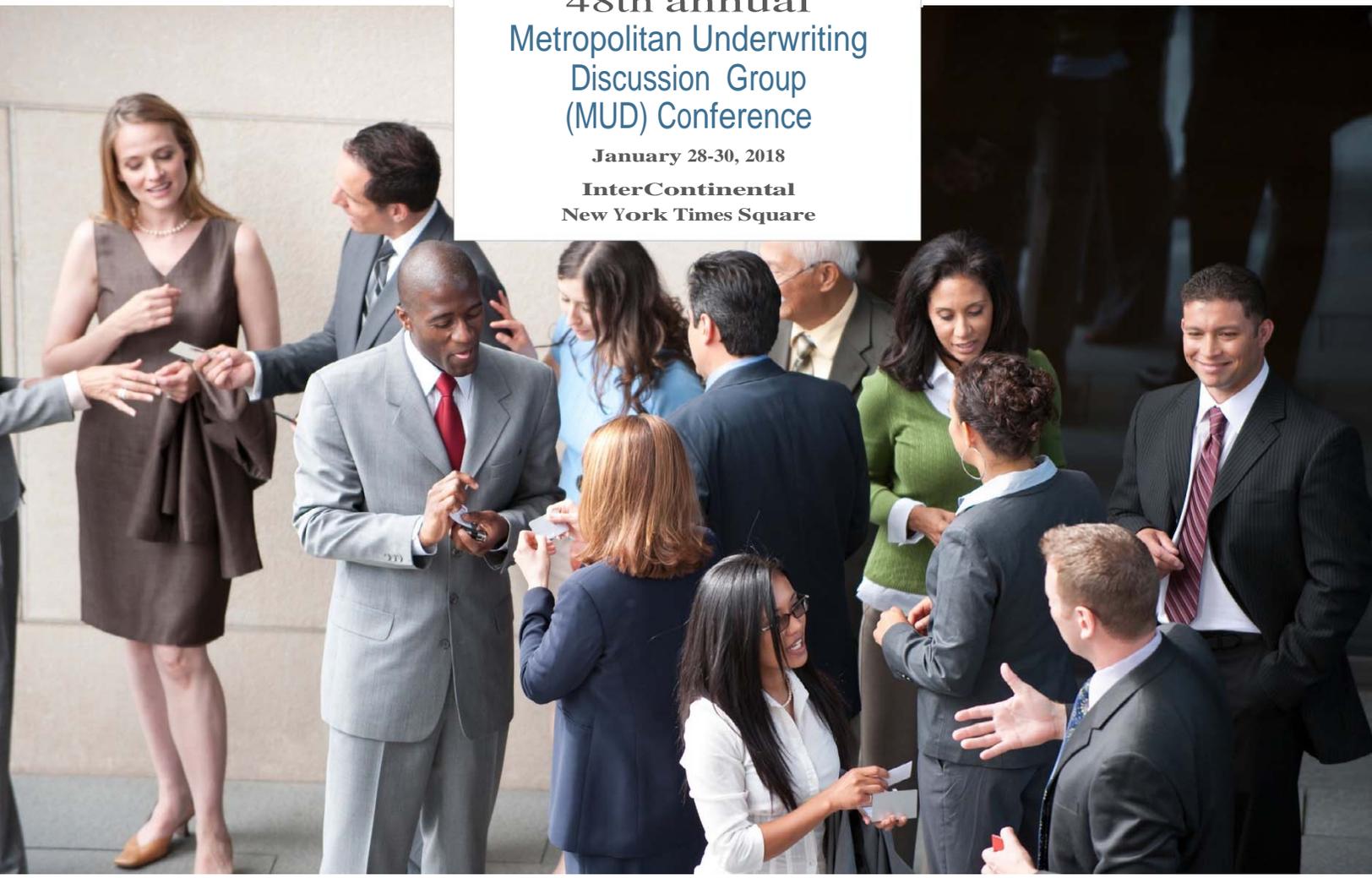


48th annual  
Metropolitan Underwriting  
Discussion Group  
(MUD) Conference  
January 28-30, 2018  
InterContinental  
New York Times Square



**MUD** Metropolitan Underwriting Discussion  
**GROUP**

You are cordially invited to the 48th annual Metropolitan Underwriting Discussion Group (MUD) Conference!

