

ECC

Excellence Through Education

Eastern Claims Conference

PO Box 863902

Ridgewood, NY 11386

www.easternclaimsconference.com



March 31- April 2, 2019

**Boston Sheraton Hotel
Boston, MA**

Dear Friends and Colleagues:

On behalf of the Eastern Claims Conference Committee, it is our pleasure to welcome you to the 2019 Eastern Claims Conference in the beautiful city of Boston. The Eastern Claims Conference is known for its “***Excellence Through Education***” and is a premier event for insurance professionals.

We are steadfast in our goal is to provide you with subject matter that is timely, meaningful and stimulating and that this conference is positive and gratifying learning experience. Our 2019 program has been redesigned to keep up with an ever-changing and advancing world of technology in the insurance industry as well as offering more fraud-centric sessions.

The Eastern Claims Conference is proud to continue obtaining continuing education credits as we have done for so many years. The sessions were designed to assist you in your personal growth as well as that of a claim professional. In addition to the excellent educational value of this conference, it is a wonderful vehicle for networking with other insurance professionals.

We remain thankful and grateful to the generosity of our valued hospitality sponsors, exhibitors as well as the Ad Journal sponsors as their support makes this conference possible.

I would like to express my gratitude to the Eastern Claims Conference Officers, Board of Directors, and to each of the Committee Chairpersons and Committee members who work hard each year to put together a conference that makes us all proud. In addition, a special thank you to the speakers who have volunteered their time to share with us their expertise and knowledge.

To all of the loyal attendees who come back year after year, we thank you for your continued support. Lastly, to the new attendees, we are thankful that you chose our conference and we hope that we surpass your expectations and continue to earn your loyalty for many years to come!

We hope that you enjoy the conference and your stay in Boston!

Sincerely,

Christine Prutting

Christine Prutting, President and Conference Chair, Eastern Claims Conference

**2019 Eastern Claims Conference
Boston Sheraton Hotel
Boston, Massachusetts
ECC – 2019**

SUNDAY, MARCH 31, 2019

REGISTRATION 1:30 p.m. – 6:30 p.m. (*Entrance Foyer Back Bay Ballroom C*)

MEET AND GREET (First time attendees) 4:00 p.m. – 5:00 p.m. (*location to be determined*)

HOSPITALITY RECEPTION 5:00 p.m. – 6:30 p.m. (*Back Bay Ballrooms C and D*)

Only Registered Attendees and Pre-registered Guests will be admitted to the Hospitality Receptions

MONDAY, APRIL 1, 2019

REGISTRATION 7:30 a.m. – 3:30 p.m. (*Entrance Foyer Back Bay Ballroom C*)

EXHIBITORS' RECEPTION 8:00 a.m. – 9:00 a.m. (*Back Bay Ballrooms C and D*)

A light breakfast buffet of pastries and coffee will be available

WELCOME ADDRESS 9:00 a.m. – 9:15 a.m. (**Republic Ballroom**) *Donna A. Conticchio, ALHC, HIA, ACS Hartford Insurance Company Chair of the Board*

INTRODUCTION *Kimberly Tomaselli, CPA, FLMI, ALHC, ARA Munich Re, Atlanta, GA Program Chairperson*

KEYNOTE ADDRESS 9:15 a.m. – 9:45 a.m. (**Republic Ballroom**)
*Lisa Wardlaw
Munich Re, Atlanta, GA*

Lisa Wardlaw is Executive Vice President, Chief Operating Office & Head of Business Transformation for Munich Re North America Life & Health, a global leader in reinsurance solutions for the insurance industry. She is responsible for operations including data intake, translation, validation, administration of treaties, retrocession administration, claims administration, system integration and digital business transformation activities.

MONDAY, April 1, 2019

CONCURRENT SESSIONS

10:00 a.m. – 11:15 a.m.

Panel 1. Life Claim Automation

Rob Waterman, MassMutual, Springfield, MA

David Schulman, FLHC, FLMI, FINEOS Corporation UC, Boston, MA

As insurance companies look to expand capabilities in the digital space while automating the Life Insurance Claims process, the need to identify and authenticate parties to the claim and detect situational claim fraud, becomes critical to the process. In this session, David and Robert will discuss how this space is changing and what companies can do to improve with the use of various automation tools.

