



# **AAIM 126<sup>th</sup> ANNUAL MEETING**

## **Final Program Guide and Information**

Sunday October 15 – Wednesday October 18, 2017  
The Westin Buckhead Atlanta  
Atlanta, Georgia

[www.aaimedicine.org](http://www.aaimedicine.org)

## WELCOME LETTER FROM THE PRESIDENT



Welcome to Atlanta and the 126<sup>th</sup> Annual Meeting of the American Academy of Insurance Medicine! I am delighted that you are able to join colleagues and friends here in Buckhead, otherwise known as the Beverly Hills of Atlanta. I hope you will be able to enjoy the local dining, shopping and tourist sights during your stay. If you have selected to visit one of the attractions on Sunday afternoon, you'll have your choice between the Georgia Aquarium, the College Football Hall of Fame, the Coca-Cola Museum or the Center for Civil and Human Rights. As you may have noticed, there are two high-end shopping malls within walking distance of the hotel and the visit to AmericasMart Atlanta for our guests promises to be a bargain hunter's delight.

The Welcome Reception will be held just off the hotel lobby in the Palm Restaurant. The Palm is well known for its seafood and while we will have a good representation of that you can also expect a little bit of Southern home cooking as well. Our Tuesday night dinner will be held at the Atlanta History Center. Although it is only a short bus ride away you will be transported back to antebellum times and be able to view the history of this great American city.

The theme for this year's meeting is **Transitions**. Tim Steffen and his Scientific Program Committee have done a superb job of creating the educational agenda. We have three keynote speakers of nationally-renowned reputations who will lead off our sessions each morning.

One change that we have made this year is to have more concurrent sessions, as opposed to platform presentations. This allowed us to laser focus on the topics that are uniquely designed for the insurance medical director. It is our hope that you will carry home information that you can use on day one back in the office.

In my previous meetings I've noticed that nearly as important as the medical information that is presented is the chance to network with peers. To that end we have made several changes to try to foster as much attendee interaction as possible. Rather than classroom style seating you will notice that the lecture rooms are arranged with round tables. I encourage you to do two things. First, introduce yourself and interact with all of the members at your table, and second, please select a new table at which to sit with each new program. I strongly encourage you to exchange business cards. My hope is that all of you will leave with 100 new friends with whom you can interact in the coming year.

I hope that that this meeting provides you with helpful educational material as well as a fun venue to reconnect with friends and colleagues from around the country and from around the globe. It has been my honor to act as your president for this past year.

Handwritten signature of Michael Moore, MD, FACP, DBIM, MBA.

Michael Moore, MD, FACP, DBIM, MBA  
AAIM President 2016-2017

## THANK YOU

The 2017 AAIM Scientific Program Committee members are a collection of hard-working and talented individuals dedicated to organizing a relevant, an informative, and an interesting conference. These committee members have invested so much time and effort into shaping this conference, and for this I am extremely grateful. The passion they have for advancing the knowledge of their colleagues, which I had the great opportunity to witness firsthand, will be evident throughout this wonderful conference. So, when you see these committee members, please join me in offering my greatest thanks for all they have done.



Tim Steffen, MD  
VP & Medical Director  
Ameritas, Cincinnati, OH  
Chair, AAIM 126th Annual Meeting Scientific Program Committee

Marianne Cumming, MD	VP and Medical Director Swiss Re	Fort Wayne, IN
Elyssa Del Valle, MD	VP and Medical Director RGA	Chesterfield, MO
Dan George, MD	AVP and Medical Director MassMutual	Springfield, MA
Michael Moore, MD	VP, Chief Medical & UW Director Nationwide Financial	Columbus, OH
Steve Rigatti, MD	Founder Rigatti Risk Analytics, LLC	Glastonbury, CT
Regina Rosace, MD	AVP and Medical Director SCOR	Kansas City, MO
Mark Skillan, MD	Consultant	Atlanta, GA
Susan Stegman, MD	Medical Director AXA Equitable Life	Farmington, CT
Dave Williams, MD	VP and Medical Director L & G America	Frederick, MD

## 2016-2017 AAIM OFFICERS, CHAIRPERSONS, DELEGATES AND EXECUTIVE COUNCIL MEMBERS

### OFFICERS

President	Michael Moore, MD
President-Elect	John White III, MD
Vice President	Marianne Cumming, MD
Secretary Treasurer	Justine Lee, MD
Education VP	Bill Rooney, MD
Finance VP	Robert Watson, MD
Editor, <i>Journal of Insurance Medicine</i>	Ross MacKenzie, MD
Immediate Past President	Karen Blackstone, MD

### CHAIRPERSONS OF STANDING COMMITTEES

Membership	Paul Higgins, MD
Professional & Public Relations	Clifford Hale, MD
Finance	Robert Watson, MD
Mortality/Morbidity	Steve Rigatti, MD
Board of Insurance Medicine	Richard Neal, MD

### ELECTED MEMBERS OF EXECUTIVE COUNCIL

Term through 2017	Jeffrey Grubbe, MD Ken Smith, MD
Term through 2018	Steve Dunlap, MD Tim Meagher, MB Daniel Zamarippa, MD
Term through 2019	Paul Nittoli, MD Michael Wetzel, MD Urs Widmer, MD

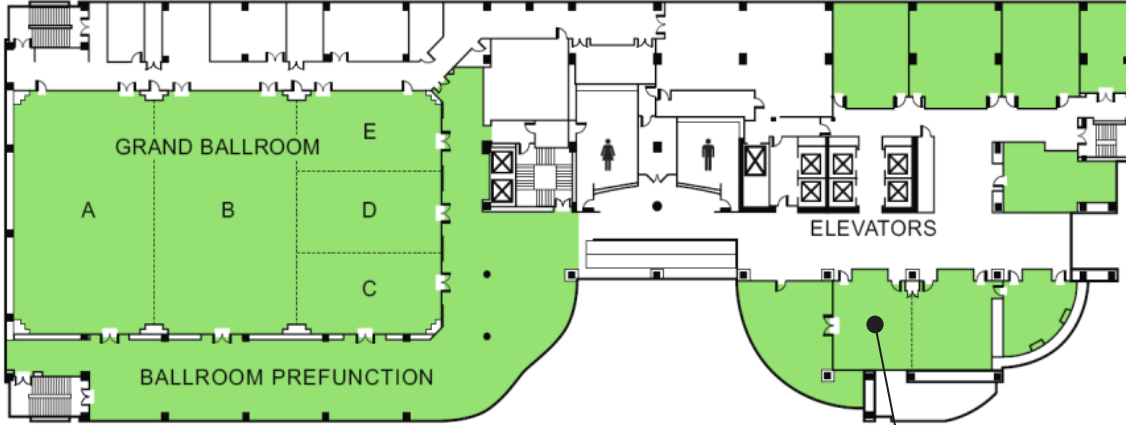
### OTHER MEMBERS OF EXECUTIVE COUNCIL

Past Presidents	Cliff Titcomb, MD Ken Krause, MD Gina C. Guzman, MD
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### CHAIRPERSONS OF OTHER COMMITTEES AND DELEGATES (non-voting representatives to the Executive Council)

