

2017 Midwestern Underwriting Conference Bios

Nichole Myers

Global Training Manager, Swiss Re

Nichole Myers is an Insurance nerd, currently serving as the Global Training Manager for Swiss Re's Automated Underwriting Rules Engine, Magnum. She joined Swiss Re in February 2015. Her background is in underwriting, but she held a variety of roles within the industry, including Manager of a Sales Effectiveness and Education team and Underwriting Strategies Consultant for a direct to consumer distribution. She and her partner Edwin are driving enthusiasts who live Danbury, Connecticut with their Black Labrador and two rambunctious cats. When she's not day dreaming about fast cars and making Life Insurance a better experience for everyone, she enjoys cooking, photography, and writing.

Ted W. Gossard, MD

Associate Medical Director, Nationwide

Dr. Ted Gossard is Associate Medical Director for Nationwide. He graduated BA from Miami (OH), got his MD from UC College of Medicine MD and completed his residency through UC College of Medicine-Family Medicine Department.

Dr. Gossard was in private practice in Cincinnati from 2000 – 2016. He joined Nationwide in August, 2016 as Associate Medical Director. Dr. Gossard is also an Associate Volunteer Professor with UC College of Medicine involved in the teaching of medical students and residents.

Dr. Gossard is board certified in Family Medicine and a member of the American Family Practice and American Board of Insurance Medicine.

Scott Collier, PharmD

Product Manager, Medical Data, Milliman IntelliScript

Scott Collier earned his Bachelor of Science in Pharmacy from the University of Wisconsin. Later, Scott earned his Doctor of Pharmacy degree from the University of Florida. Following graduation, Scott worked in retail pharmacy for a large chain. Scott later developed an interest in hospital pharmacy. After two years as a clinical hospital pharmacist, Scott took a position as Director of Pharmacy for a facility in south central Wisconsin. Dr. Collier joined Milliman IntelliScript in September of 2014 as a Pharmacy Consultant and is currently Product Manager for Medical Data. Much of Scott's current focus with IntelliScript is on consulting with clients and assisting life, health and LTC underwriters with evaluation of risk through the use of prescription and medical rule engines. Scott is a licensed pharmacist in the states of Wisconsin and Indiana. He is also a Clinical Instructor for the UW-Madison College of Pharmacy.

Lisa Duckett, MD

Vice President and Medical Director, RGA Reinsurance Company

Dr. Lisa Duckett is Vice President and Medical Director for RGA Reinsurance Company. In this role, she provides support for facultative underwriting and underwriter education through presentations and one-on-one interactions.

Board certified in insurance medicine, internal medicine and geriatric medicine, Dr. Duckett was in direct patient care for 3 years prior to joining RGA. She began her insurance medicine career in 1998 at ING Reinsurance before moving to Met Life and Genworth Financial as medical director, with responsibility for underwriting education, manual revision, and older age underwriting.

Dr. Duckett served as the American Academy for Insurance Medicine (AAIM) planning committee chair for the education program in 2004-2005, and as President of the Midwestern Medical Directors Association (MMDA) in 2004.

Paul J. Miller - FALU, FLMI, ACS

Vice President – Facultative Underwriting, Hannover Life Reassurance Company of America

Paul has 30 years of underwriting experience within both direct underwriting and reinsurance underwriting. He joined Hannover Life Re America in May 2012 and is the Vice President of Facultative Underwriting.

Paul has presented at a number of Regional Home Office Underwriting Meetings, the Society of Actuaries, and a number of life insurance companies and at the AHOU on topics such as Foreign Travel/Foreign National risk selection, Professional Athletes, Extreme Sports and Diabetes Mellitus.

