

# AHOU 2019

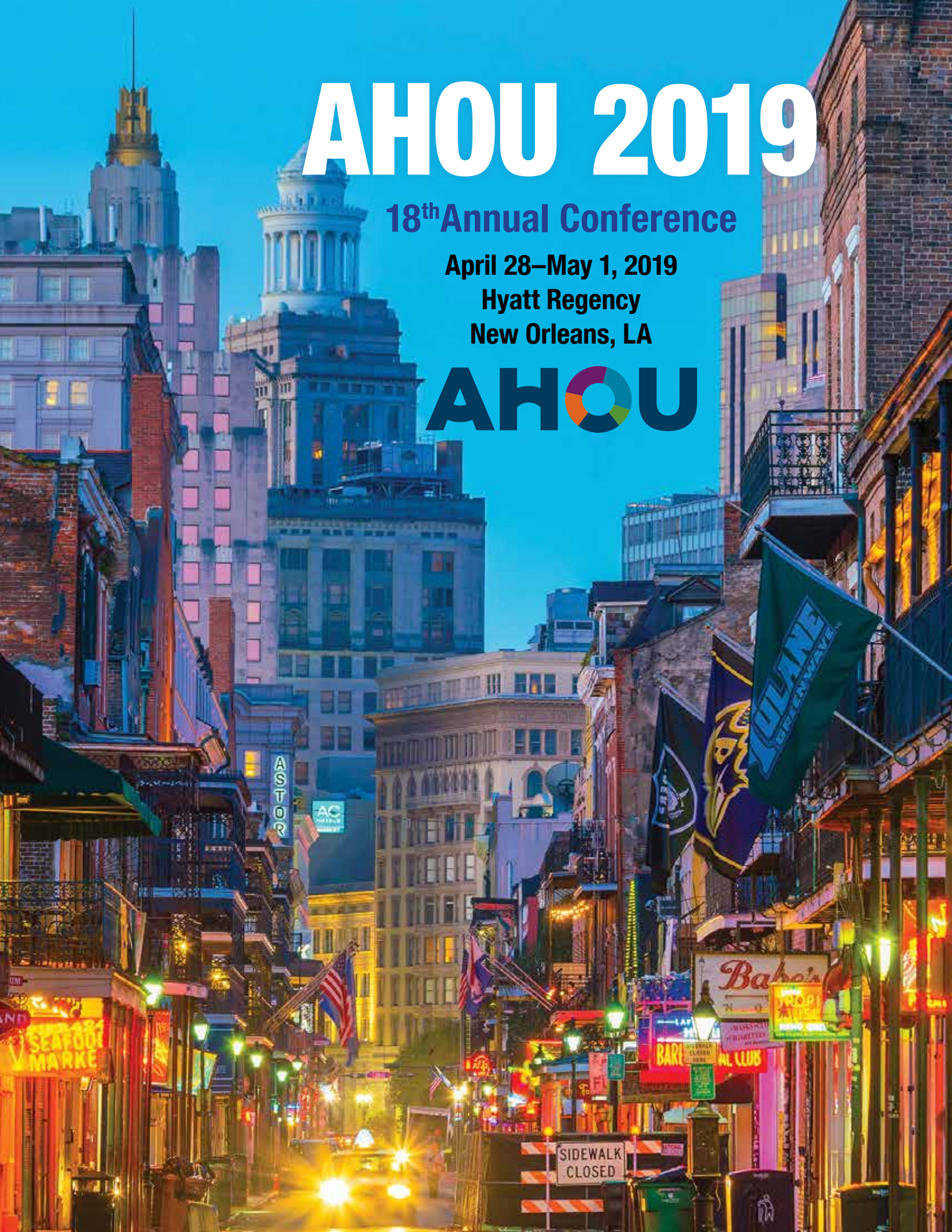
18<sup>th</sup> Annual Conference

April 28–May 1, 2019

Hyatt Regency

New Orleans, LA

AHOU





**Amy Prestegaard**  
**AHOU President, 2018-2019**  
**State Farm**  
**Bloomington, IL**  
**president@ahou.org**

## ***From the President***

On behalf of the AHOU Executive Council and Program Committee, I would like to invite you to the 18th AHOU Annual Conference on April 28–May 1, 2019. The 18th Annual Conference will be held in New Orleans, and the city's rich and diverse history will be apparent throughout the conference.

Join us as we kick off the conference on Monday with Melissa Knoll from Life Happens. Melissa will share how life insurance changed the life of her and her family. It is a can't miss part of the program and a healthy reminder for all of us that we should never lose sight of the "why" we do what we do every day.

Speaking of the program, I cannot wait to attend this year's education sessions! Each session falls into one of three tracks: Core, Innovation & Professional Development and Industry Insights. I encourage you to take time to look through the agenda and create a schedule that is tailored to you. Whether it is spending an hour attending one of our accelerated underwriting sessions, discovering the impact of genetics on the industry or management skills there is a session and track for everyone.

This year we are changing up a few things, starting with offering three super-sized sessions Monday morning, replacing the second main stage speaker as we traditionally have offered. When registering for the conference, you will be asked to select which session you would like to attend: Traumatic Brain Injury (TBI) and Development of Chronic Traumatic Encephalopathy (CTE), Critical Thinking Reality Check or Technology in the New Age of Underwriting. These super-sized sessions will be a new and unique way to do a deeper dive on a topic that is applicable to your area of focus.

In addition to attending the many outstanding breakout sessions, stop by the Marketplace where a wide-range of exhibitors will be in attendance, providing opportunities to learn about the most up-to-date products and services being offered to our industry.

The Marketplace is also the perfect place to network with your colleagues! Stop by the AHOU booth to learn more about Advance360, other AHOU member benefits and about getting involved in AHOU and giving back to the industry.

It is an exciting year for AHOU! In early 2019 we rolled out a new look, including an updated logo and website. In the meantime, book your hotel room to secure a place at the conference hotel. Before you go, remember to download the 2019 AHOU Conference App, sponsored by RGA. We will send you an email closer to the conference date with instructions on how to download this dynamic tool. This app is integral to making the most of your conference experience!

