**Health Seminar**

**Jennifer Howard, Milliman**

Jennifer O’Brien Howard is a principal and consulting actuary with the Tampa office of Milliman. She joined the firm in 2005.

Jennifer’s primary area of concentration is in the supplemental health insurance market, specifically with critical illness and hospital indemnity products. She has extensive experience with these product lines, having consulted with a wide variety of carriers that offer various forms of these products. She has assisted clients with product development, contract and application development, underwriting design, competitive analysis, market review, rate filings, and in­ force maintenance. She also assists carriers with case­-specific underwriting of these products.

In addition to her critical illness and hospital indemnity experience, Jennifer also works in the supplemental health insurance market, specifically with products commonly offered through the workplace. She has actively supported clients on an assortment of supplemental health products, including cancer, accident, and limited benefit medical.

Jennifer works with carriers on various product innovation concepts, including development and claims integration of supplemental health products with other lines of business, such as major medical and disability coverage.

With the growth of the popularity of various life riders sold in conjunction with worksite life products, Jennifer has been on the leading edge of product design and support in this area. This includes lump­sum and accelerated death benefit riders, such as terminal illness, chronic illness, and critical illness.

Jennifer has extensive expertise with model construction, as well as experience with pricing and in ­force projections using MG­ALFA®. She is a designer of in­ force projections used in valuing blocks of business for mergers and acquisitions and/or reinsurance purposes.

She has presented at industry meetings and continues to perform research in this evolving industry.

**Ashlee Borcan, Milliman**

Ashlee Borcan is a principal and consulting actuary with the Tampa office of Milliman. She joined the firm in 2011 and has more than 15 years of consulting experience.

Ashlee’s primary area of concentration is the supplemental health insurance market. She frequently presents on a wide variety of topics at leading industry meetings. She has been responsible for the product development, pricing, valuation, and maintenance of an assortment of individual and group products, such as critical illness, accident, cancer, hospital indemnity, and Medicare Supplement.

Ashlee is recognized as a leader of industry research in the cancer arena, having worked closely with the Society of Actuaries in a multi­ year effort to develop new cancer industry experience. Additionally, Ashlee has helped a number of carriers develop and test robust Decision Support Tools designed to help consumers prioritize insurance purchases.

With respect to product development, Ashlee has worked with a number of carriers to improve the competitiveness and appeal of their benefit offerings, and she continues to support them with the wide range of logistical issues that arise both during and after implementation. Ashlee has a passion for developing innovative benefits and product designs. She has assisted several carriers ideate, develop, and price several benefits new to the market.

Ashlee frequently provides clients with support regarding experience analysis, valuation, budgeting, and cash­flow testing projects.

Knowledge across a broad spectrum of topics has enabled her to successfully anticipate issues to ensure that company operations proceed as smoothly as possible.

Ashlee is also an industry expert with respect to the ongoing maintenance required for Medicare Supplement blocks of business, including annual reporting and rating filing requirements.

**Nathaniel Sandrowicz, Milliman**

Nate Sandrowicz is a principal and consulting actuary with the Tampa office of Milliman. He joined the firm in 2008.

Nate’s primary area of concentration is in the supplemental health insurance market, specifically with accident products. He has extensive experience with this product line, having consulted with some of the largest carriers that offer various forms of an accident product. He has assisted clients with product development, pricing, valuation, contract and application development, underwriting design, competitive analysis, market review, rate filings, and in ­force maintenance. He has presented at industry meetings and continues to perform research in this evolving industry.

In addition to his accident experience, Nate also has extensive experience with other products in the supplemental health insurance market, including products commonly offered through the workplace and the blanket and travel markets. He has actively supported clients on an assortment of supplemental health products, including critical illness, hospital indemnity, cancer, limited benefit medical, Medicare supplement, dental, vision, group term life and short ­term medical.

He is a frequent designer of in­ force projections used in valuing blocks of business for mergers and acquisitions and/or reinsurance purposes.

**David Bahlinger, Milliman**

David Bahlinger leads the market research team that specializes in developing, analyzing, and summarizing survey and focus group market research for health insurance and ancillary products. These include individual and group products such as critical illness, cancer, accident, hospital indemnity, dental, worksite life, long ­term care, and compliance. David and his team analyze trends in the market on topics such as distribution, competition, product development, enrollment capabilities, and partnerships.

