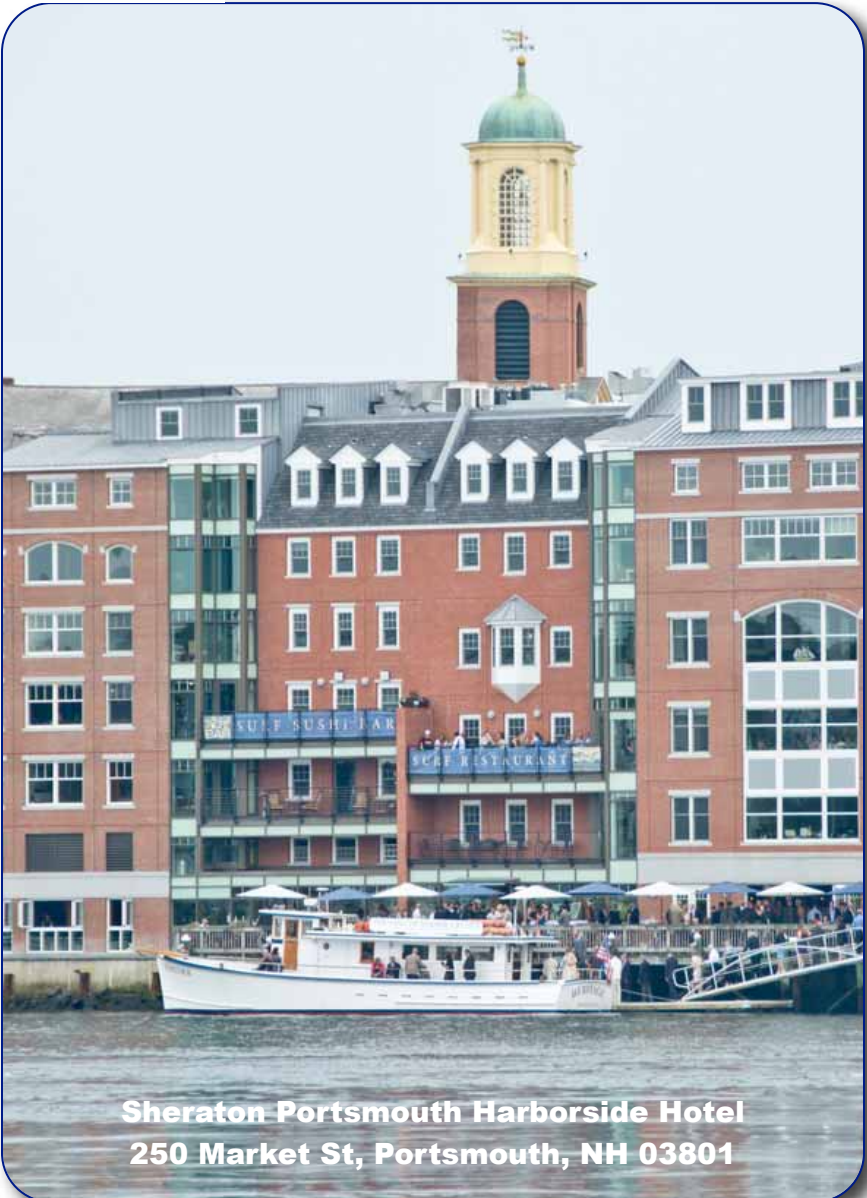




# *Welcome to our 40th Annual Conference*

Friday, October 18, 2024

Program Booklet



**Sheraton Portsmouth Harborside Hotel  
250 Market St, Portsmouth, NH 03801**





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Vice President, Underwriting Executive  
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Director, Medical Underwriting  
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### **Treasurer – Shauna Porter (Past President)**

Life Underwriting Operations Coordinator  
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### **Secretary – Heather Hanecak**

Senior Underwriting Director  
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---

## *Committees*

### *Communications, Marketing and Social Media Committee*

#### **Georgetta Bolleter**

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### *Print Media Committee*

#### **Cindy Taplin**

Senior Life Auditor  
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### *Rick Weaver Award Committee*