Panel 2. “Hidden Bad Faith” – in ERISA Cases

Sally Quinn Dodge, Dearborn National, South Portland, ME

Brooks R. Magratten, Pierce Atwood, LLP, Providence, RI

ERISA preempts state bad faith laws but courts recently have looked to the doctrines of surcharge and disgorgement to award extra contractual damages in ERISA cases. This program will review recent court trends with respect to surcharge and disgorgement remedies and review the types of fiduciary errors in claims management that can lead to extra contractual damages.

Panel 3. Mock ALJ Hearing

Anita Kulakowski, Integrated Benefits Inc., Tampa, FL

Matt Jensen, Integrated Benefits Inc., Tampa, FL

Ted Norwood, Integrated Benefits Inc., Tampa, FL

Timothy Peters, Integrated Benefits Inc., Tampa, FL

IBI's two most experienced attorneys will guide you through a re-enactment of Social Security disability hearing. If you've ever wondered what happens behind the closed door of the hearing, this is your chance to see. Following the performance, IBI's team will answer questions about the hearing they performed, as well as any other questions from the attendees.

Panel 4. LTC- Fraud Panel

Julie DiCesare ALHC, MassMutual, Springfield, MA

Sharon Markovsky, MBA, Verisk Insurance Solutions – Claims, Jersey City, NJ

Chuck Angiolillo, Summit Investigations, Weymouth, MA

In this session, panelists will discuss how insurers can effectively identify and investigate claims fraud in their LTC book – at the point of claim and throughout the LTC claims process.



Panel 5. Technology and Its Impact on Claim Management

Adam Seidner, MD, MPH, CIC, The Hartford, Hartford, CT

There are a number of technological advances occurring inside and outside of medicine that are impacting how insurers manage claims. Big data is allowing for new insights from our data analysts. Flagging and predictive models can easily identify which claims may experience delayed recovery, experience missed treatment opportunities, and identify inappropriate diagnostic and treatment requests. Personalized medicine is being helped through pharmacogenomics and resulting in the most appropriate medication or treatment for an individual. Telehealth is a collection of means or methods for enhancing health care, public health, and health education delivery and support using telecommunications technologies. It has been extended to deliver care virtually through teleconsultation and telemedicine. These technologies have also allowed for frictionless feedback and recommendations that an individual can implement immediately. The session will explore opportunities for payers to enhance their claim management to ensure timely and appropriate treatment as well as enhance treatment adherence.

MONDAY, APRIL 1, 2019

EXHIBITORS' RECEPTION *11:15 a.m. – 12:00 p.m. (Back Bay Ballrooms C and D)*

LUNCH *12:00 p.m. – 1:00 p.m. (Republic Ballroom)*

MONDAY, APRIL 1, 2019

CONCURRENT SESSIONS *1:15 p.m. – 2:30 p.m.*

Panel 6. STOLI Update

Michael J. Miller, Cozen O'Connor, Philadelphia, PA

Do you think STOLI litigation is over? Think again. What you don't know may be costing you millions. Recent case law regarding STOLI claims in some jurisdictions had been favorable to insurers, and if you are not aware of this, you may be paying millions in claims that are defensible.

Takeaway(s): The key objective/takeaway of this session is to provide the audience with new information regarding STOLI case law that may be impactful to them.

Panel 7. The SSDI Determination and LTD Best Practices

Barbara Mountain, Doherty, Cella, Kean, LLP, Beverly, MA

Chris Doherty, Doherty, Cella, Kean, LLP, Beverly, MA

This session will provide an overview of Social Security disability benefits and how Social Security makes their disability determination using the 5 step evaluation process. We will discuss LTD Social Security advocacy best practices to obtain optimal Social Security results. We will include a discussion on the current state of the Social Security disability program, including award rate and processing times trends and how the current political climate is affecting Social Security disability benefits.

Panel 8. Defending Corporate Depositions: The Best Laid Plans

Michelle d'Arcambal, d'Arcambal Ousley & Cuyler Burk LLP, New York, NY

Maureen Middleton, Primerica Life Insurance Company, Duluth, GA

In-house counsel and seasoned corporate litigator will explain the nuts and bolts of identifying preparing and defending corporate witnesses with colorful examples and anecdotes of depositions that go better than expected, depositions that defy the best laid plans, and trickier more unusual depositions including defending the depositions of in-house lawyers.

Panel 9. Provider Fraud

Dr. John Cerf, D.C., Expert-Opinions, Jersey City, NJ

The session will cover documentation and billing red-flags to initiate further evaluation and investigation of possible provider waste, abuse, and fraud. The presentation will explore the, 'gray-zone,' between reasonable necessity and offending common sense with evaluation of treatment, diagnostic testing, and durable medical equipment issues.

