On behalf of the AHOU Executive Council and Program Committee, I’m pleased to invite you to the 19th AHOU Annual Conference on May 3-6, 2020! Our conference this year will be held in Boston – one of the oldest and most historical cities in America. Known by many as The Cradle of Liberty, Boston was the heart and soul of the American Revolution. Today, the Boston area is a world leader in scientific research, innovation and higher education. We’re excited to bring our program to a city with such a great history and strong heritage.

This year, we’re tapping into the world class expertise that Boston has to offer. Our conference will kick off with Dr. Robert Waldinger, Clinical Professor of Psychiatry at Harvard Medical School. Leaning on research from one of the longest-running studies of adult life ever done, Dr. Waldinger will share insights on what really makes a good life and how happiness affects health and wellbeing.

Once again, the AHOU Program Committee has developed an outstanding line-up of educational sessions. Based on positive feedback from our members, we’re bringing back super-sized sessions and three educational tracks: Core, Innovation & Professional Development and Industry Insights. For Monday morning, you will be asked to choose a super-sized session:

- **Core - Medical Director Debate II: The Big Bad Boston Brawl**
- **Industry Insights - CEO Panel: Life Industry Insights - The Now and The Future**
- **Innovation & Professional Development - Digital Strategy Through the Underwriting Lens**

There will be over 40 different sessions, with several topics that will be repeated. Stay within a track or mix-and-match the sessions you attend – the choice is yours! You can design an educational experience that best suits your needs. Don’t forget to download the 2020 AHOU Conference App, sponsored by RGA – this is a great way to stay plugged into everything going on at the conference.

We will wrap up on Wednesday with Jack Uldrich, a renowned global futurist and best-selling author. He is a prolific speaker on technology, change management and leadership. His dynamic presentation will address the uncertainty, complexity and ambiguity of our changing world. Learn how you can adapt and thrive in these challenging times.

The AHOU Annual Conference is also a great opportunity to catch up with old friends and make new ones by networking with colleagues from across the industry. There’s no better place to do just that than by making it to the AHOU Marketplace. This year, we will have a record number of exhibitors representing a wide range of products and services. Make sure to carve out time to visit the AHOU Marketplace to learn about all the ways our partners in the industry can help us drive value to our companies and the industry we serve.

This has been a busy and exciting year for the AHOU. A talented and dedicated group of AHOU volunteers and associates worked very hard to deliver on the three aspirational goals I laid out at last year’s conference: Optimize, Educate and Engage. In addition to delivering another outstanding conference experience, we created a structure that expands opportunities for individuals and organizations to take full advantage of AHOU benefits. Stop by the AHOU booth in the Marketplace to learn more about all that AHOU membership has to offer.

I’m looking forward to seeing you in Boston!

**Brad Gabel, FALU, FLMI, CLU**  
2019-2020 AHOU President
Are you new to the AHOU Annual Conference, looking to expand your professional network or just to want to continue your learning as much as possible? Then come and join us for the first annual Special Networking Breakfast, where you will experience:

- *Lively discussions*
- *Great opportunities to meet new people and make beneficial connections*
- *Chances to win a prize!*

(Pre-registration required)
Saturday, May 2

2:00 p.m.–6:00 p.m.  Registration/Information  
4th Level

Evening on your own – enjoy Boston!

Sunday, May 3

8:00 a.m.–6:00 p.m.  Registration/Information  
4th Level

2:00 p.m.–5:00 p.m.  AHOU Marketplace and Welcome Reception  
Back Bay Exhibition Center, 3rd Level

Evening on your own – enjoy Boston!

Monday, May 4

7:00 a.m.–5:00 p.m.  Registration/Information  
4th Level

7:00 a.m.–8:00 a.m.  NEW! Special Networking Breakfast  
St. Botolph, 2nd Level  
Space is limited. Pre-registration required.

7:00 a.m.–8:00 a.m.  Breakfast  
3rd Floor Atrium Lounge and Salons H-K, 4th Level

8:00 a.m.–10:15 a.m.  Opening Ceremonies / Mainstage Presentations  
Grand Ballroom, 4th Level

8:00-8:15 a.m.  Procession from Atrium Lounge  
Led by Fife & Drum Group  
Sponsored by MIB

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  
What Does the Good Life Actually Look Like? Lessons on the Longest Study on Happiness  
Robert Waldinger, MD  
Clinical Professor of Psychiatry at Harvard Medical School
What brings us happiness and keeps us healthy as we go through life? Many people think money and fame are the answer to a meaningful life—but is it?  
Robert Waldinger is a psychiatrist, psychoanalyst, and Zen priest.

He is Clinical Professor of Psychiatry at Harvard Medical School and directs the Harvard Study of Adult Development, one of the longest-running studies of adult life ever done. The Study tracked the lives of two groups of men for over 78 years and now follows their Baby Boomer children to understand how childhood experience reaches across decades to affect health and wellbeing in middle age. Year after year, they asked about their work, their home lives, and their health—trying to determine what makes for a meaningful and healthy life.

After years of research, Dr. Waldinger has gathered key findings of what the good life is. In his keynote address, he will share the latest research from the study address relationships and their impact on the happiness and health of our lives.

Speaker Bio: Dr. Waldinger is the author of numerous scientific papers as well as two books, and he directs a teaching program in psychotherapy at Massachusetts General Hospital in Boston. He has won awards for teaching and research from the American Psychiatric Association, Harvard Medical School, and Massachusetts Psychiatric Society, and he is consistently named as one of the Best Doctors in America. He is also a transmitted teacher in Boundless Way Zen and teaches Zen throughout New England.

