An Interview with Dr. Robert Snihura

1. As vice-president and medical director for RBC Insurance, what are your primary responsibilities?

I'm responsible for providing medical consultation to RBC Insurance's life and travel insurance divisions, including PPI and employee group benefits programs. I also prepare medical education seminars for the underwriting (and other) staff, assist with claims assessment and provide input for product design.

2. What kind of experience do you bring to this position?

I started in the insurance industry in 1995. Prior to that I was an assistant professor at the University of Toronto's Faculty of Medicine and a staff member in the Division of Internal Medicine at St. Michael's Hospital in Toronto.

Before joining RBC Insurance in March 2002, I was the associate medical director at Canada Life Assurance Co., and medical director and medical vice president at Crown Life Insurance Co. in Regina.

I am also the outgoing president of the Canadian Life Insurance Medical Officers Association (CLIMOA), an organization focused on bringing ongoing, cutting edge information about medical disorders to medical directors and medical underwriters across Canada and the U.S.

3. What kinds of trends are you seeing in life insurance medical underwriting?

It's hard to talk about trends because medical science is always changing. However, there is definitely a greater focus on trying to provide coverage for a wider range of situations - especially with the introduction of products like critical illness and long term care insurance.

We are also seeing many medical innovations in terms of tools and techniques available to investigate and treat different diseases and conditions. Some of these innovations are allowing us to offer insurance to people we would not have previously covered.
For example, 20 years ago, a person with diabetes mellitus would have had difficulty in obtaining life insurance. Now that we are better able to understand and manage diabetes and its complications, we are able to offer life insurance coverage to many well-controlled diabetics.

4. How do you think these trends might affect the future of the industry?

As medical knowledge advances we are able to develop new information about the cause and treatment of various medical disorders - which allows us, for example, to determine that some conditions have a much better prognosis than was previously thought. This new knowledge allows us to make more sensible underwriting decisions leading to the provision of valuable insurance coverage to more customers.

5. How would you be able to help business partners in meeting client needs?

One of my main goals is to provide our underwriters with teaching and training focused on helping them make more liberal underwriting decisions. A well educated and experienced underwriting staff means that business partners are able to respond to client needs in a timely fashion - this benefits everyone.

6. What can business partners do to prepare clients for the medical portion of the application process?

Business partners need to ensure that clients complete all questions on the medical portion of the application, including a complete list of currently used medications. They also need to give sufficient details about any medical conditions or procedures they may have had. For example, if a client has had a CAT scan recently, it's important to provide details explaining the need for this test.

The more complete an application is when it comes to the head office, the greater the chance that we will be able to review and process it immediately. Missing or incomplete information often means a longer wait time for clients.