

RAF Holds Spring Meeting In San Diego

By Michael Cohen

The Risk Appraisal Forum (RAF) opened its 43rd year in beautiful San Diego with its spring meeting, chaired with precision by Ben Nevejans of LifePro Financial Services.

The L'Auberge Del Mar offered the perfect setting for a meeting that exemplified the RAF mission of creating a forum for industry leaders involved in life insurance underwriting. The morning session had a tremendous start with Dr. Robert Coates, Swiss Reinsurance, and his discussion of mood disorders and their effect on mortality. Dr. Coates educated the forum about mortality trends that have been linked to various mood disorders. The fascinating correlation between suicide trends and various mental disorders were revealed as well.

It's always hard to follow Dr. Coates, but Bill Whitsell, SVP of Operations, National Life Group, dazzled the attendees with facts, figures, and experiences of Big Data and how it's transforming and shaping the life insurance industry. National Life is one of the pioneers of Big Data and Whitsell was able to give a nice overview of how underwriting can help improve the buying experience, drive sales, and help more consumers protect their families.

The hits didn't stop as Mark Winham, Wamberg Genomic Advisors, took the engaged participants through the journey of genomic innovation and how genomics can possibly help insurance clients treat various maladies along with helping to shape the future of underwriting. The world of genomics is fascinating and Wamberg Genomic is on the cutting edge of this emerging technology.

The first day sessions closed with part one of the RAF Round Table discussion—an open forum that fosters dialogue on active underwriting issues that have an effect on the industry. The discussion brought to light issues with cannabis underwriting,

both medically and financially, preferred guidelines, foreign national guidelines, and of course accelerated underwriting. The evening reception was perfectly choreographed with a classic sunset slowly disappearing into a perfectly blue Pacific Ocean. The group leisurely walked over to Pacifica Del Mar for a wonderful dinner complete with more thought-provoking conversations.

Nevejans wasn't done with impressing the RAF attendees, as he rolled out an impressive morning agenda that started with John Ravits, MD, University of California San Diego Health. Dr. Ravits shared his research and clinical advances in the treatment of ALS. While there is still more work to be done, Dr. Ravits and his research team know more now than ever about ALS and how to prolong potential positive effects of new ALS treatments. Dr. Ravits' discussion was crucial in helping the attendees understand more about the clinical advances being made in this area of research.

After a short break, Dr. Thomas Ashley, MD, FACP, Gen Re, created an immense amount of discussion with his life case studies. His engaging discussion showed how the art of underwriting is ever changing and how new, challenging conditions are just a case away. Dr. Ashley's session was the perfect segue into the final RAF Round Table discussion that picked up from where it left off the previous day. The attendees dove right into conversation that covered everything from insights on preferred underwriting to consumer self-engaged genetic testing to advances in diabetic monitoring.

The meeting finished with a round of applause, saluting Ben Nevejans for his impeccable hosting and chairing of the 2019 Spring RAF meeting. The RAF was pleased to welcome its two newest members, John Voelker from Voelker

Underwriting Services and John Gilbert from The National Benefits Corp. For more information about the RAF, please visit www.riskappraisalforum.com.



1. John Ravits, MD, University of California San Diego Health.

2. Ben Nevejans and Heather Ulz, LifePro Financial Services, San Diego, CA.

3. Dr. Craig Davidson, MD, Prudential medical director; Robin Holicky, AVP and chief underwriter, Allianz; and Ben Nevejans.

4. Michael Cohen, Eugene Cohen Ins. Agency, Inc, Skokie, IL, with Brian Duncan, Duncan Financial Group, Irwin, PA.



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5. John Voelker, Voelker Underwriting Services, Mooresville, NC; Matthew Webster, MD, Sammons Financial Group; and Jeremy Singer, chief underwriter, The Cincinnati Life Insurance Company.

6. John Gilbert, The National Benefits Corp, West Des Moines, IA, and John Williams,

assistant chief underwriter, Principal Financial.

7. Joe Kotowicz, senior underwriting consultant manager, Global Atlantic; Bob Lombardo, Ash Brokerage of Southwest Florida, Naples, FL; and Heather Ulz.

8. Craig Davidson, MD; addresses the group.

9. Matthew Webster, MD, Tim Rieder,

underwriting consultant, Munich Re; and Mike Hesse, chief underwriter, RGA.

10. Tom Ashley, MD, VP and chief medical director, Gen Re.

11. Robert Coates, MD, VP and senior medical director, Swiss Re. 🌐