



Midwestern Underwriting
— CONFERENCE —

Cultivating Underwriting Excellence

2026 Midwestern Underwriting Conference

Milwaukee, Wisconsin

September 15 – 17, 2026

WELCOME

Welcome to the 19th Annual Midwestern Underwriting Conference, held at The Westin Milwaukee. Our main stage speakers are led this year by a superior list of underwriting professionals and promise to provide you with a depth and breadth of education and knowledge about topics relevant to our industry today.

MUC is also a wonderful opportunity to come together, reconnect with familiar faces, and build new relationships across the underwriting community. Throughout the conference, attendees will have plenty of time to share ideas, spark conversations, and strengthen the connections that make this conference so valuable year after year.

STATEMENT OF PURPOSE

The Midwestern Underwriting Conference (MUC) shall encourage and develop a thorough knowledge of mortality and morbidity as it relates to insurance risk selection among its members. This is accomplished by means of annual meetings which address the areas of risk selection and related topics within the life insurance industry. Additionally, we will increase the scope of knowledge of underwriting principles of the individual and associate members through presentations and discussions.

All ideas, opinions, and suggestions shall be those of the individual members, and no action shall be taken or recommendations made by the Organization that will in any way be binding on a member or their Company. The conference does not intend to formulate or recommend underwriting procedures or practices to any member or company.

ANTI-TRUST STATEMENT

It is the policy of the Midwestern Underwriting Conference (MUC) that its members must always comply with both the letter and the spirit of anti-trust laws. Broadly stated, these laws prohibit any activities that might lessen or tend to lessen desirable competition among insurance companies.

The annual conference brings together members from competitor insurance companies for educational purposes. The conference is intended to serve as a forum for the expression of various points of view on the topics discussed. The conference is not intended to permit the formulation of any agreement, expressed or implied, which would in any way restrict competition. It is the policy of the MUC to avoid all activities which could or might appear to violate anti-trust competitive law.

The MUC will not suggest price fixing through its programs, policies, or practices, and strongly cautions each of the individual participants in any MUC related matter to refrain from such activity. Prohibited actions include, but are not limited to, suggesting extra ratings or proposed business actions regarding insurance applications presenting certain risk profiles.

Follow Us

LinkedIn MUC Midwestern Underwriting Conference
[linkedin.com/in/midwesternuwc](https://www.linkedin.com/company/muc-midwestern-underwriting-conference)

The 2026 MUC Executive Committee

Hotel Information

The Westin Milwaukee
550 North Van Buren Street
Milwaukee, WI 53202

Ph: 414.224.5224

The Westin Milwaukee's location provides convenient access to all that downtown Milwaukee has to offer, including the historic 3rd Ward neighborhood and Lake Michigan lakefront. The 3rd Ward is home to the Milwaukee Public Market, The Riverwalk and thriving food, arts and culture scene.



Evening Events

Tuesday – Lower Lakes Meeting Room -
2nd floor
5:00 – 6:30

Wednesday – 3rd Street Market Hall
Venue 3 (look for MUC signage)
6:00 – 9:00
(food vouchers & drink tickets distributed at the
venue from 5:30 – 6:00)



Conference Agenda

Tuesday - September 15, 2026

11:00 – 1:00	Registration – <i>Outside of Grand Ballroom – 3rd floor</i>
1:00 – 1:15	Welcome and Opening Remarks – <i>Grand Ballroom – 3rd floor</i> <i>Georgetta Bolleter, ALMI, ACS – Milliman IntelliScript</i> <i>MUC President</i>
1:15 – 2:15	John White, MD – 2nd Vice President and Medical Director - Munich Re <i>From Stress at Work to Psychotic Breaks: How do Trends in Mental Illness Inform Underwriting Decisions?</i>
2:15 – 3:15	Hayley Vrchota, PharmD, CTTS – Senior Clinical Consultant – Milliman IntelliScript <i>Therapeutics Update: Important New Drugs and Their Underwriting Implications</i>
3:15 – 3:30	Break
3:30 – 4:30	Paulo Pinho, MD, FAAP, FACP – Sr. Medical Director – Nationwide Insurance <i>Still Growing: A Different Curve for Underwriting Kids</i>
4:30 – 4:40	Closing Remarks
5:00 – 6:30	Networking Reception – <i>Lower Lakes meeting room – 2nd Floor</i>
Evening	On Your Own