Please join us for this year's informative, energizing meeting, offering participants superb lectures and great networking opportunities in fabulous New York City. The knowledge, ideas, information, and education you will gain at the 2018 MUD Conference will prove invaluable as we pave roads to success in today's challenging economic climate.



### SUNDAY, JANUARY 28

**5:00-6:30 p.m.:** **Early Registration and Welcome Reception**  
Light refreshments: *Hors d'oeuvres*, wine, beer, soft drinks and snacks

### MONDAY, JANUARY 29

**7:30-8:30 a.m.:** **Continental Breakfast & Networking**

**8:30-9:55 a.m.:** **General Session & Keynote Address**

*Welcome*

*Kathleen Alfano, MUD President*

*Eli Rowe, MUD Secretary/Treasurer & CEO, Parameds.com*

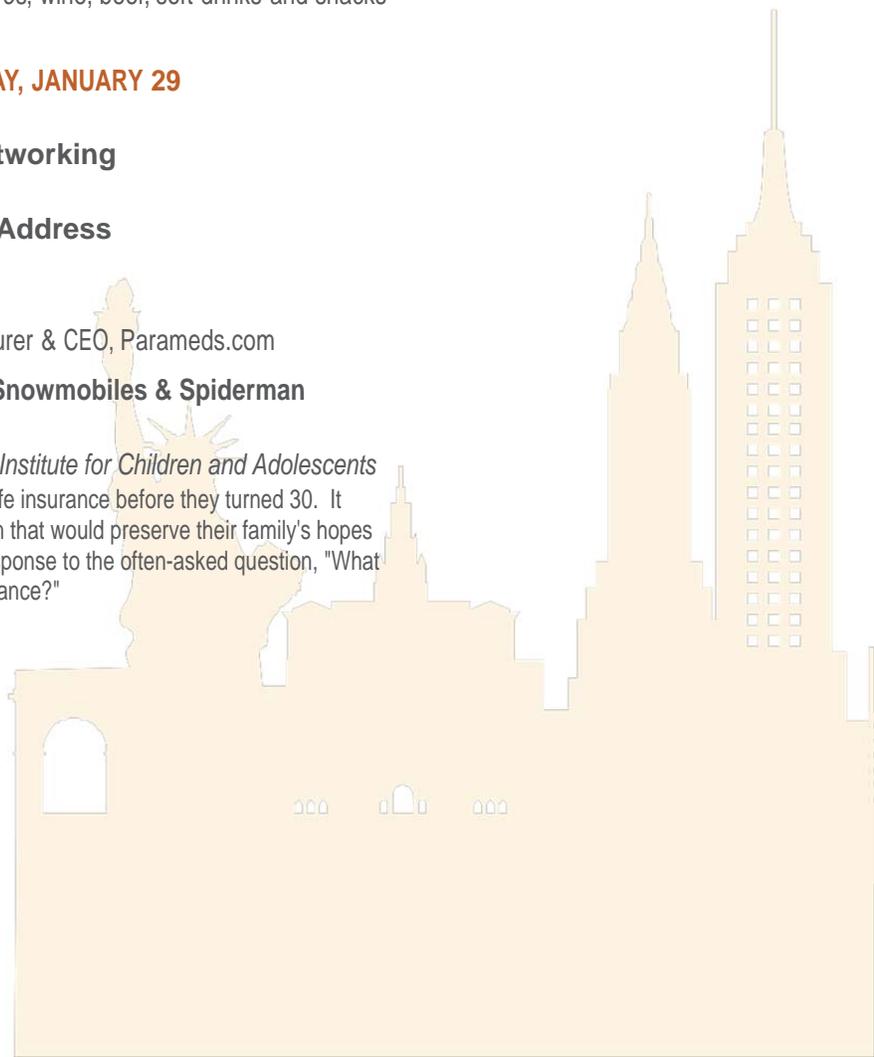
**RealLIFEStories: Syracuse, Snowmobiles & Spiderman**

*Melissa Knoll*

*Life Happens, Behavioral Institute for Children and Adolescents*

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?"

