



International Claim Association®
LEADING THE WAY IN CLAIM EXCELLENCE

**102nd
Annual Education
Conference**

**Delegate
Registration**



October 2-5, 2011

**Encore at Wynn Las Vegas
Las Vegas, NV**

2011 Annual Education Conference October 2-5 Las Vegas, NV

You're Invited!



Please join us October 2nd through October 5th for the International Claim Association's 102nd Annual Education Conference at the outstanding Encore at Wynn Las Vegas. The Encore and Wynn hold more Forbes Five Star awards than any other casino resort in the world, and USA Today recently named the Encore/Wynn the "Best Resort" in Las Vegas. All rooms are "resort suite guestrooms" with floor-to-ceiling windows with views of the strip, pool or downtown.

While the hotel and surrounding areas are outstanding, it is the extensive educational and networking opportunities we are most proud of. Thanks to the efforts of our dedicated committee members, the ICA is at the forefront of providing a forum for education and the exchange of ideas relating to various aspects of claim administration.

This year's conference offers over 70 sessions to choose from, with education tracks devoted to life, disability, health, fraud, legal, compliance and management. With so many workshop opportunities available, member companies will often send several employees. Therefore, a discount is offered on the registration fee for companies sending five or more employees.

The ICA Registration Desk will be open beginning Saturday afternoon, October 1st. That evening we will host a Committee Member Reception to thank all ICA Committee volunteers for their hard work and contributions.

Sunday, October 2nd is filled with networking opportunities. We begin the day with time to see beautiful Las Vegas by daylight or arrange to play one of Vegas' numerous golf courses. If you are attending your first ICA Conference, please attend the New Delegate Reception Sunday afternoon, hosted by the ICA Officers, Executive Committee and Committee Chairs. Sunday evening we will all meet in the Exhibit Hall for the Exhibitor Reception to welcome those who provide services, educational opportunities and materials to Association members. From the Exhibit Hall we will proceed directly to the Welcome Reception.

The opening General Session on Monday will feature Jan McInnis known for her "Cubical Comedy from The Work Lady." In order to give you an opportunity to visit with our

vendor partners, plan on attending the coffee break in the Exhibit Hall immediately after our General Session and again for lunch.

After a full day Monday, the evening is yours to explore the Vegas nightlife.

Tuesday will begin with a continental breakfast in the Exhibit Hall. Lunch will again be served in the Exhibit Hall in order to network with vendors and other delegates. After a busy two days of educational workshops, you will not want to miss the Tuesday evening dinner complete with a Vegas Legends Show produced just for the ICA.

Make your plans now to attend the 2011 Annual Education Conference! The location, educational workshops, exhibitors and networking opportunities are unparalleled.

If you have not yet made your hotel reservations, please do so soon to ensure you have a room at the top rated Encore Hotel, especially if you plan to come early for the weekend. If you bring a spouse or guest, please make sure to register him/her so that you can both participate in all ICA activities.

I look forward to seeing you in Vegas this October!

Marlon D. Nettleton, FLHC, CLU, ChFC, FLMI, FFSI, LLIF, ACS, HIA
State Farm Insurance Companies
2011 ICA President



2011 Annual Education Conference October 2-5 Las Vegas, NV



The Secretary of the International Claim Association hereby announces the 2011 Annual Education Conference for the Association to be held October 2-5, 2011 at the Encore Hotel in Las Vegas, NV. The purpose of this conference is to conduct the business of the association and to

educate attendees.

Lisa Phillips, ALHC
Munich American Reassurance Company
ICA Secretary

Annual Conference Team

CHAIR

Lester L. Bohnert, ALHC, FLMI
Modern Woodmen of America

PRESIDENT

Marlon D. Nettleton, FLHC, CLU, ChFC, FLMI, FFSI, LLIF, ACS, HIA
State Farm Insurance Companies

EXHIBIT COORDINATOR

Franklin L. Best, JD
The Penn Mutual Life Insurance Company

PROGRAM/MEETING ACTIVITIES COORDINATOR

Antoinette G. Mortensen, ALHC, ACS, HIA
Prudential Financial

WORKSHOP COORDINATOR

Erin Worthington, ALHC, ACS
Allstate Life Insurance

REGISTRATION & HOTEL COORDINATOR

Rebecca L. Huerta, FLHC, FLMI, AIRC, AAPA
Allianz Life Insurance Company of North America



International Claim Association®
LEADING THE WAY IN CLAIM EXCELLENCE

ICA Headquarters

International Claim Association
1155 15th Street, NW, Suite 500
Washington, DC 20005
Phone: 202-452-0143
Fax: 202-530-0659

Chris Murphy, Executive Director
cmurphy@claim.org

Darci Chuba, Membership & Event Manager
dchuba@claim.org

Encore
WYNN LAS VEGAS®

About the Conference Hotel

The Wynn Las Vegas and Encore continue to set the bar for luxury and excellence in Las Vegas, earning top honors recognitions, including the 2011 Forbes Travel Guide Star awards (formerly Mobil Travel Guide Star awards). Wynn and Encore are two of only 54 hotels in the world to receive Forbes Five Star distinction.

All accommodations at Encore are suites, ranging in size from more than 700 square feet to over 5,800 square feet. Enjoy the view from your suite's floor to ceiling windows or get out and explore the hotel. Encore is home to five signature restaurants, a relaxing spa and salon, a high-energy poolside nightclub, designer shops and an elegant casino.



FITNESS CENTER

Fitness Center Hours: 6am - 8pm

Fitness Classes Available!

*There is a \$15 per day charge to utilize the fitness center

INTERNET

Wireless Internet is available in all hotel rooms for \$13.99/day (24 hours from initial sign-on)

BOARDING PASSES

Boarding passes can be printed at either the concierge desk or the business center.

Visit the hotel at: <http://www.wynnlasvegas.com/>

Registration

How to Register

ICA has gone green! This year's conference registration is available [online here](#). All major credit cards accepted (AmEx, MasterCard & Visa) as well as checks. If you're paying by check, please fill out the registration form online and then mail your check to ICA Headquarters at:

International Claim Association
1155 15th Street NW, Suite 500
Washington, DC 20005

REGISTER EARLY to ensure your first choice of workshops, as some will have limited space.

Workshops/Education Tracks

Workshops and seminars are categorized by subject matter to assist those delegates who are interested in focusing on a specific educational track.

Who Can Attend

Anyone involved in claims issues is eligible to attend the ICA Annual Education Conference.

Attendance at General Sessions & Receptions

The ICA makes a concerted effort to design its general sessions and to select its speakers to be interesting and meaningful to all that attend. Registered spouses and guests are invited to join the delegates at the General Session to hear this year's outstanding featured speaker. The receptions have been carefully planned for maximum enjoyment of all registered delegates, spouses and guests who are all encouraged to attend.

Children

Children under 16 years of age are not allowed to attend any of the scheduled functions or general sessions of the Association.

Cancellation Policy

Conference cancellations received by September 6, 2011 will be refunded, less a \$100 administrative fee. After that date, cancellations or "no shows" will not be refunded. If you need to cancel your paid meeting registration or transfer your paid registration to another delegate, please contact ICA Membership & Event Manager, Darci Chuba at dchuba@claim.org.

Application for Membership

Please visit our "membership information" section of our website at <http://www.claim.org/membership.html>.



Registration Fees

Fees are per person and include the Sunday Reception, the coffee break and lunch on Monday, continental breakfast and lunch on Tuesday, and the Tuesday Night Dinner Event. Only registered delegates and guests will be admitted to these functions; name badges are required.

	Register by Aug. 31, 2011	Register on or after Sep. 1, 2011
Delegates		
• Delegate	\$695	\$775
• Delegate Spouse/guest	\$225	\$250
• Non-member	\$995	\$1,075
• Non-member Spouse/guest	\$425	\$450

Group Registration Discount

Five (5) or More Delegates (Group must be submitted together)	\$595 each	\$675 each
--	---------------	---------------

Retirees

• Retiree	\$225	\$250
• Retiree Spouse/guest	\$225	\$250

Commuters

Attending education sessions only:

• Monday only	\$225	\$250
• Tuesday only	\$225	\$250
• Both Monday and Tuesday	\$350	\$400

NOTE: Make your room reservations early to ensure you are able to obtain the ICA group rate and to guarantee a room at the Encore!
(See page 7.)

Don't Forget Your Cameras Tuesday Evening!



What do Elvis, Cher, Lady Gaga and The Blues Brothers all have in common?

Stumped? They're all going to be performing live for YOU at our Tuesday evening dinner!

As many of you know, the ICA has been famous for our Casino Night as a closing event for our conference. However, this year, we decided to embrace the spectacular world that is Vegas Shows and provide you with a performance that you won't want to miss!

Be prepared to laugh, cheer and sing along as "The King" and his fellow "stars" take the stage in the Encore Ballroom.

All "celebrities" will be available for photos after the show.

Exhibit Hall Hours

Sunday, October 2

5:30PM – 6:30PM Exhibitor & Delegate Reception

Monday, October 3

10:00AM – 10:45AM Coffee Break*

12:30PM – 1:30PM Lunch*

Tuesday, October 4

7:30AM – 8:30AM Continental Breakfast*

11:45AM – 1:00PM Lunch*

**PRIZE DRAWING! (Must be present to win)*

Future Conferences

2012 Sept. 30 - Oct. 3

JW Marriott Orlando Grande Lakes
Orlando, FL

2013 October 13 - 16

Chicago Marriott Downtown Magnificent Mile
Chicago, IL

2014 September 21 - 24

New Orleans Marriott
New Orleans, LA

Conference Schedule

Friday, September 30, 2011

9:00AM – 5:00PM Annual Education Conference Team Meeting

Saturday, October 1

12:00PM – 5:00PM Committee Meetings
12:30PM – 3:30PM Executive Committee Meeting
3:00PM – 7:00PM Delegate Registration
4:00PM – 5:00PM Committee Chair Meeting
5:30PM – 7:00PM Committee Member Reception

Sunday, October 2

9:00AM – 4:00PM Committee Meetings
10:00AM – 7:00PM Delegate Registration
4:00PM – 5:00PM New Delegate Reception
5:30PM – 6:30PM Exhibitor & Delegate Reception
6:30PM – 8:30PM Welcome Reception

Monday, October 3

7:00AM – 3:00PM Delegate Registration
8:00AM – 10:00AM **Opening General Session & Business Meeting**
Guest Speaker - Jan McInnis
10:00AM – 10:45AM Coffee Break in Exhibit Hall*
11:00AM – 12:30PM Concurrent Workshops
12:30PM – 1:30PM Lunch in Exhibit Hall*
1:30PM – 3:00PM Concurrent Workshops
3:15PM – 4:45PM Concurrent Workshops

Tuesday, October 4

7:00AM – 3:00PM Registration Desk Open
7:30AM – 8:30AM Continental Breakfast in Exhibit Hall*
8:30AM – 11:45AM Concurrent Workshops
11:45AM – 1:00PM Lunch in Exhibit Hall*
12:30PM – 1:00PM Exhibitor Drawings
1:15PM – 4:30PM Concurrent Workshops
6:00PM Dinner
7:30PM Live Vegas Show

Wednesday, October 5

Departures

**PRIZE DRAWING! (Must be present to win)*

JAN McINNIS, The Work Lady

For comedienne Jan McInnis, life is full of “funny business.” She – and the audiences who continually rate her act “hilarious” – wouldn’t have it any other way.

Inspired by fifteen years of working 9 to 5, Jan has created a unique niche for what she calls “cubicle comedy:” cornering the corporate convention market with her popular appearances at conferences, training sessions, employee retreats and banquets held by such companies and organizations as Lockheed Martin, Kaiser Permanente and MIX Radio.

A knack for humorous analysis enables Jan to write a stand-up routine geared to each specific audience, such as when she suggested to Home Depot employees that computers are the only thing that duct tape can’t fix.

In addition to a busy schedule which has taken her from Hawaii, to North Platte, Nebraska, to the deck of an aircraft carrier, Jan’s talents will be featured this spring on “Comedy Time,” a comedy network that runs on Verizon’s VCAST, Sprint, Amp’d, and Cingular through MobiTV, and is the widest reaching entertainment channel. Jan’s segments, “Cubicle Comedy from The Work Lady,” will offer advice on such important topics as how to eat free in the office: “Unpopular co-workers use candy to lure others into visiting. So think up a lame excuse and swing by the office loser’s cube for a handful of M&M’s.”

Jan’s experience in the corporate world gives her an inside track on work place humor. “The last company I worked for was big on ‘employee motivation.’ Team building means employee empowerment, and ownership. So I took the copier.”

“I just read that there are fewer women in the workforce than men. I think that’s because we women warn each other. Once a year, we have that “Take Your Daughter To Work Day,” to show girls what happens when you don’t marry rich.”

Monday, October 4

8:00AM – 10:00AM

Born in D.C., Jan was in charge of the “Joke of the Day” for her junior high school lunch table. Not surprisingly, she majored in communications at Virginia Tech, where she was a disk jockey for the local punk rock radio station. Summers were spent in the capital, as a guide for driving tours of historic monuments. “You can tell tourists anything,” she confides, “although I was pretty accurate.”



Upon graduation, reluctant to insist to her parents she thought she was “funny enough to make a living at it,” Jan entered the world of business: she worked in the marketing department of the National Ocean Service, and later, for the National Academy of Sciences on the popular PBS 7-hour series, “Planet Earth.” She also was hired to coordinate fundraising, membership and marketing for the Optical Society of America, a professional organization for engineers and scientists.

It wasn’t until a local radio station sponsored a contest for which the winning comic would be awarded a spot on the “Tonight Show” that Jan gave comedy a serious go. While she didn’t win the contest, one of her jokes was quoted in the paper next day. When a subsequent open mic experience led to her first professional booking, Jan knew she was truly was “funny enough to make a living at it.”

For two and a half years, she kept her day job while performing nights and weekends, until she gave up the corporate world to pursue comedy full time.