See you in the Big Easy!

**Amy Prestegaard, FALU, FLMI, CLU**  
**2018–2019 AHOU President**



# 18<sup>th</sup> Annual AHOU Conference

## Saturday, April 27

2:00 p.m.–6:00 p.m. **Registration**  
*Elite Foyer, Level One*

Evening on your own — enjoy New Orleans!

## Sunday, April 28

8:00 a.m.–6:00 p.m. **Registration/Information**  
*Elite Foyer, Level One*

2:00 p.m.–5:00 p.m. **AHOU Marketplace and  
Welcome Reception**  
*Elite A, Level One*

Evening on your own — enjoy New Orleans!

## Monday, April 29

7:00 a.m.–5:00 p.m. **Registration/Information**  
*Empire A Foyer, Level Two*

7:00 a.m.–8:00 a.m. **Breakfast**  
*Elite B, Level One*

8:00 a.m.–10:15 a.m. **Opening Ceremonies/  
Mainstage Presentations**  
*Empire AB, Level Two*

- 8:00-8:15 a.m. — *Second Line*
- 8:15-8:30 a.m. — *Opening*
- 8:30-9:15 a.m. — *Hall of Fame/  
New FALU Recognition*
- 9:15-10:15 a.m. — *Mainstage Presentation*

## RealLIFE Stories: Syracuse, Snowmobiles & Spiderman

Melissa and Greg Knoll purchased life insurance before they turned 30. It would turn out to be the one decision that would preserve their family's hopes and dreams. Melissa shares her response to the often-asked question, "What influenced you to purchase life insurance?"

**Melissa Knoll,**  
**Managing Director**  
*Behavioral Institute for  
Children and Adolescents*

Melissa Knoll became involved with the LIFE Foundation in 2009 through the RealLIFE stories program. Melissa and daughters, Neva and Morgan, along with their agent, Joe Fox, were selected as an example of the power of life insurance. Melissa's husband, Greg, was a tough, physically fit SWAT officer for the Minneapolis Police Department, when he was diagnosed with a rare form of gastric cancer. He died at the age of 37, leaving Melissa, their 10 and 5-year-old daughters, a new business and dreams for their future. Fortunately, he also left insurance. Melissa has shared her family's story with insurance groups throughout the country in



the hopes that it will help other families to make sure that dreams live on even when dads may not. She is busy as a single mom and Managing Director for Behavioral Institute for Children and Adolescents, a non-profit that provides resources and support for parents and professionals who work with troubled youth. She lives in Minneapolis, Minnesota.

10:15 a.m.–10:45 a.m. **Networking Refreshment Break**  
*Empire A Foyer, Level Two*

10:45 a.m.–12:00 p.m. **Super-Sized Plenary Sessions**

## Core — Traumatic Brain Injury (TBI) and Development of Chronic Traumatic Encephalopathy (CTE)

**Richard O. Temple, PhD, PLLC**  
*Licensed Psychologist, Clinical Neuropsychologist*

This session will:

- Review symptoms of traumatic brain injury
- Review classification of brain injury severity
- Review standardized tools to assess brain injury
- Compare and contrast post-concussive syndrome, second-impact syndrome, chronic traumatic encephalopathy and chronic traumatic encephalomyopathy
- Review predictors of which subset with TBI goes on to develop CTE
- Review short and long-term complications, morbidity and mortality risks for individuals with TBI and CTE

## Industry Insights — Critical Thinking Reality Check

**Nan Gesche, MA**  
*Helping people play well together!*

During this interactive session, you will explore one of the most sought-after workplace skills — critical thinking. In this low-risk, high energy session, you will see how critical thinking can get derailed and what you might do differently to keep it on track.

## Innovation & Professional Development — Technology in the New Age of Underwriting

**JJ Carroll, FSA, MAAA**  
*Senior Vice President, Head of New Solutions Group,  
Swiss Re*

**Scott Grandmont, FALU, FLMI, CLU, FLHI, ARA, AIRC, AGS**  
*COO Greenhouse Life, Vice President  
RGAX*

As digital capabilities expand and new technologies evolve at such a rapid pace, it can be overwhelming to life insurance industry thought leaders who are trying to keep up with growing consumer expectations. It can also be challenging to differentiate the technologies that will "move the needle" from the current "flavor of the month."

This presentation will provide perspectives on artificial intelligence, blockchain and a myriad of other topics in a result-oriented session focused on practical applications of new technology capabilities in the context of the real-world problems we face as the financial gatekeepers for the life insurance industry.

12:00 p.m.–2:00 p.m. **Lunch on your own**

## 2:00 p.m.–3:00 p.m. Concurrent Session #1

### 1.1 Advances in Genetic Science: What You Need to Know

**Steven J. Rigatti, MD, DBIM, FALU, FLMI**  
Founder  
Rigatti Risk Analytics, LLC

At the completion of the Human Genome Project in 2003, some speculated that this achievement would unlock myriad advances in the diagnosis, treatment and cure of disease and enable precise predictive analytics. This presentation will address the most important of these advances including predictive genetic testing, epigenetics, cancer genomics, gene editing, technologies and pharmacogenetics. The focus will be on the concrete achievements in these fields and how they are affecting the industry.

### 1.2 Non-Obstructive Coronary Artery Disease — An Underwriting Nightmare

**Daniel Zamarripa, MD**  
Chief Medical Director — Life, Health & Disability  
AIG

This session will highlight the mortality associated with Non-Obstructive Coronary Artery Disease and the challenge it presents to underwriters from a risk assessment perspective.

We've all seen the quick quote for: I have a guy, male, age 50, non-smoker, with an abnormal EBCT or calcium score or coronary CT, but it didn't require surgical intervention . . . standard, right? We will explore the future impacts it should have on your mortality, if we accept the risk at standard today.