Wednesday - September 16, 2026

7:45 – 8:45	Breakfast – <i>Lower Lakes meeting room – 2nd Floor</i>
8:45 – 9:00	Day Two – Welcome/Remarks
9:00 – 10:00	Elyssa Del Valle, MD, DBIM – Chief Medical Officer – Swiss Re <i>Looking Back: Critical Thinking to Prevent Early Claims</i>
10:00 – 10:15	Break
10:15 – 11:15	Ryan Turbet – Underwriting Director, Specialty underwriting – Lincoln Financial Group <i>Cryptocurrency: The Digital Hard Asset</i>
11:30 – 1:00	Lunch – On Your Own
1:00 – 2:00 pm	Krista Bainbridge, FALU, MTF, LLMS – Senior Director, Underwriter Learning – Northwestern Mutual <i>The Cognitive Demands of Modern Underwriting</i>
2:00 – 3:00	Becky Riehm, FLMI, ACS, Cert. Professional Underwriter - Executive Director, Strategic underwriting Initiatives – RGA <i>and</i> Rosmery Cruz, MSc – Lead Behavioral Data Scientist - RGA <i>Clear by Design: Behavioral Science for Underwriting Disclosure</i>
3:00 – 3:20	Break
3:20 – 4:20	Brian Bonti, CLU, FALU, FLMI, MBA – Principal UW Strategist - American Family Tracie Davis, Cert. FALU, FLMI, FFSI, ARA, AIRC – Corp VP - New York Life <i>and</i> Michele Tate, ALMI, ACS – Underwriting Director - Mass Mutual <i>Personal Development Panel Discussion – moderated by Georgetta Bolleter, Milliman</i>
4:20 – 4:30	Closing Remarks
6:00 – 9:00	Evening Event - 3rd Street Market Hall, Venue 3

Thursday - September 17, 2026

7:30 – 8:30	Breakfast – <i>Lower Lakes meeting room – 2nd Floor</i>
8:30 – 8:40	Day Three – Welcome/Remarks
8:40 – 9:40	Kaitlyn Fleigle, FSA, CERA – Actuary, Strategic Research – RGA <i>Underwriting in the Age of the Opioid Crisis: Lessons from SOA-RGA Research</i>
9:40 - 9:50	Break
9:50 – 10:50	David Moon – Associate Chief Underwriter, Risk Management - John Hancock Mary Poynter, Cert FALU, FLMI, CLU – Assistant Head of UW Operations - Pacific Life Nick Amato, AALU, FLMI - Facultative Underwriting Lead, Vice President Market Units L & H Reinsurance - Swiss Re <i>and</i> Victor Roque, FALU, FLMI, ARA – Assistant VP, Senior Underwriter – Gen Re <i>Foreign National Panel Discussion – moderated by Becky Moore, Lincoln Financial Group</i>
10:50 - 11:50	Mariana Coria León, MD - Medical Director - Protective Life <i>Underwriting the Golden Years: Navigating Older Age Applicants with Confidence</i>
11:50 – 12:00	Closing Remarks and Adjournment <i>Scott Sibley, Certified FALU, FLMI, ARA, ACS – RGA Vice President, MUC</i>

INTRODUCING OUR SPEAKERS

John White, MD

Dr. White is currently 2nd Vice President and Medical Director for Munich Re. Previously, he was the chief medical director at American National Insurance Company. He earned his Doctor of Medicine degree from the University of Texas McGovern Medical School in Houston, and he completed graduate studies in Business Administration at Rice University.

Prior to joining the happy ranks of insurance medical directors in 2007, he practiced General Surgery with private practices in Abilene, Texas and Dallas, Texas. During that time, he specialized in treatment of solid tumors, especially those of the breast, colon, and skin.

Hayley Vrchota, PharmD, CTTS

Hayley is a senior clinical consultant at Milliman IntelliScript. Her background includes outpatient pharmacy experience, as well as clinical specialization in psychiatric care, tobacco treatment, and other addiction therapies. She advises on the clinical interpretation of Prescription Data and Medical Data processed through our Irix® Rules Engine. When she's not working, Hayley spends time with her family at the lake and, in what might be the most "Wisconsin" pastime of all, seeks out new supper clubs.

Paulo B. Pinho, MD, FAAP, FACP

Dr. Paulo Pinho is a quadruple board-certified physician executive—in Internal Medicine, Pediatrics, Clinical Informatics, and Insurance Medicine—who currently is serving as Senior Medical Director at Nationwide Insurance.

He brings a rare combination of frontline clinical judgment, deep data and AI competency, and two decades of insurance-medicine expertise to bear on mortality and morbidity risk assessment, underwriting strategy, and product innovation.

On the data side, Dr. Pinho has spent recent years building and governing the analytic infrastructure behind risk-aware healthcare decisions. As Founder and Medical Director of PASE Advisory Group, LLC, he advises health technology and insurance-medicine clients on strategic health data acquisition, interoperability standards, and machine learning-driven predictive modeling to identify and manage at-risk populations. As Medical Director at Lumeris, he led clinical data quality and AI governance for an agentic AI-driven primary care platform. Earlier, as Chief Medical and Strategy Officer at Discern Health and Vice President & Medical Director of Innovation at Diameter Health (now an Availity solution), he provided clinical and regulatory guidance on quality measures, healthcare data standards, and emerging technologies—working closely with engineering and data science teams to guide the development and validation of healthcare-facing products.

