

ECC

Eastern Claims Conference

PO Box 863902

Ridgewood, NY 11386

Your Premier Risk Management &
Technology Conference

www.easternclaimsconference.com

March 29 - 31, 2020



Boston Sheraton Hotel Boston, MA

Dear Friends and Colleagues:

Welcome to the 2020 Eastern Claims Conference. It's hard to believe that we are into a new decade! We are so glad that you are joining us in the beautiful city of Boston and hope that you have made time to join us on the Freedom Trail Tour which will take in the popular sites of this historic city. You may have noticed some changes in our programming format over the past two years. To keep current and an "eye on the future", we look to provide sessions that keep you sharp and "In the Know". The Eastern Claims Conference has always provided "**Excellence Through Education**" and now we want to be your "**Premier Risk Management and Technology Conference**".

As the President and Conference Chairperson and on the behalf of the entire committee, I would like to personally thank all of those involved in working so hard over the past year to make this year's conference a success. The ECC is a not for profit organization, that does not charge any membership fees and our committees are made up solely of volunteers who put in countless hours putting together this event. To that end, we remain steadfast in our goal to provide a program with courses designed to assist you in your personal growth as well as an insurance professional. We strive to ensure that the subject matter is timely, meaningful and stimulating and that this conference is a positive and gratifying learning experience. In addition to the excellent educational value of this conference, it is a wonderful vehicle for networking with other insurance professionals.

In line with the conference theme, we have an incredible keynote speaker, Michael J. Clarke, President of ISG - Western Region, Chief Executive Officer of Archangel Investigations, CEO of Clarke Protection Services and CEO of the SAFER Solution. With over 30 years in the investigative and protection fields, he has gained a wealth of knowledge and has used his extensive and often extreme life experiences to speak at many industry conferences discussing surveillance, investigations, active shooters and much more.

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. In addition, a special thank you to the speakers who have volunteered their time to share with us their expertise and knowledge. Our speakers, are subject matter experts in the insurance industry, bringing countless years of experience in the areas of: Accidental Death and Dismemberment, Life, Disability, Legal, Fraud and Fraud Detection as well as emerging trends in Insurance Technology.

Lastly, and above all, we would like to welcome all our first-time 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. To our loyal attendees who have become life-long colleagues, friends, and our second family – we thank you for your continued support.

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

Sincerely,

Christine Prutting

Christine Prutting, President and Conference Chair, Eastern Claims Conference

**2020 Eastern Claims Conference
Boston Sheraton Hotel
Boston, Massachusetts
ECC – 2020**

SUNDAY, MARCH 29, 2020

FREEDOM TRAIL WALKING TOUR	<i>12:00 p.m. (Entrance Foyer Back Bay Ballroom C)</i>
REGISTRATION	<i>1:30 p.m. – 6:30 p.m. (Entrance Foyer Back Bay Ballroom C)</i>
MEET AND GREET (First time attendees)	<i>4:00 p.m. – 5:00 p.m. (Back Bay Ballroom C)</i>
HOSPITALITY RECEPTION	<i>5:00 p.m. – 6:30 p.m. (Back Bay Ballrooms C and D)</i>

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

MONDAY, MARCH 30, 2020

REGISTRATION	<i>7:30 a.m. – 3:30 p.m. (Entrance Foyer Back Bay Ballroom C)</i>
EXHIBITORS' RECEPTION	<i>8:00 a.m. – 9:00 a.m. (Back Bay Ballrooms C and D) Breakfast</i>
WELCOME ADDRESS	<i>9:00 a.m. – 9:15 a.m. (Back Bay Ballrooms A and B) Donna A. Conticchio, ALHC, HIA, ACS Hartford Insurance Company Chair of the Board</i>
INTRODUCTION	<i>Kimberly Tomaselli, CPA, FLMI, ALHC, Munich Re, Atlanta, GA Program Chairperson</i>
KEYNOTE ADDRESS	<i>9:15 a.m. – 9:45 a.m. Michael Clarke, President, Western Region – Insight Group (ISG) CEO, Archangel Investigations CEO, Clarke Protection Services CEO, The Safer Solution</i>

The power of being kind; it may just save your life!