Panel 10. InsureTech Panel – Meet your Claim Tech Experts!

Ian Bridgman, The Claim Lab, Sherborn, MA

John Standish, Infinilytics

Stacy Varney, ClaimVantage, Inc, Portland, ME

Curious about how technology is changing claim adjudication and management? Don't miss this informative session with our panel of experts who will be providing a synopsis of their companies' achievements and technological changes that have impacted the claims' paradigm. This will be an interactive Q&A session.



MONDAY, APRIL 1, 2019

CONCURRENT SESSIONS

2:45 p.m. – 4:00 p.m.

Panel 11. The Future of Group Life Trends: Are you Ready?

Priscilla Hinkson, Munich Re, Atlanta, GA

Alan Jacobus, Esq., Selvin, Wraith, Halman, LLP, Oakland, CA

The speakers in this session will enlighten you on trends in the group life business that will help you prepare for the future. Trend topics will include:

- Online services
- Assistance programs (concierge services)
- Tools and Technology

You will also be provided with case studies pertaining to group.

Panel 12. Individual and Group Disability Round Table

Elizabeth Roberge, MetLife, Bloomfield, CT

Michael Speroni, MetLife, Marlborough, MA

Jamie Cieslak, MassMutual, Springfield, MA

Join our roundtable to discuss how to handle joint claims for Group and Individual Disability Insurance.

Panel 13. Mediation Under a Spotlight

Adam Formus, JD, Guardian, Pittsfield, MA

Mark Russell, Guardian, Pittsfield, MA

Mediation is rapidly becoming the favored method of resolving lawsuits, if approached properly and with due diligence. Mark Russell, AVP, Claims, from Guardian Life Insurance Company of America together with Adam Formus, 2VP, Litigation Counsel also at Guardian, will offer their perspective gained with over 50 years of combined industry experience to shed light on the mediation process. They will focus on the critical need for teamwork and collaboration between in-house counsel, the Claims Department, outside counsel and equally important, the mediator who all bring unique insights to the claim/legal issues that are addressed at mediation. This session's goal is to answer the questions of: what is mediation, why and when mediate, and factors to consider when selecting a mediator. Last, Mark and Adam, will offer a few case studies illustrating what successful mediations entail.

Panel 14. Life, Disability and LTC Fraud Detection and Mitigation

Johnathan Dennis, Lincoln Financial Group

Thomas Mulvey, ISO Claim Search

Matthew Smith, Esq., Coalition Against Insurance Fraud

James Rumph CFE, CAMS, CPA, CIA, ALMI, Nationwide

In this session, a panel of national experts will discuss the latest issues senior SIU management faces within the business lines of life, disability, and long-term care. Topics of discussion include the use of new datasets, the continued emergence of analytics, new schemes, shifts and trends from the claimant community, and regulatory pressures. Although separated from the traditional world of property casualty SIU, many correlations can be drawn to LDL interests with commonalities in entity resolution, connection detection, pre- and post-claim medical conditions, and the evolution of managing investigative technique and procedure.

Panel 15. QA – Metrics and Measuring Performance

Jason Hollis, Principal, Des Moines, IA

Maximizing the benefits of a QA program means taking into account a number of variables. In this session we will cover one carriers approach to evaluating their original process and exploring methods to create a more robust system. We will cover what parties were involved, the creation process and how we are currently leveraging the results to asses performance and identify training needs.

HOSPITALITY RECEPTION

5:00 p.m. – 6:30 p.m. (Back Bay Ballrooms C and D)

Only Registered Attendees and Pre-registered Guests will be admitted to the Hospitality Receptions

**TUESDAY, APRIL 2,
2019**

REGISTRATION

8:00 a.m. – 1:55 p.m. (Entrance Foyer Back Bay Ballroom C)

EXHIBITORS' RECEPTION

*8:00 a.m. – 9:00 a.m. (Back Bay Ballrooms C and D)
Pastries and coffee will be available*



**TUESDAY, APRIL 2,
2019**

CONCURRENT SESSIONS

9:00 a.m. – 10:15 a.m.

Panel 16. Group Life Roundtable

Donna Conticchio, The Hartford, Hartford, CT

Group Life Claims share many similarities with Individual Life Claims. The nature of Group Life Claims plan administration and customer specific requirements present an additional layer of complexity to claim adjudication. Join this interactive roundtable – our theme is Sharing Similarities and Celebrating Differences!

Panel 17. Vocational Rehabilitation, Dead or Alive?

