

Vera F. Dolan

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EDUCATION and PROFESSIONAL CERTIFICATIONS

MSPH University of North Carolina at Chapel Hill, Epidemiology, 1981

BA The Johns Hopkins University, Public Health, 1979

FALU Fellow of the Academy of Life Underwriting, 1998

ELS Editor in the Life Sciences, 2003

United States Patent No. US 10,825,102 “Reference Interval Generation” November 3, 2020

United States Patent No. US 11,010,449 “Multi-Dimensional Data Analysis and Database Generation”
May 18, 2021

EXPERIENCE

Principal, VFD Consulting, Inc., 1989 to Present

Providing life and health insurance and related industries mortality and underwriting research, market research, product development, business development and technology, underwriting education and training, and litigation support to multinational clients, including:

AIG American General Life Cos.

American Family Life Insurance Co.

AVS Underwriting

Bank of America

Calypte Biomedical

Canada Life Reinsurance

Charles Schwab & Co.

Clinical Reference Laboratory

decydeWARE

Drinker, Biddle & Reath

Edwards Lifesciences

EMSI (formerly PMSI)

Farmers Mutual Insurance Co.

FaxWatch

Federal Home Loan Bank (San Francisco)

First Financial Underwriting Services

General American Life Insurance Co.

Golden Gateway Financial

Hank George, Inc.

Health Net of California

Heritage Labs

HSBC Insurance Services

Independent Order of Foresters

Insure.com

LabOne

Life Settlement Consulting & Management

Los Angeles County Crime Laboratories

MetLife Canada

MIB Group

Millennium Pharmaceuticals

Mutual of Omaha

North Coast Opportunities

On The Risk – The Journal of the Academy of Life Underwriting

PartnerRe Life (formerly Winterthur Life Reinsurance)

Pacific Blue Cross

PPO Oklahoma

Protective Life Insurance Co.

Safe Harbor Resources

Sagicor Financial Corporation

Society of Actuaries

Thomson Management Solutions

21st Services

Wells Fargo Bank

Western Reserve Life Assurance Co. of Ohio

Xcelerate Corporation

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Curriculum Vitae, continued

Expert witness services provided to the following:

Multiple retentions:

Andres Andres & Moore, Santa Ana, CA
Barger & Wolen, Irvine, CA and New York, NY
Carmody Torrance Sandak Hennessey, Waterbury, CT
Clifford Law Offices, Chicago, IL
County of Hawaii, Hilo, HI
Cozen O'Connor, Wilmington, DE and Philadelphia, PA
Donahue Horrow, El Segundo, CA
German Gallagher & Murtagh, Philadelphia, PA
Grabhorn Law, Louisville, KY
Hall Booth Smith, Atlanta, GA
David G. Hill & Associates, Glastonbury, CT
Hinshaw & Culbertson, Los Angeles, CA
Kantor & Kantor, Northridge, CA
Kreindler & Kreindler, New York, NY
Law Offices of Michael Jay Green, Honolulu, HI
Lewis & Roca, Phoenix, AZ
Low McKinley & Salenko, Sacramento, CA
Mansell Engel & Cole, Oklahoma City, OK
McCue-Pauley & Associates, Dallas, TX
Meagher + Geer, Minneapolis, MN and Bismarck, ND
Schneider & Onofry, Phoenix, AZ
Taylor Anderson, Denver, CO
U.S. Department of Justice
Ward Greenberg Heller & Reidy, Philadelphia, PA
Wilson Elser Moskowitz Edelman & Dicker, Los Angeles and San Diego, CA

Expert witness brokers and search firms:

AMFS / Medical Experts Nationwide
Consolidated Consultants
Expert Institute
Insurance Expert Network
ForensisGroup
LITILI
Medical Advisors, Inc
Medical Consultant Services
The TASA Group
Thomson Reuters Expert Witness Service

Single cases:

Administrative Office of the United States Courts, Washington, DC
Alaska Attorney General, Anchorage AK
Andrews Kurth, Dallas, TX
Axley Brynelson, Madison, WI
Bailey Brauer, Dallas, TX
The Bainbridge Law Firm, Plymouth Meeting, PA
Bodman, Troy, MI
Bolin Law Group, St. Petersburg, FL
Bolt Keenley Kim, Berkeley, CA
Brown & James, Belleville, IL
Burch & Cracchiolo, Phoenix, AZ
Busse Busse & Grassé, Chicago, IL
Campano Law Group, Lancaster, CA
Carlin & Buchsbaum, Long Beach, CA
Carlton Fields, Washington, DC
City of Torrance, Torrance, CA
Clapp Ingram & Olheiser, Casper, WY
Cochran & Edwards, Smyrna, GA
Coffey Burlington, Miami, FL
Cohen Johnson Parker Edwards, Las Vegas, NV
Comprehensive Diagnostic Center, Pottstown, PA
Corr Cronin Michelson Baumgardner Preece, Seattle, WA
Coughlin Law Firm, San Diego, CA
Crammer Bishop & O'Brien, Absecon, NJ
Daniels Fine Israel Schonbuch & Lebovits, Los Angeles, CA

