

ECC

Eastern Claims Conference

PO Box 863902

Ridgewood, NY 11386

Your Premier Risk Management &
Technology Conference

www.easternclaimsconference.com

March 22 - 24, 2021



VIRTUAL CONFERENCE

Dear Friends and Colleagues:

Welcome to the 2021 Eastern Claim Conference and our first ever virtual event. It is with great excitement and pleasure that we are presenting this conference to you. While there may be no substitute for being together, we are very thankful for the ability to host our conference virtually and present a wonderful program to you. We have developed and adapted greatly since the beginning of last year, and the ECC has truly embraced and become the ***“Premier Risk Management and Technology Conference.”***

Because this year’s program has been tailored for a virtual event, we have had to reduce the number of concurrent sessions; however, we can now accommodate many more people per session. While we anticipate an in-person conference in 2022, we are focusing on the positive aspects that a virtual conference offers such as the convenience, reduced costs, and flexibility. By being virtual, we know that there is a whole new audience of Insurance Professionals who may otherwise not have previously been afforded the opportunity attend a live ECC Conference, and we are grateful for the opportunity to be virtual and expand our education program to a wider audience.

This year’s conference required us to make many changes, and change always requires collaboration, compromise, and decisions – in other words, work. As the President of the ECC, I could not be prouder or more honored to work with such a great team. Everything done at the ECC is done by volunteers who have given up their time to create our programs, develop the web pages, design the registration set ups, work with sponsors, and the list goes on. For this team, it was not enough to just go virtual. They pushed to make sure we had the best possible platform and the best program and experience possible. Words cannot capture the energy and enthusiasm that has gone into this year’s conference. For all those who have helped to make this happen, Thank you and Well Done.

We also want to thank our speakers and sponsors. We are grateful for a wonderful slate of speakers - subject matter experts without whom we would not have a program. We appreciate their willing to share their expertise and experiences with the industry. As to our sponsors, without their generosity, we would not be able to hold such events. Even virtual conferences incur expenses, and we are deeply appreciative of their support.

Lastly, we want to thank all our attendees for whom this event was created. We applaud you for taking the time to attain new knowledge and to sharpen your skills so you can better serve your constituents. This has been a challenging year with a lot of changes that have made professional growth all the more important, and we applaud you for doing so.

We hope you enjoy the conference.

Sincerely,

Kevin C. Glasgow, FLMI, FLHC, CLU®, CFE

President, Eastern Claim Conference



**2021 Eastern Claims Conference
ECC – 2021**

MONDAY, MARCH 22, 2021

WELCOME ADDRESS

*10:00 a.m. – 10:15 a.m.
Christine Prutting
AXIS Insurance Company*

INTRODUCTION

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

KEYNOTE ADDRESS

*10:15 a.m. – 10:50 a.m.
Mike Bechtel, Managing Director & Chief Futurist
Deloitte Consulting LLP*

A brief history of the future

Join Deloitte’s Chief Futurist, Mike Bechtel, for an “eyes to the skies, feet firmly on the ground” tour of what’s now, what’s new, and what’s next in tech. Mike will make simple sense of complex emerging technology trends and give special attention to two all-important questions: “So what?”, and “Now what?”



MONDAY, MARCH 22, 2021

CONCURRENT SESSIONS

11:00 a.m. – 11:55 p.m.

Panel 1. 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 2. Building Effective Fraud Models

Abhishek Lall, Verisk, New Jersey City, NJ

Jonathan Dennish, 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.

Sponsor Meet / Greet

12:00 p.m. – 12:30 p.m.

CONCURRENT SESSIONS

1:00 p.m. – 1:55 p.m.

Panel 3. 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 4. Synthetic Identity Fraud

Louis Riggio, AVP, Product Innovation- Verisk, ISO Claim Solutions

As long as there are financial opportunities to exploit fraudsters will continue to look for ways to generate their next payday. This latest scheme was first noticed in the banking industry where fraudsters perpetrate losses totaling tens of billions of dollars. This was just the proving ground where these swindlers perfected the scheme before bringing that pain the Insurance Industry. More and more carriers are now starting to see fake identities showing up in their files. Building complex tools that can unwind Synthetic Identities and stop them before they make off with hard earned premium dollars is a challenging prospect but it's possible. Join this session to learn how the scheme works and how you can pull back the curtain on this fraud scheme to separate truth from fiction.

CONCURRENT SESSIONS

2:00 p.m. – 2:55 p.m.

Panel 5. 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 6. Keeping Current With RVU/CPT Codes

John Hoffman, CPA/ CFF/ CTIP, 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.

Sponsor Meet / Greet

3:00 p.m. – 3:30 p.m.



TUESDAY, MARCH 23, 2021

CONCURRENT SESSIONS

11:00 a.m. – 11:55 p.m.

Panel 7. Opioids – Accidental Death Claims

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

Joseph Jeffrey, 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 8. 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.

Sponsor Meet / Greet

12:00 p.m. – 12:30 p.m.

CONCURRENT SESSIONS

1:00 p.m. – 1:55 p.m.

Panel 9. 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 10. Turning Trash into Treasure

Lisa J. Ribacoff, MSED.,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.



CONCURRENT SESSIONS

2:00 p.m. – 2:55 p.m.

Panel 11. Intro to Underwriting for Claims Professionals

Antonio 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 12. 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?

Sponsor Meet / Greet

3:00 p.m. – 3:30 p.m.



**WEDNESDAY, MARCH 24,
2021**

CONCURRENT SESSIONS

11:00 a.m. – 11:55 p.m.

Panel 13. Mock Deposition

Michelle Czapski – Bodman, Troy, MI

Erica Shell – Bodman, Detroit, MI

Two experienced insurance litigators will discuss the new era of taking and defending depositions remotely, including best practices to employ and pitfalls to avoid. We will touch on witness preparation, exhibit presentation and manipulation, recording the deposition, and advance agreements needed to meet the unique challenges of the remote deposition.

Panel 14. Fighting Fraud with Internet Mining and Surveillance Ethics

Jason Caroluzzi, Ethos Risk Services, St. Petersburg, FL

Discuss how information is gathered through internet mining and how that information is valuable for successful surveillance. Many adjusters do not understand the extensiveness of what information can be located on the internet to identify potential red flag indicators of fraud. This course also focuses on the ethics, laws, and pre-surveillance research required for successful surveillance. It is important for insurance adjusters to understand how this information is obtained and utilized for successful outcomes.

Sponsor Meet / Greet

12:00 p.m. – 12:30 p.m.

CONCURRENT SESSIONS

1:00 p.m. – 1:55 p.m.

Panel 15. 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 16. Forensic Case Studies – Know the Fraud Indicators

Ernest Patrick Smith, Nawrocki, Smith, Melville, NY

Case studies are the best way to understand forensic investigations. 2021 brings a combination of new and old fraud indicators – come and learn all you need to know to be successful!

CLOSING REMARKS

2:00 p.m. – 2:15 p.m.

Kevin C. Glasgow, FLMI, FLHC, CLU®, CFE
President, Eastern Claim Conference



2021 Eastern Claim Conferece

Time Slot	Stream	Monday - 3/22/21	Tuesday - 3/23/21	Wednesday - 3/23/21									
10:00 - 10:15	Welcome and Opening	Board											
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