The world can be a cruel and dangerous place, but it doesn't have to be. If we can put down our cell phones, pay attention to each other; and develop those skills our parents should have taught us; we will not only contribute positively to our workplace experience, but we enhance our survival during dangerous times. It requires practice but it could save lives, including your own!

MONDAY, MARCH 30, 2020

CONCURRENT SESSIONS

10:00 a.m. – 11:15 a.m.

Panel 1. Find the Clues: Colonel Mustard in the Study with a Dagger!

Bradley Heltemes, MD, Munich Re, Chicago, IL

How does a medical examiner or a coroner determine the cause and manner of death? And how accurate are they in that determination? Though rarely as exciting as it may appear on CSI, there are many clues, red flags, and red herrings which a claims examiner can discover which suggest that there is more to the story than the death certificate tells!

Panel 2. Keeping Current With RVU/CPT Codes

Dimitris Bantileskas, CPA, Nawrocki Smith LLP, Melville, NY

This session will take the mystery out of what a CPT/RVU analysis is and why they are helpful in analyzing a physician's occupational duties. With real case examples, we will show how to analyze and interpret the RVU data. We will explain how it provides crucial information needed to understand the physician's occupation as it relates to their policy.

Panel 3. ERISA Update

Keiko Kojima, Burke, Williams & Sorensen, LLP, Los Angeles, CA

All aboard! This session will hit the highlights of recent developments in ERISA life, AD&D, and disability claims. We will discuss the latest in ERISA case law, feedback over the Department of Labor changes to the ERISA claim procedure regulations, and ERISA issues on the horizon. Please join us to journey through the last year to see what the future holds.

Panel 4. Building Effective Fraud Models

Abhishek Lall, Verisk, Jersey City, NJ

Jonathan Dennis, Lincoln Financial

Life, Disability, and Long-Term Care Fraud Detection and Mitigation 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 will include the use of new datasets, the continued emergence of analytics, new schemes, shifts and trends from the claimant community, and regulatory pressures.



Panel 5. SAFER active shooter response training...much more than run, hide and fight

Michael J. Clarke, ISG/Archangel Investigations/Clarke Protection, and The SAFER Solution, Los Angeles, CA

Join our keynote speaker to learn skills for enhancing the workplace and surviving in dangerous times. The world can be a cruel and dangerous place, but it doesn't have to be if we can put down our cell phones, pay attention to each other and remember the skills that we learned while growing up. New skills will be introduced that will require some practice, but could save lives, including your own.

MONDAY, MARCH 30, 2020

EXHIBITORS' RECEPTION	<i>11:15 a.m. – 12:00 p.m. (Back Bay Ballrooms C and D)</i>
LUNCH	<i>12:00 p.m. – 1:00 p.m. (Back Bay Ballroom A and B)</i>

MONDAY, MARCH 30, 2020

CONCURRENT SESSIONS	<i>1:15 p.m. – 2:30 p.m.</i>
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Panel 6. Intro to Underwriting for Claims Professionals

Anthony Ferrante, Sun Life Financial, Scarborough, NH
Kathleen Alfano, Sun Life Financial, Scarborough, NH

This interactive session will explain the role of underwriters and how underwriting risks are assessed. It will review the underwriting concepts and practices used in Life, Disability, Long Term Care, and Critical Illness as well as those used by Group (Quote or Financial) underwriters. The session will conclude with a series of case studies designed to bolster the risk assessment practices reviewed.

Panel 7. QA Management Using Claims Analytics

Jason Hollis, Principal Financial Group, Des Moines, IA

As the focus on data and analytics increases, how do you leverage these areas in a restrictive legal environment and limited data sets? We will discuss what areas claim departments can attempt to incorporate data and analytics despite these hurdles with a primary focus on QA Management.