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Curriculum Vitae, continued

Single cases, continued:

DarrasLaw, Weston, FL
Deitchman & Deitchman, Placerville, CA
DeKoter Thole Dawson & Rockman, Sibley, IA
Demas Law Group, Sacramento, CA
Didriksen Saucier Woods & Pichon, New Orleans, LA
Dressler Law Office, New Haven, CT
Duke Seth, Dallas TX
Eckert Seamans Cherin & Mellott, Philadelphia PA
Egan & Pechtel, Kennewick, WA
Elkus & Sisson, Greenwood Village, CO
Epstein Becker & Green, Los Angeles, CA
Ervin Cohen & Jessup, Beverly Hills, CA
Fairchild Price Haley & Smith, Nacogdoches, TX
Fallgatter Farmand & Catlin, Jacksonville, FL
Ferguson Skipper Shaw Keyser Baron & Tirabassi, Sarasota, FL
William J. Ferren & Associates, Moosic, PA
Finch McCranie, Atlanta, GA
Finley Law Firm, Des Moines, IA
Fisher & Byrialsen, Denver, CO
Evan Freirich, Boulder, CO
Freund Freeze & Arnold, Dayton, OH
Friedman Rubin & White, Anchorage, AK
Galloway Lucchese Everson & Picchi, Pleasant Hill, CA
Gilchrist & Rutter, Santa Monica, CA
Graves & King, Riverside, CA
Greenberg Traurig, Denver, CO
Greene Broillet & Wheeler, Santa Monica, CA
GWC Injury Lawyers, Chicago, IL
Hanna Campbell & Powell, Akron, OH
Hansen Reynolds, Milwaukee, WI
Head Law, Murray, UT
The Healy Law Firm, Chicago, IL
Hoagland Fitzgerald & Pranaitis, Alton, IL
Holman Law, Tacoma, WA
Diana Holt, Columbia, SC
Huff Powell Baily, Atlanta, GA
Jackson & Campbell, Washington, DC
Jackson Kelly, Charleston, WV
Jardine Law Office, DeForest, WI
Kent D. Jensen Law Office, Burley, ID
Johnson Schachter & Lewis, Sacramento, CA
David Jones Law, Grapevine, TX
Justice 360, Columbia, SC
Kaplan Cottner, Las Vegas, NV
Katten Muchin Rosenman, Los Angeles, CA
Kennedy Johnson Schwab & Roberge, New Haven, CT
Keogh Cox & Wilson, Baton Rouge, LA
Kitch Drutchas Wagner Valitutti & Sherbrook, Detroit, MI
Knapp Petersen Clarke, Glendale, CA
Koch Degn & Gomez, Visalia, CA
Lang Richert & Patch, Fresno, CA
Law Office of Andy Basseri, Beverly Hills, CA
Law Offices of Benjamin Blakeman, Los Angeles, CA
Law Office of Sean Brew, San Diego, CA
Law Offices of Robert A. Brenner, Woodland Hills, CA
Law Offices of James Matthew Brown, San Diego, CA
Law Offices of Clyde I. Butts, Walnut Creek, CA
Law Office of Raymond Chandler, Santa Barbara, CA
Law Offices of Steven C. Laird, Ft. Worth, TX
Law Office of Katherine MacKinnon, St. Louis Park, MN
Law Office of Stephen W. Penn, Morgan Hill, CA
Law Office of Charles M. Ray, Newport Beach, CA
Law Office of Kenneth U. Reyes, Los Angeles, CA
Law Offices of Cary T. Tanaka, Honolulu, HI
Law Office of Edward J. Thomas, Bakersfield, CA
Law Firm of Roger "Rocky" Walton, Arlington, TX
The Lawrence Law Firm, Roanoke, VA
Lederer Weston Craig, West Des Moines, IA
Littler Mendelson, San Jose, CA
MacMorris & Carbone, Stockton, CA
Magdalena Law Group, San Jose, CA
Daniel Q. Mahone, Frederick, MD
Marks Gray, Jacksonville, FL
Marquis Aurbach Coffing, Las Vegas, NV
Marsh Rickard & Bryan, Birmingham, AL
Percy Martinez, Coral Gables, FL
The Matiasic Firm, San Francisco, CA
McArdle Frost & Brinton, Chicago, IL

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Curriculum Vitae, continued

Single cases, continued:

McCollum Crowley Moschet Miller & Laak, Minneapolis, MN
McDermott Will & Emery, Chicago, IL
McDowell & Osburn, Manchester, NH
McFall Burnett & Brinton, Manteca, CA
McGinn Montoya Love & Curry, Albuquerque, NM
Meyers McConnell Reisz Siderman, Los Angeles, CA
Milavetz Gallop & Milavetz, Edina, MN
Modlin Law, New York, NY
Morris Polich & Purdy, San Francisco, CA
Morrison Mahoney, Hartford, CT
Murphy Pearson Bradley & Feeney, San Francisco, CA
Myers & Gomel, Las Vegas, NV
Nash Spindler Grimstad & McCracken, Manitowoc, WI
Nicholas & Tomasevic, San Diego, CA
Norton Rose Fulbright US, Houston, TX
Ogden Murphy Wallace, Seattle, WA
Pettiette Armand Dunkelmann Woodley Byrd & Cromwell, Shreveport, LA
Phillips Spallas & Angstadt, San Francisco, CA
Pinkert Law Firm, Sturgeon Bay, WI
Poling Law, Columbus, OH
Pollara Law Group, Sacramento, CA
Pyle Sims Duncan & Stevenson, San Diego, CA
Rankin Shuey Ranucci Mintz Lampasona & Reynolds, Oakland, CA
Rawle & Henderson, Philadelphia, PA
Rawlings Law Firm, Sioux City, IA
Reback McAndrews & Blessey, Manhattan Beach, CA
Renaud Cook Drury Mesaros, Phoenix, AZ
Riverside County Public Defender, Riverside, CA
Roberts Carroll Feldstein & Pierce, Providence, RI
Roberts & Stevens, Asheville, NC
Rubenstein Law, Miami, FL
Rutan & Tucker, Costa Mesa, CA
Saur Law Office, Laguna Hills, CA
Schlueter, Kwiat & Kennedy, Kailua-Kona, HI
Schmid & Voiles, Orange, CA
Schumacher Francis & Nelson, Charleston, WV
Segal and Kirby, Sacramento, CA
Seyfarth Shaw, Chicago, IL
SGH Martineau, London, England
Sheuerman Martini Tabari Zenere & Garvin, San Jose, CA
Shook Hardy & Bacon, Kansas City, MO
Shun Chen Law Office, Irvine, CA
Sigelman Law Corporation, Beverly Hills, CA
Smith Gambrell & Russell, Jacksonville, FL
Smith Hulsey & Busey, Jacksonville, FL
Snell & Wilmer, Phoenix, AZ
South Carolina Commission on Indigent Defense, Columbia, SC
Stanley Law Offices, Syracuse, NY
State of Alaska Department of Corrections, Anchorage, AK
Stennett & Casino, San Diego, CA
Stinson, Kansas City, MO
Stitzel Page & Fletcher, Burlington, VT
Strickland Diviney Segura & Byrd, Roanoke, VA
Sussman Shank, Portland, OR
Thirteenth Judicial District, Greenville, SC
TroyGould, Los Angeles, CA
Vaka Law Group, Tampa, FL
Walker Hamilton & Koenig, San Francisco, CA
Warner Sechrest & Butts, Gainesville, FL
Webb Bordson Law Group, San Diego, CA
Whitfield & Eddy, Des Moines, IA
David K. Wilson & Associates, Sherman, TX
Winters & Associates, San Diego, CA
Wood Smith Henning & Berman, Los Angeles, CA
Yoder Ainlay Ulmer & Buckingham, Goshen, IN

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Curriculum Vitae, continued

Consulting Projects – Underwriting

- Life Underwriting Requirements Research, 2004 to 2017 Provided methodologies, analysis and write-up of insurance testing laboratory data to initiate new products and services. Conducted cohort mortality studies to improve life underwriting risk assessment.
- Life Policy and Procedures Manual, 2014 Revised and updated life insurance policy and procedures manual based on current underwriting and business operations.
- Health Medical Underwriting Manual, 2010 Adapted medical underwriting manual for supplemental health insurance products.
- Structured Settlement Underwriting Manual, 2008 Developed underwriting manual for structured settlements based on current processes.
- Life Claims Audit, 2007 Performed random selection of cases and designed case data extraction sheet for large life insurance claims study.
- Critical Illness and Disability Income Training, 2006 Prepared and presented training to life underwriters in critical illness and disability income underwriting.
- Underwriting Manual Research and Writing, 2006 Adapted traditional life underwriting manual for simplified life, disability and waiver of premium products.
- Life Settlement Experience Analysis, 2006 Analysis of life settlement mortality to determine predictive factors.
- Life Underwriting Research, 2001 to 2003 Constructed life tables from medical literature to validate life underwriting guidelines. Produced quantitative and qualitative life underwriting manual guidance.
- Life Settlement Underwriting Research, 1998 to 2004 Provided model and design of automated life expectancy calculation system, data collection instruments, evaluation scoring and impairment risk factor weights.
- Insurance Services Product Development, 1997 to 1998 Provided analysis of disease mortality, incidence and prevalence to develop new insurance services product.
- Pension Underwriting Research, 1994 Provided biostatistical research basis to a multinational consortium for a new type of impaired risk European pension product.