**9:55-10:10 a.m.:** **Networking Break**





## PROGRAM

**MONDAY, JANUARY 29**

**10:10-11:05 a.m.: Electronic Medical Records - State of the Union Update**

Respected industry leaders will update us on latest in the electronic medical records industry.

**11:05-Noon: Anti Aging, Youthful Medication, Longevity/HGH**

*Marianne Cumming, M.D., BSc (Pharm), MSc, DBIM, FALU*

Senior Vice President, Head Global Life & Health Underwriting,

Swiss Re America Holding Corporation

Positive images of youth and negative images of the aged are all too familiar as age stereotypes are perpetuated - and internalized before even relevant. The anti-aging industry is massively "successful" in terms of revenue and wishful thinking but falls short on the side of scientific evidence and safety. This presentation will discuss underwriting of individuals who are searching for the fountain of youth, will address aging and wellness, the current world of "age management medicine" and will review the evidence - or lack of evidence - for or against commonly prescribed "anti-aging" treatments.

**Noon-2:00 p.m.: Lunch on Your Own**

Here's your chance to enjoy your favorite New York eatery.

**2:00-2:50 p.m.: Concurrent Workshops** (details on page 6)

- *Mind the Gap: Understanding the influence of anti-selection and various holes in the underwriting process of accelerated versus traditional underwriting*
- *Data Analytics & Underwriting: Are 20<sup>th</sup> - century regulations still appropriate for 21st-century underwriting?*
- *Update from the Cuckoo's Nest: Mental Health Underwriting*
- *The Rise and Fall of Liver Biopsy*

**2:55-3:45 p.m.: Concurrent Workshops** (repeated) (details on page 6)

**3:45-4:00 p.m.: Networking Break**

**4:00-5:00 p.m.: The Changing Face of Distribution - Panel Discussion**

*Jane V. Hall, BSN, FALU, FLMI, Vice President, Chief Underwriter, NFP*

*Andy Vigar, FALU, FLMI, Vice President, Head of Life Underwriting and New Business  
Brighthouse Financial*

*Mark Sayre, FSA, CERA, Head of Policy Design, Haven Life*

The way life insurance is distributed and sold is changing. Join us as our expert panel discusses how distribution is changing, what's driving the change, how companies are approaching the marketplace, how those changes impact every facet of the process and tie into the role of an underwriter, now and into the future. This promises to be a great conversation!



**MONDAY, JANUARY 29**

**5:00-6:30 p.m.:** **Cocktails and Vendor Table Expo**  
Start your evening with some light food and cocktails as you explore our Vendor Expo, catch up with old friends and meet new ones before heading out for the evening.

**6:45-8:45 p.m.:** **Dinner on the Town\***  
Consider joining us for dinner and a chance to connect with industry peers and colleagues in a relaxed atmosphere at the legendary New York City landmark, Carmine's. *Great food and great fun!*



\*Included in your registration fee.

**TUESDAY, JANUARY 30**

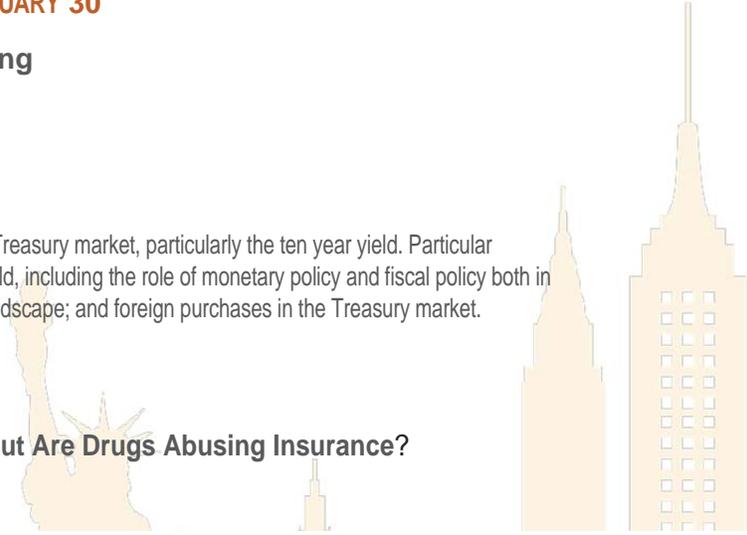
**7:30-8:30 a.m.:** **Continental Breakfast & Networking**