Michael LaCroix, PhD., Aetna, Sarasota, FL

Vocational Rehabilitation is a bit like Aspirin. It's been around so long that people think they know what it does, and they think that surely there must be newer, shinier, web-based processes that do a better job, but they can't tell you what those might be. We briefly review the basics but focus on how "Voc Rehab" is used and should optimally be used in the insurance industry. We review both the broader literature and internal data to evaluate the effectiveness of Voc Rehab, its return on investment, when and how it works best, and characteristics of claimants most likely to benefit. We also explore the newer, shiny-object additions to the Voc Rehab toolbox – and yes, there are some!

Panel 18. Untangling the knot of Residual v. Total Disability

Joseph M. Hamilton, Mirick O'Connell, Worcester, MA

Chris Collins, Mirick O'Connell, Worcester, MA

Dan Flynn, Mirick O'Connell, Worcester, MA

Joe Sullivan, UNUM

Disability Insurers face an infinite number of claim scenarios that present challenges as to when a claim should be administered as Total or Residual. Our panel of experts, including claim professionals, in-house and outside counsel, will share their knowledge about the current state of the law from coast to coast and strategies for successfully navigating this difficult topic.

Panel 19. AI: The Intelligent Claim Assistant for Fraud Detection and Mitigation

John Standish, Infinilytics

The right data, at the right time, to the right person, for the right decision are the key components to identifying and stopping fraudulent claims. Identifying and analyzing the right data is challenging in our digital world. At our current pace, we generate over 2.5 quintillion bytes of data every day, and it is accelerating with the Internet of Things (IoT). So how can your claims team and investigators identify,



capture, and analyze the right data to stop fraudulent claims? What will happen if you do not address suspected fraudulent claims? Perhaps unintended consequences such as:

- Customer churn
- Over payment
- High cost of litigation
- Exaggerated losses
- High severity and expense

In this presentation, you will discover how machine learning combined with natural language processing can quickly expose misrepresentations in data (information), and questionable patterns and red flags throughout the life cycle of the claim. The expert system combined with artificial intelligence (A.I.) tools such as machine learning, natural language processing (NLP), and Graph network/Knowledge graphs will render a robust anti-fraud solution. Real case examples will be used throughout the presentation to highlight the power of A.I. throughout the life-cycle of the claim starting from FNOL to settlement.

Panel 20. How to Speak to a Physician

Marcus Iglesias, MD, Broadspire, Sunrise, FL

In this session we will discuss strategies for obtaining needed information from physicians. We will review the language of disability, physician perspectives on disability and its evaluation, conversations about the need for time away from work, discussions and treatment appropriateness, and ensuring alignment for optimal outcomes.

TUESDAY, APRIL 2, 2019

CONCURRENT SESSIONS

10:30 a.m. – 11:45 a.m.

Panel 21. Trends in Life and Accident Insurance

Rob Lesko, Wilson Elser, New York, NY

Join an experienced life insurance litigator to review important trends in life and accidental death insurance law from around the country. We'll discuss trends, highlight potential pitfalls, review some basics, and marvel over intriguing scenarios; all to better equip claims and legal professionals to address day to day challenges presented by life insurance claims.

Panel 22. Am I Faking or Is It All In My Head: Cognitive Impairment – Brain Damage vs. Malingering vs. Somatoform Disorder

Fred Kadushin, Ph.D, ABN – Board Certified Neuropsychologist

Many individuals filing disability claims complain of cognitive impairments and many even exhibit cognitive deficits on formal testing. However, the impaired cognitive scores are not always due to brain damage. This presentation will explain how effort and psychological factors can impact test performance and how the non-organic factors can be assessed. There will also be discussion of how to determine if there is valid evidence of impairment and the things the examiner can look for to help make the decision making easier.

Panel 23. Hot Topics in ERISA Disability Claims

Sherril Colombo, Esq., Littler Mendelson, PC, Miami, FL

This session will provide insights and discuss trends in group disability claims and will include a presentation on such timely topics as the New Disability Regulations, standards of review, venue selection clauses, peer reviews and offsets and subrogation.

Panel 24. USPS Fraud

Danielle Schrage, USPS, Boston, MA

Discussion of Mail Fraud investigations involving insurance and healthcare claims. In working Mail Fraud investigations, the US Postal Inspection Service collaborates with other agencies as well as conveying fraud detection and prevention.

Panel 25. Block Chain – What In The World Are We Getting Ourselves Into?