Panel 8. Opioids – Accidental Death Claims

Julie Wall, Chittenden, Murday & Novotny, Chicago, IL

Learn about how the current opioid crisis and legalization of marijuana in several states is impacting accidental death coverage and claims.



Panel 9. LTC Fraud and Investigation

Audrey Dooley, LTCG, Woodbury, MN

Long-Term Care fraud exists and has many faces. Who commits Long-Term Care fraud? Everyone and anyone who is part of the process to include selling agents, claimants, family members and providers. This session will address Long-Term Care Fraud, Waste & Abuse, when it may be present, Red Flag Fraud indicators and various schemes.

Panel 10. Social Security Financing and Benefits, Myths vs. Facts

Christopher P. Doherty, Doherty, Cella, Keane & Associates, LLP

Barbara Mountain, Doherty, Cella, Keane & Associates, LLP

Is Social Security bankrupt? Has the money in the trust funds been spent? Social Security Chief Actuary Steve Goss recently spoke about the solvency of Social Security. Chris Doherty and Barb Mountain will be presenting his slides representing the Social Security Administration's position and discussing some of the myths and facts associated with this important program which affects nearly everyone.

MONDAY, MARCH 30, 2020

CONCURRENT SESSIONS

2:45 p.m. – 4:00 p.m.

Panel 11. Real, Incomplete or Bogus? – Foreign Death Panel

Clare Santana, Prudential, Newark, NJ

Richard Marquez, Diligence International Group, LLC, Addison, TX

Take a walk through the complex field of foreign investigations and how a trained eye is imperative when honing in on possible fraud. From initial analysis and review, knowing how to decipher legitimate documents and understanding the proper protocol in the issuance of records in a region, you will be guided through the art of seeing past the printed page and foreign legalese. Through real-life case examples and current trends, you will see how fraudulent claims are built through official documents obtained with false information and how understanding the Apostille process is key in fighting these claims. In an ever-shrinking, yet technologically advanced world, learn strategies for effective handling of disappearance cases.

Panel 12. Audit is NOT a 4-letter word (if you know what to expect!)

Carrie Barnes, Disability Management Services, Springfield, MA

Kimberly Tomaselli, CPA, FLMI, ALHC, ARA, Munich Re, Atlanta, GA

What comes to mind with audits? *Another Audit?! or Those damn auditors are here again!* If these phrases come to mind (possibly with other 4-letter words), then you need some insider information on how to prepare and manage for your next audit. This session will focus on providing key points that we'll bet you

didn't consider. Be prepared for your next regulatory and/or third-party audit by gathering perspectives from folks who have seen and performed a lot of audits. The session is beyond "Audit 101," and is specifically geared toward management involved in third-party audits.

Panel 13. Mock Deposition

Dorothy D. McDermott, Jackson Lewis, Indianapolis, IN

Feeling the heat with a pending deposition? Learn tips for success, things to avoid, and deposition strategies in this mock deposition format.

Panel 14. Unmanned Surveillance and Digital Fraud Investigations

Robert Reynolds, Ethos Risk Services, St. Petersburg, FL

James Swift, Ethos Risk Services, St. Petersburg, FL

See the latest technology that can document claimant activity remotely, in real time! Leave no stone unturned and learn about internet mining, social media, due diligence, and background checks – if the data exists, you can find it. A successful investigation in an increasingly technology-driven world requires the ability to locate and process data from a variety of sources. Databases and Internet sites provide a wealth of information that can paint a picture of a subject's employment status, social activities, and hobbies.

Panel 15. Business Travel Accident Insurance

Chris Prutting, AXIS Insurance, Princeton, NJ

Maureen Renson, AXIS Insurance, Princeton, NJ

For those of us who travel on business, we make the arrangements and head out for our destination. But...do we think of what would happen if we became sick or even if there was a political security emergency? Who would help us and how do these services get reimbursed? Explore the world of business travel accident as we span the globe of this coverage.

Your souvenir from the world of BTA coverage will include an expanded knowledge of this type of coverage and how this product works for you, while you are working hard for your company.