**8:30-9:30 a.m.:** **The Tug of War in the Treasury**  
Quincy Krosby  
Chief Market Strategist, Prudential  
The focus of this talk is on the trajectory of the Treasury market, particularly the ten year yield. Particular attention will be given to what influences the yield, including the role of monetary policy and fiscal policy both in the U.S. and in the euro zone; the economic landscape; and foreign purchases in the Treasury market.

**9:30-9:45 a.m.:** **Networking Break**

**9:45-10:45 a.m.:** **The Population is Abusing Drugs, but Are Drugs Abusing Insurance?**  
**Gina C. Guzman, MD, DBIM, FALU, FLMI**  
Vice President & Chief Medical Director  
Munich Re US (Life)

**Tim Morant, FSA, MAAA, FLMI, ACS, ARA**  
Second Vice President & Actuary, ERM  
Munich Re US (Life)  
The current opioid epidemic is well-publicized, and its size and scope documented in both mainstream and medical literature. But what does this mean for insurers? This presentation will provide an introduction to opioids and a brief overview of the opioid epidemic. We will discuss the mortality surrounding opioids, including the results of a recent Munich Re mortality study. We will share our internal cost/benefit analysis study, and conclude with suggested guidance on whether or not companies should screen for opioids.





## TUESDAY, JANUARY 30

- 10:45-Noon:** **"How Old Are You Now? Biological Age Testing"**  
Steven J Rigatti, MD  
Rigatti Risk Analytics  
Besides death and taxes, there is one other unavoidable consequence of living: aging. Several innovative technologies based on telomeres, epigenetics and facial analysis have recently become available and purport to measure "biological age" rather than calendar age - implying that they are a better measurement how close one is to becoming permanently tax-exempt. This talk will examine the evidence supporting these new tests - and whether other low-tech solutions (like counting birthday candles) are still relevant.
- Noon-2:00 p.m.:** **Lunch on Your Own**  
Here's your chance to enjoy lunch with friends and business colleagues.
- 2:00-2:55 p.m.:** **Concurrent Workshops** (details on page 7)
- *Using Third Party Scoring in Accelerated Underwriting*
  - *Hypertrophic Cardiomyopathy: Evaluating those with a Big Heart*
  - *Through Thick and Thin – Red Blood Cell Disorders*
  - *Prostate Cancer- To screen or not to screen, that is the question.*
- 3:00-3:55 p.m.:** **Concurrent Workshops** (repeated) (details on page 7)
- 4:00-4:15 p.m.:** **Adjournment**



## MONDAY, JANUARY 29 - WORKSHOP SELECTIONS

There will be four concurrent workshops. Each workshop will be given twice- once at 2 p.m. and again at 3 p.m.

### WORKSHOP 1

#### **Mind the Gap- Understanding the influence of anti-selection and various holes in the underwriting process of accelerated versus traditional underwriting**

*David Doug Ingle, FALU, FLMI*

Vice President Underwriting Research, Hanover Re

In England, the signs say, "Mind the Gap" not "Watch your Step." The English eloquently describe the issue at hand.

New accelerated underwriting processes cause us to rethink how we mind the gap. At the same time, there are similarities between traditional cost benefit studies and new program monitoring. Understanding the influence of anti-selection, holes in the underwriting process, non-random sampling, smoker correlations, and how to quantify the magnitude of the risk, are all still worthy endeavors in the new world. This presentation will help "bridge the gap."

### WORKSHOP 2

#### **Data Analytics & Underwriting: Are 20<sup>th</sup>- century regulations still appropriate for 21<sup>st</sup>- century underwriting?**

*Mariana Gomez-Vock*

*Senior Counsel ACLI*

Regulators and consumer advocates have big questions surrounding insurers' use of data analytics in underwriting – is the industry prepared to answer them? Come to this interactive session to explore the intersection of current and emerging underwriting regulations and innovation in the underwriting world. We will also explore strategies for satisfying regulators' increasing desire to understand how companies are incorporating data analytics in their underwriting practices.