Consulting Projects - Business Development and Technology

- Simplified Products Survey and Report, 2005 Conducted survey of top-selling simplified products for underwriting and business process lessons learned.
- New Business Process Review and Optimization, 2004 to 2005 Examined current life new business processes to identify opportunities for decreasing redundancies, handoffs, and inefficiencies.
- Underwriting Decision Software Development, 2004 to 2005 Product and market development of life underwriting software that uses advanced logic engine
- Freelance Writing and Editing, 2004 Editing and writing summaries of medical articles, medical conferences, and insurance topics for physicians and consumers.
- Underwriting Operations Annual Report, 2004 Assisted in editing, writing and analysis of metrics presented in life underwriting operations report for 2003.
- Business Process Improvement, 2003 Interviewed underwriting and business support staff to prepare future improvement in life insurance business process workflow.

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Curriculum Vitae, continued

Consulting Projects - Banking

- Enterprise Technology Plan, 2000 Collaborated on design of three-year technology plan for a Federal bank.
- Financial Services Experience Analysis and Strategy, 1995 to 1998 Provided statistical analysis and models to select business and consumer customers for acquisition and retention programs. Estimated bank account life expectancies using actuarial life table methods.
- Human Resources Automation Plan, 1993 Collaborated in development of plan and prototype for automated human resources management.

Certificate of Appreciation for 30 Years of Contribution, *On The Risk - Journal of the Academy of Life Underwriting*, May 4, 2016

Associate Editor, *On The Risk - Journal of the Academy of Life Underwriting*, 2004-Present

Contributing Editor, *On The Risk - Journal of the Academy of Life Underwriting*, 1994-1997

Kaiser Foundation Health Plan, Oakland, California

Medical Economics and Statistics, 1988 to 1989

Converted community-based pricing approach to experience-based rating for a \$2.5 billion premium enterprise. Conducted underwriting market study of 20,000 employers. Conducted analyses to determine competitive pricing for 2+ million member optical and pharmaceutical programs.

Transamerica Occidental Life Insurance Company, Los Angeles, California

New Business Underwriting Research, 1985 to 1988

Provided analysis of company data and medical literature to support management and underwriting decisions. Developed original methods for actuarial analyses now used for automated systems underwriting \$1.5 billion in annual business.

Lincoln National Reinsurance, Ft. Wayne, Indiana

Underwriting Research, 1982 to 1985

Provided analysis of company data and medical literature to support management and underwriting decisions.

University of North Carolina, Chapel Hill, North Carolina

Department of Biostatistics, 1981 to 1982

Performed statistical analyses for multinational clinical trials.

National Institute of Occupational Safety and Health, Cincinnati, Ohio

Industrywide Studies Branch, Biometry Section, Summer 1980

Performed proportionate mortality analysis of death certificate data for evidence of excess brain tumors among petrochemical workers. Performed analysis of medical records for evidence of excess birth anomalies among railroad workers exposed to dioxin.

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Curriculum Vitae, continued

PUBLICATIONS - INSURANCE

"Advantages of a Life Expectancy Using Life Insurance Underwriting and Life Settlement Methods in the Legal Setting" VFD Consulting, Inc.

"Beware the Black Widow at Claim Time: A Report of Three Cases" J. Insurance Medicine, in press

"Identification and Assessment of Undiagnosed Fetal Alcohol Spectrum Disorder: A Report of Three Cases" J. Insurance Medicine, in press

"Normal Transaminases in Methamphetamine- and Heroin-Associated Hyperammonemic Encephalopathy" J. Insurance Medicine, Vol. 49, No. 4, 2023

"Interview with a Leader: Peter Komsthoef" On The Risk – Journal of the Academy of Life Underwriting, Vol. 38, No. 2, 2022

"Low Serum Creatinine as a Marker for Undisclosed Alcohol Abuse" J. Insurance Medicine, Vol. 49, No. 2, 2022

"Interview with a Leader: Regina Rosace" On The Risk – Journal of the Academy of Life Underwriting, Vol. 38, No. 1, 2022

"The Shift to Full-Time Virtual Employment in the Face of COVID-19" On The Risk – Journal of the Academy of Life Underwriting, Vol. 36, No. 3, 2020

"The Reproductive System" In: Medical Risk Assessment Principles II, 1st Edition, The Academy of Life Underwriting, chapter 1, 2017

"2014 CRL Build Study of Life Insurance Applicants" J. Insurance Medicine, Vol. 46, No. 1, 2016, with Michael Fulks and Robert L. Stout

"Highlights of the 2016 CLIMOA Annual Scientific Meeting" On The Risk - Journal of the Academy of Life Underwriting, Vol. 32, No. 4, 2016