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, MARCH 31, 2020

REGISTRATION	8:00 a.m. – 2:00 p.m. (Entrance Foyer Back Bay Ballroom C)
EXHIBITORS' RECEPTION	8:00 a.m. – 9:00 a.m. (Back Bay Ballrooms C and D) Breakfast

TUESDAY, MARCH 31, 2020

CONCURRENT SESSIONS	8:30 a.m. – 9:30 a.m.
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Panel 16. Parting the Clouds: a Clear and Straightforward Beneficiary Experience

Ann Binzer, The Cincinnati Life Insurance Co., Cincinnati, OH

Jill Rewis, Prudential, Jacksonville, FL

Would your beneficiaries describe their claim experience as coming out of a fog or walking off into the sunset? While the requirements for filing a claim may be similar across companies, the ways that a claim is processed, or the beneficiary's experience may vary greatly. In today's environment the consumer experience is a critical differentiator, with some arguing it is the most important factor.

As such, many companies have focused on offering alternative channels for service and reducing paperwork, but is there more that should be considered? What have other companies done to improve the process? During this interactive session we will discuss the "beneficiary experience" and how your company may be able to help beneficiaries "sail into the sunset" versus coming out of a fog.

Panel 17. Evaluating Pharmacy Trends in Disability Claims

Nikki Wilson, PharmD, MBA, Coventry, Elkhorn, NE

Employers, carriers, and TPAs face numerous challenges when managing pharmacy in workers' compensation and disability claims. The opioid epidemic; emerging transformations in pharmaceutical design, drug manufacturing, and medication delivery; and frequent regulatory changes all require new levels of analysis and understanding. This presentation provides insightful perspectives on the trends behind these and other pharmacy-related insights.

Panel 18. Legal Update - Life

Jeannine C. Jacobson, Robinson+Cole, Miami, FL

Learn about the most significant recent developments in life insurance and interpleader litigation. We will discuss trends and challenges impacting life insurance claim administration to assist claims and legal professionals with the handling of these claims.



Panel 19. Respect Your Elders – How to Recognize Financial Elder Abuse

Erin Worthington, CFE, Munich RE, Atlanta, GA

They've got the money, and the fraudsters want it. Will you be an unwitting participant in their scheme, or will you be the one to stop them in their tracks? Learn how to recognize the signs of financial elder abuse and the schemes being used to manipulate our most vulnerable citizens into parting with their financial assets.

Panel 20. Predictive Analytics to Uncover the Power of Claims Data

Clinton Innes, Munich Re, Toronto, ON

In this session, we will discuss how predictive models and machine learning can be used to drive value from claims data. We cover various models for claims and describe key attributes of claims data that can be leveraged to optimize the claims management processes. We will also discuss how to integrate models into existing claims management practices.

We will present two examples of claims models:

- Claim scoring – For disability claims, predict return to work rates for efficient claims triage
- Foreign death fraud – For life claims, apply machine learning to uncover fake deaths registered abroad

TUESDAY, MARCH 31, 2020

CONCURRENT SESSIONS

9:45 a.m. – 10:45 a.m.

Panel 21. Digital Investigations & Life Claims

Rich McKeon, CYFORTEC Group, LLC, Mansfield, CT

Iraida Labra, Munich RE, Atlanta, GA

The ever-changing digital landscape presents constant challenges for investigators. Techniques and exploits, designed to harvest vast troves of digital intelligence, are dwindling as providers tighten security. Our presenters will discuss investigative challenges in "The Digital World" and highlight concerns uncovered from an informal survey of practitioners. The round table style session encourages frank dialogue about the challenges we face, and solutions being implemented with success.