Jan is a regular performer at major comedy venues like the Improv, Catch a Rising Star in Las Vegas and Reno, and the Comedy & Magic Club in Los Angeles, and as a freelance writer, supplies topical jokes for radio and late-night television.

General Information

Hotel Reservations

Make your reservations directly with:

Encore Wynn Las Vegas

3131 Las Vegas Boulevard
Las Vegas, NV 89109
Phone: 866-770-7555
Fax: 702-770-1571
On-line: [click here](#).
Check-in Time: 3:00 PM
Check-out Time: 12:00 PM

NOTE: Make your room reservations early to ensure you are able to obtain the ICA group rate and to guarantee a room at the Encore!

ICA Group Rate

ICA has reserved a limited number of rooms at the Encore specifically for the 2011 ICA Annual Education Conference.

To take advantage of the special ICA rate, reservations must be made by September 9, 2011.

The hotel will not hold rooms for our meeting after September 9, therefore it is important to

MAKE YOUR RESERVATIONS EARLY!

Room rates are \$215 single/double occupancy. The hotel will only guarantee these rates for reservations made by September 9, 2011. Based on availability, this rate will be provided three days before and three days after the conference.

IMPORTANT NOTE:

Credit Card Authorization for Incidentals

The Encore requires a pre-authorization of \$100 for each night's stay to cover incidentals. This pre-authorization will take place upon check-in (*i.e.*, if you are staying 3 nights, your card will be pre-authorized for \$300 when you check in). Should you not provide a credit/debit card, the hotel will require a cash deposit of \$300 per night for incidentals. Such cash deposit will be collected at the time of check-in (*i.e.*, if you are staying 3 nights, you will be required to put down a \$900 cash deposit). Please note that if you do utilize a debit card, the pre-authorization will act as a direct withdrawal from your bank account. The funds will be automatically withdrawn upon check-in.

Ground Transportation

Taxi

One-way fare to the Las Vegas - McCarran International Airport varies from \$20 - \$30 depending on the time of day, route taken and method of payment.

Car Rental

All major car rental companies are available at the Las Vegas McCarran International Airport. A Hertz rental car office is located at the hotel.

Driving Directions and Parking

Detailed maps and driving directions are available through the hotel's website:

<http://www.wynnlasvegas.com/about-us/directions>

The Encore Wynn Las Vegas is pleased to offer complimentary valet and self-parking for all ICA attendees.

Weather

October temperatures in Las Vegas average a high of 82° F and a low of 54° F .

Dress Code

Business casual attire (no shorts, jeans, t-shirts) is recommended for all business sessions and evening functions. The Tuesday evening event is casual. As meeting room temperatures and comfort levels may vary, we suggest that you dress in layers for optimal comfort during business sessions.

Questions?

To learn more about hotel accommodations, you may contact ICA headquarters at 202-452-0143.

What to do in Las Vegas?

The real question is, what's not to do in Vegas? There's so much to see and do you may not know where to start! From casinos, to shopping, to shows, to sightseeing, the Las Vegas Convention & Visitors Authority can guide you in the right direction to see and do it all! Visit them at:

<http://www.visitlasvegas.com/vegas/index.jsp>

For the Golf Enthusiast:

Please contact the Encore concierge for local golf course information or visit the following link:






<http://www.lasvegasgolf.com/>

Workshop Tracks

At-A-Glance

	 LIFE	 DISABILITY	 HEALTH & LONG TERM CARE	 FRAUD & CLAIM ABUSE	 COMPLIANCE/LEGAL & MANAGEMENT
MONDAY OCTOBER 3					
8:00 AM – 10:00 AM		Opening General Session: Guest Speaker - Jan McInnis			
10:00 – 10:45 AM	C O F F E E B R E A K I N E X H I B I T H A L L				
11:00 AM – 12:30 PM	1.1 Claims Technology Roundtable	1.3 Overpayment Best Practices	1.6 LTC Mind Control	1.8 International Fraud Trends in Life Insurance	1.11 Defending Against Bad Faith Litigation
	1.2 Tell Me Something I Don't Know: Helpful Hints, Warnings, and Predictions on Misrepresentation and Rescissions	1.4 "My Doctor Says..." Explore the Value of the Treatment Provider's Data in Assessing Occupational Impairment	1.7 Rx for the Bottom Line: Trends, Technology, and Process Improvements to Increase Claims Performance and Improve Loss Ratios	1.9 Case Studies in Disability and Life Insurance Fraud	1.12 Can He Do That? Respecting Fiduciary Authority 101
		1.5 What's on Your Mind? Disability Roundtable Discussion		1.10 The Case for Sharing Information in Insurance Fraud Investigations	1.13 Optimal Organizational Structures and Practices
12:30 PM – 1:30 PM	L U N C H I N E X H I B I T H A L L				
1:30 PM – 3:00 PM	2.1 Annuity Taxation	2.4 US and Global Economic Influence on Claims	2.6 Maintaining Financial Neutrality with ICD-10, the Only Safe Bet	2.7 SIU 101	2.9 What? My Email is Not Privileged? When Claim Communications with Your Attorney are Discoverable
	2.2 Life Claims Roundtable I	2.5 The Overlooked Offset: How Veterans Compensation Benefits Can Help the Insurer Wear the White Hat		2.8 Using Predictive Analytics to Identify Suspicious LTD Claims	2.10 Creative Ways to Motivate Claims Staff: Turning Your Vision into Reality
	2.3 Social Media–Dinosaur to Avatar				
3:15 PM – 4:45 PM	3.1 Retained Assets – A Changing Landscape	3.4 Understanding the Role of FLMA and Leave Administration in Integrated Offerings	3.6 A Cross-Functional Team Approach to Enhancing Your Customers' Experience	3.7 Investigating Claims from Organized Nomadic Groups	3.9 Surely There is SOMETHING They Could Do, Isn't There?
	3.2 Locating Beneficiaries	3.5 MD Job Analysis – Understanding CPTs and RVUs		3.8 Nevada Fraud Bureau	
	3.3 A Little Bit of This; A Little Bit of That: Niche Market Round Table				

At-A-Glance
continued

	 LIFE	 DISABILITY	 HEALTH & LONG TERM CARE	 FRAUD & CLAIM ABUSE	 COMPLIANCE/LEGAL & MANAGEMENT
TUESDAY OCTOBER 4					
7:30 AM – 8:30 AM	CONTINENTAL BREAKFAST IN EXHIBIT HALL				
8:30 AM – 10:00 AM	4.1 AD&D Roundtable	4.4 Mock ALJ Hearing	4.7 Life/LTC and Annuity/LTC Hybrid Products – What is the Best Bet?	4.9 The World of International Fraud – Real or Perceived?	4.11 Adverse Legal Impact
	4.2 I'll Take Beneficiary Potpourri for \$500, Alex!	4.5 Stopping the Seepage	4.8 Ensuring Quality Claim Adjudication Through Internal Quality Assurance Programs	4.10 An Overview of Healthcare Fraud and Abuse for Private Payers	4.12 How to Prepare for Your Deposition
	4.3 Roundup for Reinsurance – A Roundtable Discussion	4.6 The Value of Home Visits in Claim Investigations			
10:15 AM – 11:45 AM	5.1 Annuity Round Table	5.4 Functional Capacity Exam	5.6 Specialty Injectables – How to Solve Payment Problems	5.8 Social Networking Sites: New Tools and New Ethical Dilemmas for Insurance Investigations – Part I	5.9 Proactive Insurance Fraud Investigations
	5.2 Quick... Grab the Money and Run With It!	5.5 The X Factor for Common Claimants	5.7 Medicare Secondary Payer Provision: Overview & Implications		5.10 Effectively Managing Day-to-Day Claim Operations
	5.3 Complex Claims Case Studies – A Roundtable Discussion				5.11 Disability – Injury vs. Sickness
11:45 AM – 1:00 PM	LUNCH IN EXHIBIT HALL				
1:15 PM – 2:45 PM	6.1 The Buck Stops Here!	6.4 Social Security 101	6.6 Optimizing Appeal & Grievance Processes	6.8 Social Networking Sites: New Tools and New Ethical Dilemmas for Insurance Investigations – Part II	6.10 Suicide: The Nuts, Bolts, and Nooses – What You Need to Know and What You Need to Do
	6.2 Death on the Strip!	6.5 Building the Better Mild Head Injury Claim: How to Turn Temporary Discomfort into Lifetime Disability in 5 Easy Steps	6.7 Hospital Bill Review – In/Out of Network; Review and Settlement Options	6.9 Analyzing Surveillance Findings	6.11 Abandoned Policies: What are Insurers' Obligations?
	6.3 Life Claims Roundtable II				
3:00 PM – 4:30 PM	7.1 Canadian Life Roundtable		7.3 Employee Engagement and Motivation in a Production Environment	7.4 Fraud Roundtable	7.5 Advanced STOLI: Strategies Deployed and More Lessons Learned
	7.2 Claims Best Practices: A Reinsurance Perspective – Behind the Scenes				

Workshop Tracks

SESSION 1: Monday, October 3, 2011, 10:00 AM–12:30 PM

1.1 Claims Technology Roundtable

Speakers: Michael Hoetzel & Roseanne Thornsby

The goal of this session is to generate lively participant discussion on how companies are approaching technology for facilitating claims. Topics will include quality audits, payment systems, and claim processing software.



1.2 Tell Me Something I Don't Know: Helpful Hints, Warnings, and Predictions on Misrepresentation and Rescissions

Speakers: Jayne McWatters, Thayla Bohn & Tom Herlihy

A panel discussion including a senior claims professional, in-house counsel, and outside trial counsel on the issues of misrep and rescission. Topics include key management training for rescission analysis, warning signs of an incomplete or erroneous rescission, legal developments, and hypothetical examples to demonstrate the challenges of properly handling these claims.



1.3 Overpayment Best Practices

Speaker: Diana Coughlin

Join us for an interactive discussion on disability overpayments - how they occur and how the recovery process can be a WIN-WIN for all! This workshop will give insight into claimant education, collection methods and resources as well as success factors. View the process through the eyes of the claimant, insurer, attorney, and vendor.



1.4 "My Doctor Says..." Explore the Value of the Treatment Provider's Data in Assessing Occupational Impairment

Speaker: Lori Cohen

Psychiatric and subjective physical claims often rely heavily on the opinions of treatment providers. This session will examine the relevance and utility of data provided by treatment providers in the assessment and management of these challenging cases. We will focus on how to optimize the acquisition of meaningful data and, when appropriate, how to integrate this process with the pursuit of an IME.



1.5 What's on Your Mind? Disability Roundtable Discussion

Speakers: Sorana Babau, Chad Cunningham & Phil Porter

An interactive session where YOU are the star of the show! The session will be facilitated by disability claim leaders experienced in individual, group, and reinsurance, but you determine the topics of discussion. We can learn from each other as we tackle the issues we all face today.



1.6 LTC Mind Control

Speakers: Judy Bass, Lori Watson & Rob Pohls

We will explore the mind-set of what makes a good LTC claim person, the unique dynamics of relationships that develop between the claimant and the claim handler, and within these relationships, approaches to avoiding pitfalls when claim handling errors occur.



1.7 Rx for the Bottom Line: Trends, Technology, and Process Improvements to Increase Claims Performance and Improve Loss Ratios

Speaker: Nora Blay

This session will focus on strategies for the insurance payer to improve loss ratios, claims performance, underwriting, and claims outcome. Concentration will be on examples of how errors are made in claims processing, detecting these errors to decrease future overpayments, and building process improvements that save prospective dollars. The session will cover specific categories of claims overpayments and implementing process improvements to improve claims outcomes.



1.8 International Fraud Trends in Life Insurance

Speaker: Richard J. Marquez

Around the world, as the global economy limps along, the allure of "easy money" has driven up incidences of life insurance fraud. Learn the key guidelines and strategies for uncovering life insurance fraud through interviews, analysis of source documents, and visits to funeral homes and cemeteries. Actual case studies will be presented.



Workshop Tracks continued

1.9 Case Studies in Disability and Life Insurance Fraud

Speaker: Laura L. Lefebvre

We will explore case studies in disability and life insurance fraud, encouraging discussion and input from workshop participants.



1.10 The Case for Sharing of Information in Insurance Fraud Investigations

Speaker: Timothy Gebhardt

Insurance companies, investigative firms, law enforcement agencies and state fraud bureaus invest an extraordinary amount of resources in the fight against insurance fraud. Let's explore the various tools and methods available to aid investigators in the sharing of information for fraud investigations.



1.11 Defending Against Bad Faith Litigation

Speakers: Keith Perkins & Rich Maselli

The insurer feels they had a legitimate reason to deny the claim, but will a judge or jury understand? We will discuss ways to minimize your risk and discuss with outside counsel some proactive litigation strategies. Join the discussion and share your own insights.



1.12 Can He Do That? Respecting Fiduciary Authority 101

Speakers: Alayne Russom & Kristina Pett

In this fun, interactive session, we'll cover real life scenarios surrounding POAs, UTMA/UGMA, Guardianships, Conservatorships, and Trusts. We'll provide you with the "know-how" for dealing with fiduciary situations in your daily work.



1.13 Optimal Organizational Structures and Practices

Speaker: Lisa Myers

This roundtable discussion will focus on the organizational structure of an individual disability income claims unit, including tried and true approaches that ensure high performance and productivity while meeting the needs of customers, employees and employers. We will discuss approaches to effectively triage claims, the benefits of a paperless claim file, and implementing work at home for claims analysts. Come prepared to discuss what's worked, what hasn't worked, and any issues that you are currently dealing with.



SESSION 2: Monday, October 3, 2011, 1:30 PM-3:00 PM

2.1 Annuity Taxation

Speakers: Anibal Torres & Tom Hetherington

"We were never told that!" Customer complaints and lawsuits alleging unsuitability and failure to explain tax treatment of annuities are on the rise. This workshop will address tax implications with annuities and how those should be communicated to customers. We will also discuss recent litigation and legislation relating to annuity taxation.