#### **Lead: Greg Carcione**

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#### **Janelle Millburg**

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#### **Cynthia Landry**

Vice President of Life Underwriting  
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## *Sponsorship Committee*

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## *Website Committee*

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### **Kevin Marshall**

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Chief Underwriter  
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## *Photographer*

### **Olivia Wright**

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## *Committee Members at Large*

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### **Elyssa Del Valle**

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### **Ryan Gimpl (Past President)**

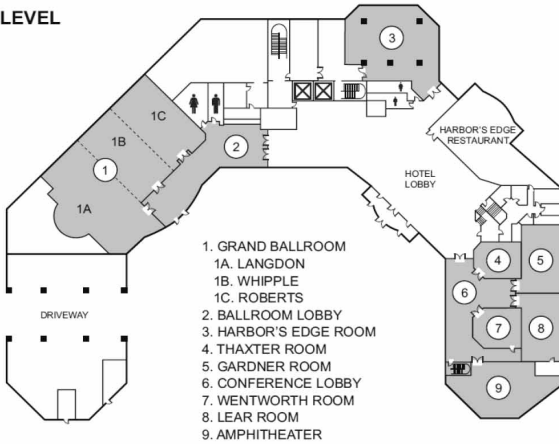
Director, Underwriting Management  
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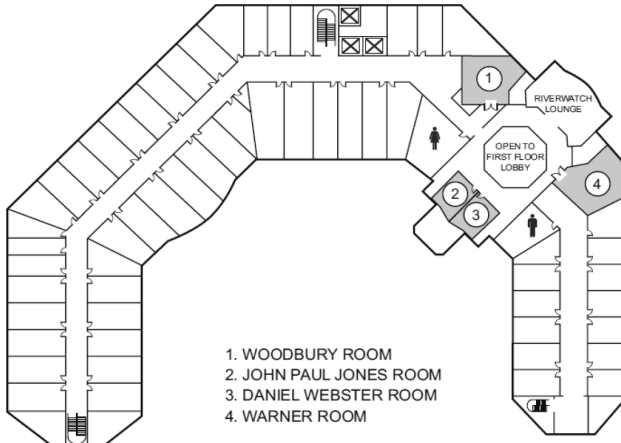
## Sheraton Portsmouth Harborside Hotel

### Room Layouts

#### LOBBY LEVEL



#### MEZZANINE LEVEL







**WELCOME TO NEHOUA  
OCTOBER 18, 2024  
OUR 40TH YEAR!**

- 7:30-8:30 AM Ballroom Foyer, Registration and Breakfast**
- 8:30-8:45 AM Ballroom, Opening Remarks and Rick Weaver Award Presentation**  
Sarah Fusco, Gen Re, NEHOUA President  
Greg Carcione, Lincoln Financial, RWA Committee Chair
- 8:45-9:45 AM Ballroom, Morning Keynote**  
*From Evidence to Insight: Integrating Obesity Drug Therapies in Underwriting*, Dr. Jessica Brasswell, New York Life
- 9:45-10:00 AM Break**
- 10:00-10:55 AM Breakout Sessions**  
Amphitheater (1st floor) - *Athletes, Influencers, and Icons*, Michael Clift and Nick Armour, Gen Re  
Warner (2nd floor) - *Echocardiograms for Underwriters*, Dr. Valerie Kaufman, RGA  
Woodbury (2nd floor) - *Alcohol and Opioid Use Disorders*, Dr. Kara Sexton, National Life
- 11:00-11:55 AM Breakout Sessions**  
Amphitheater (1st floor) - *Athletes, Influencers, and Icons*, Michael Clift and Nick Armour, Gen Re  
Warner (2nd floor) - *Echocardiograms for Underwriters*, Dr. Valerie Kaufman, RGA  
Woodbury (2nd floor) - *From Risk to Reward: Mastering Career Advancement in Underwriting*, Michele Privett, RGA
- 12:00-12:40 PM Harbor's Edge Room (1st floor), Lunch**
- 12:45-1:45 PM Ballroom, Afternoon Mainstage Presentation**