"Hemoglobin Screening Independently Predicts All-Cause Mortality" J. Insurance Medicine, Vol. 45, No. 2, 2015, with Michael Fulks and Robert L. Stout

"Adjusting Measured Creatinine for Low Serum Glucose to Improve Mortality Prediction" On The Risk - Journal of the Academy of Life Underwriting, Vol. 31, No. 3, 2015, with Michael Fulks and Robert L. Stout

"Changing the 'Normal Range' for Blood Pressure from 140/90 to 130/any Improves Risk Assessment" J. Insurance Medicine, Vol. 45, No. 1, 2015, with Michael Fulks and Robert L. Stout

"2014 CRL Blood Pressure Study of Life Insurance Applicants" J. Insurance Medicine, Vol. 45, No. 1, 2015, with Michael Fulks and Robert L. Stout

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Curriculum Vitae, continued

PUBLICATIONS - INSURANCE, continued

“Which eGFR Calculation Offers the Best Mortality Prediction for Insurance?” On The Risk - Journal of the Academy of Life Underwriting, Vol. 31, No. 2, 2015, with Michael Fulks and Robert L. Stout

“Using Urine Protein Creatinine Ratio Alone or Reflexing to Urine Albumin in the Applicant with HbA1c Elevation” On The Risk - Journal of the Academy of Life Underwriting, Vol. 31, No. 1, 2015, with Michael Fulks and Robert L. Stout

“Basic Laboratory Testing” In: Basic Life Insurance Underwriting, ALU 101 Textbook, Sixth Ed. Academy of Life Underwriting, 2014, with Michael Fulks and Robert L. Stout

“Evaluating the Risk of Renal Disease Using Urine Proteinuria or Urine Albuminuria in the Applicant with HbA1c Elevation” On The Risk - Journal of the Academy of Life Underwriting, Vol. 30, No. 4, 2014, with Michael Fulks and Robert L. Stout

"Advantages of a Life Expectancy Using Life Insurance Underwriting and Life Settlement Methods in the Legal Setting" Defense Research Institute Life, Health and Disability Newsletter, Vol. 25, Issue 2, June 26, 2014

"Serum Globulin Predicts All-Cause Mortality for Life Insurance Applicants" J. Insurance Medicine, Vol. 44, No. 2, 2014, with Michael Fulks and Robert L. Stout

"NT-proBNP as a Predictor of All-Cause Mortality in a Population of Insurance Applicants" On The Risk - Journal of the Academy of Life Underwriting, Vol. 30, No. 2, 2014, with Michael Clark, Valerie Kaufman, Michael Fulks and Robert L. Stout

"Beware That Low Urine Creatinine!" On The Risk - Journal of the Academy of Life Underwriting, Vol. 30, No. 1, 2014, with Michael Fulks and Robert L. Stout

"NT-proBNP as a Predictor of All-Cause Mortality in a Population of Insurance Applicants" J. Insurance Medicine, Vol. 44, No. 1, 2014, with Michael Clark, Valerie Kaufman, Michael Fulks and Robert L. Stout

"Scoring Life Insurance Applicants' Laboratory Results, Blood Pressure and Build to Predict All-Cause Mortality Risk" J. Insurance Medicine, Vol. 43, No. 3, 2012, with Michael Fulks and Robert L. Stout

“Urine Protein/Creatinine Ratio as a Risk Predictor in Non-Diabetics with Normal Renal Function” J. Insurance Medicine, Vol. 43, No. 2, 2012, with Michael Fulks and Robert L. Stout

“Trends in Mortality of Insurance Applicants with HIV Infection” J. Insurance Medicine, Vol. 43, No. 2, 2012, with Robert L. Stout and Michael Fulks

“PSA: What Values Predict Increased Mortality Risk?” On The Risk - Journal of the Academy of Life Underwriting, Vol. 27, No. 3, 2011, with Michael Fulks and Robert L. Stout

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Curriculum Vitae, continued

PUBLICATIONS - INSURANCE, continued

“Letter to the Editor: The Use of Modeling for Associating Test Values and Mortality Risk” J. Insurance Medicine, Vol. 43, No. 1, 2012, with Michael Fulks and Robert L. Stout

“Isolated Hematuria as a Mortality Risk Predictor” On The Risk - Journal of the Academy of Life Underwriting, Vol. 27, No. 4, 2011, with Michael Fulks and Robert L. Stout

“Highlights of the 2011 AHOU Annual Conference” On The Risk - Journal of the Academy of Life Underwriting, Vol. 27, No. 3, 2011

“Correction to article: Association of Cholesterol, LDL, HDL, Cholesterol/HDL and Triglyceride with All-Cause Mortality in Life Insurance Applicants” J. Insurance Medicine, Vol. 42, No. 2-4, 2011, with Michael Fulks and Robert L. Stout

