

Risk Appraisal Forum's Spring Meeting Dazzles Industry Underwriters.

John Voelker, of Voelker Underwriting Services, Inc., and RAF member, hosted the 2024 Spring meeting in the Queen City of Charlotte, NC, from April 3 to April 5. As the meeting chairperson, he organized an event that will surely be talked about for years to come. The meeting was located at the Grand Bohemian Hotel in downtown Charlotte. The hotel was a beautiful location to host such an impressive symposium.

After a wonderful reception on Wednesday night, the meeting got to brass tacks early on Thursday morning. The insurance company underwriting directors, officers, and medical directors in addition to the RAF members and hosts settled in for a day of shared learning.

The first speaker was Dr. Robert Wiggins from Novent Health Presbyterian Medical Center in Charlotte. Dr. Wiggins discussed his research for Parkinson's patients and how to use deep brain stimulation and/or alternate dopamine delivery systems to change the treatment for his patients. In addition, Dr. Wiggins and his team are looking at new ways to identify Parkinson's early in the process so that treatment can be administered sooner rather than later. The research and new discoveries made the audience pay close attention.

Next up was Dr. Catrine Tudor-Locke, Dean of the College of Health and Human Services at the University of North Carolina, Charlotte. Dr. Tudor-Locke was able to share her team's research on morbidity and personal measuring devices that look at steps taken in a day. Clinically, her team was able to prove that those that have over 7500 steps per day will show less morbidity issues than those that are shown to be much more sedentary with under 5,000 steps per day.

The group was then honored with Dr. Jaspal Singh, Clinical Professor of Medicine at Wake Forest University. Dr. Singh is highly in demand to speak, as his team

researches an array of critical care, sleep medicine and thoracic oncology. Dr. Singh discussed ways to identify lung cancer, as this cancer still has a very high mortality and morbidity rate. His team's research is already saving lives. The group was fortunate to have Dr. Singh continue to share his other team's research on sleep disorders. Sleep disorders are so very common and have an effect on so many people. His team's study of sleep apnea has not only focused on the AHI part of the sleep study, but also the ODI, which can actually be more important. It was interesting to hear Dr. Singh explain how dreams can be reflected in the quality of sleep. The group could have sat with Dr. Singh for the rest of the day, but he had to return to his teaching duties at Wake Forest.

The day of learning was capped off with Dr. Metin Gurcan, also a professor from Wake Forest. Dr. Gurcan discussed the development and progression of AI within medical research and its application within clinical medicine. Dr. Gurcan and his team have been collaborating with a large international study of how to use AI within the world of pathology. The ability to harness artificial intelligence within the university setting has reinvigorated the research community in this exciting and expanding field.

Mr. Voelker and his team put together an amazing day of learning and then topped it off with an evening of entertainment and outdoor/indoor fun and food that highlighted the elegance of the Grand Bohemian hotel in beautiful downtown Charlotte. The insurance company medical directors, insurance company directors of underwriting, and the RAF members enjoyed winding down by talking about the day of learning and how it can assist in underwriting cases.

Friday morning came quickly along with the excitement of the morning session

of RAF. Mr. Voelker brought in Richard Bloomfield, MD at Wake Forest University, to discuss advances in treatment and control of Crohn's and Colitis in the university and research setting. Dr. Bloomfield explained to the group how biologics are becoming more and more common in the control of bowel autoimmune diseases and have helped to curtail the morbidity risks and have improved the quality of life for so many. As with most medications, these may not be the perfect solution for everyone and medication management has become very important.

The Friday morning session continued with David Herrington, MD and Professor of Cardiology at Wake Forest. Dr. Herrington has served as the principal investigator of a multinational study of how to better identify heart disease by looking at genetic and metabolic signatures of coronary artery disease. One of the analogies he used was that of Winston Churchill compared with Jim Fixx. Both men are iconic in their own right, with Churchill helping to change history and Jim Fixx promoting exercise and good health. Ironically, Winston Churchill lived to age 90, while having an infamous lifestyle of cigars, alcohol and known excess. Then what caused Jim Fixx, who advocated and lived an apparent healthy lifestyle, to succumb to a heart attack at 52?

The Friday session was closed out by a combination of Mr. Voelker and RAF member Michael Cohen monitoring a lively RAF roundtable session that encouraged dialog between invited guests, medical directors, and RAF members.

Congratulations to John Voelker at Voelker Underwriting Services for an amazing job of being the Spring RAF meeting chair and for creating a meeting that was the talk of the life insurance underwriting community. 🌐



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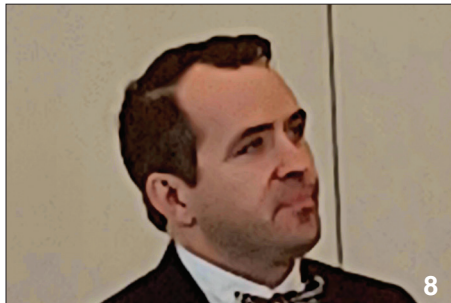
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1: Josh Heidemann, Assistant Chief Underwriter, Principal Financial; John Gilbert, RAF member, Vanbridge Insurance Service; and Dave Kanney, Chief Underwriter, Mass Mutual.

2: Kathy Deren, Director of Underwriting Relationships, Nationwide; John Voelker, RAF Member, Voelker Underwriting Services; and Renda Bailey, Executive Underwriting Consultant, Mass Mutual.

3: Kurt Thomas, RAF Member, J.L. Thomas

& Co.; Dr. Christopher Yiannias, Gen Re, VP and Medical Director; and Brendon DeRouin, RAF Member, E4 Insurance Services.

4: Kim Seppay, Formerly of Lincoln Financial; Diana Greenberg, RAF Member, Total Financial & Insurance; and John Jonassen, Chief Underwriter, SVP, Security Mutual.

5: Richard Bloomfield, MD, Wake Forest School of Medicine.

6: Metin Gurcan, Ph.D., Wake Forest School of Medicine.

7: Antoinette Tan, MD, MHS, Levine Cancer Institute.

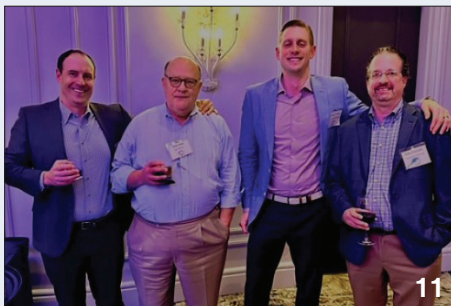
8: Robert Wiggins, MD, Novent Health Presbyterian Medical Center.

9: Dr. Jaspal Singh, MD, MHS, Levine Cancer Institute.



10: Dr. Catrine Tudor-Locke, Dean of College of Health & Human Services, UNC-Charlotte.

11: Brendon DeRouin, RAF Member, E4 Insurance Services; Mark Wall, RAF Member, Mark Wall



& Co.; Brian Duncan, RAF Member, Duncan Advisor Resources; and Mike Frenville, RAF Member, Duncan Advisor Resources.

12: Chris Regione, Chief Underwriter, Sam-



mons Financial; Matt McAvoy, RAF Member, Ash Brokerage; Matt Webster, MD, Chief Underwriter, Sammons Financial.