Jay Kenigsberg, Esq., Rivkin Radler, Uniondale, NY

Join Jay Kenigsberg as he explores the promises, practices and myths surrounding the use of blockchain technology in life claims management. Today, the digital revolution is impacting insurance claims like never before as insurers seek to leverage digital technology in claims management in place of antiquated legacy systems. The technology appeals to the new generation of consumers who expect less paper, more AI and above all – security. As life claims management is revolutionized, what is the role of blockchain technology? Once the darling of futurists, does blockchain have application in the here and now? Can it change claims handling and usher in the era of self-service claims settlement? Should your company be investing in its future? And, (dare we say it) could it eliminate jobs (probably not)? This will be a fun look at the technology with little tech speak, no hype and just enough information to impress your co-workers on Wednesday.

TUESDAY, APRIL 2, 2019

EXHIBITORS' RECEPTION

11:45 a.m. – 12:30 p.m. (Back Bay Ballrooms C and D)

LUNCH

12:30 p.m. – 1:30 p.m. (Republic Ballroom)

LUNCHEON SPEAKER

ICA President

TUESDAY, APRIL 2, 2019

CONCURRENT SESSIONS

1:45 p.m. – 3:00 p.m.

Panel 26. Meet the MA Insurance Fraud Bureau

Anthony DiPaolo, Massachusetts Insurance Fraud Bureau, Boston, MA

This interactive session will provide an explanation on the how to submit a referral to the IFB and having it successfully prosecuted. There will be a discussion of the investigative process covering investigative tools and methods that are used. Included will be highlights of the latest trends and changes to the IFB method of operation. This is your opportunity to ask questions of the IFB that you wanted to ask but never had the chance.

Key Learning Objectives

1. Understanding IFB referral and the evaluation process
2. Learning which cases are successfully prosecuted
3. IFB investigative procedures and processes

Panel 27. Investigation Update

Robert Reynolds, Summit Investigations, Weymouth, MA

Nicole Lespacio, Summit Investigations, Weymouth, MA

Katie Small, OneAmerica, South Portland, ME

How social media and database research are utilized in background investigations and also as a tool to more effectively utilize surveillance resources. New trends and privacy settings in social media platforms.

We will look at real cases where social media has helped us to obtain an accurate picture of the claimant's activities.

Katie will begin the presentation with some red flags that could be noted in disability claims that would cause the need for a social media check. She will also go over what information in the social media check would warrant further avenues such as investigation.

Nikki will start out with her presentation on social media and database research.

Bob will then talk about how this information is utilized to put the best investigative plan into action for surveillance and give some case examples where social media helped in the success of the investigation.

Katie will then provide examples of what a claims department can do with the information provided in investigation efforts to further claim administration process.



Panel 28. Preventing Bad Faith Claims Handling Lawsuits: Lessons Learned from Recent Cases

Alan Palmer Jacobus, Esq., Selvin Wraith Halman LLP, Oakland, CA

Disappointed insureds sometimes claim that their insurers have unreasonably delayed paying claims or have wrongfully denied claims. Some of those insureds file bad faith lawsuits against their insurers. Following state regulations and internal company procedures and guidelines are a solid, time-tested, proactive way to avoid bad faith lawsuits will be brought, or to minimize those lawsuits if brought.

In this session we will briefly review state regulations and common, internal insurer procedures, including the role of insure and outside insurer counsel in claims and coverage matters. We will then discuss recent bad faith cases against insurers to evaluate what went right and what went wrong, with a goal of learning how to go above and beyond strict compliance with regulations and procedures, and to use additional techniques to avoid bad faith lawsuits.

Panel 29. What Insurance Leaders Need to Know About Fraud?

Matthew Smith, Esq., Coalition Against Insurance Fraud

Americans pay \$90 billion a year for insurance fraud. Insurers talk about fighting fraud but often simply pass along the cost to innocent policyholders.

Insurers incorrectly assumed for decades “older” persons do not commit insurance fraud. In truth, they have for years. Now the Millennials are rising up and their willingness to accept and commit insurance fraud is surprising. Add in peer-to-peer, AI and other technologies which will change the face of insurance forever and the concern grows.

This program addresses what insurance professionals should be doing to fight insurance fraud. Are you confident your company is prepared?

Panel 30. Mass Claim Events Analytics

Rich Elomaa, Knights of Columbus, New Haven, CT

Ryan Lavelle, Knights of Columbus, New Haven, CT

Utilizing open source, satellite, drone and geospatial data to identify areas of risk prone to mass claim events, this session will focus on a case study of the 2018 Northern California Wildfires.