### 1.3 Underwriting in the Americas, Europe and Australia

**Norm J. Leblond, FALU**  
Head L&H Underwriting, Canada  
Swiss Re  
**John O'leary**  
Manager, Technical Underwriting  
Zurich Financial Services Australia

**Rafael R. Shabetai**  
Vice President and Chief Underwriter  
Pan-American Life Insurance Group

**William M. Tilford, FALU, FLMI, CLU, Fellow (ALUCA)**  
Principal Consultant  
Tilford Consulting

**Ana Villanueva, MD, PhD, MBA**  
Global Chief Medical Director  
Mapfre Re

In this lively panel discussion, underwriting leaders from the Americas, Europe and Australia will compare and discuss key differences in the working lives of underwriters, tools of the trade and other items of interest in their geographies.

### 1.4 Distribution Innovation: Direct-to-Consumer (DTC) Underwriting Panel

**Laura McKiernan Boylan, FSA, CERA**  
Head of Risk Selection  
Haven Life

**Angi Horn, MBA**  
Corporate Vice President, Underwriting Strategy  
New York Life Direct

From strategic affinity brand partnerships to start-up acquisitions, there are many ways insurance carriers are exploring ways to diversify and innovate in the distribution space to grow sales in the underserved middle market. The panelists in this session represent an industry cross-section of companies with varying approaches to this unique challenge. We will discuss the successes and hurdles they have faced in optimizing their companies' risk selection practices without having the agent as an intermediary with consumers.

### 1.5 Fair vs. Unfair Discrimination in Underwriting: Dissecting and Rethinking Our Criteria

**Hank George, FALU**  
President  
Hank George, Inc.

With the advent of BIG DATA analytics and other novel underwriting resources — plus growing attention to our risk assessment practices by regulators, consumer advocates and others — we need to carefully rethink how we define “fair” versus “unfair” underwriting practices. This presentation will delve into every salient aspect of this question, exploring ways in which we can maximize our commitment to our customers in this critical domain.

### 1.6 Evidence Based Underwriting — The Development of Credits and Debits in Risk Assessment

**John Iacovino, MD, DBIM, FACP, FCCP**  
Senior Medical Director  
Fasano Associates

This session will describe the methodology for determining debits and credits for medical impairments, while illustrating the difference between mortality ratios and rates. Other topics for discussion will include the mortality equivalent of debits relating to reduction in life expectancy, the use of flat-extras and will help answer why manuals address these items differently.

**3:00 p.m.–5:00 p.m. Marketplace**  
Elite A, Level One

**5:00 p.m.–6:00 p.m. “Meet the Leadership” Reception**  
Open to all attendees!

**Evening on your own — enjoy New Orleans!**

## Tuesday, April 30

**7:00 a.m.–5:00 p.m.**    **Registration/Information**  
*Empire A Foyer, Level Two*

**7:00 a.m.–8:00 a.m.**    **FALU Breakfast**  
*Celestin G-H, Level Three*  
**(For FALUs only; ticket required)**

**7:15 a.m.–8:00 a.m.**    **Breakfast**  
*Elite B, Level One*

### **8:00 a.m.–9:00 a.m.**    **Concurrent Session #2**

#### **2.1 Cajun Clash — A Debate of Medical Underwriting Hot Topics**

**Dave Rengachary, MD, DBIM, FALU, FLMI**  
*Senior Vice President, Chief Medical Director, US Mortality Markets*  
*RGA*

**Michael H. Wetzel, MD, DBIM, CLU**  
*Chief Medical Director*  
*AXA*

Join us for a point counterpoint medical director debate on several of the hottest topics in the life insurance industry today. Topics debated will include mortality related to marijuana, the importance of wearable data and impact of genetic information in the underwriting process. It is sure to be a lively discussion!

#### **2.2 Lynch Syndrome, Colon Cancer and Colon Polyps: Is it time for testing?**

**William R. Rooney, MD**  
*Medical Director and Vice President*  
*SCOR Global Life*

Recently, the American Cancer Society changed their recommendation for colorectal cancer screening. Why the change? What are the risks for cancer? What does Lynch Syndrome have to do with it? It is time for a story, a review of some interesting genetics and a discussion of current recommendations for colon cancer prevention.

#### **2.3 Bridging the Generational Gap**

**Eric Saul**  
*Executive Director of Development Engineering*  
*ExamOne*

Did you know there are 1.8 billion millennials worldwide? Their purchasing behavior has redefined how businesses position their messaging, products and services. According to the 2016 insurance barometer study, 43% of millennial households own individual life insurance. So what do insurers and producers need to know when targeting millennials? And what trends are we seeing across the laboratory or this age group? Would it surprise you if you knew that there was nearly a 50% non-disclosure rate among this age group for tobacco use? These topics and other millennial behaviors will be explored.

#### **2.4 Up in Smoke ... and Vapor**

**Bradley Heltemes, MD, DBIM**  
*Vice President and Medical Director, R&D/Innovation*  
*Munich Re*

**Anastasia Jaegerman, FLMI, AALU, ACS**  
*Vice President, Underwriting*  
*Optimum Re*

This will be a “highly” interactive session discussing the use of recreational vs. medicinal marijuana and the use of e-cigarettes and vaping. Presenters will discuss issues and trends regarding each and the current knowledge or lack of it, on mortality risk associated with their use. We will take a brief tour north to see how our friends are handling the legalization of cannabis since October 17, 2018 and consider how it may trickle down south and how the legislative environments may keep these subjects “up the air.”

#### **2.5 When Lawmakers Underwrite for You ...**

**Mariana Gomez-Vock**  
*Assistant General Counsel*  
*American Council of Life Insurers*

This session will discuss current and emerging legislative and public policy risks to underwriting. Topics include the use of genetic test results, protections for living organ donors, Truavada/PrEP and more!

#### **2.6 Critical Lab Testing: Current and Future Trends**

**Speaker TBA**

This session will present an overview of current and future trends within the clinical laboratory testing industry. Possible clinical testing that could eventually be utilized within the insurance testing market will be discussed, along with ways to access data for clinical laboratory testing.