David’s responsibilities include:

 Determining best methods to gather meaningful and impactful results

 Developing surveys and interview guides

 Coordinating and executing qualitative and quantitative research projects

 Conducting in­-depth interviews and focus groups  Preparing research reports

 Preparing and delivering presentations at industry conferences and client meetings

Prior to joining Milliman, David served as a senior director with The Myers Group where he provided strategic direction to the Analytics and Research Department. During his time there, he:

 Directed qualitative and quantitative research projects for national healthcare provider clients

 Collaborated with clients to develop survey tools, deliverables, and presentations

 Translated research results and presented insights and recommendations to key clients

 Authored research papers and blogs on relevant healthcare topics

**Manish Madelia, Milliman**

Manish is the principal and managing director at Milliman's Connect practice. He co­founded Trendzdata, now Milliman Connect, in 2016 after recognizing a gap in the insurance industry for solutions that streamline product sales and member services while reducing the financial burden of technology investments. With over 25 years of experience in innovating solutions for complex financial and healthcare challenges, Manish joined Milliman in 2023.

A business and technology leader, particularly within the employee benefits sector, Manish has been at the forefront of developing impactful solutions that enhance product sales and improve post­-sale member experiences. This expertise led to the creation of a data­ centric technology platform utilized by TPAs, MGAs, and carriers.

As a business ­savvy technopreneur, Manish understands the top and bottom­ line challenges faced by his customers and partners. He designs solutions that allow clients to transition smoothly, ensuring they can integrate new technologies without abandoning their existing investments. This approach has fostered a diverse ecosystem of clients, including carriers underwriting risk, MGAs packaging and selling products, and TPAs serving members in a cost-­effective manner.

Before co­founding TrendzData, now Milliman Connect, Manish founded Harness Solutions, a technology consulting firm with a global client base across North America, Europe, and Asia. While the largest portion of his work focused on employee benefits, he also consulted for clients in financial services, pharmaceuticals, and property & casualty insurance. During his time with a major pharmaceutical client, Manish identified a need that led to the creation of a products division within Harness Solutions, addressing a critical inventory compliance challenge.

**Taylor McKinnon, Milliman**

Taylor McKinnon is a principal and compliance consultant with the Tampa office of Milliman. He joined the firm in 2016.

Taylor provides comprehensive compliance support for insurance clients with an emphasis on supplemental insurance product development and design, including group, blanket, and individual accident, hospital indemnity, and critical illness products. As part of this process, Taylor drafts contracts, assists in market competitiveness analysis, manages project workflow, and provides state filing support, which involves communicating with state departments of insurance to facilitate product approvals. He also researches and summarizes state insurance statutes and regulations as necessary for product development and to support clients' other compliance needs. Beyond product design, Taylor assists clients with a wide variety of accident and health insurance compliance issues, such as taxation of benefits, federal regulations, HSA compliance, and state legislative and regulatory changes.

**Life Seminar**

**Brian Holland**

Brian is currently the chair of the Individual Life Experience Committee. He has been the Vice Chair of the ILEC for predictive analytics, and has also chaired the Predictive Analytics and Futurism Section council. Prior roles include experience studies and assumption development for life, A&H, and annuity products; global reinsurance coordination for IFRS, Embedded Value, and Economic Capital; US Asset Adequacy Opinion and X-Factor work; and a variety of other valuation and pricing roles. Other volunteer activities include the Individual Disability Experience Committee, the sixth SOA LTC Intercompany Report, the AAA’s Individual Disability Table Working Group, and the AAA’s Life and Health Valuation Law Manual.

**Philip Adams**

Philip is a senior experience studies actuary at the Society of Actuaries Research Institute working on Experience Studies PRO initiatives. Prior to that, he was senior vice president at a Fortune 1000 insurance and financial services distributor, guiding analytics, machine learning, and modernization initiatives. He was also at a large international reinsurer, where he was on the biometrics research team researching emerging underwriting tools and their applications to underwriting and pricing, mortality table construction, underwriting models using predictive analytics, and pandemic risk. He stepped away from the reinsurer for several years to take a role as chief actuary of a small life and health carrier. For the Society, he has contributed to the development of the 2015 VBT and Pub2010 mortality tables, and he is a former vice-chair for the Individual Life Experience Committee. He holds Masters degrees in mathematics and in statistics from Tulane University in New Orleans. He is a Fellow of the Society of Actuaries (FSA), Member of the American Academy of Actuaries (MAAA), and Chartered Enterprise Risk Analyst (CERA).