His TED talk on lessons from the longest study of happiness has had over 13 million views and is the fastest spreading talk in the history of TEDx events.

10:15 a.m.–10:45 a.m.  Networking Refreshment Break  
Ballroom Foyer, 4th Level

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

Core – Medical Director Debate II: The Big Bad Boston Brawl
Dave Rengachary, MD, DBIM, FALU  
Senior Vice President and Chief Medical Director, US Mortality Markets  
RGa
Mike Wetzel, MD, DBIM, CLU  
Chief Medical Director  
Equitable

Last year, a brawl between medical directors debating the industry’s hottest topics went the distance in a grueling dead heat. One year after this all-out slugfest comes the sequel that is expected to be even bigger and badder than the last! Join us ringside for what is sure to be an engaging, educational exchange of ideas.

Michael James  
Head of Individual Solutions and President  
NFP Life Solutions
Neil Sprackling  
President  
Swiss Re Life and Health US
Brooks Tingle  
President and CEO  
John Hancock
Are you interested in hearing about the future of the life industry???
Join us for an engaging discussion with some life CEOs as they discuss
pertinent topics and issues we face in the ever evolving life insurance
industry today, and what challenges we face to grow our industry in the
future. What is the future of life insurance going to look like in the next
five years from those who sell it, underwrite it, and reinsure it?

Innovation & Professional Development – Digital
Strategy Through the Underwriting Lens

Mary C. Giosia
Corporate Vice President
New York Life

Adnan Haque
Assistant Vice President, Integrated Analytics
Munich Re

Adnan Raja, MSPM, PMP
Corporate Vice President
New York Life

Paul Rivard, FLMI, AALU
2nd VP Client Solutions
Munich Re

Did you know that an estimated 90% of the world’s data has been
collected in the past two years? Join us for a discussion of the rapidly
evolving digital world around us and what it means to be digital. Under-
stand why it is relevant to our underwriting industry and how both direct
writers and reinsurers are reinventing their processes to adapt to this
new reality.

The presenters are seasoned digital leaders who will begin with an
overview of the current digital state of our industry along with real world
elements of digitization. They will then shift focus and walk you through
salient topics, including the practical and technical elements of digitiza-
tion, the building and stacking predictive models, and new technologies
in the digital health landscape. After immersing you in their worlds, they
will conclude the session with an interactive panel that will allow you
to dynamically shift the conversation to specific areas that interest you
most. Don’t miss it!

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 Alcohol and Tobacco Methylation:  
Epigenetics for Underwriting and Beyond
Rob Philibert, MD, PhD
Chief Executive Officer
Behavioral Diagnostics

Anya Prince, JD, MPP
Associate Professor
University of Iowa College of Law

Absolute detection and quantification of tobacco and alcohol consump-
tion using DNA from blood or saliva is now technically possible. In this
session, we review the scientific basis of these methods and discuss the
regulatory landscape underlying the potential use of these technologies.

1.2 Break Out of the Box – An Overview and Panel on
Alternative Underwriting Career Paths

Speakers:
Ali Cox, CBAP, IIBA-AAC, PMP, PMI-PBA, SAFe Agilist, CSM, TKP, MBA
Management 3.0 Facilitator, IC-Agile ICP General Manager / Lead Expert, LEGO® Serious Play® Method Facilitator
Netmind

Jennifer Swazo, FLMI, ACS
Director, Underwriting Innovations
Pacific Life

Panelists:
Sean Fianagan, FLMI, FALU
Associate Chief Underwriter
Brighthouse Financial

Katy Herzog, FALU, CLU
Senior Underwriting Solutions Consultant
Securian Financial

Kory Petoske, ACS
Senior Automated Underwriting Rules Specialist
Sammons Financial Group

You’ve gotten your AALU or FALU and taken all the relevant LOMA exams,
now what? Come learn about new skills, course curricula and disci-
plines that will keep you marketable and relevant as the industry contin-
ues to drive toward leveraging technology to automate and streamline
processes. Hear from an underwriting innovation team leader as well
as an expert who delivers courses on project delivery certifications and
best practices, followed by a panel of your colleagues who have already
developed these skills (by earning certifications or through on-the-job
experience). Get prepared to open your mind to what is possible and
make an informed decision about where to take your career next.

1.3 Digital Strategy Through the Underwriting Lens
Repeat of Super-Sized Plenary Session from Monday at 10:45 a.m.

1.4 Underwriting the Mature Client:  
Older Age Underwriting Functional and Cognitive Considerations
Paul J. Nittoli, MD, DBIM
Medical Director
MassMutual

Underwriting in the mature client is multi-variant. This session will cover
cognitive and functional considerations when underwriting older age
applicants. Primary and secondary cognitive impairments that impact
underwriting will also be reviewed as well as functional assessment
methodology for older applicants.