### **9:00 a.m.–9:30 a.m.**    **Networking Refreshment Break**

### **9:30 a.m.–10:30 a.m.**    **Concurrent Session #3**

#### **3.1 Cutting Edge Cancer Treatments: Targeted Immunotherapy**

**Tomer Mark, MD, MSc**  
*Associate Professor of Medicine*  
*University of Colorado*

This session will:

- Outline the range of available immunotherapies including targeted and generalized treatments
- Discuss the types of malignancies where targeted immunotherapies show current efficacy or future promise
- Present survival statistics for targeted immunotherapies for selected hematological and non-hematological malignancies
- Discuss CART cell therapy and its current and future clinical utility.

## 3.2 The Opioid Epidemic: A Crisis by Design

**Robert Profumo, MD**

*North American Life Medical Consultant  
Partner RE*

The opioid epidemic did not occur by accident or in error. It was by the design of pharmaceutical companies and failure of government regulatory agencies. This will be reviewed, as well as how to approach an applicant with chronic opioid use.

## 3.3 The Art of the Deposition

**David T. McDowell**

*Partner  
McDowell Hetherington LLP*

**Thomas F. A. Hetherington**

*Partner  
McDowell Hetherington LLP*

Testifying at a deposition involves far more than just showing up and answering a few questions. While you probably cannot win the company's case in a deposition, you can definitely lose it. Being properly prepared for the deposition is the key to success. Understanding your role, the value of home bases and dirty rotten lawyer tricks will help you successfully navigate the deposition process.

## 3.4 Behavioral Economics: The Science Behind It

**Dan Drabik**

*Underwriting Design Consultant  
Swiss Re*

We've all been hearing about Behavioral Economics (BE), but what is it really? How can it change the way we do business? Come prepared to experience BE first hand!

## 3.5 Accelerated Underwriting: Now What? Lessons Learned

**David Goehrke, FALU, FLMI, CLU**

*AVP, Underwriting Business Development  
Munich Re*

**Joseph "Taylor" Pickett, FSA, MAAA**

*Actuary  
RGA*

This session will highlight the overall state of accelerated underwriting, effective monitoring practices and what types of data and tools might grow in their use in the coming years.

## 3.6 Negotiate for Life

**Paul Greene**

*Corporate Vice President  
New York Life*

**Adnan Raja, MSPM, PMP**

*Corporate Vice President  
New York Life*

Negotiating is a life skill — you cannot succeed in business or any other area without knowing how to do it well. The key to effective negotiation is a win-win mentality. It is not about taking away something from one party — it is about making sure both parties walk away satisfied. That means you have to perfect the process by preparing your negotiation and thinking about what the other side wants. You also have to know what you can live with when the deal is done. Once you understand the basics of effective negotiation and how to apply them, you will be surprised at just how often you achieve positive results.

## 10:30 a.m.–11:00 a.m. Networking Refreshment Break

## 11:00 a.m.–12:00 p.m. Concurrent Session #4

### 4.1 Cajun Clash — A Debate of Medical Underwriting Hot Topics

*Repeat of session 2.1 from 8:00 AM*

### 4.2 Alcohol Use Disorder and Alcohol Dependence Masquerading as Other Conditions

**Richard E. Braun, MD, FLMI**

*Vice President, Chief Medical Director  
SCOR Global Life*

This session will cover the epidemiology, diagnostics and natural history of alcohol use disorder. We will discuss several medical conditions that should put you on alert for AUD.

### 4.3 Chief Underwriter Panel 2.0: Continuing the Conversation

**Kristin Ringland, FALU, FLMI**

*Vice President, Chief Underwriting Officer-US  
SCOR Global Life Americas*

**Jenny Mason, FALU, FLMI**

*Chief Life Underwriter  
Alfa Life Insurance Corporation*

**Julienne L. Warr, FALU, FLMI, CLU, AGS**

*Leader, Underwriting Operations and Innovations  
Brighthouse Financial Life Insurance*

Last year, a few male chief underwriters came together for a rather robust opportunity to share their opinions on a host of hot topics. Now it is time for a few of the industries' chief underwriting women to share their thoughts!

## 4.4 Mentoring Underwriters in a Shifting Paradigm

**Michelle Privett,**  
Assistant Vice President, Underwriting Marketing  
Munich Re

**Paul Rivard**  
2nd Vice President, Underwriting Client Solutions  
Munich Re

In this Session, Paul and Michelle will discuss what it takes for underwriters to advance their skill sets and careers. They have extensive experience in engaging underwriters with skill sets ranging from traditional to the innovative. Paul and Michelle will share thoughts on the skills that underwriters are currently using and on skills underwriters will need to develop in order to apply innovative solutions in their underwriting departments. They will discuss how to further encourage building requisite skills to develop and how underwriters can advance their careers. They will also discuss how leaders can help identify and mentor underwriters needed for the new underwriting paradigm.

## 4.5 Managing Underwriters' Performance and Productivity — Modern Solutions to an Age Old Challenge

**Keith W Brown, MSM, ChFC, CLU, FALU, CLMI, RHU**  
Vice President, Risk Management and Chief Underwriters  
Gen Re

Underwriters and managers will discover new ideas to improve underwriting results and overcome managerial biases, misperceptions and shortcomings associated with traditional underwriter performance measurement.

## 4.6 Underwriters, Actuaries and Data Scientists — The Three Stooges or a Well-oiled Machine?

**Kelly J. Halverson, FSA, MAAA, MBA**  
Vice President and Actuary, Individual Product Development  
Ameritas

**David Redpath, FALU, FLMI, CLU, ChFC, MBA**  
Director, Life Underwriting  
Prudential

**Luke VandenAvond, CLU, FLMI**  
System and Research Consultant  
Northwestern Mutual

The rapidly changing life insurance industry is much easier to navigate when these three disciplines partner and collaborate to achieve better results. Learn and explore about your future as we discuss how these three disciplines partner for today AND for tomorrow in the life insurance industry.