**Boyang Meng**

Boyang is a consulting actuary WTW’s life insurance practice, based in the Atlanta office. His 10+ years of life insurance industry experience has focused on experience studies, predictive analytics and financial modeling for individual life insurance. He has led the team responsible for developing and executing WTW’s TOAMS Industry Experience Study. Boyang graduated from the University of Florida with a B.S./B.A. in Statistics/ Economics and is an Associate of the Society of Actuaries (ASA) and Member of the American Academy of Actuaries (MAAA).

**Developments in Generative AI**

**Todor Penev, Aon**

Todor Penev is a Senior Vice President and the Commercial Analytics Practice Leader at Aon.  Aon’s Commercial Analytics Practice combines analytics experts, actuaries, health economists, data scientists and engineers focused on the development, launch, and delivery of Health Analytics solutions. Todor and team develop scaled capabilities including program cost efficiency evaluations, predictive risk modeling and financing solutions, employer datawarehouse and reporting solutions, social determinants of health analytics, price transparency and health reform modeling, pharmacy and provider network measurement, vendor opportunity assessments and other emerging capabilities.

Todor joined Aon in 2005 and has served as an actuarial, analytics and benefits strategy consultant for many key clients and Fortune 100 organizations. He has worked in Singapore, London and is currently based in Atlanta.

**Actuarial Student Presentations**

**Camryn Geiger, University**

Camryn Geiger is a senior at Western Carolina University, majoring in mathematics with a concentration in actuarial science. Originally from California, she grew up on the coast of North Carolina and earned an associate degree from Coastal Carolina Community College. After graduation, she will be starting as an actuarial analyst with Mercer.

**Kylie Wilkin, University**

I'm Kylie Wilkin and I'm a senior at Anderson University in South Carolina. I'm pursuing a Mathematics degree with a concentration in Actuarial Science, with a minor in both Data Analytics and Business. I am from Bluffton, SC, but I have lived and traveled all over the world, as I am a military child. I enjoy playing pickleball, hiking, and working out. As a start to my career, I have so far passed Exam P and am currently studying for Exam FM. Over the summer, I worked as a Pricing Actuary Intern under Lexington Casualty at AIG.

**Fostering Growth and Coaching Employees to Max Potential**

**Rebecca Scotchie, OW**

Rebecca Scotchie is a Partner with Oliver Wyman here in Atlanta. More importantly, she is a Past President of the SEAC. She is thrilled that her time on the EC has passed so that she may join us as a presenter. She has 29 years of experience as an actuary, but has focused her session today on people development, coaching and mentoring. Her years as a student, an underling, a young consultant, a Vice President, a team member, and a leader at her current firm, along with some training through the years have armed her with the content she brings today. She claims it is useful on kids and significant others as well.

When she isn’t coaching her colleagues, she does help a variety of clients with actuarial challenges by bringing a team with the right expertise. And when she isn’t doing either of those, she is hanging out Greg (her husband) at Jackson’s and Julia’s (their kids) sporting events, with their two crazy dogs.

**ASB / ASOP Focused Professionalism**

**Matt Monson**

Matt Monson has over 30 years of experience as a life and investment actuary. He is currently chief actuary of the Crown Global Insurance Group. He has held volunteer leadership positions with the American Academy of Actuaries, the Actuarial Standards Board, the Society of Actuaries, and the American Council of Life Insurers. He is a Fellow of the Society of Actuaries, Member of the American Academy of Actuaries, has taught at the University of Iowa, and is a graduate of the University of Minnesota. He currently serves as vice chair of the Academy’s Life Practice Council, chair of the ASB’s Life Committee, and chair of the ASB’s ASOP No. 7 Task Force. In his spare time, he enjoys raising cows, chickens, honeybees, barn cats, blueberries, peaches, apples, and kids on his micro-farm in central Alabama.