AMA Delegate	Deborah Smart, MD
AMA Alternate Delegate	Dan George, MD

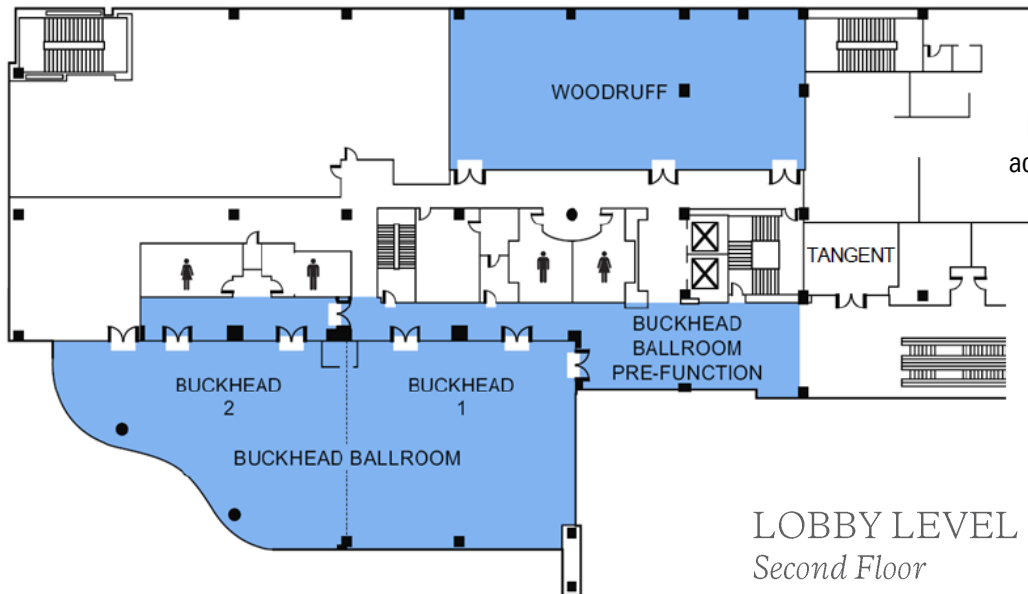
# FLOORPLAN



CONFERENCE LEVEL  
*Fourth Floor*

East Paces - Spouse/Guest Breakfast  
(Monday and Tuesday)

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Palm Restaurant is located  
across from the reception desk

LOBBY LEVEL  
*Second Floor*



# AAIM 126<sup>TH</sup> ANNUAL MEETING – PROGRAM OVERVIEW

Schedule as of **September 18, 2017**. Times, topics and speakers are subject to change.

**Please Note:** Ballrooms AB, C and D are located on the 4th Floor.

DATE	ACTIVITY	LOCATION	TIME
SUNDAY October 15	Pre-Conference Course: Basic Mortality Methodology	Buckhead 2	08:00 – 17:00
	Registration and Information Desk	Pre-Function AB	12:00 – 18:00
	Panel: Everything you have wanted to know about Insurance Medicine, but never had the chance to ask	Ballroom C	15:00 – 17:00
	NEW MEMBERS' & FIRST-TIMERS' RECEPTION	Palm Restaurant (Lobby Level)	17:30 – 18:00
	WELCOME RECEPTION	Palm Restaurant (Lobby Level)	18:00 – 20:00
MONDAY October 16	Registration and Information Desk	Pre-Function AB	07:00 – 17:00
	DELEGATE BREAKFAST	Ballroom AB	07:00 – 07:40
	Greetings/Business	Ballroom AB	07:45 – 08:00
	Platform: Mortality Trends in the United States: Past, Present and Future	Ballroom AB	08:00 – 09:00
	Concurrent: Under the Dementia Umbrella: Differential Diagnosis, Risk Stratification, and Opportunities	Ballroom C	09:10 – 10:25
	Concurrent: Disability Claims: Taking a Look at Common Spine Impairments	Ballroom AB	09:10 – 10:25
	Concurrent: Morbidity and Mortality of Infant Prematurity	Ballroom D	09:10 – 10:25
	REFRESHMENT BREAK	Pre-Function AB	10:25 – 10:45
	Concurrent: Under the Dementia Umbrella: Differential Diagnosis, Risk Stratification, and Opportunities (repeat)	Ballroom C	10:45 – 12:00
	Concurrent: Disability Claims: Taking a Look at Common Spine Impairments (repeat)	Ballroom AB	10:45 – 12:00
	Concurrent: Morbidity and Mortality of Infant Prematurity (repeat)	Ballroom D	10:45 – 12:00
	LUNCH – BIRDS OF A FEATHER	Buckhead Ballroom (Lobby Level)	12:00 – 13:00
	Platform: Decoding the Risk: Exploring the DNA of Genetic Testing Results for Risk Assessment in Insurance	Ballroom AB	13:00 – 14:00
	Concurrent: Long Term Care Products: Where Are We Now?	Ballroom C	14:10 – 15:25
	Concurrent: Laboratory Test Results that Are the Bane of Our Existence! An Evidence-based Approach	Ballroom AB	14:10 – 15:25
	Concurrent: Underwriting Those from Other Parts of the World	Ballroom D	14:10 – 15:25
	REFRESHMENT BREAK	Pre-Function AB	15:25 – 15:45
	Concurrent: Long Term Care Products: Where Are We Now? (repeat)	Ballroom C	15:45 – 17:00
	Concurrent: Laboratory Test Results that Are the Bane of Our Existence! An Evidence-based Approach (repeat)	Ballroom AB	15:45 – 17:00
	Concurrent: Underwriting Those from Other Parts of the World (repeat)	Ballroom D	15:45 – 17:00
FREE EVENING			

DATE	ACTIVITY	LOCATION	TIME
TUESDAY October 17	Registration and Information Desk	Pre-Function AB	07:00 – 17:10
	DELEGATE BREAKFAST	Ballroom AB	07:00 – 07:45
	Greetings / Business	Ballroom AB	07:55 – 08:00
	Platform: Top Stories in Medicine in the Last 100 Years and Predictions about the Next 50 Years	Ballroom AB	08:00 – 09:00
	Concurrent: Interesting Claims: Detecting Fraud, Adjudicating Contestable Claims and Red Flags	Ballroom C	09:10 – 10:25
	Concurrent: The Rise and Fall of Liver Biopsy	Ballroom AB	09:10 – 10:25
	REFRESHMENT BREAK	Pre-Function AB	10:25 – 10:45
	Concurrent: Interesting Claims: Detecting Fraud, Adjudicating Contestable Claims and Red Flags (repeat)	Ballroom C	10:45 – 12:00
	Concurrent: The Rise and Fall of Liver Biopsy (repeat)	Ballroom AB	10:45 – 12:00
	BUSINESS MEETING/LUNCH	Buckhead Ballroom (Lobby Level)	12:00 – 13:15
	Platform: It's Not Always Tacky to Talk Syncope	Ballroom AB	13:15 – 14:15
	Concurrent: Mortality Risk Assessment: Multiple Ways to Get an Answer	Ballroom D	14:25 – 15:40
	Concurrent: Interactive EKG Workshop	Ballroom AB	14:25 – 15:40
	Concurrent: How to Submit a JIM Article	Ballroom C	14:25 – 15:40
	REFRESHMENT BREAK	Pre-Function AB	15:40 – 15:55
	Concurrent: Mortality Risk Assessment: Multiple Ways to Get an Answer (repeat)	Ballroom D	15:55 – 17:10
	Concurrent: Interactive EKG Workshop (repeat)	Ballroom AB	15:55 – 17:10
	Concurrent: Speakers' Corner	Ballroom C	15:55 – 17:10
	FAREWELL DINNER	Atlanta History Center	18:30 – 22:00
	WEDNESDAY October 18	Registration and Information Desk	Pre-Function AB
DELEGATE BREAKFAST		Ballroom AB	07:00 – 07:55
Greetings / Business		Ballroom AB	07:55 – 08:00
Platform: Morbidity and Mortality of Transgender Therapies		Ballroom AB	08:00 – 09:00
Platform: Prostate Cancer: To Screen or not to Screen, That Is the Question		Ballroom AB	09:00 – 10:00
REFRESHMENT BREAK		Pre-Function AB	10:00 – 10:15
Platform Panel: Conference Round-up		Ballroom AB	10:15 – 11:15

## AAIM 126<sup>TH</sup> ANNUAL MEETING – SOCIAL AND SPOUSE/GUEST PROGRAM

DATE	ACTIVITY	LOCATION	TIME
SUNDAY October 15	Atlanta Highlights City Tour	Meet in the Hotel Lower Lobby	13:00 – 17:00
	WELCOME RECEPTION	The Palm Restaurant (Lobby Level)	18:00 – 20:00
MONDAY October 16	SPOUSE/GUEST BREAKFAST	East Paces	08:00 – 09:30
	Visit to AmericasMart Atlanta	Meet in the Hotel Lower Lobby	09:30 – 16:00
TUESDAY October 17	SPOUSE/ GUEST BREAKFAST	East Paces	08:00 – 09:30
	Atlanta Botanical Garden Tour and Lunch	Meet in the Hotel Lower Lobby	09:30 – 13:45
	FAREWELL DINNER	Atlanta History Center	18:30 – 22:00
WEDNESDAY October 18	SPOUSE/GUEST BREAKFAST	Pre-Function AB	08:00 – 09:30

# THE AMERICAN ACADEMY OF INSURANCE MEDICINE EDUCATIONAL MISSION

## Mission Statement

To provide Insurance Medical Directors with lifelong quality education that develops and increases knowledge, competence and professional skills used in life, health, disability and long-term care insurance. This will be accomplished through the offering of diverse educational activities including seminars, conferences, lectures, and workshops using effective learning methods as approved by the American Academy of Insurance Medicine.