12:00 p.m.–2:00 p.m. Lunch on your own

2:00 p.m.–3:00 p.m. Concurrent Session #5

## 5.1 Diabetes: A Growing Epidemic

**Ted Gossard, MD**  
Associate Medical Director  
Nationwide

The incidence of diabetes continues to grow steadily in our country with a current estimate of 1.5 million newly diagnosed Americans every year, which carries devastating physical, emotional and financial effects on our country. As well, diabetes is now considered to be a global epidemic with rates exploding in many countries. This discussion will provide an update on diabetes as well as an overview of important considerations in life underwriting of this disease.

## 5.2 Technology in the New Age of Underwriting

Repeat of super-sized plenary session from Monday at 11:00 AM

## 5.3 Brokerage Underwriting Round Table Discussion

**Tiffany Hyde, FALU**  
Senior Vice President, Head of Underwriting  
Lion Street

Join us for the most lively 60 minutes of dialogue and discourse you will experience at AHOU! Colleagues from brokerage, direct and reinsurance carriers converge to address challenges, technology, automation and the importance of partnership in our collective goal to maintain relevancy in this rapidly changing underwriting environment.

## 5.4 The Opioid Epidemic: A Crisis by Design

Repeat of session 3.2 from 9:30 AM

## 5.5 Early Experience with Predictive Analytics

**Sean Conrad, FSA, MAAA, FIA, CFA**  
Vice President and Actuary  
Hannover Re

We will explore the way predictive modelling is being used in life insurance with a focus on underwriting. We will also discuss current and future use cases, insights from emerging experience and what we are learning.

## 5.6 Impact of Genetics on the Life Insurance Industry

**Thomas Ashley, MD, FACP, DBIM**  
Vice President and Chief Medical Director  
Gen Re

**Bruce Margolis, DO, MBA**  
Associate Vice President, Medical Director  
Pacific Life

With the rapid advances of genetic testing processes, broader consumer access to tests, and potential emerging legislation, the life insurance industry faces an ever-growing impact from genetics. This session will cover the most recent updates on genetics research, and current clinical uses of genetic testing. The speakers will also discuss direct-to-consumer genetic testing, the potential value and industry impact, and results from the recent Society of Actuaries study on genetics and insurance. Ethical and social issues will also be discussed, including the current legislative landscape in the US and abroad.

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**3:00 p.m.–3:30 p.m. Networking Refreshment Break**

**3:30 p.m.–4:30 p.m. Concurrent Session #6**

## **6.1 Liquid Biopsy — Is it a game changer?**

**Monica Wilson, MD**  
*Chief Medical Officer*  
*Swiss Re*

Liquid biopsy is a new type of testing that is being used to identify cancer recurrences and improve cancer treatments. It is less invasive than traditional biopsies, which may be difficult to do or have a risk of serious complications. Liquid biopsy will have benefits for patients and improve patient outcomes. This presentation will analyze the impact that this type of testing will have on the life and health insurance industry

## **6.2 When Lawmakers Underwrite for You ...**

*Repeat of session 2.5 from 8:00 AM*

## **6.3 Financial Underwriting in the High Net Worth Applicant**

**Rodger Hergenrader, AALU, FLMI, ACS**  
*Vice President and Chief Underwriter*  
*M Financial Group*

**Joel Larson, FALU, FLMI, CLU, MBA**  
*Director, Life Underwriting*  
*Prudential*

**Ed Sheehan**  
*Underwriting Director, Large Case*  
*SCOR Global Life*

Join us for a robust and enlightening discussion with three distinguished industry panelists who have extensive experience in the high net worth market and expertise in financial underwriting. They will offer their unique underwriting perspectives in this marketplace from the perspective of a direct insurer, a reinsurer and a producer group.

## **6.4 Considerations for Designing a Home Grown Automated Underwriting System**

**Sharon Garner, FALU, FLMI, ARA**  
*Vice President, Life Underwriting*  
*American National*

**Jamie Hasselmeier, FLMI, AALU, ARA**  
*Director of Underwriting Automation and Research*  
*American National*

This presentation will cover the key aspects involved in the design of a home grown automated underwriting system to include key players, sizing effort, resources necessary and what comes next.

## **6.5 Chief Underwriter Panel 2.0: Continuing the Conversation**

*Repeat of session 4.3 from 11:00 AM*

## **6.6 Regional, State and Local Organizations and Conferences Roundtable**

**Moderator – Bill Tilford, Tilford Consulting**

Meet the new Vice President, External Relations for the AHOU, who will facilitate a highly interactive discussion group about issues of interest to regional, state and local underwriting organizations. Intended primarily for people serving those organizations, but open to all interested parties.

## **5:30 p.m.–7:00 p.m. “Mardi Gras” Conference Reception**

*Empire A/B, Level Two*

*All Conference Attendees Welcome!*

## **Wednesday, May 1**

**7:00 a.m.–11:00 a.m. Registration/Information**  
*Empire A Foyer, Level Two*

**7:45 a.m.–8:30 a.m. Breakfast**  
*Elite B, Level One*

**8:30 a.m.–9:30 a.m. Concurrent Session #7**

## **7.1 I’m Not Quite Dead Yet: Life Insurance with Living Benefits**

**Jim Filmore, FSA, MAAA**  
*Vice President & Actuary*  
*Munich Re*

**Marv Reber, FALU, FLMI, CLU, LTCP**  
*Director, New Business & Underwriting*  
*MassMutual*

In this session, the presenters will discuss the overlap, which has been growing between life insurance and living benefits products. In particular, the presenters will describe items that life insurance underwriters should consider when evaluating products with both mortality and morbidity benefits. The presenters will share their insights from individual life, disability income and long-term care.