2.2 Life Claims Roundtable I

Speakers: Valerie Loftin, Nancy Ford & Kelli Zimmer

Ever wonder how other companies approach certain claim issues? Bring your questions to the Roundtable. The moderators will have suggested topics, but ultimately, you run the show! Jump in to share your opinions and voice your concerns.



2.3 Social Media - Dinosaur to Avatar

Speakers: Dan Gerber, Karyn Bettles & Denise Ratliff

We've all seen presentations on the "power" of social media, and many have touched on claim investigations. THIS ONE IS DIFFERENT! Here, we'll discuss all aspects of social media in the context of claims. What is your company's policy, and how might it be modified? How can you work with blocked websites? What is your liability?



Workshop Tracks continued

2.4 US and Global Economic Influence on Claims



Speakers: Suzanne Tarchala & Trevor Geiser

A provocative discussion about the impact of the current US economic situation on various industries and occupations in the US and other key global markets (UK, Hong Kong, Singapore, Sydney, and Canada) and how these issues may impact disability claims.

2.5 The Overlooked Offset: How Veterans Compensation Benefits can Help the Insurer Wear the White Hat



Speaker: Doug Friedman

The presenter will review the evidence necessary to prove a VA claim and analyze the differences between Social Security and VA claims. He will offer insight into the law and the veteran as a claimant. Without all that legal-ese, he will show how the insurer can save money and be a good citizen.

2.6 Maintaining Financial Neutrality with ICD-10, the Only Safe Bet



Speaker: Michael Sauls

Financial neutrality in the transition to ICD-10 is a concern to providers and payees. This presentation will focus on strategies for keeping claims/bills flowing post the ICD-10 go-live, areas of risk for providers and payers and strategies to minimize those risks, and measuring potential impacts using existing data and tools.

2.7 SIU 101



Speaker: Tina Marshall, Jacques Parenteau & Brian Landry

A basic level workshop, defining the roles and responsibilities of a company's Special Investigations Unit.

2.8 Using Predictive Analytics to Identify Suspicious LTD Claims



Speaker: James Ruotolo

A discussion of how predictive analytics can be used to identify LTD claims worthy of SIU investigation. Advanced analytical approaches and real life case studies will be included.

2.9 What? My Email is Not Privileged? When Claim Communications with Your Attorney are Discoverable



Speakers: D. Larry Kristinik, Stephen Broer & Douglas Johnson

Not every e-mail or phone call with your attorney is privileged. The courts have fashioned a number of traps that can open the door to your confidential communications with counsel during the claims investigation process. Experienced in-house and outside counsel reveal these traps and will offer practical advice that will allow you and your company to maximize the use of the attorney-client privilege.

2.10 Creative Ways to Motivate Claims Staff: Turning Your Vision into Reality



Speakers: Beth Maddestra, Anne Blackett, Jennifer Park & Bill Mullins

This roundtable discussion will explore creative ways to manage your staff. Topics may include setting goals, building trust, recognition, accountability, and communication. There may be new and exciting ways to motivate your team to accomplish department and corporate goals. When individuals win, the team wins!

Register Anytime – Day or Night!

On-line conference registration [CLICK HERE.](#)

Workshop Tracks continued

SESSION 3: Monday, October 3, 2011, 3:15 PM–4:45 PM

3.1 Retained Assets - A Changing Landscape



Speakers: Marc Carlson & Valerie Loftin

The best of both worlds! The first part of this session will provide a regulation update for Retained Asset Accounts. The second part will be a lively roundtable discussion of our challenges in complying with the rapidly changing regulations. Come prepared to discuss your strategy for staying abreast of the latest developments!

3.2 Locating Beneficiaries



Speaker: L. David Covino

We'll explore a variety of computer-based and old fashioned investigative methods and tools to consider when attempting to locate life insurance beneficiaries, pension beneficiaries, and witnesses, even in cases lacking identifiable beneficiary information.

3.3 A Little Bit of This; A Little Bit of That: Niche Market Round Table



Speakers: Keith Perkins & Anne Blackett

What are your niches? Credit insurance? Travel insurance? LTC? AD&D? Pre-need? Accelerated benefits? Dread disease? Let's share our experiences and ideas for handling these issues more efficiently.

3.4 Understanding the Role of FMLA and Leave Administration in Integrated Offerings



Speaker: Bryon Bass

What exists today in the FMLA and Leave landscape? Join this workshop for a view of legislative trends and employer responses to those regulations. Find out how organizations are integrating FMLA and Leave administration with other insurance products and how insurance companies and TPAs evaluate whether or not to bring FMLA services in-house.

3.5 MD Job Analysis - Understanding CPTs and RVUs



Speakers: Diane Ferreira, John Hoffman & Ernest Patrick Smith

Physicians represent a significant amount of new premiums in the disability insurance industry as well as a large number of disability claims. This session will discuss innovative technology to effectively analyze the physician's occupation. A panel of industry experts will discuss changes and challenges in CPT analysis.

3.6 A Cross-Functional Team Approach to Enhancing Your Customers' Experience



Speakers: Kim Gibson & Linda Lemoine

In this session you will hear how a team of Directors at CareSource, one of the largest Medicaid Healthcare plans in the United States, worked cross-functionally to create the "Ideal Customer Experience" while achieving a 5% administrative cost ratio. CareSource will share how they leveraged customer feedback, enhanced provider self service tools, and increased first call resolution. This real life case study shows how collaboration between the Claims and Customer Service departments can produce significant improvements for your company while enhancing your employee morale.

3.7 Investigating Claims from Organized Nomadic Groups



Speaker: Michael G. Ferguson

An open discussion from an investigative point of view on the handling of claims and the identification of policies on the books from organized nomadic groups.

3.8 Nevada Fraud Bureau



Speakers: Russell Smith & Ronda Clifton

Discussion of insurance fraud with two experts from the Nevada Attorney General's Office.

3.9 Surely There is SOMETHING They Could do, Isn't There?



Speakers: Ronda Tranter & Jere Tolton

Two experienced litigators, one in-house and one outside counsel, explore the opportunities and pitfalls of an "Any Occupation" investigation. From Labor Market Surveys to "Station in Life", we will discuss what it means to perform a meaningful investigation at Change in Definition.

Workshop Tracks continued

SESSION 4: Tuesday, October 4, 2011, 8:30 AM–10:00 AM

4.1 AD&D Roundtable



Speakers: Myra Zimmerman & Bryan Bolton

Where for art thou “accident”? Is the word “accident” ambiguous? How do you define it subjectively and objectively? What about intentional act exclusions? Medical misadventure? ERISA vs. state law? What is the impact of autopsy and toxicology reports? These questions and more will be up for discussion.

4.2 I’ll Take Beneficiary Potpourri for \$500, Alex!



Speakers: Alayne Russom, Kelli Zimmer & Marc Carlson

Slayer statutes, divorce revocation, community property, and minor beneficiaries are just some of the issues that will be covered in this fun, interactive session. Participants will be divided into “teams”, and different scenarios will be presented for each topic. Your team will discuss its approach to each situation.

4.3 Roundup for Reinsurance - A Roundtable Discussion



Speakers: Mary Beaufait & Roseanne Thornsby

Staying in touch with the direct writer, connecting with your reinsurers... Don’t miss this opportunity to meet and share an open discussion between reinsurers and direct writers. Times are changing, and that’s life in this industry. Come share your tips to encourage a win-win relationship!

4.4 Mock ALJ Hearing



Speakers: Tim Hassett-Salley, Victor Arruda & Erik Nilson

A bird’s eye view of the claimant’s experience from the SSDI application through the hearing stages. Following an overview of the SSDI application process, you’ll experience a mock ALJ hearing demonstrating the interplay between claimant, attorney, medical expert, and judge. Interactive presentation allowing for questions/answers.

4.5 Stopping the Seepage



Speaker: Kathleen Serunian

Are you tired of playing “Monday Morning Quarterback”? Do you want your customers to gain confidence in your disability risk management and customer service capabilities? Do you want accurate claim data for cost studies, experience and pricing? There may be leaks in the claim adjudication process, and this interactive discussion will show you how to plug them.

4.6 The Value of Home Visits in Claim Investigations



Speaker: Chuck Angiolilo

An experienced investigator will lead a discussion on when and how home visits can serve as a cost effective means of obtaining critical details relevant to your claim investigation.

4.7 Life/LTC and Annuity/LTC Hybrid Products - What is the Best Bet?



Speakers: Carl A. Friedrich & Craig R. Springfield

This session will explore the range of hybrid products featuring Life or Annuities coupled with LTC insurance. The advantages and disadvantages of various hybrid designs will be covered, including comparisons against stand-alone LTC, from the perspectives of both consumers and insurance carriers. This session will cover policyholder tax issues on these plans as well.

4.8 Ensuring Quality Claim Adjudication Through Internal Quality Assurance Programs



Speaker: Lori Watson

For an internal quality assurance program to succeed, it has to effectively measure the performance of each adjudicator on an on-going basis against established benchmarks. Performance goals and quality criteria must be plainly stated in performance evaluations. Come and share your experience as well as your opinions and strategies for success related to internal claims quality assurance programs.

Workshop Tracks continued

4.9 The World of International Fraud - Real or Perceived?



Speakers: Sally-Anne Etienne & Loraine van Eeden

There are instances using numerous tools at our fingertips where we can consider the nuances of each claim in order to investigate the wider implications of misrepresentation and the associated decisions pertaining to a case. We will examine some case studies to encourage debate and stretch our collective thinking.

4.10 An Overview of Healthcare Fraud and Abuse for Private Payers



Speaker: Howard Pierce

Elements of common law formulations with examples; building the provider case - paid claims data mining; examples of current trends.

4.11 Adverse Legal Impact



Speaker: Leonor Lagomasino

What are the legal ramifications of various claim investigation techniques? This panel discussion by in-house and outside counsel will discuss case law and anecdotal information related to internet searches, surveillance, home visits, credit checks, medical record requests, etc.

4.12 How to Prepare for your Deposition



Speakers: Nancy Ford & Dan Gerber

Giving a deposition can be scary, despite hours of preparation with your attorney. Hear it here first, before your attorney tells you not to speculate or volunteer information. Tell the truth and answer the question asked. Whether you're a rookie or a seasoned veteran, we're here to offer strategies to give your best possible testimony.

SESSION 5: Tuesday, October 4, 2011, 10:15 AM–11:45 AM

5.1 Annuity Round Table



Speakers: Ken Wallach, Judith LeTendre, Anibal Torres & Ann Binzer

Annuities help people go from a full house to a healthy retirement without being dealt a royal flush. Annuity claims professionals need to go all-in, knowing the options and the interest; when to hold the claims and when to fold them. Attending this session is a "Wynn-Wynn" that will leave you wanting an Encore.

5.2 Quick ... Grab the Money and Run With It!



Speakers: Beth Maddestra & Kim Houston

In today's economy, families are struggling to pay final expenses, and funeral homes are more reluctant to accept assignments. This flies in the face of the insurance company's "fast tracking" claims process. We'll look at the world of assignments, re-assignments, and fast tracking of claims. What forms and signatures are needed to get the money in the appropriate hands ASAP?

5.3 Complex Claims Case Studies - A Roundtable Discussion



Speakers: Mary Beaufait, Amy Schultheis & Nora Boydston

Decisions, decisions. This interactive discussion will bring several challenging and complex claims to the table for discussion, including how they are handled by both the direct writer and the reinsurer. Come and share your knowledge with your colleagues in the industry. Limited to 30 participants.

5.4 Functional Capacity Exam



Speaker: Carin Shuler

What should an FCE include, and how is it carried out? When reading the report, do you feel like it's a foreign language? Through use of a videotape of an actual test, we'll describe the methods used to conduct FCEs and interpret the results. This session is recommended for Disability and Life Premium Waiver claims professionals.

Workshop Tracks continued

5.5 The X Factor for Common Claimants



Speakers: Rick Denman & Diane Ferreira

Does your company have the X-pertise to show your customers with multiple coverages a unified approach? We'll explore the pitfalls and share ideas for success when you have coverage combinations, e.g., waiver of premium and LTD, or individual and group.

5.6 Specialty Injectables - How to Solve Payment Problems



Speaker: Craig S. Stern

Presentation will focus on key issues affecting timely and appropriate pricing and payment of specialty injectables, such as effective specialty vendor contracting; NDC vs. HCPCS descriptions; multiple NDCs to one HCPCS code; multiple HCPCS to one NDC; establishing key principles and rules for specialty injectable pricing and educating on the basic foundations of specialty injectable pricing.

5.7 Medicare Secondary Payer Provision: Overview and Implications



Speaker: Sharon Angelino

This presentation will provide an overview of the Medicare Secondary Payment provisions, including relevant deadlines for compliance and reporting requirements. It will also include a discussion of some of the legal and ethical issues that have arisen in relation to liability settlements and the requirement that Medicare's interests be given consideration prospectively. Finally, an overview of a Pilot Program developed in the Western District of New York, intended to provide finality to RRE's, will be provided. Best practices for ensuring compliance will also be outlined.

5.8 Social Networking Sites: New Tools and New Ethical Dilemmas for Insurance Investigations - Part I



Speaker: Roy A. Mura, Esq.

This workshop will delve into the use of social networking websites in insurance fraud investigations. We will discuss the privacy issues surrounding the use of these sources. What a company needs to do when conducting a social networking investigation will be covered, as well as a review of current case law regarding the discoverability and admissibility of content from social networking sites.

5.9 Proactive Insurance Fraud Investigations



Speakers: Anthony J. Golowski, II & Daniel Marsano

This workshop will address reasons for launching proactive insurance fraud investigations, strategic concerns, and options for putting a fraud initiative into place.

5.10 Effectively Managing Day-to-Day Claim Operations



Speakers: Bill Mullins & Jennifer Park

Claim operations, both large and small, are challenged with similar issues: overcoming down time, claims inventory management and prioritization, resource management due to absenteeism and increased volumes. Join us for an interactive discussion to share ideas and best practices to overcome these hurdles and ensure success.