The Academy will also endeavor to assist other organizations with an interest in insurance medicine and who provide quality education to their membership by providing joint sponsorship for approved programs.

## Goals

- To provide both new and experienced medical directors with the latest clinical and risk classification information for a wide variety of medical impairments.
- To present important topics from our Core Body of Knowledge that are not covered in other educational activities.

## Objectives

- Discuss improved industry knowledge in life, health, disability and long-term care insurance.
- Utilize advanced and unique skills required in life, health, disability and long-term care insurance.

## Target Audience

This course is designed for physicians, AAIM members, nurses, underwriters, and other insurance professionals with the requisite medical knowledge.

## Needs Assessment

The landscape of medical care is ever changing. Knowledge is gained, technology is improved, lifespans are increased, and it can be exceedingly difficult for healthcare and insurance professionals to stay abreast of the latest breakthroughs in morbidity management. This activity will apprise participants of the latest in medical abilities and what it means for patients and their insurance.

## Accreditation Statement

This activity has been planned and implemented in accordance with the accreditation requirements and policies of the Accreditation Council for Continuing Medical Education (ACCME) through the joint providership of Amedco and The American Academy of Insurance Medicine (AAIM). Amedco is accredited by the ACCME to provide continuing medical education for physicians.

## Credit Designation Statement

Amedco designates this live activity for a maximum of **17.0 AMA PRA Category 1 Credits™**. Physicians should claim only the credits commensurate with the extent of their participation in the activity.

## Off Label Disclosure

This educational activity may contain discussion of published and/or investigational uses of agents that are not indicated by the FDA. The opinions expressed in the educational activity are those of the faculty. Please refer to the official prescribing information for each product for discussion of approved indications, contraindications, and warnings. Further, attendees/participants should appraise the information presented critically and are encouraged to consult appropriate resources for any product or device mentioned in this program.

## Disclaimer

The content and views presented in this educational activity are those of the authors and do not necessarily reflect those of Amedco or AAIM. This material is prepared based upon a review of multiple sources of information, but it is not exhaustive of the subject matter. Therefore, healthcare professionals and other individuals should review and consider other publications and materials on the subject.



## EVALUATIONS AND CERTIFICATE OF ATTENDANCE

The Annual Meeting evaluation will be done on-line. In order to certify that you have participated in this CME activity and to receive your Certificate of Attendance, you must complete the evaluation following the meeting.

Please visit <http://workshop-evaluator.herokuapp.com/evaluation/4980> and complete all the evaluation questions. One you have completed this evaluation, your Certificate of Attendance will be emailed to you. If you don't receive the email with your certificate, please check your SPAM or contact [aaim@unconventionalplanning.com](mailto:aaim@unconventionalplanning.com).

## DISCLOSURE OF CONFLICT OF INTEREST

The following disclosure information is provided to learners and contains the relevant financial relationships that each individual in a position to control the content disclosed to Amedco. All of these relationships were treated as a conflict of interest, and have been resolved. (C7 SCS 6.1---6.2, 6.5)

All individuals in a position to control the content of CE are listed below. If their name is not listed below, they disclosed that they had no relevant financial relationships.

The following faculty have disclosed that they have the following financial relationship with commercial interests:

<b>Dr. Michael Fulks</b>	Consultant, CRL
<b>Dr. Shane Mangrum</b>	Founder, TheraNova
<b>Dr. Anitha Rao</b>	Founder, Neurocern Inc.
<b>Dr. Vin Tangpricha</b>	Research Grant Site, NIH and Cystic Fibrosis Foundation
<b>Dr. Urs Widmer</b>	Salaried Employee, Swiss Re

## GENERAL INFORMATION

### WiFi in the Meeting Rooms

- Choose the WiFi network labeled **Westin Meeting**.
- Open your Internet Explorer browser.
- You will be directed to the PSAV website. When asked, enter the password: **AAIM2017**.
- Agree to the terms and you are connected!

If you are still not connected:

- Make sure your wireless card is connected or enabled (turned on).
- You may need to lower your firewall settings or temporarily allow pop-ups.

### Charging Stations

Charging stations for your mobile devices are available at the back of Ballroom AB.

### Journal of Insurance Medicine Updates

For any *Journal of Insurance Medicine* articles published in 2016 and beyond, please visit <http://journalofinsurancemedicine.org/>. Log in using your Allen Press login credentials to access the issues. You can also set your account to get an email alert for every new issue of the *Journal of Insurance Medicine* under the tab "Alerts for the Journal". 2015 and earlier issues of the Journal will continue to be available in the Member's Area of the AAIM website [www.aaimedicine.org](http://www.aaimedicine.org).

## OVERVIEW OF THE SCIENTIFIC PROGRAM

\*Daily schedule as of September 18, 2017. Times, topics and speakers are subject to change.

All Platform sessions will take place in Ballroom AB on the 4th Floor.

### SUNDAY OCTOBER 15

15:00 – 17:00 **Panel: Everything you have wanted to know about Insurance Medicine, but never had the chance to ask**

*Moderator: Tim Steffen, MD*

*VP & Medical Director, Ameritas, Cincinnati, Ohio*

**Gina C. Guzman, MD, DBIM, FLMI, FALU**

*VP, Chief Medical Director, Munich Re, Chicago, Illinois*

**John Kirkpatrick, MD, DBIM**

*VP, Chief Medical Director, Thrivent Financial for Lutherans  
Appleton, Wisconsin*

**Michael Moore, MD, FACP, DBIM, MBA**

*VP, Chief Medical and UW Director, Nationwide Financial, Columbus, Ohio*

#### **Learning Objectives:**

- ▶ Present an overview of the multiple roles of the insurance medical director.
- ▶ Discuss the opportunities of involvement within a medical director's company and within the regional and national insurance medicine organizations.
- ▶ Learn what makes this job fun and interesting from three medical directors with a wealth of knowledge and experience.
- ▶ Create an opportunity to network and engage in conversation with a group of individuals with similar experience, interests, and questions about insurance medicine.

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### MONDAY OCTOBER 16

07:40 – 08:00 **Greetings / Business**

**Michael Moore, MD, FACP, DBIM, MBA**

*VP, Chief Medical and UW Director, Nationwide Financial, Columbus, Ohio  
AAIM President 2016-2017*

08:00 – 09:00 **Platform: Mortality Trends in the United States: Past, Present and Future**

*Moderator: Tim Steffen, MD*

*VP & Medical Director, Ameritas, Cincinnati, Ohio*

**Elizabeth Arias, PhD**

*Director, US Life Table Program; Lead, Statistical Analysis and Research Team, Mortality Statistics Branch, Division of Vital Statistics, National Center for Health Statistics, Centers for Disease Control, Hyattsville, Maryland*

#### **Learning Objectives:**

- ▶ Discuss how the CDC collects mortality data, addressing limitations, historical changes, and regional variation.
- ▶ Examine the leading causes of death in the United States in a historical manner and discuss notable trends for the most common causes of mortality.
- ▶ Discuss the impact of opioids on mortality, identifying characteristics that appear to increase mortality risk in a person prescribed opioid medication.
- ▶ Identify practical resources that the medical director can utilize to research or review mortality data.