1.5 Heaven Can Wait: A Beginner’s Guide
Sandra N. Mohr, MD, MPH
Medical Director
New York Life.

Many lifestyle changes have been touted in the lay and scientific press
to enhance longevity. This presentation will take a look at some of those
claims and how they could be used for underwriting purposes.
1.6 The New Era of Brokerage Underwriting

Chris Bottaro, MBA
Senior Vice President, Insurance
Valmark Financial Group

Christopher Cook, FLMI, FALU, CLU®, ChFC®, CASL®
Senior Vice President, Head of Underwriting
Crump Life Insurance Services

John Helberg, AALU, ALMI, ACS
Chief Underwriter
Securian Financial Group

Now more than ever, strong relationships between the carriers and their distribution partners is a vital component to the growth of our businesses. Please join some of the finest minds in the industry as we debunk the myth of “dark side underwriting” and discuss our roles as partners in protecting mortality through collaboration, cooperation and communication.

3:00 p.m.-5:00 p.m. Marketplace and Afternoon Refreshment Break
Back Bay Exhibition Center, 3rd Level

5:00 p.m.-6:00 p.m. “Meet the Leadership” Reception
Atrium Lounge, 3rd Level
Open to all attendees! Come meet and chat with the AHOU Leadership – Executive Council, Program Committee, Website Committee, Education Committee and Past Presidents. This is a great opportunity to learn about what is involved in the AHOU leadership!

Evening on your own – enjoy Boston!

Tuesday, May 5

7:00 a.m.-5:00 p.m. Registration/Information
4th Level

7:00 a.m.-8:00 a.m. FALU Breakfast
Salons E-G, 4th Level
(For FALUs only; ticket required)

7:15 a.m.-8:00 a.m. Breakfast
3rd Floor Atrium Lounge and Salons H-K, 4th Level

8:00 a.m.-9:00 a.m. Concurrent Session #2

2.1 An Actuary, Underwriter and Data Scientist Walk Into a Bar …
Sean Conrad, FSA, MAAA, FIA, CFA
Vice President and Actuary
Hannover Re

David Moore, FSA, MAAA
Assistant Vice President, Advanced Analytics Leader
Nationwide

Karen Phelan, FLMI, AALU
Vice President, Underwriting Strategy & Innovation
PartnerRe

Moderator - Chris Shanahan, FSA, MAAA
President US - Life Operations
PartnerRe

In this age of more dynamic underwriting methods that involve multiple paths and approaches, the need for cooperation and collaboration is vital. Access to new, different and improved data has been a catalyst and has introduced entirely new and emerging predictive modeling approaches into the risk assessment process. Each of these disciplines -- actuarial, underwriting and data science -- are interdependent and now require a broader skill set to achieve success, far beyond what was needed in the past. Come join us in a casual “across the bar” conversation that highlights what each practice area has to learn and share with each other.

2.2 Know the Code: How Digital Health Data is Transforming the Underwriting Process

Speaker:
Diane Schuetz
Vice President, Business Initiatives, US Markets
RGA

Panelists:
Jenna Fariss, ASA, MAAA
Project Consultant, Medical Data
Milliman IntelliScript

Stacy Gill
Executive Vice President
MIB

Nick Zambruno
Business Development, Insurance Lead
Human API

Explore the journey through the Digital Health Data (DHD) evolution and all of the potential that it brings. DHD is an all-encompassing term that includes EHR and medical claims data and Dianne Schuetz, from RGA, will start the session with an overview of the topic. A Q&A panel discussion with Human API, Milliman IntelliScript, and MIB will follow to cut straight to the facts -- from acquisition to interpretation through deployment of DHD.

2.3 Colon Cancer: An Underwriter’s Very Personal Story
Colin DeForge
Executive Director, Underwriting
RGA

Valerie Kaufman, MD, FACC, DBIM
Vice President, Medical Director
RGA

RGA Underwriter Colin DeForge has reviewed thousands of impaired risk cases, but none prepared him for his own diagnosis: colon cancer. Now on the winning side of a lengthy treatment and numerous surgeries, Colin and RGA Medical Director Dr. Valerie Kaufman share personal and medical insights about the warning signs leading up to his diagnosis, his treatment, and how the experience has impacted his perspectives on underwriting.
2.4 Risk Selection in a Fluid-less Environment – Do we need them or not?
Thomas Naraindas
Senior Data Scientist
Munich Re

Betsy Sears, MSM, MT(ASCP)
Executive Vice President, Laboratory Strategy and Sales
Exam One

With recent increase utilization of data analytics, predictive modeling and risk algorithms and velocity of adoption of accelerated underwriting programs is fluid testing and its results becoming a relic of risk selection past? This presentation will cover how underwriters use fluid results and non-fluid data in risk selection and include a lively point-counter point discussion between two distinguished industry professionals.

2.5 Staking Your Claim: Did your underwriting decision hold up?
Edmund Pena, FALU, FLMI, ARA, ASC
Assistant Vice President, Underwriting Audit
Protective Life

Val Munchez-van der Wagt, AALU, CLU, JD
Chief Underwriter
Allstate Life and Retirement

We are hired to select risks for our company. Our product provides peace of mind to our customers. The key is to protect against fraud and anti-selection. Before you sign off, is your file crisp and clear? Were there any red flags remaining? Is there any shoring up that needs to be done with a last question or an amendment? Are you addressing deviations of policy? More importantly have you secured any defense for a misrepresentation? This discussion will leave you with an understanding of the nexus between an underwriter’s actions during underwriting and the scrutiny applied after death, when defending against misrepresentation. COD and other examples of missed opportunities will be included.

