, first at the University of Washington in Seattle and then at the Centre for Molecular Neurobiology in Hamburg.

Beyond ChatGPT: The Impact of Artificial Intelligence (AI) and Machine Learning on Clinical and Insurance Medicine

Speakers: Dr. Daniel Zimmerman (RGA). Prof. Eric Raymond

Artificial intelligence and machine learning are hugely important, possibly game-changing topics. This session will give an overview on their current and future role in both clinical and insurance medicine. It is imperative for insurance medical directors to have an understanding of this technology, including its limitations, as its application is rapidly expanding into all aspects of society including the insurance industry. The speakers will provide the essential background information to allow the viewers to take their first steps into the emerging and new world of artificial intelligence.



Speakers: Dr. Daniel Zimmerman is SVP, Chief Science Advisor at the Reinsurance Group of America (RGA). Prof. Eric Raymond is the Chair of the Medical Oncology Department at Paris Saint-Joseph Hospital and CMO Inclusive UW and Medical Expertise at SCOR. Both Dr. Zimmerman and Prof. Raymond are on the board of ICLAM.