5.11 Disability - Injury vs. Sickness



Speakers: Leonor Lagomasino & Ronda Tranter

Join us for this panel presentation consisting of in-house and outside counsel who will discuss case law and anecdotal information analyzing how to assess whether a disabling condition is caused by an injury or sickness. Many times, this distinction can mean the difference between paying benefits on a lifetime basis or until age 65.

SESSION 6: Tuesday, October 4, 2011, 1:15 PM-2:45 PM

6.1 The Buck Stops Here!



Speakers: Keith Perkins, Denise Ratliff

Does the buck stop with YOU? We will discuss the issues that surround being the ultimate decision maker. We'll include management issues, stress, coping strategies and balancing acts to keep your sanity and allow you to sleep at night. Share what works in your organization.

Workshop Tracks continued

6.2 Death on the Strip!



Speakers: Myra Zimmerman, Mike Bell & Dr. Joseph Cohen

Drug and alcohol claims continue to be a challenge, as people find new ways to use and abuse them. Join an experienced litigator, a forensic pathologist/ME, and a claims professional in a discussion of the legal, medical, and claims issues presented by drug and alcohol abuse cases. Real case studies involving unique circumstances of death will be included.

6.3 Life Claims Roundtable II



Speakers: Neal Jones & Kim Houston

This is a second opportunity (repeat, not continuation of Life Claims Roundtable I – Session 2.2) to bring your questions to the table. The moderators will have suggested topics, but ultimately, you run the show! Jump in to share your opinions and voice your concerns.

6.4 Social Security 101



Speaker: Barbara Mountain

Learn more about Social Security Insurance, Retirement, Disability, Survivor and Dependent Benefits and how these programs can impact disability claims. Why is it in the best interest of a disabled person to file for Social Security disability, and what is Social Security doing to encourage return to work?

6.5 Building the Better Mild Head Injury Claim: How to Turn Temporary Discomfort into Lifetime Disability in 5 Easy Steps



Speaker: Dr. Jack Spector

This session will address the epidemiology, pathophysiology, and natural history of mild traumatic brain injury. Behaviors that unnecessarily extend the course or complicate the outcome of these injuries will be addressed, and information will be offered on interventions that promote good outcomes.

6.6 Optimizing Appeal & Grievance Processes



Speaker: Stephanie Rose

Business Process Management (BPM), Workflow, or Process Automation. Whatever you call it, one thing is sure – automating the appeals and grievances processes will enable compliance and reduce exposure to fines, penalties and/or sanctions. Learn how you can manage and track the appeal process automatically from the moment an appeal notification is received. See how insurance organizations are using technology solutions to track the entire appeal process and ensure compliance while decreasing costs.

6.7 Hospital Bill Review: In/Out of Network; Review and Settlement Options



Speaker: James M. Considine

This session will compare and contrast different hospital bill review methods for use with In vs. Out of Network including line audit vs. line-by-line repricing. Discussion concerning role of primary payers/administrators vs. MGU/stop loss carriers in resolving high dollar claims with consideration of network contracts as they affect the hospital claim resolution process.

6.8 Social Networking Sites: New Tools and New Ethical Dilemmas for Insurance Investigations – Part II



Speaker: Roy A. Mura, Esq.

This workshop is a continuation (not a repeat) from Part I - Session 5.8.

6.9 Analyzing Surveillance Findings



Speakers: Fred DelGuidice & Martin Jaekel

Once surveillance is completed, can you tell if the claimant is posturing or legitimate? We will look at the advantages of using a Kinesiotherapist and a clinical and scientific investigation to compare surveillance footage with claimed injuries and restrictions, to include how to guide your surveillance operatives to secure the right video of footage that will assist you.

Workshop Tracks continued

6.10 Suicide: The Nuts, Bolts and Nooses - What You Need to Know and Need to Do



Speakers: Philip Howe, Steven Del Mauro & Kelly Simpkins

This workshop will examine death claims which could be suicides, sharing specific examples of claims such as death by gun shot, hanging, and drug overdose. We'll learn what to look for in the investigation of the scene, the body, and the insured's background and motivation. We'll discuss the legal issues most often encountered and how to best deal with them.

6.11 Abandoned Policies: What are Insurers' Obligations?



Speakers: Doug Scullion, Henry Wang, John Friederich & Alayne Russom

You've read the headlines: "Life Insurers Skimp on Payouts: States"; "Insurers' Death Benefit Payout Practices Targeted"; "Insurance Industry Needs to Get Its Act Together". Do life insurers have an obligation to actively investigate whether insureds are alive? Does this obligation change if companies monitor other sources to determine if other benefits should be stopped? Learn about the issues behind the stories at this interactive and informative session.

SESSION 7: Tuesday, October 4, 2011, 3:00 PM-4:30 PM

7.1 Canadian Life Round Table



Speaker: Karyn Bettles

This round table discussion will focus on your questions, concerns and challenges for the daily processing of life claims for Canadian insurers. Please come prepared to share your questions and experiences with the group.

7.2 Claims Best Practices: A Reinsurance Perspective - Behind the Scenes



Speakers: Lisa Phillips & Kevin Glasgow

Explore best practices for life claim investigations and administration from a reinsurance perspective. Topics will include foreign and domestic investigations, interviews, case examples, and more.

7.3 Employee Engagement and Motivation in a Production Environment



Speakers: Linda Lemoine & Yvette Smart

Recent studies have identified that engaged employees are 26% more productive than those at the other end of the spectrum. In today's economy, increased productivity combined with improved attendance and lower turnover are critical to containing costs and meeting goals. Join this roundtable discussion to share ideas and tips for using incentive/recognition programs to engage and motivate front line staff.

7.4 Fraud Roundtable



Speakers: Jim Gault, Amy Tahl & Ernie Smith

This roundtable will discuss current challenges in the investigation of fraud in the life, health, and disability sectors. We will also examine legal and regulatory trends faced by private sector SIUs.

7.5 Advanced STOLI: Strategies Deployed and More Lessons Learned



Speakers: Robert Lesko & Benjamin Edwards

Experienced in-house and outside litigation counsel will discuss common Stranger-Originated Life Insurance schemes and the strategies employed to detect, avoid and remedy STOLI business and defend against death claims. The presenters will assume that the audience possesses at least a basic understanding of STOLI.

About our Workshop Speakers

Angelino, Sharon is a partner with the law firm of Goldberg Segalla LLP, where her practice includes insurance coverage, commercial litigation and general corporate law. Ms. Angelino has more than 10 years of insurance coverage experience in both first party and third party claims. She has reviewed coverage issues in New York, as well as throughout the Northeast, and served as national coverage counsel monitoring exposure and coverage issues for all toxic tort claims for London insurers for several years. Her coverage experience includes general liability, additional insured status, excess liability, bad faith, reinsurance, toxic tort issues, errors and omissions liability, pollution and environmental claims, disability policies, and health care policies.

Angiolillo, Charles has been employed with Claims Bureau USA since October 2002. He is a graduate of Westfield State College with a Bachelor of Science degree in criminal justice. He currently serves as the Membership Chairperson for the New England Claim Association and is a Disability Committee member with the International Claim Association. Charles began his career at Claims Bureau USA as a field investigator. Through hard work and consistent results, he was quickly promoted from the field and served as National Operations Manager, overseeing all of their national investigators. Displaying success at this level, he was promoted to National Accounts Manager, where he began working with all of the life and health companies that Claims Bureau USA serves today. He has been an integral factor in the growth of Claims Bureau USA and as a result, he was again promoted to National Accounts and Field Services Director.

Arruda, Victor J. is the founder and Managing Partner of The Social Security Law Group. A graduate of the University of Massachusetts at Amherst, and the Suffolk University School of Law, Mr. Arruda started the Social Security Law Group with 3 employees in 1994 and has dramatically expanded the firm to over 80 employees in five offices (Boston, Dallas, Los Angeles, Denver, and Atlanta). Prior to forming SSLG, Mr. Arruda was a Judge Advocate General in the United States Navy, rising to the rank of Lieutenant Commander. Mr. Arruda has spoken at numerous conferences and seminars, and is regarded as an authority on Social Security Disability law.

Babau, Sorana is a Senior Manager of the LTD Claims Unit at Sun Life Assurance Company of Canada (US) located in Wellesley, MA. She has over 11 years of claims experience in the insurance industry, specifically in Individual Disability Income as well as Group Long Term Disability. In her role at Sun Life, Sorana serves as a valuable resource and critical link between clients, senior management, and interdepartmental team members. Prior to Sun Life Assurance Company of Canada, Sorana worked at Unum as a Sr. Claims Examiner, where she managed individual claims with professional occupations, to include but not limited to physicians and attorneys. She earned an MBA from Anna Maria College in 2009 and is currently pursuing a law degree at Massachusetts School of Law. Sorana is a member of the New England Claims Association and in the past has served on the Executive Committee Member Board as the Program Coordinator.

Bass, Bryon oversees program design, service standards and product innovation for Family and Medical Leave Act (FMLA) administration and casual absence management programs and their integration with complimentary disability management programs. He is instrumental in leading the development and delivery of total absence management (TAM) programs for Sedgwick CMS clients. With more than a decade of experience in developing and overseeing administration of Health and Productivity Management programs, Bryon brings a unique perspective in assisting employers with the implementation of health and productivity management solutions. Bryon started his career at Intel Corporation, where he was responsible for the design, development and management of an entire suite of health and productivity programs. Prior to joining Sedgwick CMS, Bryon was director of productivity solutions product management at SHPS, Inc. Bryon graduated with honors from the University of Phoenix with a Bachelors degree in Business with emphasis in e-Business.

Bass, Judy is a Senior Claim Analyst, who has been with State Farm Insurance for over 29 years. Always serving in Health Claims, her medical background as an LPN has been put to good use. Since 1996, Judy has been assigned to work exclusively in the LTC claims arena. She has written and contributed to the creation of State Farm's philosophy, procedures, and policies as well as training fellow claim people and agents. Judy has been very active in spreading the LTC word by speaking at regional and national conferences: ICA, DI/LTC, Eastern, & Western. In addition, Judy has acted as co-editor for the books supporting AHIP's LTC program.

Beaufait, Mary is the Claims Manager at Hannover Life Reassurance Company of America. Currently she oversees and manages the processing of Individual Life and Group Life and Health reinsurance claims. Mary has been with Hannover since 2001 and has over 30 years experience in the Life & Health claim industry. Mary has been a member of the ICA for several years and currently holds the position of Chairperson for the Reinsurance Committee.

Bell, Michael F. is a Partner in Burke, Williams & Sorensen LLP in Los Angeles, CA. Mike has been admitted and practicing law in California state and federal courts since 1979. His practice has focused on the representation of life, accident, health, and disability insurers in coverage, bad faith, and ERISA litigation, as well as financial service companies in financial services arbitration and litigation. Mike has experience as lead trial counsel in civil jury and court trials in both state and federal court, as well as FINRA arbitrations. Mike is a 1976 graduate of Texas Christian University and he obtained his law degree from Stanford Law School in 1979. He has been a frequent speaker and panelist at industry meetings and conferences, including the Eastern Claims Conference, Western Claim Conference, and International Claim Association Annual Education Conferences. He also provides to his insurance clients in-house training programs for complying with Department of Labor regulations governing ERISA claims and California's Fair Claims Practices insurance regulations.

About our Workshop Speakers continued

Bettles, Karyn has been with Manulife Financial, Canada in the life insurance industry for 10 years. Her early exposure to life insurance was in the Customer Service Centre in various roles of CSR, Coach, and Supervisor. She made the transition to Life Claims Manager in 2008, and last year, she embraced the role of Investigative Analyst to lead the development of Canadian Individual Insurance, Investigative Services Department.

Binzer, Ann is the Manager of Life Claims for the Cincinnati Life Insurance Company. Her responsibilities include supervising the paying of life and annuity death claims, processing waiver of premium and DI plans, and managing litigated claims. She also has 14 years of experience in Underwriting.

Blackett, Anne is the Vice President of Policy Service and Claims for Security National Life Insurance Company. Some of her responsibilities include supervising payment of all life, annuity, accident, and health claims, processing waiver of premium and DI plans for the Life Company. She is also responsible for supervising payment of the Home Service Division claims. She has been with SNL for 33 years.

Blay, Nora is Director of Business Development with Sagebrush Solutions, LLC, and has over 25 years of experience in the healthcare industry, including consumer directed healthcare, managed healthcare, disability management and workers' compensation managed care. Because of her healthcare expertise, Nora has served in key management positions for several companies in the industry and is a published author in healthcare journals. Nora holds an MBA degree from Golden Gate University in San Francisco, CA and an undergraduate degree from the University of San Diego.

Bohn, Thayla is Senior Counsel for American Fidelity Corporation in Oklahoma City. She manages litigation for American Fidelity Assurance Company, American Public Life Insurance Company and other affiliated companies. Prior to joining American Fidelity, Ms. Bohn was a partner with the boutique litigation defense firm of Feldman, Franden, Woodard & Farris in Tulsa, Oklahoma, where she practiced in the areas of insurance defense, product liability, professional liability, motor carrier liability, and insurance bad faith. She has tried cases in both federal and state courts in Oklahoma. She is a member of the Oklahoma and Arkansas Bar. She is also admitted to practice before the United States District Courts for the Western, Northern and Eastern districts of Oklahoma, the Eastern and Western districts of Arkansas and the United States Court of Appeals for the Tenth Circuit. In addition, Ms. Bohn is an active member of the Federation of Defense and Corporate Counsel and the Defense Research Institute. Ms. Bohn received her undergraduate degree from the University of Tulsa and is a graduate of the University of Arkansas School of Law.

Bolton, Bryan D. represents life, health and disability insurers, third-party administrators and stop-loss insurers in federal and state court, including ERISA matters. Mr. Bolton also regularly represents insurers in regulatory proceedings. He is a frequent author, speaker and presenter on employee benefits, including health, life and disability insurance. Mr. Bolton's extensive appellate experience includes briefing in the United States Court of Appeal for the Second, Third, Fourth and District of Columbia Circuits, as well as the Supreme Court of the United States. Mr. Bolton is a member of the Maryland and Pennsylvania bars and AV rated by Martindale-Hubbell. In 2011, Mr. Bolton was again selected for inclusion in both Maryland Super Lawyers and The Best Lawyers in America.