### WORKSHOP 3

#### **Update from the Cuckoo's Nest: Mental Health Underwriting**

*Kim Lancaster FALU, FLMI, ACS*

RGA Reinsurance Company

An update on underwriting mental health for 2018; underwriting challenges; primary mental health impairments we see in the underwriting world (depression, suicide, ADHD, PTSD, Bipolar); updates on treatments and prevention; impact of generational differences; potential impact with healthcare legislation changes; case studies as time permits.

### WORKSHOP 4

#### **The Rise and Fall of Liver Biopsy**

*Elyssa Del Valle, MD, VP and Medical Director*

RGA Reinsurance Company

Determining the etiology of abnormal liver-function tests has been a challenge facing underwriting, as there are various etiologies with a wide range of mortality and morbidity. This talk will give an overview of the most common liver diseases in the developed and developing worlds. As liver biopsies become less common, noninvasive testing has risen and, at times, replaced liver biopsy. We will discuss the indications for liver biopsy and how to use the noninvasive tests such as FibroScan and Fibrotest/FibroSure in the assessment of liver disease. Additionally, clinical cues and red flags found in the APS will be discussed. The presentation will end with case studies.



## TUESDAY, JANUARY 30- WORKSHOP SELECTIONS

There will be four concurrent workshops. Each workshop will be given twice-once at 2 p.m. and again at 3 p.m.

### **WORKSHOP 1 Using Third Party Scoring in Accelerated Underwriting**

*Guizhou Hu, MD, PhD*

Chief of Decision Analytics, Gen Re

The use of mortality risk scores has been on the rise, especially to accelerate the underwriting process. But there are important questions that must be answered as to the value and predictive power of these scores. How do they predict mortality? How does an underwriter understand, interpret and communicate the results of the scores? How should they be incorporated into the process? The session will discuss the results of independent evaluation studies on the performance of third-party mortality risk scores in the context of accelerated underwriting of life insurance. Attendees will walk away with a deeper understanding of the research findings related to these scores and the nuances among various mortality score approaches; know what questions to ask and how to interpret scores more effectively.

### **WORKSHOP 2 Hypertrophic Cardiomyopathy: Evaluating Those with a Big Heart**

*William R. Rooney, MD - VP and Medical Director*

SCOR Global Life Reinsurance

Hypertrophic cardiomyopathy has been associated with early death in some but not all cases. In this talk we will review this interesting condition and the mortality concerns associated with it.