Panel 22. Examiner's Guide to Mental Health

Dr. Michael Lacroix, The Hartford, Sarasota, FL

Among the most challenging types of claims facing insurance adjusters are Mental Illness – Mental Health – Behavioral Health - Mental / Nervous claims. Even the language is confusing: Is “Behavioral Health” just a diplomatic euphemism for “Mental Illness,” or is it something else? Interestingly, there is no Wikipedia entry for Behavioral Health, the term used most often these days when discussing these types of claims; Wikipedia’s contribution is a re-direct to Mental Health. Confused yet? And how does this confusion impact on disability entitlement and employers’ duties under FMLA and ADA? A psychologist introduces you to this sometimes perplexing and frustrating world; a Venn diagram analysis and a little history will take you a long way toward understanding. We then address these different labels and overlapping conditions from the practical perspective of a disability insurer: What do you need to know? What can / should you do when faced with these types of claims?

Panel 23. DI Case Law Update

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

A round –up and discussion of the latest and case law in the Disability Income claim market.

Panel 24. Turning Trash into Treasure

Lisa J. Ribacoff, MEd.,LPI, CPE, International Investigation Group, LLC, Rockville Centre, NY

The focus of the session will be discussing the various techniques and successful approaches that investigators use to assist in determining the truth of a claim. We will be focusing on a tiered approach for this presentation starting from conducting background investigations and forensic interviews of the claimants/witnesses, in field surveillance efforts utilizing hidden cameras and ending with discussing the significant benefits of collecting someone's trash or "dumpster diving" and the types of information that can be learned.

Panel 25. The Games People Play

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

Game theory provides a model that can predict or suggest the decisions we should make. At work, it may not be obvious, but we are always playing a game, either as individuals or as part of a team. Explore some of the game theories that determine success in the workplace. Game theory teaches us that the actions and choices made by all participants affect the outcome of each participant. In other words, understanding game theory should increase your overall chance of success. But what exactly is success? The dilemmas presented in this fun workshop might have you thinking a little differently about your goals and how they are best to be achieved.



TUESDAY, MARCH 31, 2020

CONCURRENT SESSIONS

11:00 a.m. – 12:15 p.m.

Panel 26. Managing Remote Work Arrangements

Wendy Berndt, Prudential, Plymouth, MN

Do you have a team of remote work pros? Are you new to remote work arrangements in your team? If you answered yes to either of these questions, this session is for you! Join us to discuss best practices for managing in a remote environment, keeping your team engaged, and how teams benefit. Look forward to a lively, interactive dialogue that brings the best of remote work forward for teams of any size.

Panel 27. Disability Complex Claims Round Table

Kevin Sherman, Guardian Life

Join this lively and open forum that will focus on complex disability claims.

Panel 28. Can you Take it Back? (Rescissions)

Michelle d’Arcambal, d’Arcambal, Ousley & Cuyler Burk LLP, New York, NY
Vedant Gokhale, d’Arcambal, Ousley & Cuyler Burk LLP, New York, NY

What makes a disability or life insurance policy contestable and when is it contestable? Timing, proof and medical documentation issues. Fraud in insurance transactions used to be easier to hide, and policies were more readily contestable. Imposters and homicidal intention were the little-known exceptions to the two-year contestability period. But now, financial fraud and schemes from years past are being proactively used to void policies at their inception in some states. At the same time, it is becoming more difficult to perform routine contestability reviews after death because of limited access to medical records: next of kin refusal to provide authorizations and/ or providers requiring subpoenas or court orders hinder identification of policies issued based on material misrepresentations. What are the strategies for the new decade? Declaratory judgments? More aggressive lobbying? Litigating through appeal? Identifying red flags in transactions in both underwriting and during life of the policy?

Panel 29. Forensic Case Studies – Know the Fraud Indicators

Ernest Patrick Smith, Nawrocki, Smith, Melville, NY

Case studies are the best way to understand forensic investigations. 2020 brings a combination of new and old fraud indicators – come and learn all you need to know to be successful!



Panel 30. Building a Multigenerational & Diverse Claim Team

Lindsey Lajoie, Symetra, Enfield, CT

Meredith Heibert, Ohio National Financial Services, Cincinnati, OH

As the workforce ages, new and less tenured employees are joining the industry. It's easy to become hung up on the challenges presented when trying to bridge a generational gap, and this session will focus on management methods to overcome the obstacles presented as well as the advantages of fostering a diverse and multigenerational team.