09:10 – 10:25 **Concurrent: Under the Dementia Umbrella: Differential Diagnosis, Risk Stratification, and Opportunities**

*Moderator: Regina Rosace, MD  
AVP and Medical Director, SCOR, Kansas City, Missouri*

**Anitha Rao, MD, MA**  
CEO and Co-Founder, Neurocern, Palo Alto, California

**Learning Objectives:**

- ▶ Discuss dementia differential diagnosis, Mild Cognitive Impairment, Normal Aging with Concerns.
- ▶ Determine clinical and risk significance of dementia differential diagnosis.
- ▶ Apply dementia differential to risk stratification models.
- ▶ Understand current overview of dementia diagnostic tools and opportunities.

09:10 – 10:25 **Concurrent: Disability Claims: Taking a Look at Common Spine Impairments from an Insurance Medicine and Clinician's Point of View**

*Moderator: Tim Steffen, MD  
VP & Medical Director, Ameritas, Cincinnati, Ohio*

**Francis Bellino, MD**  
Chief Medical Officer, Professional Disability Associates, LLC, Portland, Maine

**Shane Mangrum, MD**  
Physiatrist, Polaris Spine and Neurosurgery Center, Atlanta, Georgia

**Learning Objectives:**

- ▶ Define and compare the role of Attending Physician and Medical Director in the disability claims process.
- ▶ Define the role of the clinician in the claims process and identify the difficulties that can be encountered when determining a claimant's limitations and restrictions.
- ▶ Discuss objective/subjective analysis.
- ▶ Discuss the Social Security Disability Treating Physician Rule.
- ▶ Provide resources that aid the medical director in determining the appropriateness of limitations and restrictions for selected spine and lower extremity impairments.
- ▶ Identify care, treatment and accommodation and the impact these are likely to have on a person's ability to return to their pre-disability function.
- ▶ In a case based and interactive format discuss
  - Strategies to determine an insured's functional ability and appropriate limitations and restrictions through objective means and evidenced based resources.
  - MRI findings of the spine and how they relate to functional ability, restrictions and limitations.
  - MRI findings of the spine and how to differentiate pathology vs. expected age-related changes.
  - Other testing and physical examination findings that may provide objective support for a claimant's subjective symptoms.
  - The impact surveillance can have on identifying a claimant's actions and how to look for subtle clues related to their symptoms while reviewing the collected surveillance.

09:10 – 10:25 **Concurrent: Morbidity and Mortality of Infant Prematurity**

*Moderator: Steve Rigatti, MD  
Founder, Rigatti Risk Analytics, LLC, Glastonbury, Connecticut*

**Ira Adams-Chapman, MD, MPH**  
Assistant Professor Pediatrics, Emory University School of Medicine;  
Neonatologist, Children's Healthcare of Atlanta, Atlanta, Georgia

**Learning Objectives:**

- ▶ Discuss morbidity and mortality profiles associated with extremely premature birth.
- ▶ Discuss morbidity and mortality associated with late preterm birth.
- ▶ Outline major sequelae associated with extremely preterm birth, including medical and neurodevelopmental outcomes.
- ▶ Discuss cost over the lifetime of preterm infant, with and without major complications.

10:25 – 10:45 **REFRESHMENT BREAK**

10:45 – 12:00 **Concurrent: Under the Dementia Umbrella: Differential Diagnosis, Risk Stratification, and Opportunities (repeat)**

*Moderator: Steve Rigatti, MD  
Founder, Rigatti Risk Analytics, LLC, Glastonbury, Connecticut*

**Anitha Rao, MD, MA**  
CEO and Co-Founder, Neurocern, Palo Alto, California

10:45 – 12:00 **Concurrent: Disability Claims: Taking a Look at Common Spine Impairments from an Insurance Medicine and Clinician's Point of View (repeat)**

*Moderator: Tim Steffen, MD  
VP & Medical Director, Ameritas, Cincinnati, Ohio*

**Francis Bellino, MD**  
Chief Medical Officer, Professional Disability Associates, LLC, Portland, Maine

**Shane Mangrum, MD**  
Physiatrist, Polaris Spine and Neurosurgery Center, Atlanta, Georgia

10:45 – 12:00 **Concurrent: Morbidity and Mortality of Infant Prematurity (repeat)**

*Moderator: Regina Rosace, MD  
AVP & Medical Director, SCOR, Kansas City, Missouri*

**Ira Adams-Chapman, MD, MPH**  
Associate Professor of Pediatrics, Director, Developmental Progress Clinic,  
Emory University School of Medicine and Children's Healthcare of Atlanta, Atlanta, Georgia

12:00 – 13:00 **Lunch – Birds of a Feather**

13:00 – 14:00 **Platform: Decoding the Risk: Exploring the DNA of Genetic Testing Results for Risk Assessment in Insurance**

*Moderator: Michael Moore, MD  
VP, Chief Medical & UW Director, Nationwide Financial, Columbus, Ohio*

**Jaime Vengoechea, MD**  
Assistant Professor, Departments of Human Genetics and Medicine  
Emory University School of Medicine, Atlanta, Georgia

**Learning Objectives:**

- ▶ Discuss the insurance risk analysis of genetic testing results.
- ▶ Understand the classification system and evaluation of risk from genetic variants.
- ▶ Assess the risk implications of information derived from genome wide association studies.
- ▶ Identify scientific resources potentially useful in assessing genetic testing results.

14:10 – 15:25 **Concurrent: Long Term Care Products: Where Are We Now?**

*Moderator: Susan Stegman, MD  
Medical Director, AXA Equitable Life, Farmington, Connecticut*

**Bruce Margolis, MD, DO, MBA, CHIE**  
AVP, Medical Director, Pacific Life, Lynchburg, Virginia

**Learning Objectives:**

- ▶ Outline an overview of current LTC related products.
- ▶ Describe the markets and value proposition of each product.
- ▶ Examine the relationship between mortality and morbidity.
- ▶ Assess the application and underwriting approaches of each product.
- ▶ Identify OTC benefit triggers.

14:10 – 15:25 **Concurrent: Laboratory Test Results that Are the Bane of Our Existence! An Evidence-based Approach**

*Moderator: Tim Steffen, MD  
VP & Medical Director, Ameritas, Cincinnati, Ohio*

**Michael Fulks, MD, DBIM**  
Medical Consultant, Jackson, California

**Learning Objectives:**

- ▶ Use a case-based audience-participation approach to perform evidence-based reviews of “bane of our existence” test results chosen from: isolated microscopic hematuria, serum creatinine elevation, NT-proBNP elevation, low serum albumin or cholesterol, and positive CDT.
- ▶ Suggest a body of research that supports the approach shown for each case and allows the audience to further develop their own independent approaches to these and other test results.
- ▶ Use the case examples to review pre-analytical and analytical issues in test interpretation.
- ▶ Use the CDT example to demonstrate use of other findings to improve positive predictive value.

14:10 – 15:25 **Concurrent: Underwriting Those from Other Parts of the World**

*Moderator: Regina Rosace, MD  
AVP and Medical Director, SCOR, Kansas City, Missouri*

**Urs Widmer, MD, DBIM**  
Senior Medical Officer, Swiss Re, Life Products Europe, Zurich, Switzerland

**Learning Objectives:**

- ▶ Discuss international applications, including those from high net worth individuals
- ▶ Understand the global distribution and burden of cancers attributable to infections
- ▶ Understand the geographical distribution of inflammatory disorders of the nervous system (MS, NMO, GBS)

15:25 – 15:45 **REFRESHMENT BREAK**



15:45 – 17:00 **Concurrent: Long Term Care Products: Where Are We Now? (repeat)**

*Moderator: Elyssa Del Valle, MD  
VP and Medical Director, RGA, Chesterfield, Missouri*

**Bruce Margolis, MD, DO, MBA, CHIE**  
AVP, Medical Director, Pacific Life, Lynchburg, Virginia

15:45 – 17:00 **Concurrent: Laboratory Test Results that Are the Bane of Our Existence! An Evidence-based Approach (repeat)**