Paul is partial to Foreign Risk and Diabetes Mellitus and has spoken across the country to risk selection groups about aspects of these challenging topics. Paul maintains vigilance on the world happenings and regularly reviews literature regarding diabetes in order to advise Hannover Re clients on the current issues arising which may impact risk selection. He attempts to use the available information to teach risk selectors and financial planners about changes which can be used to quantify potential risk on applicants whom have diabetes or are traveling or residing outside of the United States. Paul is an active diabetes advocate, has spent time counseling youth and adults afflicted with this disease and is closely watching his twin daughters as they live in Austria studying in a semester abroad program.

Mike Happold - FALU, FLMI, AFSI

Second Vice President, Munich American Reassurance Company

Mike Happold, FALU FLMI AFSI, is Second Vice President for Munich Re where he is responsible for managing the Special Case Unit. This unit specializes in underwriting their old age and jumbo risks and managing capacity offered through their Super Pool program.

Mike has over 27 years of business experience, his first 6 years being in the brokerage sales arena. For the past 22 years Mike has worked exclusively in the Individual Life Underwriting arena, both on the direct and reinsurance side, having held many different positions of increasing responsibilities.

He is a former Series 7 and L & H license holder and current Fellow of the Academy of Life Underwriting, Fellow of the Life Management Institute and Associate of the Financial Services Institute. He received his Bachelor of Arts degree in Economics from Illinois State University.

Betsy Sears MSM, MT(ASCP)

EVP Laboratory Strategy and Sales, ExamOne, A Quest Diagnostics Company

Betsy has over 30 years of experience in the insurance laboratory environment. She works closely with ExamOne's laboratory operations, R & D and medical and sales staff on client end-to-end strategic solutions and supports insurance customers through a variety of presentations on laboratory, medical and risk assessment topics. Prior to joining ExamOne, Betsy served as VP and Laboratory Director of Osborn Laboratories for 14 years. She also has over 11 years of experience in clinical & hospital laboratory settings in NYC and Chicago, specializing in microbiology. Betsy received her B.S. degree in Medical Technology from the University of Missouri - Kansas City and her Master's degree in Business Management from Baker University. Loves her husband, 2 sons and daughter in law but has WAY more pictures of her granddaughters and her corgis.

Regina Rosace, MD

Assistant Vice President, Medical Director, SCOR Global Life Americas

Dr. Regina Rosace is a Medical Director at SCOR Global Life Americas since 2016. Prior to arriving at SCOR, she served as Medical Director to a small fraternal life insurance company for four years, as well as practicing medicine in the pediatric emergency room at Rainbow Babies and Children's Hospital in Cleveland for nearly 20 years where she was an Assistant Professor of Pediatrics at Case Western Reserve University. She is board certified in Pediatrics and is a fellow of the American Academy of Pediatrics. She is also a member of and serves on several committees with the American Academy of Insurance Medicine. She is currently the Secretary/Treasurer of the Midwestern Medical Directors Association. In her spare time, she enjoys her nine children and three grandchildren.

Tracie Caldwell**Master Black Belt, COUNTRY Financial**

Tracie Caldwell works as a Master Black Belt for COUNTRY Financial®, who provides a full range of products to meet the insurance and financial services needs of our customers in 19 states. Tracie is passionate about working with business areas across the organization to identify opportunities for process improvement and to enculturate Lean Six Sigma practices where the work happens.

She is responsible for maintaining the ongoing health, support, and advancement of Operational Excellence within the organization – this includes training of Yellow, Green, and Black Belts and mentoring them through successful completion of projects.

Mallory Hartman**Business Process Consultant, COUNTRY Financial**

Mallory Hartman works as a Black Belt for COUNTRY Financial®, who provides a full range of products to meet the insurance and financial services needs of our customers in 19 states. Mallory enjoys working with business areas across the enterprise to identify opportunities for process improvement.

Mallory is currently responsible for developing and implementing COUNTRY's Process Management methodology while coaching and mentoring process owners. She is working with process owners to define relevant key performance indicators and metrics to help manage their operations by leveraging data. Mallory is also supporting department huddles aimed at leveraging individual contributors at the front lines to continuously improve critical business processes.