TUESDAY, MARCH 31, 2020

EXHIBITORS' RECEPTION	<i>12:15 p.m. – 1:00 p.m. (Back Bay Ballrooms C and D)</i>
LUNCH	<i>1:00 p.m. – 2:00 p.m. (Back Bay Ballroom A and B)</i>
LUNCHEON SPEAKER	ICA President



Attendee Registration Fees for 2020

2 days with lunch	\$695
1 day with lunch	\$495
First Pre-registered guest	\$230
Late fee after February 29, 2020	\$ 50

Sheraton Boston Hotel

39 Dalton Street

Boston, MA 02199

1 800 325 3535

Hotel Rates for 2020

Accommodations

Traditional Room

\$269 Single/Double

- 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 \$230 fee is payable for your first Pre-registered Guest wishing to attend the receptions. The fee covers both receptions.
- 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 February 29, 2020.
- There will be no refunds for cancellations received after February 29, 2020.

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

Day/Time	Session #	Life	Session #	Disability	Session #	Legal	Session #	What's the Fraud?! (WTF)	Session #	"In-The-Know" for Inquiring Minds
Monday, March 30, 2020 Monday 10-11:15am	1	Find the Clues: Colonel Mustard in the Study With a Dagger! Bradley Heltemes, MD	2	Keeping Current with RVU/CPT Codes Dimitris Bantilekas, CPA	3	ERISA Update Keiko Kojima	4	Building Effective Fraud Models Abhishek Lall Jonathan Dennis	5	SAFER active shooter response training...much more than run, hide, and fight Michael Clarke
Monday, March 30, 2020 1:15-2:30pm	6	Intro to Underwriting for Claims Professionals Anthony Ferrante Kathleen Alfano	7	QA Management Using Claim Analytics Jason Hollis	8	Opioids - Accidental Death Claims Julie Wall	9	LTC Fraud and Investigation Audrey Dooley, LTCG	10	Social Security Financing and Benefits, Myths vs. Facts Chris Doherty Barbara Mountain
Monday, March 30, 2020 2:45-4:00pm	11	Real, Incomplete or Bogus? - Foreign Death Panel Richard Marquez Clare Santana	12	Audit is NOT a 4-letter Word (if you know what to expect!) Carrie Barnes Kimberly Tomaselli	13	Mock Deposition Dorothy D. McDermott	14	Unmanned Surveillance and Digital Fraud Investigations Bob Reynolds James Swift	15	Business Travel Accident Insurance Chris Prutting Maureen Renson
Tuesday, March 31, 2020 8:30- 9:30am	16	Parting the Clouds: A Clear and Effortless Beneficiary Experience Ann Binzer Jill Rewis	17	Evaluating Pharmacy Trends in Disability Claims Nikki Wilson, ParmD/MBA	18	Legal Updates - Life Jeannine Jacobson	19	Respect Your Elders - How to Recognize Financial Elder Abuse Erin Worthington	20	Predictive Analytics to Uncover the Power of Claims Data Clinton Innes
Tuesday, March 31, 2020 9:45-10:45am	21	Digital Investigations & Life Claims Rich McKeon Iraida Labra	22	Examiner's Guide to Mental Health Dr. Michael LaCroix	23	DI Case Law Update Sherrill Colombo	24	Turning Trash into Treasure Lisa J. Ribacoff, MEd., LPI, CPE	25	The Games People Play Jay Keningsberg
Tuesday, March 31, 2020 11:00am-12:15pm	26	Managing Remote Work Arrangements Wendy Berndt	27	Disability Complex Claims Round Table Kevin Sherman	28	Can you Take it Back? (Rescissions) Michelle d'Arcambal Vedant Gokhale	29	Forensic Case Studies - Know the Fraud Indicators Ernest Patrick Smith	30	Building a Multigenerational & Diverse Claim Team Lindsey Lajoie Meredith Heibert