Boydston, Nora is the Manager of Claims in Denver Colorado for Hannover Life Reassurance. Nora has over 40 years of combined direct and reinsurance experience in a variety of areas including life, health, annuity and disability for both individual and group insurance. She has held various leadership and management roles in policy administration and claims. Prior to joining Hannover Life Re, Nora worked for Security Life of Denver, ING and Scottish Re. She holds the following insurance designations: Fellow, Life Management Institute and Associate, Life and Health Claims.

Broer, Stephen as counsel in the Law Department at The Guardian Life Insurance Company of America, Steve manages litigation (actual and threatened) involving the Company and its subsidiaries and also provides legal advice to various departments within the organization as needed. Steve received his undergraduate education at the University of Connecticut where he received a B.A. in Psychology in 1989. He earned his law degree, cum laude, in 1999 from the Western New England College School of Law. Steve is admitted to practice in state and federal courts of Connecticut, Massachusetts and New York as well as Courts of Appeal for the First and Second Circuits and the United States Supreme Court. Steve is the immediate past Chair of the Young Lawyers' Committee of the New York City Bar Association and is a current and founding Director of World Campus International.

Carlson, Marc is the Supervisor of Life Claims for Modern Woodmen of America. His responsibility includes supervising the paying of life and annuity death claims, processing annuity and matured endowment expirations, and processing waiver of premium and DI plans. He also has eight years of experience as a Senior Underwriter and works very closely with his current underwriting staff. Marc has attained his FLMI, FLHC, and FALU designations.

Clifton, Ronda is a Sr. Deputy Attorney General with Nevada's Office of the Attorney General, where she has worked since 1991. During her tenure with the Attorney General's Office, she has worked in the Criminal/Prison Litigation Division, Civil Division, and currently works in the Insurance Fraud Division. Ronda attended the University of London, and obtained her B.S. in Business Management from the University of Nevada in 1985. She graduated from the McGeorge School of Law, University of the Pacific, in 1990.

About our Workshop Speakers continued

Cohen, Dr. Joseph is currently the chief forensic pathologist for the California counties of Napa and Marin. Following his medical school years at the Medical College of Wisconsin Milwaukee he completed a general surgery internship at Maricopa Medical School in Phoenix. He received his training in anatomic and clinical pathology at the University of California, Irvine. From 1994-1999, Dr. Cohen was a full time medical examiner in New York City, including his forensic pathology fellowship training at New York's Office of the Chief Medical Examiner. Prior to relocating to Northern California, he held the position of Chief Forensic Pathologist for Riverside California from 1999-2010. Dr. Cohen is board certified by the American Board of Pathology in anatomic, clinical, and forensic pathology. He provides a variety of forensic presentations for local, state, and national associations.

Cohen, Lori is a licensed psychologist and president of Independent Claim Consultants Network, LLP, a consulting firm specializing in psychiatric and complex co-morbid claims with a national and international network of Independent Medical Evaluators and Peer Reviewers. She has consulted to workers' compensation, disability, and property/casualty companies for nineteen years; with eight years' experience as a forensic evaluator, she has also trained numerous mental health specialists in how to conduct peer reviews and comprehensive IMEs. Dr. Cohen is an Affiliate in the Department of Psychiatry at the University of Massachusetts Medical School and a Qualified Forensic Expert. She has authored and presented training seminars for many of the largest insurers in the country and is a sought-after speaker for national and international conferences.

Considine, Dr. James M. has served as President and CEO of Considine & Associates HealthClaim Review® (Laguna Hills, California, USA) since 1996. He holds an MD degree from Loyola University (Chicago 1980) and an MBA from the University of California (Los Angeles 1991). Dr. Considine is a Diplomate of the American Board of Internal Medicine (1983) and became board-certified in Medical Management (1989). Prior to founding Considine & Associates, he served as Vice President, Medical Director for Maxicare, Pacificare and Private HealthCare Systems. Considine & Associates HealthClaim Review® provides medical review and hospital bill review services to administrators, healthplans, stop loss carriers, and ERISA plans in the US and health and travel insurance companies abroad.

Coughlin, Diana is the Director of the Long Term Disability Claims area at UnitedHealth Group (UHG) and has 20 years of insurance industry experience. Her career at UHG includes managing its Short Term Disability and Long Term Disability Claims areas. Prior to joining UHG in 2003, Diana worked for a private Disability Insurance Consulting firm, as well as UNUM Corporation, where she successfully executed a number of initiatives in both Short and Long Term Disability. Throughout her career, Diana has received numerous awards for her outstanding leadership and contributions to special projects. She is currently a member of the Disability Committee for the International Claims Association (ICA).

Covino, L. David is the Director, Special Investigative Unit for Unum, where he has been employed for the past 20 years. He was previously employed by First Security Services Corporation as Investigative Group Manager responsible for undercover operations. He was appointed both a Deputy Sheriff in Lafayette Parish, Louisiana and a Special Officer in Cumberland, RI. Mr. Covino is a former president of the New England Anti-Fraud Association and is the current president of the New England Claim Association. He was the Executive Vice President and director of training for the Boston Chapter of the Association of Certified Fraud Examiners. He is also a member of the International Association of Law Enforcement Intelligence Analysis, American Society for Industrial Security, Association of Investigative Managers, National Association of Certified Fraud Examiners, High Technology Crime Investigator's Association, and International Association of Special Investigation Units. He is a frequent speaker on Disability Insurance Fraud and related topics.

Cunningham, Chad is a Claims Manager in the Living Benefits department of Munich Re, located in Atlanta, Georgia. He has over 14 years of Group and Individual Disability Claims experience acquired through various technical and management positions held with Assurant Employee Benefits and Principal Life Insurance Company. Chad holds a Bachelor of Arts degree from the University of Northern Iowa along with several industry designations and is currently serving as co-chair for the ICA Disability Committee.

DelGuidice, Fred is a graduate of Brock University in St. Catharines, Ontario Canada, having earned a Bachelor's Degree in Kinesiology. Fred is also a Certified Kinesiologist through the Ontario Kinesiology Association. Fred has background in sport specific training, fine and gross motor development. In 2010, Fred accepted a position at iDEA as a consultant and through his leadership has grown to be the Associate Director. Fred oversees the daily operations and all claim services, including, Kinesthetic Video Analysis (KVA), Kinesthetic Opinion Letters, Claimant Interviews, Scheduling Assessments and Evaluations, Workplace and Job Demands Analysis, as well as seminars and training.

Del Mauro, Steven P. is a 1980 graduate of Seton Hall University with a Bachelor's degree in Political Science and Legal History. He received his JD from Seton Hall University School of Law. He served as Judicial Clerk to the Honorable John L. Ard, Superior Court of New Jersey, Appellate Division. He is admitted to practice in New Jersey, the United States District Court of the District of New Jersey, the District of New York, Southern and Eastern Districts, and the United States Court of Appeals for the Third Circuit. He has extensive experience in civil and complex commercial litigation and appellate practice before all state and federal courts concentrating in the representation of life, health, disability, and long term care insurers with respect to claims for benefits under individual and group policies of insurance, class action litigation, market

About our Workshop Speakers continued

conduct practices litigation, insurance fraud, and agent/broker liability. In addition, Mr. Del Mauro represents management and fiduciaries with respect to claims asserted under employee benefit programs and disputes arising from ERISA, ADA, NJLAD, ADEA, OWBPA, TITLE VII, and FLMA.

Denman, Rick is responsible for Munich Re's claim and administration area. He has 29 years of group claims experience, starting his career at Mutual Benefit Life. For over a decade, Rick managed group claims offices for Travelers and MetLife. Prior to joining Munich Re, Rick was an Assistant Vice President at Unum for seven years, overseeing short-term disability and long-term disability claim teams. Rick holds a Bachelor of Arts degree from the University of Georgia along with several industry designations.

Edwards, Benjamin R. is Assistant Vice President and Counsel with Lincoln Financial Group in Greensboro, NC. He advises internal clients and handles litigation for Lincoln on a variety of issues, including life insurance, annuity, and disability claims as well as sales practices for insurance products and securities. Prior to joining Lincoln, he practiced civil litigation with a mid-sized law firm. Ben is a graduate of the University of North Carolina at Chapel Hill (JD) and Duke University (BA, MAT).

Etienne, Salley-Anne is currently Director, Head of Claims and Liabilities for Swiss Re Life & Health UK, Ireland and Africa and has been with the company since 1997. Sally-Anne leads the Life & Health claims operations in the UK, bringing 30 years of experience in group and individual insurance, people management, operational efficiency and claims management. Sally-Anne represents Swiss Re as a committee member for Association of British Insurers (ABI) Protection Development Committee and FOS Liaison Group. She has also presented at a number of global industry events including the Advanced Risk Management Seminar (ARMS) in Zurich, International Committee for Insurance Medicine (ICLAM) in South Africa and previously at the ICA held in Florida, as well as acting as a panelist at the Life Underwriters, Claims and Insurance Doctors (LUCID) UK industry event in September 2011. An advocate of and holder of the CII Life & Disability Claims paper 556, Sally-Anne continues to promote the benefits of the Claims Diploma and other forms of study in order to develop and enhance the skills of assessors in the industry.

Ferguson, Michael of Worldwide Resources, Inc., has been investigating claims throughout the U.S. and internationally for over 34 years. He is actively involved in presenting SIU training to many companies annually across America and has been invited to speak before the U.S. State Department in a joint effort to provide fraud awareness. He is a Certified Graphologist which enables him to provide insight into the honesty and integrity of claimants, witnesses and other sources. He has traveled extensively throughout the world to such countries as Haiti, Vietnam, Mexico, Argentina, Brazil, Venezuela, Peru, and many European countries handling death investigations. He is a member of the National Association of Investigative Specialists and the National Association of Bunco Investigators.

Ferreira, Diane C. provides individual disability claim risk management assistance to GENRE's Individual Disability reinsurance clients. Diane's 25+ years of individual DI experience includes complex claim management services, field investigation, settlements, customer service and project management. Her risk experience touches all product lines (e.g. DI, LTD/STD, LWOP and LTC). Diane was the Founder and Managing Partner of Disability Consulting Fundamentals, LLC, providing Fortune 100 companies with complex disability claim and risk management services. Prior to joining GENRE she held leadership positions at UNUM in Portland Maine in Individual Disability claims and customer service.

Ford, Nancy is currently an Assistant Claims Director for Principal Financial Group. She has over 30 years experience handling claims, compliance and management duties for The Principal®. Her background includes experience with group life, disability and health product lines. For the past 6 years, Nancy has managed the Individual Life Claim Department. She received her undergraduate degree from Grandview College and recently received her MBA from Iowa State University. In addition she holds the designations: Fellow, Life Management Institute; Associate, Customer Service; and Associate, Life and Health Claims.

Friedman, Doug is the founding partner of Friedman & Downey, P.C., a law firm that accepts referrals on a nationwide basis for Social Security and Veterans cases. Mr. Friedman received his law degree from Vanderbilt University Law School, and his undergraduate degree from the University of Virginia. He has qualified to practice before the Court of Appeals for Veterans Claims, and the Veterans Administration. He is a member of NADE, NOSSCR, and NOVA and of the New York, Alabama, and Birmingham Bars. Doug was a member of the Advisory Board of the School of Public Health at the University of Alabama in Birmingham. He is past Chairman of the Advisory Board of Cooper Green Hospital, and of the Volunteer Lawyers' Program of the Birmingham Bar. He has served on the Board of Directors of community organizations such as the Birmingham Jaycees, the Birmingham Jaycees Foundation and the Alabama Chapter of the Multiple Sclerosis Society.

Friederich, John is currently Senior Assistant General Counsel for Royal Neighbors of America, an Illinois fraternal benefit society. His duties include providing legal counsel to the society in investment, employment and operational areas. John is also responsible for providing legal advice to the claims area primarily on contestable claims matters. John graduated from the University of Iowa School of Law with high distinction in 1981. John serves as secretary to the Royal Neighbors Foundation, chairs the investment advisory group for Royal Neighbors and is a board member and secretary/treasurer of RNA Real Estate Holdings, Inc. He is a member of the Iowa and Illinois bar associations and the Law Committee of the ICA.

About our Workshop Speakers continued

Friedrich, Carl A. is a principal and consulting actuary with the Chicago office of Milliman. He joined the firm in 2002. Carl specializes in the design and pricing of life insurance, long-term care, and annuity insurance products with an emphasis on emerging combination multi-line products. He also advises clients on reinsurance, mortality, and financial management issues. Carl has broad experience in the life insurance industry, with a focus in the area of product development. Prior to joining Milliman, he was the senior financial officer for CNA's life and group operations and president of their international life division. At Milliman, Carl has provided consulting services to a wide variety of life insurance companies, reinsurers, banks, and other financial services organizations. Carl is a frequent speaker at industry meetings, and has had various articles published in the National Underwriter, the Actuary, and various financial publications.

Gault, Jim is the Manager of Enterprise Investigative Services, BlueCross Blue Shield of Tennessee. His experience includes 29 years in Public Safety with concentrations in Law Enforcement and Fire Emergency Response, Investigation and Training. Jim joined BCBST in 2007 and brings an investigative background in Life, Health, Disability and Property and Casualty Insurance Fraud. Jim is a member of the National Healthcare Anti-Fraud Association. Jim serves as Vice President of the Southeast Tennessee Chapter of Infragard and is a member of the Board of Directors of the Tennessee Chapter of the International Association of Arson Investigators. Jim is a Certified Fire Investigator and serves as President of the Hamilton County Fire Investigation Task Force.