## **7.2 Impact of Genetics on the Life Insurance Industry**

*Repeat of session 5.6 from 2:00 PM on Tuesday*

## **7.3 Accelerated Underwriting Programs: Insights on Implementation with Predictive Modeling**

**Eric Carlson, FSA, MAAA**  
*Principal and Life Actuary*  
*Milliman IntelliScript*

**Patrick Sugent**  
*Vice President, Analytics*  
*LexisNexis Risk Solutions*

This session will cover accelerated underwriting programs for life insurance. It will focus on accelerated underwriting programs that utilize a real-time predictive modeling component to complement or replace traditional underwriting elements.



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## 7.4 Retired Panel — Underwriters and Consultants: Where Have They Been and Where Are They Going?

**Danny Collins, FALU, FLMI, ACS**  
National Sales Representative  
OraSure Technologies, Inc.

**Marty Meyer, FALU, FLMI, CLU ChFC**  
Underwriting Consultant

**Lynn Patterson, FALU, FLMI, CLU, CFE**  
Underwriting Consultant

**Moderator: Tom McCarthy, FALU**  
Underwriting Consultant  
Bestow Life, Cognizant, SelectX

Recent industry surveys have pointed out some fairly significant retirements occurring in the underwriting ranks. A number of retirees have opted to continue in the industry that they have been so integrally attached to for so long. This path, however, does not come with a 'roadmap'. These four experienced panelists will talk about their experiences in moving to retired underwriting consulting. The 'why's', the structure, the types, financial aspects, connectivity and even the psychological aspects; they will share their overall perspectives.

## 7.5 Driving History: Driven to Distraction

**Mark S. Dion, FALU, FLMI**  
Vice President, Strategic Underwriting Innovation  
RGA

**Doug Ingle, FALU, FLMI**  
Vice President, Underwriting Research  
Hannover Re

A look at the role of driving behavior as a predictor of all-cause mortality and, specifically, the role of distracted driving in accidents and vehicular associated mortality.

## 7.6 Death by Sleep

**Joel Weiner, MD, FACP, FLMI**  
Vice President and Medical Director  
Northwestern Mutual

This presentation will review the basics of sleep apnea including definitions and pathophysiology. The various diagnostic tests and treatments will also be presented followed by case examples commonly seen in underwriting.

## 9:30 a.m.–10:00 a.m. Networking Refreshment Break

10:00 a.m. **Business Session / Mainstage Presentation / Closing**  
Empire AB, Level Two

10:15 a.m. –

**Mainstage Presentation**  
Empire AB, Level Two

## INFLUENCE — The Psychology of Persuasion

How can you achieve important business goals in a complex, ambiguous business world where your title may not convey your seniority? Or where playing the 'I'm the boss' card in a flat, matrix-based organization, where people are spread across different regions, cultures, and time zones, is simply inappropriate?

One way is to learn about the fascinating and highly applicable psychology of persuasion.

The ability to capture attention, sway the undecided, encourage collaboration, influence decisions and persuade people to change isn't just a skill born to a lucky few. It is a learnable science and the researchers who study it have uncovered a universal set of rules that anyone can learn and ethically apply.

International bestselling author and influence researcher Steve Martin will explore these insights in this relevant, engaging and highly applicable keynote talk. Bring an open mind and your notepad and leave with a practical and useable toolkit that can be immediately employed to influence and persuade others more successfully.

### Steve Martin

Steve is a Royal Society nominated author in the field of influence and persuasion, Steve Martin is co-author of the New York Times, Wall Street Journal and Business Week bestseller **'Yes! 50 Secrets from the Science of Persuasion'**. His books have sold over a million copies and been translated into 26 languages. His work applying influence and persuasion science to business, organizational and public policy has been featured in the national and international press including the New York Times, BBC TV & Radio, The Times, Washington Post, Financial Times, Time magazine and The Harvard Business Review

His popular business columns are read by over 2.5 million people every month and include his monthly column in the British Airways in-flight magazine as well as regular columns for the Harvard Business Review.

He serves as Honorary Professor of Behavioral Science at Columbia University Graduate School of Business and as a guest lecturer on MBA and Exec. Ed programmes at the London School of Economics, the University of Cambridge and Harvard Business School.



11:15 a.m. –

**Invitation to AHOU 2020 and Closing Remarks**

11:30 a.m.

**Adjournment**

# Track Chart

Date / Session	Core Track	Industry Insights Track	Innovation and Professional Development Track
<b>Monday, April 29, 11:00 AM; Super-Sized Plenary Sessions</b>			
Critical Thinking Reality Check		X	
Technology in the New Age of Underwriting			X
Traumatic Brain Injury (TBI) and Development of Chronic Traumatic Encephalopathy (CTE)	X		
<b>Monday, April 29, 2:00 PM; Concurrent Session #1</b>			
1.1 Advances in Genetic Science: What You Need to Know		X	
1.2 Non Obstructive Coronary Artery Disease — An Underwriting Nightmare	X		
1.3 Underwriting in the Americas, Europe and Australia		X	
1.4 Distribution Innovation: Direct-to-Consumer (DTC) Underwriting Panel			X
1.5 Fair vs. Unfair Discrimination in Underwriting: Dissecting and Rethinking Our Criteria		X	
1.6 Evidence Based Underwriting: The Development of Credits and Debits in Risk Assessment	X		
<b>Tuesday, April 30, 8:00 AM; Concurrent Session #2</b>			
2.1 Cajun Clash – A Debate of Medical Underwriting Hot Topics	X		
2.2 Lynch Syndrome, Colon Cancer and Colon Polyps: Is it time for testing?	X		
2.3 Bridging the Generational Gap			X
2.4 Up in Smoke ... and Vapor		X	
2.5 When Lawmakers Underwrite for You ...		X	
2.6 Critical Lab Testing: Current and Future Trends			X
<b>Tuesday, April 30, 9:30 AM; Concurrent Session #3</b>			
3.1 Cutting Edge Cancer Treatments: Targeted Immunotherapy	X		
3.2 The Opioid Epidemic: A Crisis by Design	X		
3.3 The Art of the Deposition		X	
3.4 Behavioral Economics: The Science Behind It		X	
3.5 Accelerated Underwriting: Now What? Lessons Learned			X
3.6 Negotiations for Life			X
<b>Tuesday, April 30, 11:00 AM; Concurrent Session #4</b>			
4.1 Cajun Clash – A Debate of Medical Underwriting Hot Topics	X		
4.2 Alcohol Use Disorder and Alcohol Dependence Masquerading as Other Conditions	X		
4.3 Chief Underwriter Panel 2.0: Continuing the Conversation			X
4.4 Mentoring Underwriters in a Shifting Paradigm			X
4.5 Managing Underwriters' Performance and Productivity – Modern Solutions to an Age Old Challenge		X	
4.6 Partnering Underwriters with Actuaries and Medical Directors		X	