**Wagering & Nomadic Schemes**

**Kevin Glasgow, Diligence Group US**

Kevin Glasgow is a Certified Fraud Examiner and has spent over 40 years in the insurance industry working with both retail insurers and reinsurers in the United States and Canda with such notable companies such as GE, Swiss Re, and Munich Re.   His roles have included defending companies against fraudulent claims and extensive collaboration with underwriters and others to mitigate fraud risks.  He has worked as an expert witness in insurance matters involving fraud, and he is currently working with Diligence International Group which specializes in fraud mitigation and identification.  He is the past president of the International Claim Association and the Eastern Claim Conference, and his designations include the FLMI, FLHC, and CLU®.  He resides here in Atlanta with his wife of 35 years, and he has two sons who live in Georgia and Virginia.

**VM-22 Impact Testing**

**Morgan Poropatic, OW**

Morgan Poropatic is a Manager with the Actuarial Practice of Oliver Wyman. Her areas of expertise include financial reporting and annuity policyholder behavior. She specializes in modeling and downstream reporting solutions for Statutory and GAAP reporting.

**Simon Gervais, OW**

Simon Gervais is a Senior Manager with the Actuarial Practice of Oliver Wyman. His areas of expertise include the maintenance and optimization of AXIS models, and the implementation and review of PBR statutory reserving requirements for life and annuities.

**Economic Scenarios: Modeling Approaches and Challenges**

**Pawel Lojko, Moody’s Analytics**

Pawel works as a solution specialist at Moody’s Analytics with the primary responsibility for orchestrating technical market risk modeling sales and thought leadership for the North American Market. He started his professional career at Standard Life, a FTSE100 UK life insurer, in 2012 as a trainee actuary. Since then, he has worked across variety of actuarial roles, including ALM and Capital Management and ALM Stochastic Validation. Pawel has been with Moody’s for over seven years now. He holds a Bachelor of Science in Philosophy and Mathematics (University of Glasgow), Master of Science in Logic (University of Amsterdam) and was a reciprocal exchange student at the University of California, Berkeley reading mathematics and philosophy. He is also a fellow of the Institute and Faculty of Actuaries and the Society of Actuaries. Outside of work Pawel has held multiple board and trustee positions supporting, among other things, investment management of charitable funds.

**ACO Reinsurance: Partnering with Providers on Downside Risk**

**Chris Arvia, Hannover**

Chris is a Fellow of the Society of Actuaries and currently serves as Vice President of Hannover Re’s Health Solutions business unit. Chris joined Hannover Re in 2018 and is primarily responsible for pricing Hannover Re’s Accountable Care Organization (ACO) business and established Hannover Re as a leader in this market. He is also involved in efforts to expand Hannover Re’s analytics and risk-taking capabilities to provide solutions that will enable provider organizations to confidently move into more advanced value-based care arrangements. Prior to Hannover Re, Chris spent three years at Nyhart, a national actuary and employee benefits consultancy, where he advised self-insured employer plans on reporting and rate determination.

**Pharmacy Formulary and PBMs**

**Dan Simenc, Milliman**

Dan Simenc is a consulting actuary with the Tampa Milliman office. His consulting work spans many facets of the US healthcare ecosystem, and he understands the perspectives of payers, providers, employers, manufacturers, and regulators.

He has extensive experience with the Medicare Advantage and Prescription Drug Plan program, supporting payer pricing and strategy along with contracting and market access strategy for life science companies. His current work is heavily influenced by the Inflation Reduction Act’s changes to Part D.

Dan works closely with Milliman’s many large data assets to support modeling and research. He enjoys building solutions and strategies to help clients succeed in this dynamic industry.

**Risks In Assumptions with Onboarding Reinsurance**

**Li Liu, Fortitude Re**

Li Liu is a risk management VP in Fortitude Re where he manages Life & Annuity risks. In his role Li covers assumption oversight, risk monitoring, company own risk reporting among other duties. Li has 15+ years of enterprise risk management and actuarial experience. Li is an FSA and has a PhD in Biomedical Science.

Before Fortitude Re, Li worked for Prudential Financial on insurance risk management. Especially, Li led the industry leading research on mortality and longevity risks. Before that, Li worked for Guardian Life on a variety of insurance products.

Li lives in Bridgewater, New Jersey*.*

**Bill Mehilos, Milliman**

Bill Mehilos is a Principal and Consulting Actuary in the Indianapolis Life Practice of Milliman. He joined the firm in 2017 and has 20+ years of experience with life insurance products. Bill’s life insurance product experience includes:

* Product/Actuarial consultant in various markets with individual and group whole life, term, and universal life products and  long-term care riders.
* Product development, pricing, actuarial modeling, product strategy, and merger/acquisition analysis
* Consultant to life insurance carriers and start-ups to find innovative ways to manage actuarial risk and develop products to expand carriers’ and the life insurance industry’s footprints.

