



**ESTABLISHED 1946**

Dear MUD Member:

We are delighted to invite you to the **42nd Annual M.U.D. Conference!** Last year our multi-day program sold-out within 4 weeks of open registration and indeed it was a smash-hit performance! Please plan to join us for a very exciting and informative meeting packed with superb lectures, great networking, and a fabulous New York atmosphere.

In today's challenging economic climate, the knowledge, ideas, information and education you will gain at this MUD Conference will prove invaluable as we pave roads to success in this tough environment. The Executive Board of the Metropolitan Underwriting Discussion Group wishes you all the best for a successful 2012 and looks forward to joining you in what's sure to become our best meeting ever!

**Dates:** Sunday, January 29, through Tuesday, January 31, 2012

**Time:** Welcome Reception: Sunday January 29, 5:00-6:30 pm.

Welcome Desk and Continental Breakfast:  
Monday January 30, 7:45-8:45 am.

Program begins on Monday January 30, at 8:45 am.

**Registration:** Online: [www.MudGroup.org](http://www.MudGroup.org)  
Via email: [eli.rowe@parameds.com](mailto:eli.rowe@parameds.com)  
Call Eli Rowe: office (718) 233-2772 or cell (917) 567-7100

**Cost:** **\$325.00 per person.**  
The price includes lectures, workshops, dinner, and cocktails.  
Registration will close on January 13, 2012.

Late registration -After Jan 13, 2012: \$400.00.

**Payment:** Checks and CC accepted. Details are on page 10.

**Attire:** Business casual

**THE 42nd ANNUAL M.U.D. GROUP CONFERENCE: JANUARY 29-31, 2012**

**Cancellation policy:** The registration fee will be refunded in full for cancellation requests received before January 1, 2012. After that date, no refunds will be provided.

**Location:** InterContinental New York Times Square  
300 West 44th Street New York, NY 10036



**Reservations:** A special reduced rate **of \$189.00 plus tax, per night**, is available for M.U.D. Conference attendees. Call the InterContinental New York Time Square reservations desk at 800-711-7304. Ask for the M.U.D. Group rate **code CIG**. Friday, January 6, 2012 is the cutoff date for this special rate so reserve early.

This special rate includes complimentary wireless access in each room.

Reservations can also be made online via the InterContinental's website:  
[Click Here To Reserve](#)

**Parking:** Onsite parking at the hotel is available for a fee of \$55.00 per car for twenty-four hours. They do not offer in and out privileges.



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JANUARY 29-31, 2012**

**PROGRAM**

**SUNDAY, JANUARY 29**

**5:00-6:30 pm:** **Welcome Reception & Networking Forum**  
Light refreshments: Hors d'oeuvres, wine, beer,  
soft drinks & snacks

**MONDAY, JANUARY 30**

**7:45-8:45 am:** **Continental Breakfast & Networking**

**8:45-9:00 am:** **Welcome & Business Session/Election of  
Officers by M.U.D President:**

**Judith E. Hecht**

Senior Underwriting Consultant  
**Aviva Life and Annuity Company of New York**

**Incoming M.U.D. Vice President**

**Joseph Kotowicz, FLMI**

Senior Underwriting Consultant, Lead Underwriter  
**Aviva Life and Annuity Company of NY**