# Track Chart

Date / Session	Core Track	Industry Insights Track	Innovation and Professional Development Track
<b>Tuesday, April 30, 2:00 PM; Concurrent Session #5</b>			
5.1 Diabetes: A Growing Epidemic	X		
5.2 Technology in the New Age of Underwriting			X
5.3 Brokerage Underwriting Round Table Discussion		X	
5.4 The Opioid Epidemic: A Crisis by Design	X		
5.5 Early Experience with Predictive Analytics			X
5.6 Impact of Genetics on the Life Insurance Industry		X	
<b>Tuesday, April 30, 3:30 PM; Concurrent Session #6</b>			
6.1 Liquid Biopsy – Is it a game changer?	X		
6.2 When Lawmakers Underwrite for You ...		X	
6.3 Financial Underwriting in the High Net Worth Applicant	X		
6.4 Considerations for Designing a Home Grown Automated Underwriting System			X
6.5 Chief Underwriter Panel 2.0: Continuing the Conversation			X
6.6 Regional, State and Local Organizations and Conferences Roundtable		X	
<b>Wednesday, May 1, 8:30 AM; Concurrent Session #7</b>			
7.1 I'm Not Quite Dead Yet: Life Insurance with Living Benefits		X	
7.2 Impact of Genetics on the Life Insurance Industry		X	
7.3 Accelerated Underwriting Programs: Insights on Implementation with Predictive Modeling			X
7.4 Retired Panel – Underwriters and Consultants: Where Have They Been and Where Are They Going?			X
7.5 Driving History: Driven to Distraction	X		
7.6 Death by Sleep	X		



# *Mardi Gras*

## Networking Reception

**Tuesday, April 30, 2019**

**5:30-7:00 PM**

**Empire Ballroom**

“Let the Good Times Roll!” Join your fellow colleagues and celebrate another outstanding AHOU Annual Conference at the Mardi Gras Networking Reception!

Wear your comfortable party clothes to celebrate in style. Masks, beads and great food & beverage will overflow!



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## Educational Organizations

ALU  
CIU  
LOMA  
SOA



# Registration and Hotel Information

## Conference Headquarters

### Hyatt Regency New Orleans

601 Loyola Avenue

New Orleans, LA 70113

The Hyatt Regency New Orleans anchors the vibrant Sports & Entertainment and South Market District in downtown New Orleans, featuring more than 20 local restaurants. Experience the best of the Big Easy at this award-winning downtown New Orleans hotel offering easy access to the area's most popular attractions. Hop on the Loyola Avenue Streetcar, or take a walk to the historic French Quarter, Arts District, Audubon Aquarium of the Americas and the scenic Mississippi Riverfront.

- 1193 guest rooms and suites
- 8 restaurants and lounges onsite
- Bywater Pool Deck & Bar with a 25,000-square-foot outdoor deck showcasing a heated pool, cabanas and a full bar area
- Fitness Center offering a variety of fitness equipment along with stunning panoramic city views
- 27 minutes from Louis Armstrong International Airport
- Hyatt Regency New Orleans current self and valet parking rates are available at <https://www.hyatt.com/en-US/hotel/louisiana/hyatt-regency-new-orleans/msym/maps-parking-transportation>

## Streetcar Information

Guests can enjoy quick and easy transportation to the city's most popular attractions via the Loyola-UPT Streetcar Line, which passes approximately every 20 minutes across from the hotel. The cost to ride streetcars in New Orleans is \$1.25 and can be paid with exact change when you board. One-Day and 3-Day unlimited ride Jazzy Passes are also available for \$3 and \$9. For more information, please visit the Hyatt Concierge.

## Registration Information

Registration fees for the full conference include:

- Admission to all general and concurrent sessions
- Access to the Conference App
- Entry into the AHOU Marketplace on Sunday and Monday
- Sunday Welcome Reception (at the Marketplace)
- Breakfast on Monday, Tuesday, and Wednesday
- Tuesday "Mardi Gras" Networking Reception
- Networking/Refreshment Breaks

Early Bird Discounted Registration – in US currency

(must be paid by **March 27, 2019**):

- \$875, Member
- \$1000, Non-Member

Full Registration – in US currency

(**March 28, 2019** or later, including onsite):

- \$1,200, Member
- \$1,500, Non Member

Day Rates – in US currency

- Monday \$500
- Tuesday \$500 (does not include the "Mardi Gras" Networking Reception)
- Tuesday "Mardi Gras" Networking Reception \$200
- Wednesday: \$300

AHOU accepts checks, MasterCard, VISA and American Express for conference payments.

## Guest Policy

Individuals in an industry-related position, co-workers, or associates wishing to attend sessions **do not** qualify for guest registration. Registered Guests (displaying a conference Guest Badge) are invited to attend the following events:

- Marketplace on Sunday and Monday
- Sunday Welcome Reception (at the Marketplace)
- Breakfast on Monday, Tuesday, and Wednesday
- Tuesday "Mardi Gras" Networking Reception

Guest Fee: \$200 – in US currency

Guests are also welcome to attend the Monday and Wednesday mainstage presentations after all registrants have been seated. Participation and attendance in the discussion group and workshop sessions is limited only to those who have paid the full registration fee for the conference. Guests who have not properly registered and received a name badge will be denied entry to all AHOU functions by hotel security. Guests must be 12 years of age or older – it is AHOU policy that children under the age of 12, including infants in strollers and/or carriages, will not be allowed admission to conference social functions, breakfasts, and/or receptions and will not be admitted into the exhibit hall and/or educational sessions. Please plan for childcare accordingly.