*Moderator: Tim Steffen, MD  
VP & Medical Director, Ameritas, Cincinnati, Ohio*

**Michael Fulks, MD, DBIM**  
Medical Consultant, Jackson, California

15:45 – 17:00 **Concurrent: Underwriting Those from Other Parts of the World (repeat)**

*Moderator: Michael Moore, MD  
VP, Chief Medical & UW Director, Nationwide Financial, Columbus, Ohio*

**Urs Widmer, MD, DBIM**  
Senior Medical Officer, Swiss Re, Life Products Europe, Zurich, Switzerland

07:55 – 08:00 **Greetings / Business**

**Tim Steffen, MD, DBIM**  
VP and Medical Director, Ameritas, Cincinnati, Ohio

08:00 – 09:00 **Platform: Top Stories in Medicine in the Last 100 Years and Predictions about the Next 50 Years**

*Moderator: Elyssa Del Valle, MD*  
VP and Medical Director, RGA, Chesterfield, Missouri

**Sanjiv Chopra, MD**  
Professor of Medicine, Harvard Medical School;  
Editor-in-Chief, Hepatology Section, UpToDate; Author  
Cambridge, Massachusetts

**Learning Objectives:**

- ▶ An overview of major medical developments of the last 100 years.
- ▶ How scientific research has shaped the way medicine is currently practiced.
- ▶ Predictions on advances over the next 50 years.

09:10 – 10:25 **Concurrent: Interesting Claims: Detecting Fraud, Adjudicating Contestable Claims and Red Flags**

*Moderator: Michael Moore, MD*  
VP, Chief Medical & UW Director, Nationwide Financial, Columbus, Ohio

**Kevin C. Glasgow, BA, MBA, FLMI, FLHC, ARA**  
Second VP – Claims, Munich American Reassurance Company, Atlanta, Georgia

**Iraida Labra, FLMI, ALHC, ARA**  
Account Representative - Claims, Munich American Reassurance Company  
Atlanta, Georgia

**Learning Objectives:**

- ▶ Red flags to look for that indicate possible fraud.
- ▶ Resources that can be utilized to investigate suspicious claims.
- ▶ How to investigate contestable claims.
- ▶ Interesting cases that you have been directly involved with or ones of which you are aware.
- ▶ Lessons you have learned with experience.
- ▶ The use and usefulness of surveillance.

09:10 – 10:25 **Concurrent: The Rise and Fall of Liver Biopsy**

*Moderator: Tim Steffen, MD  
VP & Medical Director, Ameritas, Cincinnati, Ohio*

**Elyssa Del Valle, MD**  
VP and Medical Director, RGA, Chesterfield, Missouri

Session includes Q & A with **Sanjiv Chopra, MD**  
Professor of Medicine, Harvard Medical School;  
Editor-in-Chief, Hepatology Section, UpToDate; Author  
Cambridge, Massachusetts

**Learning Objectives:**

- ▶ Differentiate the epidemiology and prevalence of Top Liver Conditions between developed and developing regions of the world.
- ▶ Review the physical red flags associated with liver disease as well as review sequelae of cirrhosis.
- ▶ Historical review of Liver Biopsy.
- ▶ Pros and Cons of liver biopsy; when is biopsy most useful.
- ▶ Predicting Cirrhosis without liver biopsy.
- ▶ Usefulness of Bonacini Cirrhosis Discriminant Score, Lok index and APRI in underwriting risk.
- ▶ Fibroscan: Validity and Usefulness in assessing degree of fibrosis in
  - Hep B
  - Hep C
  - NAFLD
  - ALD
- ▶ Fibrosure/FibroTest: Its usefulness in assessment of degree of liver fibrosis.
- ▶ Case studies to bring home the pearls.

10:25 – 10:45 **REFRESHMENT BREAK**

10:45 – 12:00 **Concurrent: Interesting Claims: Detecting Fraud, Adjudicating Contestable Claims and Red Flags (repeat)**

*Moderator: Regina Rosace, MD  
AVP and Medical Director, SCOR, Kansas City, Missouri*

**Kevin C. Glasgow, BA, MBA, FLMI, FLHC, ARA**  
Second VP – Claims, Munich American Reassurance Company, Atlanta, Georgia

**Iraida Labra, FLMI, ALHC, ARA**  
Account Representative - Claims, Munich American Reassurance Company, Atlanta, Georgia

10:45 – 12:00 **Concurrent: The Rise and Fall of Liver Biopsy (repeat)**

*Moderator: Tim Steffen, MD  
VP & Medical Director, Ameritas, Cincinnati, Ohio*

**Elyssa Del Valle, MD**  
VP and Medical Director, RGA, Chesterfield, Missouri

Session includes Q & A with **Sanjiv Chopra, MD**  
Professor of Medicine, Harvard Medical School;  
Editor-in-Chief, Hepatology Section, UpToDate; Author  
Cambridge, Massachusetts

12:00 – 13:15 **BUSINESS MEETING/LUNCH**

13:15 – 14:15 **Platform: It's Not Always Tacky to Talk Syncope**

*Moderator: Elyssa Del Valle, MD  
VP and Medical Director, RGA, Chesterfield, Missouri*

**Faisal Merchant, MD**  
Assistant Professor of Medicine, Emory University School of Medicine  
Atlanta, Georgia

**Learning Objectives:**

- ▶ Identify major causes of syncope and the prognosis associated with each.
- ▶ Describe the initial approach to evaluation and diagnosis of syncope.
- ▶ Review treatment options for the major causes of syncope.
- ▶ Review the sensitivity and specificity of tilt table testing.
- ▶ Review the prognosis associated with atrial and ventricular arrhythmias in the structurally normal heart.

14:25 – 15:40 **Concurrent: Mortality Risk Assessment: Multiple Ways to Get an Answer**

*Moderator: Regina Rosace, MD  
AVP and Medical Director, SCOR, Kansas City, Missouri*

**Cliff Titcomb, MD**  
Consultant, Hannover Life Reassurance Company of America  
Fort Wayne, Indiana

**Learning Objectives:**

- ▶ Discuss estimating mortality ratios and excess death rates when clinical study data is expressed as a life expectancy.
- ▶ Using CDT as an example, review using likelihood ratios to adjust for comorbid factors and calculate post-test probability.
- ▶ Discuss a methodology for assessing the composite risk of a group or estimating the mortality impact of requirement changes.
- ▶ Discuss and provide an example of Markov modelling to assess mortality.
- ▶ Using thyroid cancer as an example review how available clinical data can be used to go “outside the 9 dots” re staging in evaluating mortality risk and creating guidelines/calculators.
- ▶ Discuss a rationale for how to answer the question “Can this case be preferred?”
- ▶ Review the use of the SEER national cancer database in situations with and without the presence of comorbid conditions that may affect the mortality outcome.

14:25 – 15:40 **Concurrent: Interactive EKG Workshop**

*Moderator: Tim Steffen, MD  
VP & Medical Director, Ameritas, Cincinnati, Ohio*

**Faisal Merchant, MD**  
Assistant Professor of Medicine, Emory University School of Medicine  
Atlanta, Georgia

**Daniel Zamarripa, MD**  
Chief Medical Director, AIG, New York, New York

**Learning Objectives:**

- ▶ Address the life underwriting significance of high-risk EKG's.
- ▶ Discuss mortality risk associated with abnormal EKG's.
- ▶ Provide a risk selection approach to abnormal electrocardiograms and the therapeutic actions.
- ▶ Identify the potential for any “malignant EKG's”.

14:25 – 15:40 **Concurrent Panel: How to Submit a JIM Article**

*Moderator: Steve Rigatti, MD  
Founder, Rigatti Risk Analytics, LLC, Glastonbury, Connecticut*

**Ross Mackenzie, MD, FRCPC, FACC**  
Editor, *Journal of Insurance Medicine*; Ross Mackenzie Consulting  
Oakville, Ontario

**Steve Rigatti, MD, DBIM, DABFM**  
Founder, Rigatti Risk Analytics, LLC, Glastonbury, Connecticut

**Learning Objectives:**

- ▶ Increase interest in the *Journal of Insurance Medicine*.
- ▶ Increase submissions to the *Journal of Insurance Medicine*.
- ▶ Offer support for those willing to submit articles to the *Journal of Insurance Medicine*.
- ▶ Answer any questions regarding the first three objectives.
- ▶ Invite feedback to improve the *Journal of Insurance Medicine* and achieve the first three objectives.
- ▶ Invite participation in the *Journal of Insurance Medicine* as an Editor-in-training or an Associate Editor.