### **WORKSHOP 3 Through Thick and Thin – Red Blood Cell Disorders**

*Steven Cooper, MD, AVP and Senior Medical Director*

*Lincoln National Life Insurance*

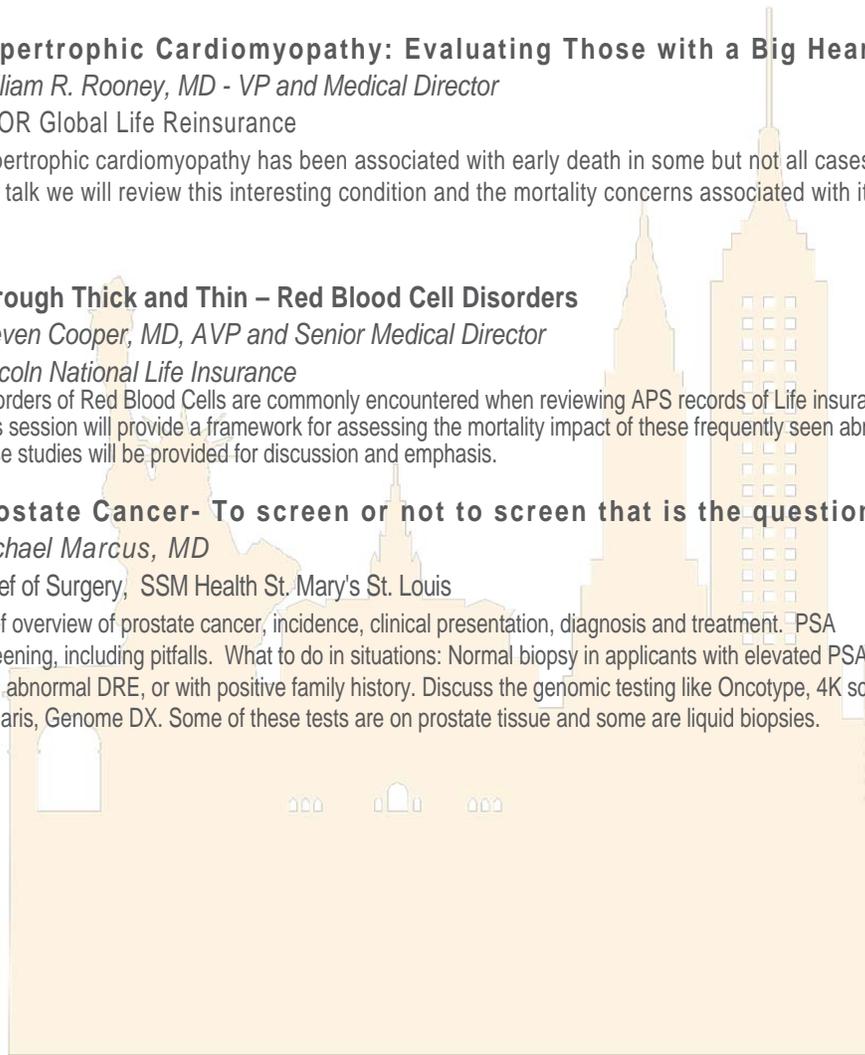
Disorders of Red Blood Cells are commonly encountered when reviewing APS records of Life insurance applicants. This session will provide a framework for assessing the mortality impact of these frequently seen abnormalities. Case studies will be provided for discussion and emphasis.

### **WORKSHOP 4 Prostate Cancer- To screen or not to screen that is the question**

*Michael Marcus, MD*

Chief of Surgery, SSM Health St. Mary's St. Louis

Brief overview of prostate cancer, incidence, clinical presentation, diagnosis and treatment. PSA screening, including pitfalls. What to do in situations: Normal biopsy in applicants with elevated PSA, or with abnormal DRE, or with positive family history. Discuss the genomic testing like Oncotype, 4K scores, Prolaris, Genome DX. Some of these tests are on prostate tissue and some are liquid biopsies.





### MUD Meeting Registration Details

**Dates:** Sunday, January 28-Tuesday, January 30

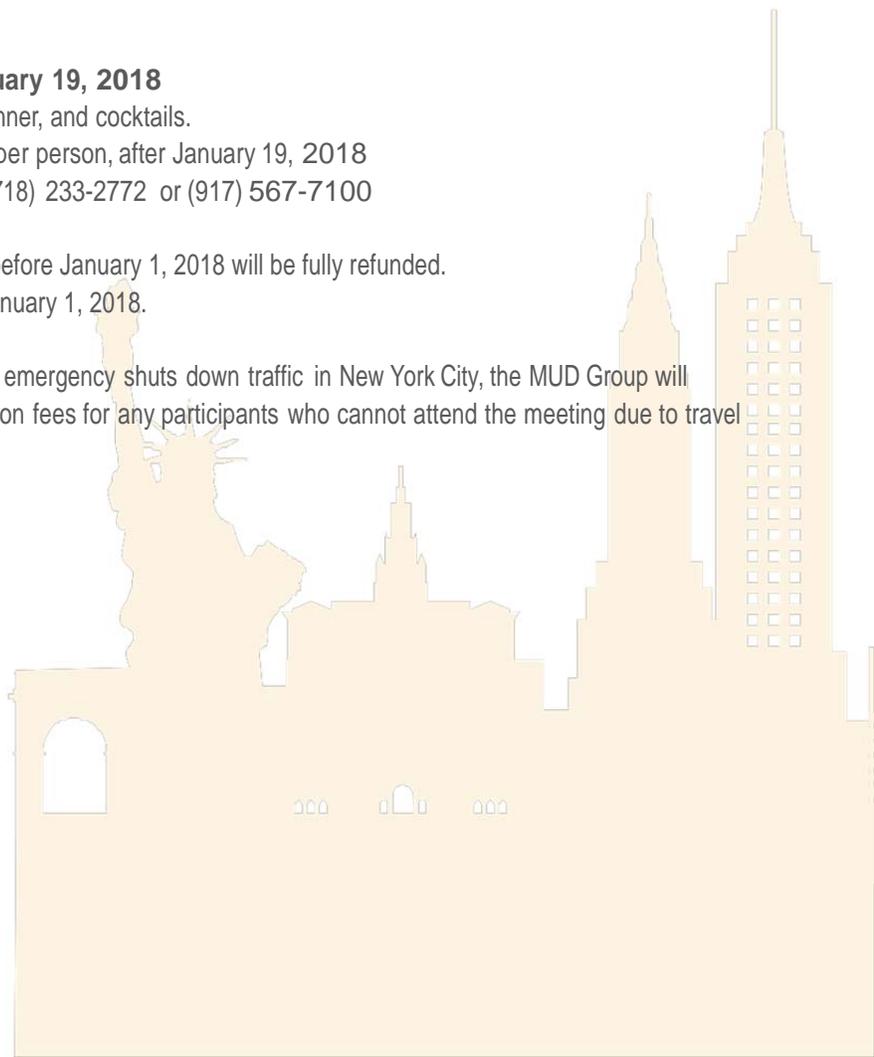
**Location:** InterContinental New York Times Square  
300 West 44th Street New York, NY 10036