Gebhardt, Timothy has over 15 years experience in the insurance industry, including Life and Disability claims as well as Property and Casualty claims. He spent approximately 12 years with State Farm Insurance in various claim roles including Claim Specialist- Special Investigation Unit. Since 2007 he has held his current position as SIU Investigator for CUNA Mutual Group where he leads CUNA Mutual's Special Investigation Unit. In his current role he is responsible for assisting with the management of the department, investigating and managing cases of suspected insurance fraud, developing and delivering anti-fraud training and ensuring compliance with all regulatory requirements associated with insurance fraud. Timothy is a graduate of the University of Wisconsin-La Crosse and has obtained Certified Insurance Fraud Investigator (CIFI) and Fraud Claim Law Associate (FCLA) designations. He is a member of the Fraud & Claim Abuse Committee of the International Claim Association.

Geiser, Trevor has been involved with the management of complex Individual Disability Income claims for more than 10 years. As an Assistant Vice President of Claims for Swiss Re, he is involved with the direct assessment, management, and investigation of IDI claims under multiple blocks of business from their Southfield, MI, office. In addition, Trevor is a member of Swiss Re's Special Investigation Unit and manages their Field Service Division.

Gerber, Daniel chairs Goldberg Segalla's Global Insurance Practice Group across the firm's ten offices in New York, Pennsylvania, New Jersey and Connecticut. He maintains an international practice in complex insurance coverage and reinsurance disputes. This includes life, health and disability litigation. In addition, he advises insurance and reinsurance companies on the effective use of social media platforms and mitigating risks associated with these strategies. In addition, Mr. Gerber is the past Chair of the 3,000 member Torts, Insurance and Compensation Law Section of the New York State Bar, and has served in the New York State Bar House of Delegates. He is a US ARIAS certified arbitrator, possesses an AV rating from Martindale Hubbell, a Super Lawyer designation from Law & Politics Magazine, and has been named by his peers to Business First's Who's Who in Law. Mr. Gerber is admitted to the United States Supreme Court, as well as all federal and state courts in New York and Pennsylvania.

Gibson, Kim is a Service Operations professional with over 15 years of experience. She has worked in a variety of organizations and industries in both the for-profit and not-for-profit sectors. Currently, Kim is the Director of Service Operations at CareSource, a Medicaid managed care organization. She oversees the company's Member Services call center, Provider Services call center, Grievance and Appeals department, and Quality department. Prior to coming to CareSource she was a Customer Service Manager and IT Services Manager in financial services and manufacturing industries. She has several certifications which include: Six Sigma Green Belt, ITIL Service Management Essentials, IIL Project Management Orange Belt, and Kepner-Tregoe's Problem Analysis and Problem Solving.

Glasgow, Kevin leads Swiss Re's complex life claims teams in the US and Canada, bringing more than 27 years of experience in insurance and claims management including life, medical, disability and annuity claims with various insurers, as well as experience in policy administration, marketing and system support. He joined Swiss Re in 2002 leading Swiss Re's direct life claim operation, and moved to the reinsurance operations in 2006. In academia, Kevin holds bachelor's and master's degrees in business administration from Roanoke College and Radford University, respectively. Kevin also holds the FLMI and FLHC industry designations, and has been active with the International Claim Association since 1987.

Golowski, Anthony J. II is a partner in Goldberg Segalla LLP's Princeton, New Jersey office and focuses his practice on insurance, corporate, and alcoholic beverage law. Mr. Golowski's financial background and trial experience enables him to represent clients in litigating insurance fraud and retrospective premium cases, providing coverage opinions, defending professional liability, life, healthcare and employment claims (discrimination and wrongful discharge), negotiating contracts (including asset purchase/sale, intellectual property licensing, confidentiality, employment, severance, manufacturing, and

About our Workshop Speakers continued

brokerage contracts). Mr. Golowski's clients include insurance carriers, food manufacturers, and alcoholic beverage (liquor) licensees. He routinely works with insurance carrier SIU Departments to proactively analyze and investigate fraudulent insurance claims and to develop litigation strategies focused on restitution and the deterrence of future fraudulent claims.

Hassett-Salley, Tim joined the Social Security Law Group in 2006 as Director of Business Development. He has been a successful national sales and sales management executive in the disability management field for over 25 years. As a member of SSLG's senior management team, Mr. Hassett-Salley is responsible for customer acquisition, relationship development and management. Mr. Hassett-Salley also served for several years as an Adjunct Faculty Member of the Bridgewater State College Graduate School of Education, and has lectured at Suffolk University and Lesley University. Mr. Hassett-Salley began his disability management career in 1982 as a Vocational Counselor and SSI Specialist. He is a graduate of Providence College, and received his Masters and Certificate of Advanced Graduate Studies degrees from Bridgewater State College.

Hetherington, Tom is a trial partner in Houston for Edison, McDowell & Hetherington. Tom's practice focuses on a wide range of commercial litigation matters, including financial services litigation, life, health, and disability insurance litigation, stanger-owned life insurance litigation and ERISA litigation. Tom has extensive experience in state and federal courts and before arbitration panels across the country. Tom has trial experience in a wide variety of cases, including multimillion-dollar commercial litigation matters. Tom is a six-time Texas Super Lawyer Rising Star and has been named as one of the top attorneys in Houston by H Texas Magazine.

Herlihy, Thomas M. is a Partner in the San Francisco office of Wilson, Elser, Moskowitz, Edelman & Dicker LLP. Wilson Elser is a firm specializing in the defense of the insurance industry. Tom has practiced in California since 1978, doing trial work exclusively on behalf of the insurance industry. His focus has been on representing insurers in bad faith and punitive damage litigation. Tom has been lead trial counsel in California and other states on behalf of many of the largest insurers in the United States. He has appeared in all federal and state courts throughout California and has had numerous pro hac vice appearances around the country. Tom has had an AV rating from Martindale-Hubbell for over 25 years. He is a member of the American Board of Trial Advocates (ABOTA), a preeminent organization in which selection is limited to trial attorneys, selected by their peers, based on the quantity and quality of their trial work. He also is a member of the FDCC and the IADC.

Hoetzel, Michael is the Life Claims Manager for Farmers New World Life Insurance Company. Michael oversees all life claims activity from process oversight to consultation on litigated matters. He received his undergraduate degree in Criminology from California State University of Fresno and obtained his MBA from University of Phoenix. In addition, he has obtained the Associate of Life and Health Claims designation.

Hoffman, John CPA, CFF, CITP is a graduate of Hofstra University. He has extensive experience in providing forensic accounting and insurance consulting services. He began his career as a staff accountant with American International Group in 1994. He joined the firm of Nawrocki Smith in 1995 and is a partner in the Forensic Accounting, Valuation and Litigation Support Group, which provides insurance consulting, forensic accounting, valuation services, litigation support and risk management services. He has provided assistance to counsel, deposition testimony and trial testimony in all aspects of litigation-related matters including mediation, arbitration and litigation. He has been recognized as an expert witness in disability related litigation in both federal and state courts.

Houston, Kim is currently Second Vice President for Protective Life Insurance Company. She has over 19 years of claims experience in individual life and health claims. She oversees the claims operation for Protective Life including life, medical, disability income, contestable investigations and reinsurance billing and collections. Kim is a member of the ICA Life Committee. She received her undergraduate degree in Business Management from Jacksonville State University in Jacksonville, AL.

Howe, Philip M. is Of Counsel of the law firm of Lecomte, Emanuelson and Doyle (Quincy, MA), where he practices insurance litigation with a specialty in life, health and disability. Mr. Howe received his BA from Holy Cross in 1967 and his JD from George Washington University Law School in 1970. He is a member of the bar in California and Massachusetts and has tried cases in both states. He is the author of a quarterly newsletter analyzing the developments in Massachusetts insurance law and of numerous case summaries published in the Defense Research Institute's Life Health and Disability News. He has negotiated settlements in well over 100 cases. He worked previously as house counsel for litigation at New England Life. He also provides services pro bono with the Volunteer Lawyers Project of the Boston Bar Association and the Dial A Lawyer Program of the Massachusetts Bar Association.

Jaekel, Martin has served the investigation industry for over 25 years, garnering experience as a Provincial Officer and undercover operative and then focusing on insurance and corporate fraud mitigation. In addition to being licensed across Canada, he has handled assignments through the United States, the Caribbean, Central and South America, Europe, Australia, the Middle East, and Asia. His client partners include Fortune 500 companies and global insurers. Mr. Jaekel is a published author, Certified Fraud Examiner, passionate entrepreneur, sought-after speaker, and he is recognized as a leader in the investigation community across Canada. His industry commitments have included being a Director, Editor, and President of the International Association of Arson Investigators - Ontario Chapter.

About our Workshop Speakers continued

Johnson, Douglas F. is a shareholder at Earp Cohn P.C., with offices in Philadelphia and Cherry Hill, N.J. A substantial portion of his practice is devoted to life, health, disability and ERISA disputes, and he has been representing insurance clients and benefit plans for over twenty years. Mr. Johnson also represents clients in employment litigation, environmental litigation, and in various types of business disputes. After graduating with a B.A. from Cornell University, and a J.D. with Honors from Rutgers Law School in Camden, Mr. Johnson served for 6 years as a prosecutor with the United States Department of Justice, before entering private practice. Mr. Johnson has taught Antitrust Law and Pre-Trial Advocacy at Rutgers Law School, and has lectured at various bar association and insurance conferences on a wide range of insurance and litigation issues. He is a member of the Camden County, Philadelphia, New Jersey, Pennsylvania, District of Columbia and American Bar Associations, and the Defense Research Institute.

Jones, Neal has been involved with the Insurance Industry since 1970, the last 15 years with reinsurance, currently General Re. Neal is one of two surviving founders of the Eastern Claims Conference and a past conference chairperson. His claim experience has encompassed all aspects of both group and individual products. Neal is always ready to share his experience and knowledge with those he comes in contact with.

Kristinik, D. Larry is a partner at Nelson Mullins Riley & Scarborough LLP in Columbia, SC. He represents numerous life, health and disability insurance companies in litigation and regulatory matters. His insurance practice focuses on the defense of bad faith claims, prosecuting rescissions, and providing pre-decision claims advice. Mr. Kristinik serves as the Vice Chair of the Insurance Law Practice Group of the American Law Firm Association. He was chair of the Life, Health, and Disability Program for the 2007 ALFA Insurance Law Practice Group Conference in New York and has spoken at prior insurance conferences on the topics of attorney-client privilege for in-house counsel, class actions against insurance companies, and insurance company readiness for e-discovery.

Lagomasino, Leonor M. is a shareholder in the Miami office of Carlton Fields PA. Ms. Lagomasino focuses her practice almost exclusively in the area of defending disability claims as well as life, health, ERISA, and bad faith claims. In addition to handling matters at both the trial and appellate levels, Ms. Lagomasino is frequently consulted by insurers on a pre-litigation basis. She is admitted to practice in the State of Florida as well as in the Southern, Middle, and Northern Districts of Florida. Ms. Lagomasino serves as a chair of DRI's Life, Health and Disability Membership committee and is Program second vice-chair.

Landry, Brian is the Vice President of Claims Bureau USA, a nationally licensed private detective firm specializing in insurance claims investigations. He has over 25 years experience and is a licensed private detective in 43 states. The company he works for provides investigative services for the majority of the International Claims Associations' member companies. He is also a member of the Fraud & Claim Abuse Committee and the Marketing and Strategic Planning Committee of the International Claim Association.

Lefebvre, Laura L. is a retired Law Enforcement Officer, with over 24 years of investigative experience. She worked for the Hialeah Police Department in Dade County Florida as a Field Training Officer, Sexual Battery Detective, Robbery Detective and Homicide Detective. After leaving Law Enforcement she went to work in the private sector as a Special Agent with the National Insurance Crime Bureau. As a Special Agent she was responsible for investigations throughout Western Massachusetts and the entire state of Vermont. She worked with Special Investigators from over 1500 member insurance companies. Those investigations involved multiple lines of business, including Property & Casualty, Workman's Comp, Disability, Life, and Auto. These investigations were worked in conjunction with law enforcement agencies and various prosecutors' offices. In 2007 she joined UNUM, in Worcester MA where her SIU focus is on Disability and Life lines of business.

Lemoine, Linda is Director of Claims for CareSource, one of the nation's largest Medicaid managed care plans based in Dayton, Ohio. She has more than 14 years experience in managed health care with leadership roles in Call Center Operations, Enrollment and Billing, Quality Audit, and Claims. Prior to joining CareSource in 2006, Linda held management roles at Metlife, Anthem / Wellpoint, and Humana. She is a champion of process improvements and finding ways to do business more efficiently. Linda currently serves as a member of the ICA Health Committee.

Lesko, Robert is a partner in the New Jersey office of Wilson, Elser, Moskowitz, Edelman, and Dicker LLP, with more than 15 years of litigation and trial experience. He represents insurance and financial services industry clients, as well as commercial clients, before state and federal courts and arbitration panels in New Jersey, New York, Pennsylvania, and California. Mr. Lesko primarily represents insurers, broker-dealers, registered representatives, employers, benefit plans, plan fiduciaries, and third party administrators in connection with disputes relating to insurance benefits, employee benefits, consumer fraud, bad faith, agency disputes and sales practices under state and federal laws, including ERISA and the Securities Exchange Act of 1934. He has been active in the Defense Research Institute, ICA, American Bar Association and American Inns of Court.

About our Workshop Speakers continued

Loftin, Valerie joined Lincoln Financial in 1992 as Vice-President of Claims, and then President of Lincoln's property and casualty insurance subsidiaries. From 1995 to 2001, Valerie held various positions within Lincoln's Legal, Finance and Operations areas concentrating on merger, acquisition and integration activities. In her current position as Vice President of Claims and Chief Claims Officer for Lincoln Financial, Valerie oversees teams of professionals responsible for the processing of individual life, annuity, disability and premium waiver claims. Valerie is a graduate of the University of North Carolina School of Law. Prior to joining Lincoln, she practiced law in Baltimore, Maryland as an insurance defense litigator, as an Assistant Attorney General specializing in appellate litigation and as in house counsel and claims manager for Nationwide Insurance Company.