15:40 – 15:55 **REFRESHMENT BREAK**

15:55 – 17:10 **Concurrent: Mortality Risk Assessment: Multiple Ways to Get an Answer (repeat)**

*Moderator: Michael Moore, MD  
VP, Chief Medical & UW Director, Nationwide Financial, Columbus, Ohio*

**Cliff Titcomb, MD**  
Consultant  
Hannover Life Reassurance Company of America  
Fort Wayne, Indiana

15:55 – 17:10 **Concurrent: Interaction EKG Workshop (repeat)**

*Moderator: Tim Steffen, MD  
VP & Medical Director, Ameritas, Cincinnati, Ohio*

**Faisal Merchant, MD**  
Assistant Professor Medicine, Emory University School of Medicine  
Atlanta, Georgia

**Daniel Zamarripa, MD**  
Chief Medical Director, AIG, New York, New York

15:55 – 17:10 **Concurrent: Speakers' Corner**

*Moderator: Elyssa Del Valle, MD  
VP and Medical Director, RGA, Chesterfield, Missouri*

**Gina C. Guzman, MD, DBIM, FLMI, FALU**  
VP, Chief Medical Director, Munich Re, Chicago, Illinois

This will be an open forum to discuss a variety of issues pertinent to our work as medical directors.



07:55 – 08:00 **GREETINGS/BUSINESS**

**John White III, MD, MBA**  
SVP and Chief Medical Director,  
American National Insurance Company, Galveston, Texas

08:00 – 09:00 **Platform: Morbidity and Mortality of Transgender Therapies**

*Moderator: Tim Steffen, MD*  
*VP & Medical Director, Ameritas, Cincinnati, Ohio*

**Vin Tangpricha, MD, PhD, FACE**  
Endocrinology Fellowship Program Director & Associate Professor of Medicine,  
Division of Endocrinology, Metabolism & Lipids  
Emory University School of Medicine, Atlanta, Georgia

**Learning Objectives:**

- ▶ Briefly, the history of transgender therapies including both surgical and hormonal treatments.
- ▶ The prevalence and demographics of transgender within the US population.
- ▶ The morbidity and mortality risks of transgender therapies.
- ▶ The morbidity and mortality of psychological effects of being transgender.
- ▶ Future developments of transgender therapies.

09:00 – 10:00 **Platform: Prostate Cancer: To Screen or not to Screen, That Is the Question**

*Moderator: Elyssa Del Valle, MD*  
*VP and Medical Director, RGA, Chesterfield, Missouri*

**Michael Marcus, MD**  
Assistant Professor of Urology, St. Louis University;  
President, Metropolitan Urologist Specialists, St. Louis, Missouri;  
Chairman, Department of Surgery, SSM Health St Mary's Hospital;  
Director, Gateway Cancer Treatment Center, St. Louis, Missouri

**Learning Objectives:**

- ▶ Brief overview of prostate cancer, incidence, clinical presentation, Diagnosis and Treatment.
- ▶ PSA screening including pitfalls.
- ▶ What to do in these situations: Normal biopsy in person with elevated PSA, or with abnormal DRE or with positive family hx... what to do next... guidelines and usefulness of genomics, like 4K scores, etc.
- ▶ Discuss the genomic testing like Oncotype, 4 K scores, Prolaris, Genome DX. Some of these tests are on the actual prostate tissue and some are serologic.

10:00 – 10:15 **REFRESHMENT BREAK**10:15 – 11:15 **Platform Panel: Conference Round-up**

*Moderator: Tim Steffen, MD*  
*VP & Medical Director, Ameritas, Cincinnati, Ohio*

**Michael Moore, MD, FACP, DBIM, MBA**  
VP, Chief Medical and UW Director, Nationwide Financial, Columbus, Ohio

**Tim Steffen, MD, DBIM**  
VP and Medical Director, Ameritas, Cincinnati, Ohio

**John White III, MD, MBA**  
SVP and Chief Medical Director,  
American National Insurance Company, Galveston, Texas

Thank you to the following organizations  
for their support over the past year:



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## OPTIONAL ACTIVITIES

*There may still be availability to purchase tickets for the optional activities. Please check with the Registration Desk.*

### SUNDAY, October 15

#### ATLANTA HIGHLIGHTS CITY TOUR

13:00 – 17:00

The tour begins with a brief stop to see the outside of the birth home of Martin Luther King Jr., followed by a tour of highlights of the city of Atlanta. Participants selected one of the following additional destinations when they registered:

- Georgia Aquarium
- World of Coca-Cola
- College Football Hall of Fame
- Center for Civil and Human Rights

Recommended Attire: Casual clothing, comfortable footwear

**Meet in the lower lobby near the valet area at 12:45 for a 13:00 departure.**

### MONDAY, October 16

#### AMERICASMART ATLANTA

09:30 – 16:00

AmericasMart Atlanta, with more than seven million square feet of shopping, is not open to the public and is America's No. 1 wholesale marketplace. This is your chance to shop where the retailers shop – for gifts, home décor, area rugs and apparel from around the world. If you can't find it here, it has never been made!

Recommended Attire: Casual clothing, comfortable footwear

**Meet in the lower lobby near the valet area at 09:15 for a 09:30 departure.**

### TUESDAY, October 17

#### ATLANTA BOTANICAL GARDEN TOUR AND LUNCH

09:30 – 13:45

The Atlanta Botanical Garden is a 30-acre property located adjacent to Piedmont Park in central Atlanta. You will have a guided two-hour tour of some of the Garden's highlights. Guests will enjoy spectacular landscapes, manicured gardens, colorful flowers and beautiful statues.

Following the tour, you will have lunch at Mary Mac's Tea Room, which opened in 1945 and was honored in 2011 by being named by Georgia's House of Representatives as "Atlanta's Dining Room". The restaurant is renowned for its Southern cuisine and Southern hospitality.

Recommended Attire: Casual clothing, comfortable footwear

**Meet in the lower lobby near the valet area at 09:15 for a 09:30 departure.**

## EVENING PROGRAM

*There may still be availability to purchase tickets for the evening events. Please check with the Registration Desk.*

**SUNDAY, October 15**

**WELCOME RECEPTION**

**18:00 – 20:00**

**The Palm Restaurant, Westin Buckland Atlanta**

**New members and First-Timers – please join us at 17:30.**

Our meeting begins with an evening of socializing with AAIM colleagues in The Westin's Palm Restaurant. The restaurant features a striking hand-painted feature wall that overlooks the dining room and highlights Atlanta's landmarks. The walls of the restaurant are covered with artist Zack Bird's classic cartoons and caricatures of celebrities, socialites and local VIPs who make up its impressive customer base.



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**TUESDAY, October 17**

**FAREWELL DINNER**

**18:30 – 22:00**

**Atlanta History Center**

Just a short bus ride from the hotel, the Atlanta History Center is a marvelous venue for our final evening. The evening will include a reception amongst some of the exhibits, including “Fair Play: The Bobby Jones Story” and “Turning Point: The American Civil War and Folk Arts in a Changing South”. A buffet dinner will take place in the Center's Grand Overlook Ballroom. This spectacular venue features a barrel-vaulted ceiling, Brazilian cherry wood floors and floor-to-ceiling windows overlooking the illuminated wooded Quarry Garden.