2.6 Evaluating Models and Tools for Fairness
Tom Fletcher, PhD, ChFC
Vice President Data Analytics-North America
PartnerRe

David Goehrke, FLMI, FALU, CLU
Assistant Vice President Underwriting Client Solutions
Munich Re

Hareem Naveed
Senior Data Scientist
Munich Re

In the insurance industry, data and machine learning models are increasingly used to make decisions that affect people's lives. In order to ensure that models are fair, they should be audited for bias. There are no hard and fast rules for bias audit; metrics that can be used to evaluate fairness vary depending on the context in which the model is deployed. In this session, we present a flexible framework that highlights key considerations in bias evaluation that can be adjusted to suit your underwriting process.

3.1 Behavioral Insights in Action
Tiffany Zhang
Behavioral Research Consultant
Swiss Re

Behavioral Economics teaches us that people are not the fully rational beings that we (and they) often think they are. Instead, we are all affected by contextual factors that may seem irrelevant and go beyond the content of a message. Find out what we have been learning from more than 150 scientific trials to help insurers create tangible improvements across the insurance value chain.

3.2 Two Underwriters, an Actuary and a Lead Investigator: A Fraud Conversation
Mark Dion, FALU, FLMI
Vice President Underwriting Education and Training
RGA

Alan Hobbs, FSA, MAAA, LLIF
Vice President, US Underwriting Innovations
RGA

Kristina Mulholland, CFE, CAMS
Lead Investigator, Global Investigative and Forensic Services
John Hancock

John Valickus, FALU, FLMI, CLU
Vice President and Chief Underwriter
Symetra

Nobody likes to think about fraud, but it exists in the life insurance industry. Join our experts on this fraud session where they will share some best practices, trends and some incredible real life examples of fraud. This will be an interactive session shedding light on fraud from the carrier, reinsurance and special investigation perspectives.

3.3 Current Trends in Life Expectancy
David K. Lewis, II, MD
Assistant Vice President, Medical and Underwriting Director
Nationwide

Life expectancy is an essential variable in the underwriting process. This presentation will review the trends in life expectancy from the start of the twentieth century until today. The perspective used will be that of a physician/medical director with unique concepts and conclusions offered.

3.4 Genetics in 2020: You can’t pick your genes (yet), but today you can pick your presentation!
William Rooney, MD
Vice President, Medical Director
SCOR Global Life

We will explore the fascinating field of genetics. The audience will be given multiple opportunities to choose from several subtopics in genetics. Choices will span the entire gamut from a quick review of the basics to discussing gene editing techniques such as CRISPR. Come have fun picking the topic(s) most interesting to you.

3.5 Deep Dive in Emerging Underwriting Tools
Whitney Barnes
New Business Development and Sales
MIB

9:00 a.m.-9:30 a.m.  Networking Refreshment Break
9:30 a.m.-10:30 a.m.  Concurrent Session #3
Digital tools incorporating health and other external data are being developed in an effort to redefine the underwriting process. In this session, five of the industry’s top vendors will provide a sneak-peek on the new and emerging underwriting tools we will see in the year ahead. Each representative will provide insight on how their particular tools were developed and how it will impact our business. Make sure your company stays ahead of the curve with what is available now and coming soon!

3.6 Mental Health: An Underwriting Guide

Nico van Zyl, MBCh, MSc
Medical Director
Hannover Re

Underwriting insights on commonplace mental health impairments and newly defined syndrome including Adjustment Disorder, Mood Disorder (depression and anxiety), Stress Related Disorders and the new occupational phenomenon of Burnout will be covered.

10:30 a.m.-11:00 a.m. Networking Refreshment Break

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

4.1 Optimizing Underwriting Results: Driving improvements through the use of data and active management of A/E and underwriting requirements

Bill Wysong
Chief Underwriter
Transamerica Life

In this session, you’ll see how taking a deeper dive into underwriting results (early duration claims, product and distribution segments, decline rates, persistency, etc.) can illuminate opportunities to improve results and identify targeted ways to adjust specific underwriting requirements while maintaining expense controls. This practical session will provide you with tangible steps you can take to better manage your business and positively impact your results.

4.2 Risk Selection in a Fluid-less Environment – Do we need them or not?

Repeat of Session 2.4 from Tuesday 8:00 a.m.

4.3 Financial Underwriting – More than Just Dollars and Cents

Jordan Carreira, FALU
Vice President and Chief Underwriter
Lincoln Financial Group

The focus on implementing an accelerated underwriting program is shifting to refinement. Do two applicants of differing medical profiles - one healthy, one less so - necessitate pulling a complete set of medical information for both? This presentation shares insights about dynamic requirements process that will enable carriers to pull less information, thereby further streamlining their accelerated underwriting programs, saving time and money for carriers and applicants alike.

12:00 p.m.-2:00 p.m. Lunch on own

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

5.1 Know the Code: How Digital Health Data is Transforming the Underwriting Process

Repeat of Session 2.2 from Tuesday at 8:00 a.m.

5.2 Get the Full Picture: Integrating Medical and Non-Medical Data Sources in Predictive Modeling

Brian Lanzrath
Director of Analytics
ExamOne

Patrick Sugent
Vice President of Analytics
LexisNexis Risk Solutions
We will explore opportunities in harmonizing medical data such as prescription, health and claims information and credit data with predictive analytics that may create underwriting scoring models greater than the individual sum of its parts.