Maddestra, Beth is a new member of ICA Life Committee this year. She started in the insurance industry just out of college and worked for Blue Cross and Blue Shield of Central New York in the policyholder service department. After moves from New York, to Massachusetts and then to Arizona in 1997, she found her career home at Londen Insurance Group/Lincoln Heritage Life Insurance in Phoenix, AZ. She spent 12 years within the marketing department managing various areas such as agent licensing, underwriting, final expense new business, preneed, and Medicare supplement departments. She has recently joined the claims division and is currently in the process of transitioning to manage the department.

Marquez, Richard J. is the managing director and partner of Diligence International Group, LLC, a leader in international investigations and anti-fraud solutions and services for the financial services industry. With more than 30 years of experience in foreign investigations and information/database technology, Mr. Marquez is the pioneering architect of the data verification workflow used by leading carriers to process most life insurance applications. At Diligence, Mr. Marquez is responsible for managing and directing foreign investigations in every part of the world. Before Diligence, Mr. Marquez worked for 28 years at Prudential Financial, most recently as a consulting director. He was responsible for all of the firm's foreign investigations and managed investigations in every part of the world, leveraging a network of foreign investigators and law enforcement contacts that he personally developed over his career. Mr. Marquez is also one of the industry's most highly sought consultants for his expertise in international investigations and anti-fraud solutions. Mr. Marquez is a graduate of the University of North Texas where he obtained a bachelor's degree in business administration.

Marsano, Daniel Marsano is Vice President, Special Investigations, for Prudential Insurance Company, where he has been employed for 30 years. He began his career as a police officer, and later a detective, for the Sterling Heights Police Department in the metropolitan Detroit, Michigan area. He moved on to take a position with the Oakland County Prosecutor's Office, Organized Crime Strike Force, as Investigator-In-Charge of the Economic Crime Division, before joining Prudential. Mr. Marsano is an internationally recognized expert in Linguistic and Behavioral Interviewing, Interrogation, and Statement Analysis. He has been a featured speaker at major fraud and educational conferences throughout the United States and Canada. Mr. Marsano has been a regular instructor and trainer for the Michigan State Police and at the Oakland Police Academy and often does consulting work with the Michigan State Police and other county and municipal police agencies on unresolved homicide investigations.

Marshall, Tina serves as the Special Investigation Unit Manager for American Fidelity Corporation. Tina has over 23 years experience in the insurance industry; 11 years actively adjudicating Medical, Disability, and Supplemental Medical coverage, and 12 years leading the Special Investigation Unit. Currently, Ms. Marshall is responsible for the performance of the Special Investigation Unit, which includes managing and developing SIU Staff, tracking and reporting monthly results to Senior Management, analyzing results to identify trends for Senior Management's use in strategic planning. Ms. Marshall is also responsible for development and delivery of Fraud training to colleagues with the American Fidelity Family of companies, which ensures compliance with state and federal legislation and company policies and procedures. She is a member of ICA, Fraud and Abuse Committee, Association of Investigative Managers, Certified Fraud Examiners, and National Health Care Anti-Fraud Association. She holds an Anti-Health Care Fraud Associate designation from America's Health Insurance Plans.

Maselli, Richard S. is a partner with the law firm of Ogden, Sullivan & O'Connor, P.A., specializing in life, health and disability insurance and personal injury litigation. Mr. Maselli is a graduate of Emory University and Stetson University College of Law. He is admitted to the Southern, Middle and Northern District Courts of Florida as well as the Eleventh Circuit Court of Appeals and litigates cases throughout Florida. Mr. Maselli is a member of the Florida and American Bar Associations, the Hillsborough County Bar Association and the St. Petersburg Bar Association.

McWatters, Jane currently serves as the Benefits and Operations Manager of the Life Division of American Fidelity Assurance Company in Oklahoma City. Her responsibilities include supervising life and annuity death claims, waiver of premium, critical illness and disability. The business under her oversight comes from both the US and Latin American markets.

Mountain, Barbara is the National Director of Business Development for Doherty, Cella, Keane LLP. Barbara began her career with the Social Security Administration, where she worked for seven years as a Social Insurance Specialist with expertise in Social Security law and Supplemental Security Income law. Barbara also acted as a Public Service Liaison for the SSA, giving hundreds of Social Security seminars over her career. She later moved to the Group Market Insurance

About our Workshop Speakers continued

Industry where she created and managed the Social Security Advocacy Program for a large US carrier. Barbara now works as the National Director of Business Development for Doherty, Cella, Keane LLP, a Social Security Disability legal services firm that helps claimants obtain Social Security benefits. Barbara is a highly experienced public speaker and she continues to provide Social Security program consultation for the Insurance Industry and provide Social Security trainings and presentations.

Mullins, Bill has more than 30 years of insurance operations experience in Life and Health Claims, Underwriting and Service. He currently leads the Life Claim operations with offices in Bloomington, Illinois and New Albany, Ohio for State Farm Life Insurance Company.

Mura, Roy A., Esq. is the founder and managing member of Mura & Storm, PLLC, with a main office in Buffalo, New York. He is a 1986 law graduate of the University of Buffalo School of Law and received a linguistics degree from SUNY at Binghamton in 1983. He has successfully litigated and tried insurance fraud and coverage cases for insurers through trial and appeal in New York. He serves as General Counsel to the New York State Chapter of the International Association of Special Investigation Units. He is also a member of the International Association of Arson Investigators, New York State Fire Investigators State Chapter No. 23, Defense Research Institute, and the New York State and Erie County bar associations.

Myers, Lisa is a Manager in the Disability Benefits Unit at Northwestern Mutual. She is responsible for managing a unit of claim specialists whose job is to analyze eligibility for individual disability income claims. Lisa spent 9 years as a Disability Benefits Specialist before beginning her career as a manager in 2007. Lisa has a Master's Degree in Human Resources Management and has been employed with Northwestern Mutual for 24 years.

Nilson, Erik joined Social Security Advocates for the Disabled (SSAD) in 2010, bringing extensive Fortune 500 Account Management experience to the business development function for SSAD. In addition, Mr. Nilson has worked with national accounts on the launch and implementation process through project management models and the organized execution of customized, client-focused solutions. His previous experience includes working with LTD carriers, TPAs, employers and Government accounts in both sales and account management capacities. Mr. Nilson works primarily out of SSAD's Atlanta, GA office. Mr. Nilson earned a Bachelor of Arts degree in Journalism from Southern Methodist University and a Masters in Business Administration degree from the Barney School of Business at the University of Hartford.

Parenteau, Jacques N. is an honors graduate of Northeastern University with a degree in criminal justice. He is a 1991 graduate of Massachusetts School of Law. During his tenure with Aetna he was a senior liability claim representative, SIU investigator, property damage supervisor, regional SIU supervisor, and an attorney. He has continued his insurance defense practice and has defended over 50 different insurers in a variety of cases. He has been a frequent lecturer on insurance fraud issues in the United States and abroad. With his partner, Audrey C. Parr, he serves as general counsel to the New England Association of Insurance Fraud Investigators. Mr. Parenteau has litigated cases in both Federal and State courts in Massachusetts and Maine. He is admitted to practice in the state courts of Massachusetts and New Hampshire, as well as the United States District Courts for the District of Massachusetts, and New Hampshire. He is also admitted to the United States Court of Appeals for the First Circuit. He is a member of the Massachusetts Bar Association and the New Hampshire Bar Association.

Park, Jennifer has more than 15 years of experience in the insurance industry, 7 years of which have been in Claims. She currently manages the Life Claims business unit at CNO Financial Group in Carmel, Indiana, where her responsibilities include staffing and inventory management. She also has an active role in overseeing new process improvements that will add efficiency to the claim process.

Perkins, Keith is a Vice President for Lincoln Heritage Life Insurance Company. He oversees the claims, legal, reinsurance and HR operations of the company. Keith wears many different hats at Lincoln Heritage, but that exposes him to all facets of the insurance company operations. Keith is a long time member (and former chair) of the ICA Life Committee. He has degrees from Arizona State University and is about to complete his juris doctorate from Concord Law School.

Pett, Kristina is a founding member of Pett Furman PL in Boca Raton, Florida. She concentrates her practice in the areas of life, health, disability and ERISA litigation. Ms. Pett is a member of the Florida and Pennsylvania bars and is admitted to practice in all Florida district courts, the Fourth and Eleventh Circuit Courts of Appeal and the United States Supreme Court. She is an active member of the Defense Research Institute's Life, Health and Disability Committee and has spoken at the Defense Research Institute ERISA Claims Seminar, Eastern Claims Conference, the International Claims Association annual meetings and the American Conference Institute regarding a variety of life, health, disability and ERISA topics as well as authored numerous publications on a variety of topics including ERISA and Title VII issues.

Phillips, Lisa is the Director of Claims for Individual Life and Living Benefits at Munich Re. She's responsible for directing and managing the overall activities of the Reinsurance Claims Department and works closely with the claims personnel of Munich Re's reinsurance clients. Lisa has 30 years of combined Life, Disability Income and Long Term Care claims experience holding various claims management and leadership roles for direct companies. She is actively involved in the

About our Workshop Speakers continued

International Claim Association (ICA), serving as a member of the Executive Committee and Reinsurance Committee. She is recognized in the industry and has been invited to speak at conferences and events including the Intercompany Long Term Care Insurance Annual Meeting, Munich Re Regional Client Conferences, and ICA Annual Conference.

Pierce, Howard L. is a partner in the firm's Healthcare Cost Containment Practice Group at Seiger Gfeller Laurie. Howard has developed a national practice representing some of the largest healthcare payors, self-funded organizations, and property/casualty insurers in healthcare provider overpayment cost containment issues across the United States. Howard spent 16 years as a federal agent, the last ten of which were as a supervisory investigator with the Office of Inspector General, United States Department of Health and Human Services (Recipient of Special Achievement Award from the United States Department of Justice). Howard then went on to create and lead the group health claims inappropriate billing deterrence and detection component of the Hartford Life Insurance Company (1990 Corporate Quality Award Recipient) and was also a Corporate Officer and Director of Investigations at Phoenix Mutual Life Insurance Company. Howard is currently serving as general counsel to the New England Anti-Fraud Association.

Pohls, Robert R. is the Managing Attorney of Pohls & Associates, a California law firm that he founded in 1999 to represent life, health, disability and long term care insurance companies in bad faith, ERISA and other complex forms of litigation. He is a former Chair of the ABA's Health & Disability Insurance Law Committee and an active Member of DRI's Life, Health & Disability Committee. He also is a Member of the Association of Life Insurance Counsel, a Member of the Northern California Life Insurance Association, and an Associate Member of the Association of California Life & Health Insurance Companies.

Porter, Phil has 25+ years of leadership and management at The Principal Financial Group. He is responsible for Individual Disability Claims and Technical Claims Resources at Principal. Prior to his current assignment, Phil attained technical knowledge and held management positions with property/casualty, Group and Individual Long Term Care and Individual Life product lines. Phil earned his Bachelor of Arts degrees in Economics and Business Administration from Wartburg College.

Ratliff, Denise is Vice President for Swiss Re Admin Re Life and Health Global Operations in Dallas, TX. She provides oversight within the claims operation for their many TPA partners. She has 30 years of experience in insurance and has earned her ALHC. Her experience includes life and annuity death claims, disability, waiver of premium, pre-need and long term care. She has been a member of the ICA Fraud Committee and is currently a member of ICA Life Committee.

Rose, Stephanie is the Insurance Industry Manager for Security MicroImaging, headquartered in Milwaukee, Wisconsin. She consults with insurance clients across the nation on their corporate goals and implements solutions to reduce operational expenses and enable growth & regulatory compliance. Stephanie's technology expertise includes Enterprise Content Management (ECM) & Business Process Management (BPM.) Stephanie is a volunteer with several insurance industry organizations, and sits on the board for the Chicago chapter of the Insurance Accounting and Systems Association (IASA.) Stephanie holds a Bachelor of Science degree from Marian University in Organizational Communication.

Ruotolo, James D. is currently the Principal for Insurance Fraud Solutions in the Global Fraud & Financial Crimes Practice at SAS®. He is responsible for the development and marketing of fraud detection and investigation management solutions for the insurance industry worldwide. Before joining SAS® Mr. Ruotolo was the Director of SIU Strategic Operations for the property & casualty Special Investigations Unit for The Hartford Financial Services Group. In that role he established and managed a 20-member analytical and intelligence operation within the SIU and designed analytical protocols for investigating auto, property, liability, and workers' compensation claims. Mr. Ruotolo also spent several years as a Manager in the Group Benefits Division Special Investigations Unit at Hartford Life, supervising a team of Investigative Analysts and developing tools and resources for investigating suspicious life and disability claims. Prior to joining Hartford in 1999, he was a Product and Markets Manager with the Fraud Solutions Group at Lexis Nexis. Mr. Ruotolo holds a Master's degree in Economic Crime Management, a Bachelor's degree in Criminal Justice.

Russum, Alayne is a Senior Litigation Paralegal in the Law Department at Thrivent Financial for Lutherans. Her primary responsibilities include assistance in managing litigation brought against Thrivent through their Member Dispute Resolution Program and the court system. Alayne also manages competing death claims for the company. Alayne has 17 years experience in the legal field, and eight years of experience in the insurance industry.

Sauls, Michael currently leads Ingenix Consulting's ICD-10 Payer practice. In this role, he partners with healthcare executives and stakeholders to provide key insights and leadership around ICD-10 strategy and planning. Having worked in the healthcare industry for over 25 years in the areas of application development, business process outsourcing, client engagement, sales and client issue mitigation, he has an extensive understanding of claims flow from both the facility and payer perspectives. In addition, he has served as CIO for several health plans nationwide. Prior to joining Ingenix, Michael was with CSC (formerly First Consulting Group) and acted as Program Director/Client Executive for BlueCross BlueShield of LA and managed the Trizetto Facets Claims Adjudication implementation.