**Attire:** Business casual

**Registration:** Online: [www.MUDGroup.org](http://www.MUDGroup.org)  
Via email: [eli.rowe@parameds.com](mailto:eli.rowe@parameds.com)  
Via fax (with credit card info): (718) 412-9826  
Via mail (with check): MUD, Inc.  
c/o Parameds.com, Inc.  
P.O. Box 150243  
Kew Gardens, NY 11415  
**\$325.00 per person by January 19, 2018**  
Includes lectures, workshops, dinner, and cocktails.  
Late registration price: \$400.00 per person, after January 19, 2018  
Questions? Phone Eli Rowe @ (718) 233-2772 or (917) 567-7100

**Cancellation Policy:** Cancellation requests received before January 1, 2018 will be fully refunded. No refunds are available after January 1, 2018.

In the unlikely event that a snow emergency shuts down traffic in New York City, the MUD Group will offer to refund meeting registration fees for any participants who cannot attend the meeting due to travel constraints.





### MUD Meeting- Hotel Information

**Reservations:** A special reduced rate of **\$249.00 plus tax, per night**, is available for MUD Conference attendees. Act fast, as there are a few “early-bird” rooms available at the rate of \$199.00 plus tax per night! Please call the InterContinental New York Times Square reservation desk (1.866.875.1978) before Friday, **January 19, 2018** to secure this rate. Please reference the MUD Group - 48th Annual Conference rate, **code MUD**.

InterContinental New York Times Square  
300 West 44th Street, New York, NY 10036

Complimentary Wi-Fi is included.