**Meet in the lower lobby near the valet area at 18:15 for a 18:30 departure.**



## SPEAKER BIOGRAPHIES

### Ira Adams-Chapman, MD, MPH

Ira Adams-Chapman is an Associate Professor of Pediatrics at Emory University School of Medicine in the Department of Pediatrics/Division of Neonatology. She received her undergraduate degree from Emory University and her MD degree from the Medical College of Georgia. After completing residency at Cincinnati Children's Hospital Medical Center, she completed her fellowship in neonatology at the University of California, San Diego. Dr. Adams-Chapman is a clinician and a researcher. She is the medical director for the Emory Developmental Progress Clinic which provides long term neurodevelopmental follow-up care to NICU graduates until the age of five. Her research interests are focused on the neurodevelopmental outcome of prematurely born infants with specific interest in those who have a history of neonatal infection or brain injury. Dr. Adams-Chapman is the Follow-up study principal investigator for the Emory site within the NICHD Neonatal Research Network.

### Elizabeth Arias, PhD

Elizabeth Arias is a demographer in the Mortality Statistics Branch, Division of Vital Statistics, at the National Center for Health Statistics (NCHS). Dr. Arias received her PhD in sociology, with specialization in demography and statistics, from the University of Wisconsin-Madison in 1998. Dr. Arias is the team leader of the Statistical Analysis and Research Team of the Mortality Statistics Branch and she directs the US Life Table Program at NCHS. She has worked to expand the program's racial, ethnic, geographic and socioeconomic coverage. To this end, she conducts research on the quality of vital statistics mortality data and develops and tests methodological techniques to address and correct data limitations. To date, Dr. Arias has expanded the program to cover the Hispanic population and is currently working to add the American Indian and Asian populations. Dr. Arias is also interested in and conducting research into the mechanisms that may explain the Hispanic mortality advantage and the distinct mortality profiles of the diverse Hispanic origin sub-populations in the US.

### Francis Bellino, MD

Francis Bellino is the Chief Medical Officer of Professional Disability Associates (PDA), a disability-focused consulting organization that provides services to 12 of the 15 largest disability carriers in the US. He brings his extensive medical and leadership skills to bear in providing risk assessment support to PDA clients and PDA's consulting staff. Dr. Bellino had been in leadership positions including Chief Medical Officer and Senior Medical Director of leading disability carriers. Following 18 years in private practice as a family physician, he also spent four years at a medical informatics company. He brings 18 years of disability industry experience to this discussion.

### Sanjiv Chopra, MD

Sanjiv Chopra is Professor of Medicine and served as Faculty Dean for Continuing Medical Education at Harvard Medical School for 12 years. He is the James Tullis Firm Chief, Department of Medicine, at Beth Israel Deaconess Medical Center in Boston, MA. He serves as a Marshal Wolf Master Clinician Educator at Brigham and Women's Hospital, Boston, MA. Dr. Chopra is the author of more than 150 publications and eight books, including the bestselling double memoir with his brother Deepak, *Brotherhood: Dharma, Destiny and the American Dream* (May, 2013) and *The Big Five: Five Simple Things You Can Do to Live a Longer, Healthier Life* (written with David Fisher, St. Martin's Press, 2016). He is Editor-in-Chief of the Hepatology Section of UpToDate, the most widely used electronic textbook in the world subscribed to by more than 850,000 physicians in 149 countries. A sought-after motivational speaker throughout the United States and abroad, Dr. Chopra addresses diverse audiences on topics related to medicine, leadership, happiness, and living with purpose.



## SPEAKER BIOGRAPHIES

### Elyssa Del Valle, MD

Elyssa Marcus Del Valle joined RGA as VP and Medical Director in September 2016 after three years as AVP Medical Director at MetLife. Her industry experience, including disability lines of insurance, dates back to 2003. After completing an internal medicine residency in Ohio, she practiced emergency medicine and internal medicine for 12 years in Ohio while serving as team and university physician for Wittenberg University. She also served as Medical Director for Clark County Hospice prior to moving to Connecticut in 1998. Her roles in Connecticut included practicing internal and emergency medicine while also giving medical vignettes and hosting a live talk radio show on Clear Channel Radio called “House Calls with Dr. Lissy”. She also served as preceptor, teaching clinical reasoning at University of Connecticut Medical School and was a regular presenter at Quinnipiac University for the physician assistant and athletic training programs. Her current role at RGA includes underwriting services for clients, conducting training seminars and industry presentations as member of the RGA US team. She serves on the AAIM scientific program committee for 2017 as well as the committee for the triennial AAIM 2018. She also serves on the executive board of MUD group. When not working, you can find her playing tennis on several USTA tennis teams, recently winning USTA NC State in 40 and over at the 3.0 level.

### Michael Fulks, MD, DBIM

Michael Fulks received his MD from University of California, Davis, completing his medicine residency at University of Wisconsin, Madison. After leaving practice, he became a medical director, writing or editing underwriting manuals and developing preferred programs. He now works with CRL on mortality research covering laboratory tests, BP and build. Based on that work, he is co-authoring a series of articles in the *Journal of Insurance Medicine* and ON THE RISK regarding use of test results to predict age- and sex-specific relative mortality.

### Kevin Glasgow, BA, MBA, FLMI, FLHC, ARA

Kevin Glasgow leads Munich Re’s Individual Claims teams in the United States. Kevin has over 30 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. Most of his career has been in direct insurance, and he began leading reinsurance claims teams in 2005. In academia, Kevin holds bachelor’s and master’s degrees in business administration from Roanoke College and Radford University, respectively. He also holds the FLMI, FLHC, and ARA industry designations, is a past President of the International Claims Association, and is currently on the Board for the Eastern Claims Association.

### Gina C. Guzman, MD, DBIM, FLMI, FALU

Gina Guzman is Vice President & Chief Medical Director at Munich Re, where she has worked for 17 years out of the Chicago branch office. She graduated from the University of Illinois at Chicago and Rush Medical College, then completed her residency training at Rush-Presbyterian-St. Lukes Medical Center in Chicago. She is board certified in both Internal Medicine and Insurance Medicine. She is a Past-President of the American Academy of Insurance Medicine (AAIM) and remains actively involved on the Executive Council. She is also a two-time Past-President of the Midwestern Medical Directors Association (MMDA). She is a current member of the MIB Board of Directors, MIB Medical Advisory Council, Board of Insurance Medicine, ACLI Board of Managers, ACLI Genetics Task Force, and the ACLI Medical Issues Committee.

### John Kirkpatrick, MD, DBIM

John Kirkpatrick is a graduate of the Medical College of Wisconsin, with a residency in Internal Medicine followed by General Internal Medicine practice in LaCrosse, Wisconsin. He has been working full-time in insurance medicine for the past 23 years and is the VP and Chief Medical Director at Thrivent Financial for Lutherans in Appleton, Wisconsin. He is board-certified in internal medicine and insurance medicine.

### Iraida Labra, FLMI, ALHC, ARA

Iraida Labra joined Munich Re's Individual Life Claims in 2012 where she is a Claims Account Representative. She has over 20 years of experience in the insurance industry; which includes individual health, disability and life claims. Iraida has a sharp understanding of foreign death claims, as early in her career she was responsible for reviewing and reporting a myriad of claims around the globe. As she transitioned to the reinsurance area, she continued to be directly involved with her clients in reviewing foreign and accidental deaths, contestable claims, as well as assisting in mitigating fraud. She graduated Cum Laude from the University of Puerto Rico where she obtained a bachelor's degree in Communications with specialization in Journalism.

### Ross MacKenzie, MD, FRCPC, FACC

Ross MacKenzie is the current editor of the *Journal of Insurance Medicine*. He has spent most of his career as a board-certified cardiologist at several academic medical centers in Canada. From 1988 until 2004, Dr. MacKenzie was Vice President and Chief Medical Director of Sun Life Financial. He is a Past President of AAIM and was co-editor of the latest edition of Brackenridge's *Medical Selection of Life Risks*.

### Shane Mangrum, MD

Shane Mangrum holds board certifications in physical medicine & rehabilitation and sports medicine. He currently practices in a multidisciplinary group with the Polaris Spine & Neurosurgery Center in Atlanta, Georgia and has a focus on non-operative spine care. He received his education at Harvard University and the University of Utah and his training at the University of Utah and the Mayo Clinic. He has experience working in the areas of occupational medicine, spine injection procedures, regenerative injection techniques and musculoskeletal medicine.