About our Workshop Speakers continued

Schultheis, Amy joined the Claims Adjudication Department at Transamerica Reinsurance in 2008. As part of the Claims Adjudication Team, she is responsible for reviewing reinsurance claims within the contestable period, reviewing other claims that are designated for a more detailed review by the Claims Adjudication staff (such as alleged homicides and fraud cases), as well as performing client audits, monitoring client-litigated claims, and providing claim opinions. Prior to joining Transamerica, Ms. Schultheis was employed by the Social Security Administration - Bureau of Disability Determination as a Disability Claims Adjudicator. Ms. Schultheis earned an MBA from Seton Hill University and graduated with a BS in Political Science from the University of Pittsburgh.

Scullion, Doug is a partner with Gordon & Rees LLP in its San Francisco office. He advises and represents life, health and disability insurers in a variety of coverage matters and claims-related litigation, including class actions and arbitrations. Prior to joining Gordon & Rees Doug worked for several years as a commercial litigator in Canada. He received a Masters in Law from the University of California, Berkeley (Boalt Hall School of Law), and is a graduate of the University of British Columbia (LL.B) and The University of Western Ontario (BA). Doug is a member of the ICA's Law Committee as well as the Defense Research Institute, the American Bar Association, and the Bar Association of San Francisco.

Serunian, Kathleen has more than 25 years of experience in group disability insurance. As Vice President of Claims, she is responsible for the strategic and operational leadership of the Disability RMS claims organization, providing clients with superior claims service and risk management. Prior to joining Disability RMS in 1994, Kathy held various claims management positions with Unum Reinsurance. She is a summa cum laude graduate of the University of Southern Maine, with a bachelor's degree in education. Kathy holds all required Third Party Administrator state licenses.

Shuler, Carin, PT, DPT, MS, OCS, CAE is an Independent Contractor who works with ERGOSCIENCE as a Licensed Provider & Certified Proficiency Expert in FCEs & Quantitative Job Demands Analysis Evaluation. Carin received her Doctorate of Physical Therapy and a Master of Science in Biokinesiology from the University of Southern California, Los Angeles and is also a Board Certified Clinical Orthopedic Specialist, Certified Strength & Conditioning Specialist and a Certified Associate Ergonomist, Oxford Research Institute. Additionally, Carin also serves as a Graduate Assistant Faculty Member Entry Level DPT1, USC and a Guest Lecturer/Adjunct Clinical Faculty Member, USC.

Simpkins, Kelly is a senior litigator with experience in life, health, disability, and property insurance defense, bad faith litigation, and commercial and business litigation. He has represented insurers in bad faith actions, regulatory matters, and sales practices/agent fraud claims. Kelly is a member of the Mississippi Bar, the Tennessee Bar Association, Mississippi Defense Lawyers Association, the Defense Research Institute, the International Claim Association, the Hinds County Bar Association, and the American Bar Association. He is a former member of the Charles Clark Chapter of the American Inns of Court. Kelly was selected as a Mid-South Super Lawyer in 2008. He is on the Mississippi State Bar Committee for Alternative Dispute Resolution, and on the Hinds County Bar Professionalism Award Committee. Kelly is currently a contributing editor of the ABA Compendium on ERISA and serves on the Law Committee for the International Claim Association. Kelly attended Mississippi State University, received his B.A. (cum laude) from Covenant College, and his J.D. (cum laude) from University of Mississippi School of Law.

Smart, Yvette is the Director of Claims and Learning & Development for Tufts Health Plan, a Watertown, Massachusetts based managed care organization serving over 750,000 members in New England. Yvette has over 13 years of experience in healthcare operations and is a Certified Healthcare Chart Auditor through the AHCAE (Association of Health Care Auditors and Educators). Yvette currently serves as a member of the ICA Health Committee.

Smith, Ernest Patrick, CPA, CFF, CVA, CFE, is a Partner with Nawrocki Smith LLP and leads the Assurance, Risk Management, Forensic Accounting, Business Valuation and Dispute Resolution Services Group. The group provides Insurance Consulting, Forensic Accounting, Valuation Services, Expert Witness Testimony and Risk Management Services to insurance companies, attorneys, for-profit, not-for-profit, school districts and other related entities. He has extensive experience as a financial investigator regarding integrity, internal control and evaluation, fraud and other related situations. He has led numerous training services for his clients and professional staff on various topics relating to internal audit, internal control review and evaluation, fraud and forensic investigations and practice standards. He has provided assistance to counsel, deposition testimony and trial testimony in all aspects of litigation-related matters including mediation, arbitration and litigation. He has been recognized as an expert witness in various matters in both federal and state courts.

Smith, Russell D. is a Sr. Deputy Attorney General with Nevada's Office of the Attorney General, where he has worked since January 2011. He currently serves as the Director of Insurance Fraud and Workers' Compensation Fraud. Prior to joining the Attorney General's Office, Mr. Smith was the Chief Deputy District Attorney in Humboldt County, Nevada. He has also served as the Deputy District Attorney in Churchill County, Nevada. He worked in private law practice before joining the government sector. Mr. Smith received his B.S. in Political Science and Philosophy from the University of Utah in 1992 and his Juris Doctor from the University of Utah, S.J. Quinney College of Law, in 1996.

About our Workshop Speakers continued

Spector, Dr. Jack has been a practicing neuropsychologist for more than 25 years. He received his Bachelors Degree in Psychology from Temple University in Philadelphia, and his Doctoral Degree in Clinical Psychology from the University of Louisville in 1984. Dr. Spector trained at Walter Reed Army Medical Center and has directed neuropsychological services in various capacities at the Frankfurt Army Regional Medical Center, the National Rehabilitation Hospital, and Walter Reed Army Medical Center. Dr. Spector was the chief psychologist and co-principal investigator on the Defense and Veterans Head Injury Programs. He was board certified in clinical neuropsychology in 1992 and is currently on the board of directors for the American Board of Clinical Neuropsychology. Dr. Spector was a faculty member at the University of Maryland, Georgetown University Medical School, and the Uniform Services University of the Health Sciences (USUHS). Dr. Spector has been in full time, independent practice of neuropsychology in Maryland, DC, Virginia, and North Carolina for ten years.

Springfield, Craig R. has been a partner with the Washington, D.C., law firm of Davis & Harman IIp since 1998 and specializes in insurance company and product taxation, e.g., the tax treatment of annuities, life insurance, and long-term care insurance. He also has worked on various legislative matters, e.g., the tax treatment of combination insurance products and the Medicaid rules governing qualified State long-term care insurance partnerships. Craig frequently speaks and writes on topics relating to sections 72, 7702, 7702A and 7702B of the Internal Revenue Code. He received a BSBA, magna cum laude, and MS in Accounting from the University of Central Florida. In 1990, he earned his JD, with honors, from the University of Florida, and in 1991 he received an LLM in Taxation from New York University. Craig currently is Chair of the Committee on Insurance Companies, ABA Tax Section.

Stern, Dr. Craig S. holds a Doctor of Pharmacy, a Masters in Business Administration, and a Bachelor of Arts all from the University of Southern California (USC). He is a Fellow of the Academy of Managed Care Pharmacy, the American Society Consultant Pharmacists, the American Society of Health System Pharmacists, the International College of Angiology, and the Life Management Institute. Dr. Stern is a Professor of Pharmacy at the University of Southern California, the University of California at San Francisco, and the Western University of Health Science. In 1986 Dr. Stern formed Pro Pharma Pharmaceutical Consultants, Inc. as independent consultants to multi-hospital corporations, payers, and providers with special emphasis in Managed Care.

Tahl, Amy is a partner with Tahl & Associates, LLC, an investigation company that has specialized in the Life & Health claims industry for 30 years. Amy graduated with Honors from Fairleigh Dickinson University, majoring in Humanities with a concentration in Business. Amy joined her father, Richard M. Tahl, a life-long career L&H investigator, in 1993. They have extensive expertise in all areas of L&H claims including nomadic groups and viatical schemes. Amy is a hands-on owner that remains actively involved in the investigations they perform. She is also an experienced corporate trainer, with employment history in the financial and home health care industries prior to joining Tahl & Associates.

Tarchala, Suzanne is a licensed CPA in the State of Michigan and is certified in Financial Forensics by the American Institute of Certified Public Accountants. She is a Partner in the Detroit office of Matson, Driscoll and Damico, LLP, an international forensic accounting firm. Suzanne has over 16 years of experience in forensic accounting, specializing in economic damage quantification in both insurance and litigation matters. This experience includes the evaluation of financial and operating records of hundreds of individual disability claimants located throughout the U.S., Puerto Rico and Europe. Suzanne has provided expert testimony in both state and federal court and has served as a court appointed mediator.

Thornsbury, Rosanne has been in the life insurance industry for over 25 years. She is the Director of the Financial Control & Reinsurance Unit of the Lincoln Financial Claim Department in Greensboro, NC. Her responsibilities include the financial, regulatory, and compliance controls, claim system maintenance and support, and coordination of internal/external audits for the claim department. She is also responsible for the processing, reporting and treaty compliance of reinsured claims. Rosanne is a graduate of the University of Kentucky.

Tolton, Wm. Jere III is a partner in the firm of Ogden, Sullivan & O'Connor, P.A., with offices in Tampa and Orlando, Florida. Mr. Tolton has nearly 20 years of experience representing employers and insurance companies in the litigation of employee benefits and first-party insurance disputes. He is a member of the Defense Research Institute's Life, Health and Disability Committee and co-author of the Florida Section of the 2010 DRI Bad Faith Insurance Compendium. He has presented lectures and published articles on regulatory aspect of ERISA, and currently serves on the Appellate Court Rules Committee for the Florida Bar, for which he chairs the original proceedings subcommittee. He is admitted to practice in all federal district courts in Florida, the Eleventh Circuit Court of Appeals, and the United States Supreme Court. Mr. Tolton received his undergraduate degree from Stetson University and his law degree, with honors, from Stetson University College of Law.

Torres, Anibal has 19 years of experience in the operations area in the servicing Life Insurance Industry. He currently manages the Supplementary Contract, annuity suitability and a Group Life operation as part of State Farm Life Insurance. His area handles the annuity payouts, servicing, and claims on the supplementary and Group Life products. Anibal has a bachelor's of science from the University of North Florida and has several industry designations.

About our Workshop Speakers continued

Tranter, Ronda S. is Assistant Vice President & Counsel for Unum in Chattanooga, TN. Ms. Tranter graduated from Indiana University School of Law – Indianapolis in 1999 and was admitted to the Florida Bar in 1999 and the Tennessee Bar in 2001. Ms. Tranter manages ERISA and non-ERISA governed claim litigation nationwide. Ms. Tranter also spends a significant amount of time negotiating pre-suit resolutions in disputed matters. She has been a speaker at several industry conferences including the ICA and American Conference Institute. She is currently co-chair of the ICA Law Committee. Prior to joining Unum, she worked as an associate in a small firm in Florida.

VanEeden, Loraine is responsible for Global Life & Health claims at Swiss Re. She joined Swiss Re Life & Health, Zurich, in July 2001 as Head of Claims for Europe, Asia, and Latin America and was a member of senior management in Swiss Re Life & Health, Switzerland. In July 2006 she accepted the role of Head of Global Claims and relocated to London. In 2009, she relocated to South Africa. She was previously employed by a direct insurer in the group division in South Africa. She worked there for 25 years and has been involved in financial underwriting, actuarial, pricing and claims management. During the 1990's South African insurers experienced large losses in their disability (especially disability income) portfolios. She was actively involved in a management project in South Africa looking for solutions. In the three years prior to joining Swiss Re, Loraine was a consultant to large corporate companies providing ART and in developing claims management procedures and policies solutions.

Wallach, Kenneth T. is a Second Vice President of Administration for Federal Life Insurance Company (Mutual) in Riverwoods, Illinois. He is responsible for the Claims, Customer Service, Annuities, New Business, and Premium Accounting Departments and is involved with compliance and the company's Special Investigative Unit. Ken received a BSEE from the University of Iowa. He earned the FLMI and CLU designations and is licensed to sell Life and Variable Annuities.

Wang, Henry is a litigation partner with Reed Smith, LLP in Los Angeles. His practice focuses on general business litigation, with a specialty in representing insurers in matters involving annuity, life, health, accidental and dismemberment, and disability insurance. He received his undergraduate degree from University of California at Berkeley and his law degree from Tulane University School of Law.

Watson, Lori serves as Practices and Quality Assurance Leader for Genworth LTC Claims and has been with this organization for 23 years. Lori and her Practices team are responsible for the design, development, and dissemination of Standard Operating Policies and Procedures for LTC Claims. She and her team also assist in the design of Genworth's long term care insurance products and the implementation of new product processes for Claims. Responsible for the Claims Services Quality Assurance Program, Lori also leads a dedicated team of internal auditors who perform a number of different types of LTC claim audits. Lori's passion for education allows her to be instrumental in producer LTC claims education and she conducts numerous training sessions for all sales distribution channels. Holding a BA in Business Administration from the Dominican University of California, Lori lives in the San Francisco Bay Area with her husband and two sons.

Zimmer, Kelli is a paralegal for Royal Neighbors of America with over 10 years experience assisting with life insurance and annuity related issues. Kelli's primary responsibility is supporting the claims area on legal matters with a particular emphasis on contestable claims. She holds the designations of Fellow, Life and Health Claims; Fellow, Life Management Institute; and Associate, Insurance Regulatory Compliance. She is a member of the ICA Life Committee.

Zimmerman, Myra is currently a Senior Claims Management Analyst for Chartis Insurance Company. Prior to this, she was the Manager of the AD&D Claims Unit, and continues to work with them on complex AD&D issues. She has been in the claims business for over 30 years, with experience in medical, life, disability and accidental death and dismemberment claims. She is a member of the Life Committee of the International Claims Association. And she was a past President of the Greater Philadelphia Claims Association. Myra has a Bachelor of Arts Degree and a Master of Liberal Arts Degree both from the University of Pennsylvania. She holds five professional designations: Fellow Life and Health Claims, Associate Life and Health Claims, Associate Customer Service, Associate Insurance Regulatory and Compliance, and Associate Insurance Agency Administration.