5.3 Two Chief Underwriters and an AML Officer Ride the Waves of Foreign National Underwriting
Carlota Balet Gusils  
Financial Crimes Manager  
Allianz Life
Cham Edmiston FALU, FLMI  
Managing Associate Chief Underwriter  
Lincoln Financial Group
Mike Link, FALU, FLMI, CLU, ChFC  
Chief Underwriter  
Global Atlantic
As more and more companies are looking to the foreign national market for business growth opportunities, knowing the pitfalls, challenges, and nuances of this marketplace are critical. This experienced and talented panel will provide a lively discussion on tools to use to evaluate the risk, what has gone favorably and what to avoid, and what is on the horizon as the market now begins to see the mortality impacts for business placed several years ago.

5.4 Alcohol, Substance Use and Opioids
Robert Stout, PhD  
Director & Chief Scientific Officer  
Clinical Reference Laboratory
Many insurers are noticing the impact of opioid overdose deaths in the general population and in their insured pools. This session will examine the latest information and prevalence data on drug and alcohol use and abuse in the insurance population. This will include an examination of the rise and recent slowing of the opioid epidemic, the patterns of use and abuse in the general and insurance populations, and the viability of various detection strategies in underwriting. We will also examine the established and newer strategies to detect alcohol use and abuse.

5.5 Change Agents – Using Technology to Boost Field Underwriting and Drive Desired Behavior
Rajesh Singh, FALU, FLMI  
Global Lead UW Digital Strategy  
PartnerRe
The current agency model is largely focused on sales volume. There is little focus on quality of advice given to customers and the profitability of the underlying business. Managing agency performance requires continuous monitoring and analysis of historic results. The presentation will cover how technology can help in recognizing, promoting and rewarding good field underwriting and behavior.

5.6 An Actuary, Underwriter and Data Scientist Walk Into a Bar …
Repeat of Session 2.1 from Tuesday at 8:00 a.m.

3:00 p.m.–3:30 p.m.  Networking Refreshment Break
3:30 p.m.–4:30 p.m.  Concurrent Session #6

6.1 AI-Driven Decisions: Opportunities and Impacts in Underwriting
Marcel Loetscher  
Partner  
Synpulse USA, Inc.
Artificial Intelligence (AI) is not something of the future, it is already omnipresent in our daily life (in many ways we are often unaware of). It can be looked at as something scary or actually as a big opportunity. It is without question that companies able to embrace AI in a meaningful way have a competitive edge in the life insurance industry. Those waking up to this reality are asking where they can start and what can be learned from other industries and from pioneers within life insurance already using AI.

6.2 Rise of the Machines: Death of Risk Classes?
Dale Mensik  
Insurance Consultant
Liam Monaghan, FSA, MAAA  
Chief Actuary  
Ladder Life
Gaurav Suri  
President, Chief Business Officer & Co-founder  
Health I.Q.
In 1980, an applicant might buy a policy without smoking distinct rates by submitting a paper application by mail. Today, that person might be evaluated through multiple filters evaluating their risk characteristics before a product is marketed to them. Technology and data will continue to be a catalyst to accelerate the tailoring of product designs and narrowing of risk classifications towards individualized pricing of life insurance coverages. This panel will discuss the opportunities and challenges expected in a continuous pricing future.

6.3 Marijuana Update: From Farm (Bill) to Table (Edibles)
Anuj Gupta, MBBS, MBA  
Senior Underwriting Research Consultant  
Canada Life Reinsurance
This session will cover what is new in the marijuana industry from a regulatory and product perspective.

6.4 Medicine and Machine Learning
Timothy Meagher, MD  
Vice President, Medical Director  
Munich Re Canada
This presentation will examine the impact of Machine Learning on the practice of medicine and, by extension, its impact on risk assessment.

6.5 Beyond Acceleration: Dynamic Requirements Gathering
Repeat of Session 4.6 from Tuesday at 11:00 a.m.

6.6 Genetics in 2020: You can’t pick your genes (yet), but today you can pick your presentation.
Repeat of Session 3.4 from Tuesday at 9:30 a.m.
5:30 p.m.–7:00 p.m.  “One if by Land, Two if by Sea”
Conference Reception
Grand Ballroom, 4th Level
All Conference Attendees Welcome!

Wednesday, May 6

7:00 a.m.–11:00 a.m.  Registration/Information
4th Level

7:45 a.m.–8:30 a.m.  Breakfast
3rd Floor Atrium Lounge and Salons H-K, 4th Level

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

7.1 The Critical Relationship Between Sales and Underwriting in Our New Analytical World

Stevan M. Cohen, CLU, ChFC
National Sales Manager
Insurance Solutions Distribution - Brokerage
Lincoln Financial Group

Jennifer Cuddeford, FALU, FLMI
AVP, Associate Chief Underwriter
Lincoln Financial Group

Timothy C. Moynihan
Senior Vice President, Director of Risk Appraisal
Brokers’ Service Marketing Group

Moderator – Maureen Weinhauer, CLU, FLMI, ACS
Senior Underwriting Director
Lincoln Financial Group

Join us for a collaborative discussion with the Head of Sales, an Underwriter and Agency Leader on how our new analytical world changes how to approach the partnership that will produce positive results.

7.2 Perspectives on Suicide: Actuarial, Underwriting and Claims

Marlon Fearon, FLMI, ALHC, UND, ACS
Vice President Life Claims
Swiss Re Life & Health

Michelle Privett, MS, RN, FALU, FLMI, PCS
Assistant Vice President, Underwriting Marketing
Munich Re

Scott Rushing, FSA, MAAA
Head of Global Research
RGA

Join us to gain insight on the current state of suicide in America as viewed by industry experts in actuarial science, underwriting, and claims.