**9:00-9:55 am:** **The Art of Listening... Hearing the Spoken Word**

**Daniel T. Marsano**

Vice President Special Investigations  
**Prudential**



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**MONDAY JANUARY 30**

**10:00-10:55 am: Advances in Cancer**

**Oscar A. Cartaya M.D., M.P.H., M.S., D.B.I.M**  
Vice President and Medical Director  
**RGAs Reinsurance Company**

**10:55-11:10 am: Networking Break**

**11:10-12:05 pm: Update on Predictive Underwriting: Improved Customer Experience and Its Impact**

**Paul A. Hatel**  
Global Head of Accelerated Underwriting and Data Insights  
**Swiss Re Life and Health**

**12:05pm-2:00 pm: Open Lunch**  
Here's your chance to enjoy your favorite New York eatery.

**2:00-2:55 pm: Workshop (details on page 8)**

**3:00 -3:55 pm: Workshop (details on page 8)**

**3:55-4:10 pm: Networking Break**



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**MONDAY JANUARY 30**

**4:10-5:00 pm:**

**Prostate Cancer: More Like a Chronic Disease than a Typical Tumor**

**Clifton P. Titcomb Jr.**  
Medical Consultant  
Hannover Life Re

**5:00-6:00 pm:**

**Refreshments**

**6:00-9:30 pm:**

**GALA DINNER  
RECEPTION**



**Amazing Entertainment!**

**From 9:30 pm**

**Vendor Hospitality Suites**



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**TUESDAY, JANUARY 31**

**8:00-9:00 am: Continental Breakfast & Networking**

**9:00-9:55 am: Underwriting Not By the Book**

**Gene Lunman, FSA**

Senior Vice President- Individual Life Products  
**MetLife**

**William E. Moore, FLMI**

Chief Underwriter and Managing Director  
**Swiss Re Life and Health**

**10:00-10:55 am: Clinical vs. Insurance Medicine: Meet the Experts**

**Valerie R. Kaufman, MD, FACC, DBIM**

Vice President and Chief Medical Director  
Life Underwriting  
**Mass Mutual Financial Group**

**Dr. Sidney Plawes**

Cardiologist

Moderator:

**Kathleen Alfano**

Vice President Underwriting  
**Sun Life Financial**



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**TUESDAY, JANUARY 31**

- 10:55-11:10 am:           Networking Break**
- 11:10 am-12:00 pm:      Workshops (details on page 9)**
- 12:00–2:00 pm:           Open Lunch**  
A chance to have lunch on the town with your current & potential business associates.
- 2:00-2:55 pm:            Workshops (details on page 9)**
- 3:00-3:55 pm:            Interactive Game Show Presentation!**  
**Are You Smarter Than a First Year Underwriter?**
- Joseph Kotowicz, FLMI**  
Senior Underwriting Consultant, Lead Underwriter  
**Aviva Life and Annuity Company of NY**
- Leanne Russo; FLMI, HIAA, ICA**  
Assistant Vice President, Senior Underwriting Consultant  
**GenRe Life Health**
- Lori A. Boucher, FALU, FLMI, CSSC**  
Underwriting Consultant, Individual Life  
**Liberty Life Assurance Company of Boston**
- 4:00-4:15 pm:            Closing Remarks by President**  
**Conference Adjournment**



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**WORKSHOPS-MONDAY, JANUARY 30, 2012**

There will be four workshops given concurrently. Each workshop will be given twice, once at 2:00 pm and again at 3:00 pm for a more relaxed, open environment.

**WORKSHOP 1    *Underwriting the Rich and Famous***

**Gregory Ferrara**

Corporate Vice President for Quality Assurance, Research and Training.

**New York Life**

**John Brogna**    Senior Underwriting Specialist - Home Office Underwriting

**New York Life**

**WORKSHOP 2    *Life Insurance Suitability Review – Whose Job Is It?***

**Gary S. Frank J.D., CLU, ChFC**

Vice President Compliance

**Aviva USA**

**WORKSHOP 3    *Underwriting Screening Liver Test Abnormalities: “Why” – Not, “How High”***

**Rob Lund, MD, DBIM**

Vice President & Medical Director

**Munich American Reassurance Company**

**WORKSHOP 4    *Thyroid Neoplasms – 2012***

**Steven E. Zimmerman M.D., CLU, FLMI**

Vice President and Chief Medical Director

**SCOR Global Life Americas**



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**WORKSHOPS-TUESDAY, JANUARY 31**

There will be four workshops given concurrently. Each workshop will be given twice, once before lunch at 11:10 am and again right after lunch at 2:00 pm.

**WORKSHOP 1**

**Different Strokes for Different Folks:  
Anatomy and Pathophysiology, Prevention  
and Intervention, Mortality and Underwriting  
of CVA**

**Irvin N. Heifetz, MD**  
Senior Medical Director  
**MetLife**

**WORKSHOP 2**

**I've Fallen and I Can't get Preferred**

**Steven Cooper, MD, DBIM**  
AVP & Senior Medical Director Underwriting and  
New Business Department  
**Lincoln Financial Group**

**WORKSHOP 3**

**Scuba Diving: Medical Implications from a  
Clinical Perspective**

**Avishai Neuman MD**  
Board Certified Anesthesiologist

**WORKSHOP 4**

**Diabetes: Where are We Now?**

**Elaine M. Szewc, RN, BS, AALU, ALMI**  
Assistant Chief Medical Director  
**John Hancock US Division**