“CDT and Serum Alcohol: What Is the Risk?” On The Risk - Journal of the Academy of Life Underwriting, Vol. 27, No. 1, 2011, with Robert L. Stout and Michael Fulks

“Albumin and All-Cause Mortality Risk in Insurance Applicants” J. Insurance Medicine, Vol. 42, No. 1, 2010, with Michael Fulks and Robert L. Stout

“Mortality Associated with Positive Hepatitis C and B Test Results” On The Risk - Journal of the Academy of Life Underwriting, Vol. 26, No. 3, 2010, with Robert L. Stout and Michael Fulks

“Glucosuria as a Mortality Risk Predictor When Blood Is Not Collected” On The Risk - Journal of the Academy of Life Underwriting, Vol. 26, No. 2, 2010, with Robert L. Stout and Michael Fulks

“Mortality Associated with Positive Cocaine Test Results” On The Risk - Journal of the Academy of Life Underwriting, Vol. 26, No. 1, 2010, with Robert L. Stout and Michael Fulks

“Association of Cholesterol, LDL, HDL, Cholesterol/HDL and Triglyceride with All-Cause Mortality in Life Insurance Applicants” J. Insurance Medicine, Vol. 41, No. 4, 2009, with Michael Fulks and Robert L. Stout

“Letter to the Editor: The Authors Reply” J. Insurance Medicine, Vol. 41, No. 3, 2009, with Michael Fulks and Robert L. Stout

“Underwriting Implications of Elevated Carcinoembryonic Antigen” On The Risk - Journal of the Academy of Life Underwriting, Vol. 25, No. 3, 2009, with Robert L. Stout and Michael Fulks

“Mortality Associated with Bilirubin Levels in Insurance Applicants” J. Insurance Medicine, Vol. 41, No. 1, 2009, with Michael Fulks and Robert L. Stout

“Non-Cigarette Tobacco Use – What is the Risk?” On The Risk - Journal of the Academy of Life Underwriting, Vol. 25, No. 2, 2009, with Robert L. Stout and Michael Fulks

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Curriculum Vitae, continued

PUBLICATIONS - INSURANCE, continued

“Hemoglobin A1c and Mortality in Insurance Applicants: A 5-Year Follow-Up Study”, On The Risk - Journal of the Academy of Life Underwriting, Vol. 25, No. 1, 2009, with Robert L. Stout and Michael Fulks

“Using Liver Enzymes as Screening Tests to Predict Mortality Risk” J. Insurance Medicine, Vol. 40, No. 4, 2008, with Michael Fulks and Robert L. Stout

“Underwriting Integrity: Lessons from the Subprime Mortgage Crisis” On The Risk - Journal of the Academy of Life Underwriting, Vol. 24, No. 4, 2008

“Highlights from the 2007 AHOU Meeting” On The Risk - Journal of the Academy of Life Underwriting, Vol. 24, No. 1, 2008

“Increased Mortality Associated with Elevated Carcinoembryonic Antigen in Insurance Applicants” J. Insurance Medicine, Vol. 39, No. 4, 2007, with Robert L. Stout, Michael Fulks, Mark E. Magee and Luis Suarez

“Relationship of Hemoglobin A1c to Mortality in Nonsmoking Insurance Applicants” J. Insurance Medicine, Vol. 39, No. 3, 2007, with Robert L. Stout, Michael Fulks, Mark E. Magee and Luis Suarez

“Highlights from the 2006 AHOU Meeting” On The Risk - Journal of the Academy of Life Underwriting, Vol. 23, No. 1, 2007

“The Reproductive System” In: Intermediate Medical Life Insurance Underwriting ALU 201, 1st ed., Education Committee of the Academy of Life Underwriting, chapter 4, 2006

“Highlights from the 2006 CIU Meeting” On The Risk - Journal of the Academy of Life Underwriting, Vol. 22, No. 3, 2006

“Improvements in Cotinine Testing of Insurance Applicants” On The Risk - Journal of the Academy of Life Underwriting, Vol. 22, No. 2, 2006 with Robert L. Stout and Mark Magee

“Highlights from the LOMA Emerging Technology Conference: Understanding How to Use New Technology” On The Risk - Journal of the Academy of Life Underwriting, Vol. 22, No. 2, 2006

Panelist, “Contemplating Pandemic Risk” by Steven C. Siegel, The Actuary, Vol. 3, Issue 3, 2006

“Highlights of the 2005 AHOU Conference” On The Risk - Journal of the Academy of Life Underwriting, Vol. 22, No. 1, 2006

“Simplified Products: Something Old, Something New, and Something That May Just Make You Blue!” On The Risk - Journal of the Academy of Life Underwriting, with Ernest A. Testa, Vol. 22, No. 1, 2006

“2005 Simplified Product Survey: Final Report” for MIB Group, with Ernest A. Testa, January 2006