7.3 Regulation of Big Data

Mary J. Bahna-Nolan, FSA, MAAA, CERA
Senior Vice President, Product Innovation and Strategy
Pacific Life

Matthew M. Gendron, JD, FLMI, AAPA
General Counsel, Insurance Division
Rhode Island Department of Business Regulation

Jan Graeber, ASA, MAAA
Senior Health Actuary
ACLI

Moderator – Dale Hall, FSA, MAAA, CERA, CFA
Managing Director of Research
Society of Actuaries

The National Association of Insurance Commissioners (NAIC) and industry continue discussions on how big data and accelerated underwriting processes might grow in regulatory focus. With the development in 2019 of the NAIC’s Accelerated Underwriting Working Group and more conversation among industry and trade associations on how product filings may evolve, regulation will be a key topic in 2020. Join the discussion in this session and hear an update and potential next steps featuring viewpoints from industry, trade associations and state regulators.

7.4 Underwriting Rules Engines: Tips and Lessons Learned from a Client and Vendor Perspective

Paul Jones
Assistant Vice President, Specialty Underwriting
Hannover Re

Blair Stephenson, FALU, FLMI, ACS, AIRC, ARA
2nd Vice President, Underwriting Research & Automation
Protective Life

Brooke Tyson
Assistant Vice President, Director of Program Integration & Optimization
Munich Re

Have you ever wondered what it’s like to work with an Underwriting Rules Engine? Depending on which UW Rules Engine you are working with, each has its own limitations and requirements as built by the provider. This session will touch on a wide range of topics from:

- Selecting the appropriate UW Rules Engine
- Best practices in Rules writing
- The Rules testing process
- How different companies have approached these challenges when implementing their Rules… just to name a few.

Join us for a lively and informative panel discussion on this topic with a representative from a life insurance carrier and two representatives from Underwriting Rules Engine providers.

7.5 Morbidity Underwriting in Today's World: Evolution of LTC – Collision of Morbidity and Mortality

Rob Brown
Lead LTC Underwriter
MassMutual

Denise Liston, RN, MBA
Senior Vice President
LTCG

This session will cover the history of Long Term Care from standalone to combination products, the importance of balancing morbidity and mortality, underwriting transformation and leveraging technology for improved results.

CONFERENCE SCHEDULE
7.6 Great Minds Thinking Alike: The Collaborative Advancement of Our Profession
Jennifer Johnson FALU, CLU, FLMI, FLHC, ARA
Executive Director
RGA
Norm Leblond, FALU
Vice President, Chief Underwriter & Claims Risk Officer
Sun Life Financial

An interactive discussion with two underwriting leaders on the importance of continuing education & networking in our professional development. We will look at the various education & volunteer opportunities available in our industry, and you will get a sneak peek into the new industry wide continuing education program.

Join us as we provide an overview of many of the educational resources & how volunteering your time and talents can help further the industry and your own personal development

9:30 a.m.-10:00 a.m. Networking Refreshment Break
Ballroom Foyer, 4th Level

10:00 a.m. Business Session / Mainstage Presentation / Closing
Grand Ballroom, 4th Level

10:00 a.m. – Business Session and Officer Transition

10:15 a.m. – Mainstage Presentation

The Big AHA: How to Future-Proof Your Business Against Tomorrow’s Transformational Trends, Today
Jack Uldrich
Global Futurist, Speaker, Author

In the near future, the greatest change will be the accelerating rate of change itself. In this enlightening, entertaining and educational session, Jack shares insights from his book, Business as Unusual: How to Future-Proof Yourself Against Tomorrow’s Transformational Trends, Today. He outlines the ten trends that will transform the world of tomorrow. Jack also identifies concrete actions businesses can take today to future-proof themselves against “the tides of tomorrow.”

Speaker Bio: Jack Uldrich is a well-recognized global futurist, speaker, and author of eleven books, including a number of award-winning bestsellers. He is a frequent speaker on technology, change management and leadership and has addressed hundreds of corporations, associations, and not-for-profit organizations on five continents. He regularly makes television appearances on the Science Channel’s “FutureScape” program and the Discovery Channel show “Inside Out,” and is a frequent guest on major media outlets, including CNN, CNBC and National Public Radio.

Jack is also an ongoing contributor on emerging technologies and future trends for a number of publications, including The Wall Street Journal, Forbes, Wired Magazine and BusinessWeek.

Jack is a former naval intelligence officer and Defense Department official. He previously served as director of the Minnesota Office of Strategic and Long-Range Planning. His most recent book is Foresight 20/20: A Futurist Explores the Trends Transforming Tomorrow and his forthcoming book is Business as Unusual: How to Future-Proof Yourself Against Tomorrow’s Transformational Trends, Today.