## PROGRAM (CONT)

***Using Medical Data to the Max and Keeping Up with New Therapeutics***, Hayley Vrchota & Matt Glasow, Milliman

**1:45-2:00 PM      Break**

**2:00-3:00 PM      Ballroom, Panel Discussion**  
***Keeping Pace in the Insurance Race***  
Moderator: Jennifer Dalton, Munich Re  
Panelists: Dr. Nicole Simpson, Mass Mutual, Erika George, F&G, Natasha Alexeeva, Friendly Cares

**3:00-3:15 PM      Ballroom, Closing Remarks**  
Heather Frye, Lincoln Financial, NEHOUA Vice President

*Visit [NEHOUA.ORG](http://NEHOUA.ORG) for more information about our organization!*





## *2024 Speakers Bios and Headshots*



### **Dr. Jessica Brasswell**

Dr. Jessica Braswell is the medical director for New Business and Underwriting Innovation at New York Life Insurance Company. She graduated with her medical degree from Stony Brook School of Medicine and completed residency training in Washington, D.C. Dr. Braswell

is board certified in Internal Medicine and Obesity Medicine. Prior to joining New York Life in 2018, she practiced primary care in community health centers in New York City.

In her current role, she provides clinical and medical underwriting expertise on initiatives that improve the customer experience, including accelerated underwriting programs. She also provides case consultation and teaching in medical underwriting.

### **Mike Clift**

Mike Clift is a Vice President, Senior Underwriting Executive and underwriting team manager at Gen Re Life in Stamford, CT. Mike has over 30 years of experience in direct and reinsurance underwriting and for the past 5 years has worked remotely in the Fort Collins, Colorado area.

During his career, Mike has researched non-medical risk for aviation, avocations and driving risk, contributing articles for "On The Risk" magazine, and for the nonmedical chapters covering avocations and occupations in the Academy of Life Underwriting 101 text "Basic Life Insurance Underwriting."



*Continued on next page*



### **Mike Clift (cont)**

Mike is a native of Iowa and is a graduate of the University of South Dakota with a B.S. in Health and Physical Education and holds a master's degree from the University of Northern Colorado in Greeley.

### **Nick Armour**



Nick Armour, FALU, FLMI, is an Assistant Vice President, Senior Underwriter at Gen Re Life in Stamford, CT. Nick has nearly 20 years in the underwriting industry at both direct and reinsurance companies working remotely in the Kansas City area.

Nick has served on the AHOU Education Committee and is a Past President of the Kansas City Risk Selectors underwriting organization.

Nick is a native of Kansas and is a graduate of Kansas State University with a B.S. in Political Science.

### **Dr. Valerie Kaufman**

Valerie R. Kaufman, MD, DBIM, FACC has over 30 years of insurance industry experience and is currently Senior Vice President and Chief Medical Director with the Reinsurance Group of America (RGA). She is a Past President of the American Academy of Insurance Medicine and a frequent faculty member for AAIM's Triennial insurance medicine review course. With board certifications in Insurance Medicine, Cardiology and Internal Medicine, she has spoken on a number of cardiologic topics at local, regional and national industry meetings.



On the personal side, she has been a devoted "track mom" for her recently retired sprinter/hurdler/heptathlete daughter and enjoys living full-time on Martha's Vineyard.



### **Dr. Kara Sexton**

Kara Sexton, M.D. serves as Medical Director at National Life Group. She attended Brown University as an undergraduate and received her medical doctorate from the University of Vermont College of Medicine. She completed residency training in emergency medicine at Cooper Hospital in Camden, NJ, and subsequently obtained additional training in toxicology as a fellow at Drexel University in Philadelphia, PA.



Dr. Sexton is board certified in emergency medicine and practiced as an emergency medicine physician for more than 10 years prior to joining National Life Group.

### **Michelle Privett**



Michelle Privett is the Vice President of Education and Training for U.S. Individual Life Underwriting at RGA. She leads a team who educates underwriters at all levels, from beginners to highly seasoned experts.