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Curriculum Vitae, continued

PUBLICATIONS - INSURANCE, continued

“Highlights of the 2005 CIU Conference” On The Risk - Journal of the Academy of Life Underwriting, Vol. 21, No. 4, 2005

“Underwriting for the New Millennium: Simplified Product Survey” NewsDirect, September 2005

“Sleep Problems and Accidents” On The Risk - Journal of the Academy of Life Underwriting, Vol. 21, No. 1, 2005

“Customer Relationship Management: A Reinsurer’s Experience” On The Risk - Journal of the Academy of Life Underwriting, Vol. 20, No. 2, 2004

“Current Concepts in the Insulin Resistance Syndrome” On The Risk - Journal of the Academy of Life Underwriting, with Robert Weir, Vol. 20, No. 1, 2004

“Highlights of the 2003 AAIM” On The Risk - Journal of the Academy of Life Underwriting, Vol. 20, No. 1, 2004

“Current Concepts in Multiple Sclerosis” On The Risk - Journal of the Academy of Life Underwriting, with Robert Weir, Vol. 19, No. 4, 2003

“Multiple Sclerosis” Canada Life Review Online, Third Quarter 2003, with Robert Weir

“Highlights of the 2003 CIU Meeting” On The Risk - Journal of the Academy of Life Underwriting, Vol. 19, No. 3, 2003

“Web-Assisted Inspection Reports: Part 2 of 2” On The Risk - Journal of the Academy of Life Underwriting, Vol. 19, No. 3, 2003

“Keynote Presentation to the Annual Meeting, Canadian Institute of Underwriters” Canada Life Review Online, Second Quarter 2003

“Web-Assisted Inspection Reports: Part 1 of 2” On The Risk - Journal of the Academy of Life Underwriting, On The Risk - Journal of the Academy of Life Underwriting, Vol. 19, No. 2, 2003

“Highlights of the 2002 AAIM” On The Risk - Journal of the Academy of Life Underwriting, Vol. 19, No. 1, 2003

Project Manager, “Report of the 2002 Automated Risk Assessment System Study” Thomson Management Solutions, February 2003

“Insulin Resistance Syndrome” Canada Life Review Online, Fourth Quarter 2002

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Curriculum Vitae, continued

PUBLICATIONS - INSURANCE, continued

“The New Paradigm of Coronary Artery Disease: Part 1. The Pathophysiology of Vulnerable Plaque” On The Risk - Journal of the Academy of Life Underwriting, with Robert Weir, Vol. 18, No. 4, 2002

“Orthostatic Hypotension” On The Risk - Journal of the Academy of Life Underwriting, with Robert Weir, Vol. 18, No. 3, 2002

“Highlights of the 2002 CLIMOA” On The Risk - Journal of the Academy of Life Underwriting, Vol. 18, No. 3, 2002

“Treatment of Localized Prostate Cancer” On The Risk - Journal of the Academy of Life Underwriting, Vol. 18, No. 2, 2002

“Privacy Rules and Regulations: An Interview with Linda S. Kaiser, Esq.” On The Risk - Journal of the Academy of Life Underwriting, Vol. 18, No. 1, 2002

“Treated Cholesterol; A Preferred Risk?” Canada Life Review Online, First Quarter 2002, with Robert Weir

“Body Mass Index and Mortality” On The Risk - Journal of the Academy of Life Underwriting, Vol. 17, No. 4, 2001, with Robert Weir

“Innovations in Underwriting Build” Canada Life Review No. 2, 2001

“Honoring Past HOLUA Presidents” On The Risk - Journal of the Academy of Life Underwriting, Vol. 17, No. 3, 2001

“Highlights of the 2001 HOLUA: An Underwriter’s Odyssey” On The Risk - Journal of the Academy of Life Underwriting, Vol. 17, No. 3, 2001

“Genetic Testing Provides Challenge to Insurers” American Clinical Laboratory, Vol. 20, No. 4, 2001 pp. 18-9

“Highlights of the Spring 2001 Risk Appraisal Forum” On The Risk - Journal of the Academy of Life Underwriting, Vol. 17, No. 2, 2001

“Highlights of the 2000 IHOU: Gateway to Change” On The Risk- Journal of the Academy of Life Underwriting, Vol. 17, No. 1, 2001

“Progress in Establishing the Association of Home Office Underwriters” On The Risk - Journal of the Academy of Life Underwriting, Vol. 17, No. 1, 2001

“Innovative Technologies for Detecting Alcohol Abuse and Monitoring Drinking Status” American Clinical Laboratory, Vol. 20, No. 1, 2001

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Curriculum Vitae, continued

PUBLICATIONS - INSURANCE, continued

“Highlights of the 2000 CIU: Take a Risk!” On The Risk - Journal of the Academy of Life Underwriting, Vol. 16, No. 4, 2000

“Alternative/Complementary Medicine” On The Risk - Journal of the Academy of Life Underwriting, Vol. 16, No. 4, 2000