11:15 a.m. – Invitation to AHOU 2021 and Closing Remarks

11:30 a.m. Adjournment
# 2020 AHOU Annual Conference Registration Brochure

**DATE / SESSION**

### Monday, May 4, 10:45 AM; Super-Sized Plenary Sessions

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<th>DATE / SESSION</th>
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<th>INDUSTRY TRACK</th>
<th>INNOVATION AND PROFESSIONAL DEVELOPMENT TRACK</th>
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<tbody>
<tr>
<td>Medical Director Debate II: The Big Bad Boston Brawl</td>
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<td>CEO Panel – Life Industry Insights: The Now and The Future</td>
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<tr>
<td>Digital Strategy Through the Underwriting Lens</td>
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### Monday, May 4, 2:00 PM; Concurrent Session #1

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<tbody>
<tr>
<td>1.1 Alcohol and Tobacco Methylation: Epigenetics for Underwriting and Beyond</td>
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<tr>
<td>1.2 Break Out of the Box – An Overview and Panel on Alternative Underwriting Career Paths</td>
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<td>1.3 Digital Strategy Through the Underwriting Lens</td>
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<td>1.4 Underwriting the Mature Client: Older Age Underwriting Functional and Cognitive Considerations</td>
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<td>1.5 Heaven Can Wait: A Beginner’s Guide</td>
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<td>1.6 The New Era of Brokerage Underwriting</td>
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### Tuesday, May 5, 8:00 AM; Concurrent Session #2

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<tr>
<td>2.1 An Actuary, Underwriter and Data Scientist Walk Into a Bar</td>
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<td>2.2 Know the Code: How Digital Health Data is Transforming the Underwriting Process</td>
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<td>2.3 Colon Cancer: An Underwriter’s Very Personal Story</td>
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<td>2.4 Risk Selection in a Fluid-less Environment – Do we need them or not?</td>
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<td>2.5 Staking Your Claim: Did your underwriting decision hold up?</td>
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<td>2.6 Evaluating Models and Tools for Fairness</td>
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### Tuesday, May 5, 9:30 AM; Concurrent Session #3

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<tr>
<td>3.1 Behavioral Insights in Action</td>
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<td>3.2 Two Underwriters, an Actuary and a Lead Investigator: A Fraud Conversation</td>
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<td>3.3 Current Trends in Life Expectancy</td>
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<td>3.4 Genetics in 2020: You can’t pick your genes (yet), but today you can pick your presentation!</td>
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<td>3.5 Deep Dive in Emerging Underwriting Tools</td>
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<td>3.3 Mental Health: An Underwriting Guide</td>
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### Tuesday, May 5, 11:00 AM; Concurrent Session #4

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<tr>
<td>4.1 Optimizing Underwriting Results: Driving improvements through the use of data and active management of A/E and underwriting requirements</td>
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<td>4.2 Risk Selection in a Fluid-less Environment – Do we need them or not?</td>
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<td>4.3 Financial Underwriting – More than Just Dollars and Cents</td>
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<td>4.4 Medical Director Debate II: The Big Bad Boston Brawl</td>
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<td>4.5 The Next Frontier in Automated Underwriting – Innovation and Emerging Data Sources</td>
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<td>4.6 Beyond Acceleration: Dynamic Requirements Gathering</td>
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<td><strong>Tuesday, May 5, 2:00 PM; Concurrent Session #5</strong></td>
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<td>5.1 Know the Code: How Digital Health Data is Transforming the Underwriting Process</td>
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<td>5.2 Get the Full Picture: Integrating Medical and Non-Medical Data Sources in Predictive Modeling</td>
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<td>5.3 Two Chief Underwriters and an AML Officer Ride the Waves of Foreign National Underwriting</td>
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<td>5.4 Alcohol, Substance Use and Opioids</td>
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<td>5.5 Change Agents – Using Technology to Boost Field Underwriting and Drive Desired Behavior</td>
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<td>5.6 An Actuary, Underwriter and Data Scientist Walk Into a Bar</td>
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<td><strong>Tuesday, May 5, 3:30 PM; Concurrent Session #6</strong></td>
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<td>6.1 AI-Driven Decisions: Opportunities and Impacts in Underwriting</td>
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<td>6.2 Rise of the Machines: Death of Risk Classes?</td>
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<td>6.3 Marijuana Update: From Farm (Bill) to Table (Edibles)</td>
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<td>6.4 Medicine and Machine Learning</td>
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<td>6.5 Beyond Acceleration: Dynamic Requirements Gathering</td>
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<td>6.6 Genetics in 2020: You can’t pick your genes (yet), but you can pick your presentation</td>
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<td><strong>Wednesday, May 6, 8:30 AM; Concurrent Session #7</strong></td>
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<td>7.1 The Critical Relationship Between Sales and Underwriting in Our New Analytical World</td>
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<td>7.2 Perspectives on Suicide: Actuarial, Underwriting and Claims</td>
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<td>7.3 Regulation of Big Data</td>
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<td>7.4 Underwriting Rules Engines: Underwriting Rules – Lessons learned from a client and vendor perspective</td>
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<td>7.5 Morbidity Underwriting in Today’s World: Evolution of LTC – Collision of Morbidity and Mortality</td>
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<td>7.6 Great Minds Thinking Alike: The Collaborative Advancement of Our Profession</td>
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“ONE IF BY LAND, TWO IF BY SEA”

CONFERENCE RECEPTION

Return to bygone times ... of heroes and the birth of our nation!

Listen for Paul Revere’s historic call or possibly share a grog with Sam Adams. Join your colleagues and celebrate another historic AHOU Annual Conference.

Show your patriotism ... wear that red, white & blue!!

Tuesday, May 5, 2020
5:30-7:00 PM
Grand Ballroom, 4th Level
AHOU THANKS OUR 2020 SPONSORS AND EXHIBITORS!