Bill is a co-author and lead consultant for Milliman’s annual Worksite Life Surveys since its inception in 2018 and serves as a board member of NASBI (National Association of Supplemental Benefit Insurers). He regularly speaks on life insurance trends at industry events from product and actuarial perspectives.

Prior to joining Milliman, Bill spent 15 years at Trustmark Insurance Company, where he served as second vice president and illustration actuary, leading the pricing and product development of Trustmark’s worksite life permanent and term products.

**Effective Teams 101 Activity**

**Jose Berrios**

Jose Berrios (‘JB’) is a results-oriented Executive with expertise focusing solely on ensuring that businesses benefit from his skills and unique global experiences to improve the bottom line. Highly developed critical thinker in Life Insurance and Wealth Management, delivering innovative financial solutions through products and services. Highly developed interpersonal skills with an ability to engage diverse cultural mindsets to produce measurable results. Jose brings a multicultural perspective to the world of financial services having a depth of experience in Appraisal and M&A projects for businesses in both the US and Latin America. As a past vice-president, in charge of Life Insurance products, Jose guided the successful re-design and re-pricing of several products, such as Fixed and Variable Universal Life, Whole Life, Endowment Life, Term Life, and Annuities, all while considering the diverse needs of various international markets. Jose has served on two Boards of Directors, in Chile and Peru, focusing on Strategy, Distribution, and Risk & Capital Management. Jose holds an MBA and is certified in several notable leadership courses, equipping him to lead teams effectively in a multicultural and virtual work environment. Jose is an active member of the Society of Actuaries, and the American Academy of Actuaries. On his professional journey, fluency in Spanish and English have provided Jose with a rich international experience and cultivated a deep appreciation for diverse business environments. Currently, Jose is pursuing a Master of Business Innovation at the Savannah College of Arts and Design, and he has designed two workshops in Strategic Mindset and Team Effectiveness as part of his toolkit to help you build your emerging leadership teams.

**Fairness and Bias Testing Update**

**Mary Bahna-Nolan, WTW**

Mary Bahna-Nolan is Senior Director in the ICT Life Practice of Willis Towers Watson. Mary joined the firm in 2024, bringing over 30 years of insurance and reinsurance experience leading and overseeing actuarial operations and strategy. Mary is the regional leader for WTW’s life product, underwriting and marketing initiatives.

Mary has been at the forefront of leading underwriting innovation for life companies, including algorithmic and machine learning methods as well as professionalism with the use of big data and artificial intelligence.  Mary is one of several co-authors of the American Academy of Actuaries Data Science and Analytics Committee white paper and issue brief on Big Data and Algorithms in Actuarial Modeling and Consumer Impacts.  She actively monitors and is working with industry groups (American Academy of Actuaries and ACLI) on the evaluation and comment for CO SB21-169, in addition to the overall activities of other states and the NAIC.  She has been a frequent presenter to insurance regulators (NAIC's LATF, NAIC's Accelerated Underwriting Working Group the NAIC’s Casualty Actuarial and Statistical (C) Task Force (CASTF) Book Club, and NCOIL) regarding innovations in underwriting, the use of alternative data sources such as ECDIS, types of bias and the importance of fairness and bias.

Prior to joining WTW in 2024, Mary was also actively involved with the ACLI and her employer in its response to Colorado during the development of the underlying legislation.

Throughout her extensive career, Mary served in senior leadership roles, including chief actuary, chief product actuary, appointed actuary and chief risk officer for various domestic and global organizations and as a consultant for seven years with PwC, providing audit and advisory services to life insurance and reinsurance clients.

Mary is a Fellow and Chartered Enterprise Risk Analyst in the Society of Actuaries and a Member of the American Academy of Actuaries. In addition to serving roles on internal corporate boards, Mary is currently on the board for MIB, serving as Audit Committee Chair, and has served on the boards of the Academy of Actuaries and Society of Actuaries and serves on and/or chairs numerous committees for both organizations. She is also a frequent industry speaker and author of several papers.

Mary is a graduate of the University of Michigan, Ann Arbor, with a B.S. in actuarial mathematics and economics.  Mary also holds a certificate in the executive leadership development program from the Marshall School of Business, University of Southern California.