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Contributor, After the Guns Fall Silent: The Enduring Legacy of Landmines, S. Roberts and J. Williams, Vietnam Veterans of America Foundation, Washington, D.C. 1995

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Editor-Producer, Win Some, Lose Some: My 40 Years in Corporate America, John Titsworth, Information Economics Press, New Canaan, CT, 1992

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Editor, Information Payoff: The Transformation of Work in the Electronic Age, Paul Strassmann, Macmillan Free Press, NY, 1985 (as Vera F. Kelly)

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PRESENTATIONS

“Three-Dimensional Comparative Analysis of Large Populations to Determine Data Relationships: An Alternative to Statistics” 2022 World Congress in Computer Science, Computer Engineering and Applied Computing (CSCE), Las Vegas, Nevada, July 26, 2022

“Life Expectancy for Litigation” Collegium of Pecuniary Damage Experts, Las Vegas, Nevada, March 31, 2017

“Juvenile Life Without Parole Sentencing and Resentencing Case Update” CLE presentation (4.5 hours, course no. 168516), University of South Carolina School of Law, Columbia, South Carolina, December 16, 2016

“Isolated Hematuria: What Is the Risk?” Northern California Life Insurance Association, Walnut Creek, California, May 10, 2012

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Curriculum Vitae, continued

PRESENTATIONS, continued

“Positive Cocaine Tests and Mortality” Northern California Life Insurance Association, Berkeley, California, September 17, 2009

“Actuaries and Public Health: From Analysis to Action” Society of Actuaries Health Spring Meeting, Los Angeles, California, May 28, 2008, with Grady Catterall and Dana Goldman

“Research Results: Potential Impact of a Pandemic on the U.S. Health Insurance System” Society of Actuaries Health Spring Meeting, Los Angeles, California, May 28, 2008, with Jim Toole and Jim Walbridge

“How the World Has Changed, and How Medical Underwriting Will Benefit Your Applicants and Your Companies’ Bottom Line” Annual Product Development Actuary Symposium, Denver, Colorado, June 26, 2007, with Robert L. Stout

“Non-Underwritten Life Products – Do They Work?” Annual Product Development Actuary Symposium, Denver, Colorado, June 25, 2007, with Jack Simon

“Pandemics and Extreme Events” Actuarial Society of Greater New York Annual Meeting, New York City, New York, November 9, 2006, with Janet Carstens

“Underwriting Simplified Issue Life Insurance Products” Group Underwriting Association of America, San Diego, California, October 31, 2006, with Ernie Testa

“The Life Settlements Market” Society of Actuaries Annual Meeting, Chicago, Illinois, October 18, 2006, with Tony Duscio and Jay Vadiveloo

“Preparing for Extreme Events” Society of Actuaries Annual Meeting, Chicago, Illinois, October 18, 2006, with Janet Carstens and Max Rudolph

“Pandemic Exposure and Risk Management Strategies in Asia as Compared to the United States” Society of Actuaries Life Spring Meeting, Hollywood, Florida, May 24, 2006, with Ronald Klein

“Current Trends in Distribution Channels: New Underwriting for a New Millennium” Society of Actuaries Life Spring Meeting, New Orleans, Louisiana, May 23, 2005, with Jim McArdle and Ernie Testa

“Gynecologic and Obstetric Disorders” Institute of Caribbean Home Office Underwriters, Almond Beach Resort, Barbados, September 14, 2004

“Sleep Dysfunction and Disorders” Institute of Caribbean Home Office Underwriters, Almond Beach Resort, Barbados, September 13, 2004

“Sleep Dysfunction and Disorders” Western Home Office Underwriters Association, Colorado Springs, Colorado, June 3, 2004

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Curriculum Vitae, continued

PRESENTATIONS, continued

“Nail a Front Door on Your Back Room” Social Enterprise Alliance, San Francisco, California, March 5, 2004, with David Allburn and Russ Combs

“Multiple Sclerosis” Northern California Life Insurance Association, Emeryville, California, October 22, 2003

“Post-Stroke Morbidity” Northern California Life Insurance Association, San Rafael, California, March 21, 2001

“Variable Life Insurance – The New Frontier!” National Association of Variable Annuities, Palm Beach, Florida, November 6, 2000, with Mark Daley

"Analysis of Profitability by Customer: Banking Case Study" Society of Actuaries, Orlando, Florida, June 19, 1997, with Rex Atwood and Nancy Church

"Establishing Underwriting Guidelines Using General Population Data" International Underwriting Congress, Mexico City, Mexico, February 25, 1997, with Rick Bergstrom

"They Came for AIDS; They Stayed for Liver" Society of Actuaries, Orlando, Florida, October 28, 1996, with Rick Bergstrom and Hank George

"Detecting and Evaluating Marital Violence" Western Home Office Underwriters Association, Squaw Valley, California, June 9, 1995

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