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Human API, Inc.
IMS Paramed, Inc.
Innovative Underwriting Solutions
Jacobson
OraSure Technologies
PaperClip
Paperless Solutions Group
Pyramid Solutions

(Accurate as of 02.01.2020)
Conference Headquarters
Marriott Copley Place
110 Huntington Avenue
Boston, MA 02116
Hotel phone: 617.236.5800

Perfectly placed in Back Bay, Marriott Copley Place offers stylish comfort amid celebrated attractions. Embrace effortless relaxation in sophisticated hotel accommodations with modern essentials, signature amenities, ergonomic workspace and scenic city views. Indulge in delectable American fare and creative cocktails at the inviting restaurant and sports bar. Explore the area's most compelling attractions, including Copley Square, Fenway Park, Symphony Hall and the Prudential Center. Discover designer boutiques, fashion chains, art galleries and patio cafés in Back Bay.

- 1193 rooms and suites
- Indoor Pool
- Fitness Center offering a variety of fitness equipment along with stunning panoramic city views
- 9.7 miles from Boston Logan International Airport
- Marriott Copley Place current self and valet parking rates are available at https://www.marriott.com/hotels/fact-sheet/travel/bosco-boston-marriott-copley-place/

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
- Monday “Meet the Leadership” Reception
- Tuesday “One if by Land, Two if by Sea” Networking Reception
- Networking/Refreshment Breaks

Early Bird Discounted Registration – in U.S. currency (Must be paid by April 3, 2020):
- $875, Member
- $1,300, Non-Member

Full Registration – in U.S. currency (April 4, 2020 or later, including onsite):
- $1,100, Member
- $1,600, Non Member

Day Rates – in U.S. currency
- Monday $550
- Tuesday $550 (does not include the “One if by Land, Two if by Sea” Networking Reception)
- Tuesday “One if by Land, Two if by Sea” Networking Reception $250
- Wednesday: $350

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
- Monday “Meet the Leadership” Reception
- Tuesday “One if by Land, Two if by Sea” Networking Reception

Guest Fee: $250 – in U.S. currency

Guests are also welcome to attend the Monday and Wednesday mainstage presentations after all registrants have been seated. Participation and attendance in the 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.

Change and /or Cancellation/Refund Policy
All registration changes and/or cancellations and refund requests must be submitted in writing to 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 17, 2020). No refunds will be granted after that date. Any requested changes in registration categories and/or fees must also be received by April 17, 2020. No registration changes will be granted after that date, including requests received onsite at the Conference or after the conclusion of the Conference.

In the unlikely event that the conference is cancelled, AHOU will refund all registration fees. However, AHOU will not be responsible for any travel, hotel accommodations, or other costs incurred.

Hotel Reservations
Contact the Marriott Copley Place at 617.236.5800 or use the online reservation link - https://book.passkey.com/go/AHOU2020. Mention the 2020 AHOU Annual Conference for the negotiated group rate.

Group Rate: $295 USD single/double + 14.45% state & local taxes per room per night. A credit card is required to hold the room reservation

Cancellation must be made at least three (3) days prior to day of arrival to avoid penalty of being charged one night’s room and tax. Reservations received after April 3, 2020 will be accepted on a space and rate basis subject to availability.
to availability at the time of booking. The group rate is available (3) days pre and post the dates of Sunday, May 3, 2020–Wednesday, May 6, 2020, subject to rate availability at time of reservation.

Check-in time is after 4:00 p.m. EST

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

Room rate includes:

• Complimentary guest room internet
• Complimentary entrance to Fitness Center

Please note that the Marriott Copley Place Boston is a smoke-free hotel and pets are not allowed. For more information on the Marriott Copley Place, please visit the hotel website at https://www.marriott.com/hotels/travel/bos-co-boston-marriott-copley-place/.

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 for the latest information and news!

• Sunday, May 3: 2:00 p.m.–5:00 p.m. (includes the Welcome Reception)
• Monday, May 4: 3:00 p.m.–5:00 p.m.

Marketplace Pass (for participating sponsor and exhibitor companies; does not include the “One if by Land, Two if by Sea” Networking Reception): $250 – in U.S. currency

Transportation/Temperature

The Marriott Copley Place is located 9.7 miles from Boston Logan International Airport. Taxis are readily available from baggage claim along with UBER and LYFT services. Please refer to transportation information from the Marriott Copley Place Boston website at this link - https://www.marriott.com/hotels/fact-sheet/travel/bosco-boston-marriott-copley-place/.

Boston average daytime highs in early May are 62° with evening lows of 46°. Please check weather conditions on a regular basis so you can dress appropriately – we want you to be comfortable! 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 or required. Average temperatures in Boston in early May are high of 62° F with an average low of 46° F. Please remember to bring a sweater or light jacket in case the meeting room temperature is too cool for you.

Dress for the “One if by Land, Two if by Sea” Reception on Tuesday, May 5 is party casual. Please wear your favorite red, white & blue 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, 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.

We look forward to seeing you in Boston for the 19th Annual AHOU Conference!
PRESIDENT
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Protective Life

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Ameritas Life

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Assistant Vice President & Chief Underwriter
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Dahyanara (Dee) Santiago, MBA
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Hannover Re

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2nd Vice President & Underwriting Manager
Protective Life

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Assistant Vice President, Corporate
Underwriting and Claims Risk Management
Sun Life Financial

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Hannover Re

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Swiss Re

Nichole Myers, FALU, FLMI, ACS
Underwriting Propositions Lead
Swiss Re

Tyrone Taylor
Senior Underwriting Consultant
SCOR Global Life

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