## Cancellation/Refund Policy

All cancellations and refund requests must be in writing to [memberservices@ahou.org](mailto:memberservices@ahou.org). Full refunds minus a \$100 administrative fee will be granted only on cancellations received at least ten (10) business days prior to the start of the conference (by April 12, 2019). No refunds will be granted after that date. In the unlikely event that the meeting is cancelled, AHOU will refund all registration fees. However, AHOU will not be responsible for any travel, hotel accommodations, or other costs incurred.

# Registration and Hotel Information

## Hotel Reservations

Contact the Hyatt Regency New Orleans at 888.591.1234 or use the online reservation link — <https://book.passkey.com/e/49729736>.

Mention the 2019 AHOU Annual Conference for the negotiated group rate.

Group Rate: \$259 USD single/double + 14% state & local taxes, 1.75% Tourism Assessment and a \$3.00 Occupancy Fee per room per night. A credit card is required to hold the room reservation

Cancellation must be made at least 24 hours prior to day of arrival to avoid penalty of being charged one night's room and tax. Reservations received after March 27, 2019 will be accepted on a space and rate basis *subject to availability at the time of booking*. The group rate is available (3) days pre and post the dates of Sunday, April 28, 2019–Wednesday, May 1, 2019, **subject to rate availability at time of reservation**.

Check-in time is after 3:00 p.m. CST

Checkout time is by 12:00 p.m. CST

Room rate includes:

- High-speed internet access in your guest room
- Complimentary entrance to Fitness Center

Please note that the Hyatt Regency New Orleans is a smoke-free hotel and pets are not allowed. For more information on the Hyatt Regency New Orleans, please visit the hotel website at <https://www.hyatt.com/en-US/hotel/louisiana/hyatt-regency-new-orleans/msyrm>.

## AHOU Marketplace

Be sure your conference plans include the always-exciting AHOU Marketplace! We have five hours of exhibit time for you to visit the service providers and educational organizations for the latest information and news!

- Sunday, April 28: 2:00 p.m.–5:00 p.m.  
(includes the Welcome Reception)
- Monday, April 29: 3:00 p.m.–5:00 p.m.

Marketplace Pass (for participating sponsor and exhibitor companies; does not include the “Mardi Gras” Networking Reception): \$200 — in US currency

## Conference Presentation Handouts

The conference organizers will *NOT* be providing hard copies of handouts for this conference. Presentations *received from the presenters* prior to the conference will be available in PDF format so attendees can print handouts to bring with them if they wish. The link to download the presentations will be sent to all registered attendees prior to the conference.

## Transportation/Temperature

The Hyatt Regency is located 12 miles/27 minutes from Louis Armstrong International Airport. Taxis are readily available from baggage claim along with UBER and LYFT services. Please refer to transportation information from the Hyatt Regency New Orleans website at this link — <https://www.hyatt.com/en-US/hotel/louisiana/hyatt-regency-new-orleans/msyrm/maps-parking-transportation>.

New Orleans average daytime highs in late April/early May are 82° with evening lows of 64°. Please check weather conditions on a regular basis so you can dress appropriately — we want you to be comfortable! [www.weather.com](http://www.weather.com).

## What to Wear

Dress for all meetings and activities during the Conference will be business casual – no suits, jackets or ties are necessary. Average temperatures in New Orleans in late April / early May are high of 82° F with an average low of 64° F. Please remember to bring a sweater or light jacket in case the meeting room temperature is too cool for you.

Dress for the “Mardi Gras” Reception on Tuesday, April 30 is party casual. Please wear your favorite party clothes — relax and be comfortable!

## Children at the AHOU Annual Conference

It is an AHOU policy that children under the age of 12, including infants in strollers and/or carriages, will not be allowed to participate in conference social functions, breakfast, and/or receptions and will not be admitted into the exhibit hall and/or educational sessions. Should you need childcare or more information on programs for children, please contact the Concierge at the hotel. They will be pleased to acquaint you with suitable childcare options.

## AHOU Annual Conference Attendee Policy

The AHOU through its policies and practices promotes a safe, professional, and comfortable atmosphere for all our attendees. We encourage everyone to enjoy the conference in a responsible manner.

## Photographs and Videos

AHOU takes photographs and videos during the Annual Conference, and by attending the conference and participating in conference related activities, you consent to photographs and/or videos being used in AHOU promotional and other materials, including but not limited to slideshows during the conference, on the conference DVD, on [www.ahou.org](http://www.ahou.org), and in printed materials related to the AHOU, without payment or other consideration, etc. By submitting your registration, you consent to this use.

Registration for and attendance at, or participation in, the AHOU conference and other meetings constitutes an agreement by the registrant to AHOU's use and distribution (both now and in the future) of the registrant or attendee's image or voice in photographs, recordings, electronic reproductions, and audiotapes of such events and activities.

**Due to speaker contracts and other legal arrangements, only AHOU authorized recordings and/or photos are allowed. No recordings and/or photos by attendees will be permitted.**

## For More Information

Please contact us if you have questions or would like more information regarding the conference, registration assistance or membership information. We can be reached via phone at 202.962.0167 or by email at [memberservices@ahou.org](mailto:memberservices@ahou.org).

**We look forward to seeing you in New Orleans for the 18th Annual AHOU Conference!**

# AHOU Leadership 2018–2019

## 2018–2019 AHOU Executive Council

### **President**

Amy Prestegaard, FALU, FLMI, CLU  
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Director, Strategic Partnerships  
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### **Kim Seppey, FALU, FLMI, ACS**

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### **Angela Thieschafer, FALU, FLMI**

Senior Underwriting Consultant  
Hannover Life Re