Michelle holds a master's degree in nursing risk management from North Park University in Chicago and hails from the great state of West Virginia. She is a Registered Professional Nurse who is actively licensed in the state of Nebraska, where she currently lives in Omaha.

Michelle serves on the Association of Home Office Underwriters (AHO) Executive Council as the Vice President of Visibility and Communication. She also serves on the Texas-Wide Underwriting Conference Program Committee and is the current Administrative Editor to *On the Risk*, the international journal of the Academy of Life Underwriting (ALU).



## Hayley Vrchota

Hayley's background includes outpatient pharmacy experience, as well as clinical specialization in psychiatric care, tobacco treatment, and other addiction therapies. She advises on the clinical interpretation of prescription and medical data processed through our Irix® rules engine. When she's not working, Hayley spends time with her husband and two Labs at the lake and, in what might be the most "Wisconsin" pastime of all, seeks out new supper clubs.



## Matt Glasow



Matt draws on experience working with patients as a clinical pharmacist, as well as making formulary decisions for a health plan - two different perspectives, both of which are valuable in his role of over three years as Clinical Consultant. He educates IntelliScript's clients on the optimal use of decision support products while ensuring that results are based on up-to-date information and current clinical practices.

In his free time Matt enjoys spending time outside, attending concerts, and taking on new projects as a recent homeowner in the Chicago suburbs.

## Jennifer Dalton

Jennifer Dalton is the Director of Accelerated Underwriting at Munich Re; responsible for underwriting pricing, client support, auditing and risk management. She joined MunichRe in January 2023, with over 20 years of experience in Life insurance underwriting and operations. Jennifer is an Accelerated Underwriting and Electronic Health





Records subject matter expert with great enthusiasm for underwriting innovation and digital tools!

She currently serves as a NEHOUA committee member and as a contributing editor for *On The Risk* magazine. Jennifer resides in Mechanicsburg, PA and enjoys travel, the outdoors, live music and a great outfit.

### **Dr. Nicole Simpson**

Nicole Simpson, MD, MPH, DBIM, is the Chief Medical Director at MassMutual Financial Group. She joined MassMutual in 2008 and currently leads a multi-disciplinary medical team covering Life, Disability and Long Term Care. In addition to providing morbidity and mortality risk assessments and guidance for underwriters, and MassMutual's Medical Manuals, she is a skilled trainer who provides education on insurance medicine topics and is involved with the underwriting strategic and operational initiatives for the company.



She currently serves on the Executive Council of the American Academy of Insurance Medicine (AAIM), the Board of Managers of the American Council of Life Insurers (ACLI) Medical Section, mentors medical directors who are new to the insurance industry, is a recent member of the Association of Home Office Underwriters (AHOU) Program Committee, a past member of the Board of Insurance Medicine, and a past member of the AAIM Scientific Program Committee.

Nicole resides with her family in Avon, CT. She participates in several community service events, mentors youth and medical students and loves to travel and learn about the perspectives of different people.



## Erika George

Erika George joined F&G as AVP, Underwriting Innovation in September of this year after spending the first 18 years of her career at National Life Group. Over her 18 years of experience, she has held a variety of roles, including Product Development and Pricing, Marketing, and most recently, Underwriting. With advancements in data within the Underwriting space, she considers her current role as a fantastic opportunity to bring two risk mitigation functions together between Underwriting and Actuarial. She finds great joy in helping others reach new heights and is deeply committed to developing others. Erika is an Associate of the Society of Actuaries and has a degree in Mathematics from Clarkson University. She lives in Barre, VT, with her husband and three daughters.



## Natasha Alexeeva

“I was in machine learning long before we had a term for it. I started my career at DARPA, the research arm of the US Department of Defense, where I worked as a researcher and data scientist and later led teams at Kaiser Permanente, Visa, and Amazon. I started Friendly in 2019 with the idea of automating labor-intensive tasks in underwriting such as medical data review.”





## *Attendees*

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Andrew	Fortin	Amica Life Insurance Co.	afortin@amica.com
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*Thank you for attending the  
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