### Michael Marcus, MD

Michael Marcus is a urologist in St. Louis, Missouri. He graduated from the University of Cincinnati College of Medicine in 1985. He completed both his general surgery and urologic surgery residency training at Barnes Hospital / Washington University School of Medicine in 1991, specializing in urological oncology, with particular focus in robotic-assisted laparoscopic surgery and minimally-invasive treatment for benign prostatic hyperplasia. He holds an academic appointment as assistant professor of urologic surgery at St. Louis University School of Medicine and is the director of the urology training program at SSM Health St. Mary's Hospital where he was recently appointed Chief of Surgery. Additionally, Dr. Marcus holds a position as president of Metropolitan Urological Specialists, Inc., and is a director of the Gateway Cancer Treatment Center in St. Louis.

### Bruce Margolis, MD, DO, MBA, CHIE

Bruce Margolis is the Medical Director for Pacific Life's Lynchburg, Virginia operation. He is board-certified in internal medicine, pulmonary medicine and insurance medicine. Bruce has been in the insurance industry since 1996 and has been involved with life, health, disability and long-term care products. He is the current Chair of ACLI's Risk Classification Committee and serves as Co-Chair of the ACLI Genetic Testing Task Force. His special interests include genetic testing, cognitive impairment, and the determinants of healthy longevity.

## Faisal Merchant, MD

Faisal Merchant is a cardiac electrophysiologist at Emory University School of Medicine in Atlanta, Georgia. He attended medical school at Duke University, followed by residency and a cardiology fellowship at the Massachusetts General Hospital in Boston. Dr. Merchant completed an electrophysiology fellowship at Emory. He has a particular clinical and research interest in sudden cardiac death risk stratification.

## Michael Moore, MD, FACP, DBIM, MBA

Michael Moore is Vice President and Chief Medical Director of Nationwide Insurance in Columbus, Ohio. Dr. Moore is board-certified in internal medicine and insurance medicine and is a fellow of the American College of Physicians. He is an associate editor and frequent author to the *Journal of Insurance Medicine* and in 2001, was awarded the W. John Elder, MD Award for his contributions to the Journal. He is past chairman of the ACLI's Genetic Issues Committee and Medical and Risk Classification Committee and the 2006 Chair of the ACLI's Medical Section. Frequently asked to speak about insurance medicine and genetics, Dr. Moore has addressed numerous state legislatures on these subjects and numerous life insurance industry meetings on pandemic influenza. He is a member of the faculty of the AAIM Triennial Course in Insurance Medicine, a past member of the Board of Insurance Medicine and a frequent lecturer at insurance medicine conferences. Dr. Moore is a past member of the Board of Trustees of the James Cancer Hospital and Solove Research Institute and past President of the Harding-Evans Foundation. In addition, Dr. Moore received his MBA degree from the Fisher College of Business at Ohio State in 2004. Dr. Moore was elected Vice-President of AAIM in 2015 and President in 2016.

## Anitha Rao, MD, MA

Anitha Rao is a board-certified geriatric neurologist and CEO & Co-founder of Neurocern, an aging and caregiving technology platform that empowers family caregivers with custom care solutions to improve the quality of life for their loved one. She is one among 600 dementia experts in the country with fellowship training in Alzheimer's disease and dementia from the University of California, San Francisco. Dr. Rao has published several articles on neurological disease and public health outcomes, and served as an advisor to the American Geriatrics Society and the American Academy of Neurology.

## Steve Rigatti, MD, DBIM, DABFM

Steve Rigatti is the Founder of Rigatti Risk Analytics, LLC. He is a graduate of Worcester Polytechnic Institute and the University of Connecticut School of Medicine, and is board-certified in family medicine and insurance medicine. He practiced family medicine in Old Saybrook, Connecticut for eight years prior to joining the life insurance industry at MetLife in 2007. He is currently the chair of AAIM's Mortality Committee and is a member of MIB's Mortality Research Analysis Committee. He is a frequent contributor to the *Journal of Insurance Medicine*, with six original publications and has been writing for the JIM reading list for three years.

## Tim Steffen, MD, DBIM

Timothy Steffen is the Vice President and Medical Director at Ameritas Life Insurance. Prior to taking this role in 2012, he was in private practice as a Family Physician. Dr. Steffen is board certified in Family Medicine and Insurance Medicine. He obtained his Bachelors of Science degree in Chemistry, his Doctorate of Medicine, and his residency training at the University of Cincinnati. He is currently the Program Committee Chair for the AAIM 126th Annual Scientific Session.

## Vin Tangpricha, MD, PhD, FACE

Vin Tangpricha is a Professor of Medicine in the Division of Endocrinology, Metabolism and Lipids at the Emory University School of Medicine in Atlanta, Georgia. Dr. Tangpricha received his medical degree from Tufts University School of Medicine and completed his internal medicine residency and endocrinology fellowship at the Boston University Medical Center. He completed his PhD in molecular medicine on the topic of Vitamin D at the Boston University School of Medicine. He currently serves as the Program Director for the endocrinology fellowship training program and the American Board of Internal Medicine Physician Scientist Research Track internal medicine residency program at Emory. He serves on the Endocrine Society guidelines committee for the hormone treatment of transgender patients and is a member of the American Association of Clinical Endocrinologists and World Professional Association for Transgender Health (WPATH) board of directors. He is co-author of the WPATH Standards of Care for transgender persons. He has received a number of awards, including the first Emory Transgender Advocate Award in 2011 and the American Association for Clinical Endocrinologists 2016 Outstanding Service for an Underserved Community Award for his work with the transgender community.

## Cliff Titcomb, MD

Cliff Titcomb, with 29 years in the insurance industry, has written extensively for insurance publications and spoken often at industry meetings. He is board-certified in internal medicine and insurance medicine. A former president of the American Academy of Insurance Medicine, Dr. Titcomb is currently a consultant at Hannover Life Reassurance Company of America where he is involved in research, underwriter education and the development and revision of the Ascent underwriting manual.

## Jaime Vengoechea, MD

Jaime Vengoechea completed medical school at Javeriana University in Bogota, Colombia and a combined Internal Medicine/Medical Genetics fellowship at Case Western Reserve University in Cleveland, Ohio. He has five years of experience in the field of Adult Genetics. Since joining the faculty at Emory University in 2015, he has pioneered a clinic for Adult Genetics. His interests include neurogenetics, cardiac and cancer genetics.

## John White III, MD, MBA, FLMI

John White is a Senior Vice President and Medical Director (Life, Health, and Group) for American National Insurance Company. He holds degrees from Hardin-Simmons University, The University of Texas Medical School in Houston, and Rice University. He is Board Certified in Surgery and Insurance Medicine. Areas of interest include life insurance for those with HIV, adjudication of living benefits, evidence based medicine, good beer, and the University of Texas Longhorns.

## Urs Widmer, MD, DBIM

Urs Widmer is Senior Medical Director & Vice President at Swiss Re headquarters in Zurich, Switzerland. His insurance career started with Swiss Re 12 years ago, after many years as an internist and consultant in clinical immunology at the University Hospital of Zurich. Urs graduated from Zurich University Medical School in 1979. He did postgraduate work in experimental medicine on insulin-like growth factor at Zurich University and on the cloning of novel chemokines in the Laboratory of Medical Biochemistry at The Rockefeller University, New York. Urs is board-certified in internal medicine and insurance medicine.

## Daniel Zamarripa, MD

Dan Zamarripa is Chief Medical Director for AIG. He is a graduate of UNAM in Mexico City and completed postgraduate training in Internal Medicine and Cardiology with a successful cardiology practice spanning 13 years. Dr. Zamarripa also directed the International Reinsurance industry concurrently during his span in cardiology practice. He has worked in the life insurance industry on both reinsurance and direct sides for more than 25 years. Prior to joining AIG in May 2017, he was Vice President and Senior Medical Director at MetLife for almost 12 years. His expertise includes life, disability, critical illness and health insurance. Dr. Zamarripa often presents at industry conferences with a focus on cardiology topics. He also serves on the board of AAIM.

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