Attendee Registration Fees for 2019

2 days with lunch	\$665
2 days without lunch	\$540
1 day with lunch	\$465
1 day without lunch	\$390
First Pre-registered guest	\$200
Each additional guest (per event)	\$150
Late fee after March 28, 2019	\$ 50

Sheraton Boston Hotel

39 Dalton Street

Boston, MA 02199

1 800 325 3535

Hotel Rates for 2019

(Use Hotel Code ECC Spring Meeting)

Accommodations

Traditional Room	\$279 Single/Double
Triple Room	\$319
Quad Room	\$359

- All Room rates are subject to state and local taxes, currently 14.45% plus any applicable occupancy or resort charges per room per night
- A credit card is required to make a reservation.
- Easily register online by visiting the ECC home page and following the hotel registration link

Notes

- The attendee registration fee includes admission to the Hospitality Receptions. However, if you bring a guest (a colleague or spouse), a \$200 fee is payable for your first Pre-registered Guest wishing to attend the receptions. The fee covers both receptions. A \$150 fee is payable for each Additional Guest, per event.
- If you have special needs, please contact Arlene Walsh at 718 497 7886 or Awaprilsnow@gmail.com.
- Business casual attire (no jeans, shorts, t-shirts, sneakers, etc.)
- There will be a \$50 late fee added to registrations received after March 28, 2019.
- There will be no refunds for cancellations received after February 28, 2019.

THE FEDERAL TAX ID NUMBER FOR THE ECC IS 20-8483688

Day/Time	Life	Disability	Legal	What's the Fraud?! (WTF)	"In-The-Know" for Inquiring Minds
Monday 10-11:15am Session Title	1 Life Claim Automation Rob Waterman David Schulman	2 "Hidden Bad Faith" - ERISA Cases Sally Dodge Brooks R. Magratten, Esq	3 Mock ALJ Hearing Anita Kulakowski Matt Jensen Timothy Peters Ted Norwood	4 LTC - Fraud Julie DiCeasare Sharon Markovsky Chuck Angiolillo	5 Technology and Its Impact on Claim Management Adam Seidner
Monday 1:15-2:30pm Session Title	6 STOLI Update Michael Miller	7 The SSDI Determination and LTD Best Practices Barbara Mountain Chris Doherty	8 Defending Corporate Depositions: The Best Laid Plans Michelle d'Arcambal Maureen Middleton	9 Provider Fraud Dr. John Cerf	10 InsurTech Panel Ian Bridgman John Standish Leo Corcoran
Monday 2:45-4:00pm Session Title	11 The Future of Group Life Trends: Are you Ready? Priscilla Hinkson Alan Palmer Jacobus, Esq.	12 Individual and Group Disability - Round Table Elizabeth Roberge Michael Speroni Jamie Cieslak	13 Mediation Under a Spotlight Adam Formus, Esq. Mark Russell	14 Life, Disability and LTC Fraud Detection and Mitigation Johnathan Dennis Thomas Mulvey Matthew J Smith, Esq James Rumph	15 QA - Metrics and measuring Performance Jason Hollis
Tuesday 9-10:15am Session Title	16 Group Life Roundtable Donna Conticchio	17 Vocational Rehab, Dead or Alive? Michael LaCroix, PhD	18 Untangling the Knot of Residual v. Total Disability Joseph M. Hamilton Chris Collins Daniel P. Flynn Joe Sullivan	19 AI: The Intelligent Claim Assistant for Fraud Detection and Mitigation John Standish	20 How to Speak to a Physician Marcus Iglesias, MD
Tuesday 10:30-11:45am Session Title	21 Trends in Life and Accident Insurance Rob Lesko	22 Am I Faking or Is It All In My Head: Cognitive Impairment Fred Kadushin	23 Hot Topics in ERISA Disability Claims Sherril Colombo	24 USPS Fraud Danielle Schrage	25 Block Chain - What In The World Are We Getting Ourselves Into? Jay Kenigsberg
Tuesday 1:45-3pm Session Title	26 Meet the MA Ins. Fraud Bureau Anthony DiPaolo	27 Investigation Update Robert Reynolds Nicole Lespacio Katherine Small	28 Preventing Bad Faith Claims Handling Lawsuits: Lessons Learned from Recent Cases Alan Palmer Jacobus, Esq.	29 What Insurance Leaders Need to Know about Fraud Matthew J Smith, Esq	30 Mass Claim Events Analytics Rich Elomaa Ryan Lavelle