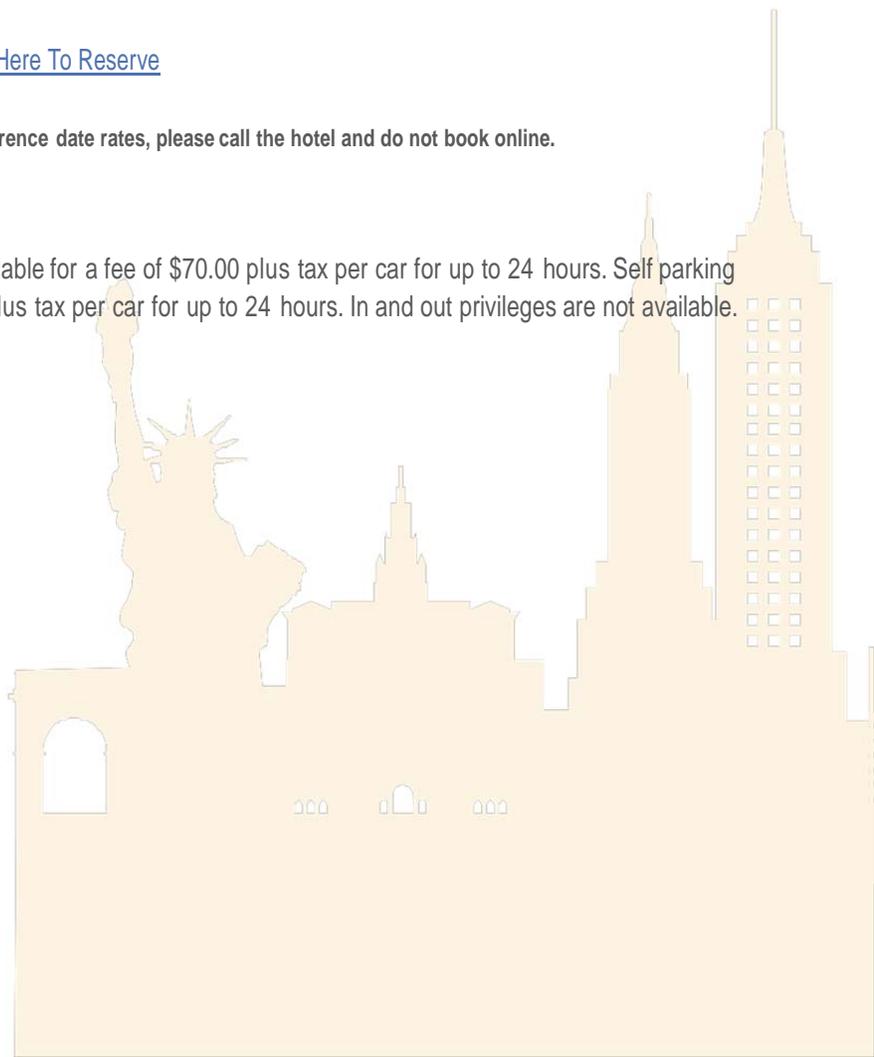
Reservations can also be made online via InterContinental's website:

[Click Here To Reserve](#)

\*Please note, for pre- and post-conference date rates, please call the hotel and do not book online.

### Parking:

Valet parking at the hotel is available for a fee of \$70.00 plus tax per car for up to 24 hours. Self parking is available for a fee of \$42.00 plus tax per car for up to 24 hours. In and out privileges are not available.





**MUD Meeting Attendee Registration Form: January 28-30**

If you choose not to register online at: [www.MUDGroup.org](http://www.MUDGroup.org)

You can submit this Manual Registration Form via fax: (718) 412-9826 or email: [eli.rowe@parameds.com](mailto:eli.rowe@parameds.com)

Attendee Name (s) : \_\_\_\_\_

Company Name: \_\_\_\_\_

Contact Number: \_\_\_\_\_

Credit Card Payment

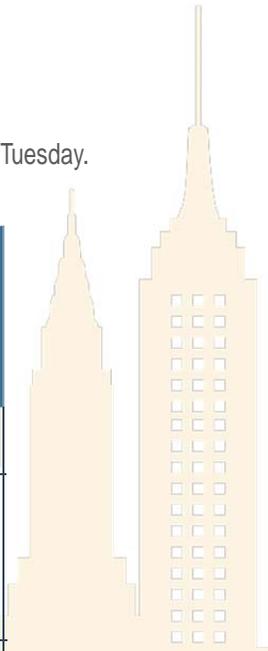
Card Number: \_\_\_\_\_ Expiration: \_\_\_\_\_ 3- or 4- digit Security Code: \_\_\_\_\_

Check enclosed: \_\_\_\_\_ \*Amount: \$ \_\_\_\_\_

**Workshop Selection and Monday Night Dinner Plans**

Please circle the workshops you want to attend on each day. Please select two workshops on both Monday and Tuesday. (Selections are on pages 6 and 7.)

Name of Attendee	Email Address	Workshop Selection																Dinner Plans <i>Carmine's</i> Monday Night		
		Monday								Tuesday										
		<u>2 p.m.</u>				<u>3 p.m.</u>				<u>2 p.m.</u>				<u>3 p.m.</u>				Yes	No	Undecided
		1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4			





HOTEL  
INFORMATION