His insurance-medicine expertise is equally longstanding. Dr. Pinho previously served as Chief Medical Officer at Optimum Life Reinsurance and Lead Medical Director for Prudential International Insurance, overseeing global underwriting innovation across markets in Asia and Latin America.

Dr. Pinho is a frequently invited speaker at national and international conferences and industry forums, presenting on topics spanning life insurance underwriting and mortality risk, health informatics and interoperability, and the clinical application of artificial intelligence. His audiences range from life insurance medical directors and underwriters to health IT leaders and clinical informatics peers, and he contributes regularly to industry publications across these same areas.

Clinically, Dr. Pinho has practiced medicine and pediatrics for nearly 20 years, including more than a decade leading PASE Healthcare, a practice he founded that served over 8,000 patients, with clinical work ranging from village clinics in Haiti to concierge care in Singapore. He remains clinically active today.

Dr. Pinho holds a bachelor's degree in Engineering Science from the New Jersey Institute of Technology, a medical degree from Rutgers New Jersey Medical School, and a master's degree in Health Informatics from the Rutgers School of Health Professions. He volunteers in local and national leadership roles with the Arthritis Foundation and supports a clinic near Léogâne, Haiti. An avid runner, he has completed a half marathon in all 50 states.

Elyssa Del Valle, MD, DBIM

Elyssa Del Valle joined Swiss Re in January 2020 as Chief Medical Officer for Life & Health Americas. In this role, she represents Swiss Re across the industry, collaborating closely with clients' underwriting and medical leadership, and oversees the medical training and development of the Life & Health underwriting and claims teams.

Elyssa entered the life insurance industry in 2013 following a 32-year clinical career. Her medical background includes private practice, hospice and geriatric care, emergency medicine, and academic appointments at Wittenberg University and the University of Connecticut School of Medicine. She has also served as a visiting instructor for Quinnipiac University's athletic training and physician assistant programs and was the former host of the live talk radio show *House Calls with Dr. Lissy*. She is board certified in insurance and internal medicine and serves on the American Academy of Insurance Medicine (AAIM) and the Northeast Home Office Underwriter Association (NEHOUA).

Ryan Turbet

Ryan Turbet is an Underwriting Director at Lincoln Financial Group. He has been an underwriter with Lincoln for over 22 years and is currently a member of the Specialty Underwriting Team, focusing on unique lines of business including Foreign National, Premium Financing, and Private Placement Life Insurance. In recent years, he has enjoyed participating in underwriting training and mentoring programs.

Prior to joining Lincoln in 2003, Ryan obtained a Bachelor of Arts degree in history and philosophy from Fordham University. He resides in northern Connecticut and enjoys health and wellness, hiking, and movies.

Krista Bainbridge, FALU, MTF, LLMS

Krista Bainbridge, FALU, MTF, LLMS, is the Senior Director of Underwriter Learning at Northwestern Mutual, where she brings over 20 years of experience across Life, Disability Income, and Long-Term Care underwriting. She leads a high-performing team responsible for onboarding and developing more than 300 underwriters annually, shaping both foundational capability and advanced technical expertise across the organization.

Krista is a recognized leader at the intersection of underwriting, artificial intelligence, and adult learning. She is actively driving the responsible adoption of AI in underwriting—equipping underwriters to use tools like generative AI as thinking partners to enhance efficiency, consistency, and communication, while preserving the critical human judgment at the core of sound underwriting decisions. She is a strong advocate that, when implemented with intention and discipline, AI will elevate—not replace—the role of the underwriter.

Rosmery Cruz, MSc

Rosmery possesses 15 years of experience applying advanced scientific practices and technologies to uncover insights and solve complex problems. She has been with RGA since 2017.

Her unique multifaceted training and experience pairs extensive data science expertise with the behavioral science discipline to unify both practices and inject the science of how humans think and behave into how we collect and make sense of data. This results in a deeper understanding of the context behind complex models, which leads to more actionable insights for RGA's clients and the insurance industry as a whole.

Rosmery holds a Master of Science in Behavioral Science from the London School of Economics and a Master of Science in Political Science from Florida State University.

Becky Riehm, FLMI, ACS, Certified Professional Underwriter

Becky Riehm is Executive Director for the Strategic Underwriting Initiatives team at RGA Reinsurance Company. She has over 35 years of experience in the life insurance industry.

Currently, she manages application design projects which include program management, creating/refining applications including reflexive questions, automating underwriting rules, and analysis and implementation of third-party evidence rules. She collaborates with client companies on monitoring performance data and refining rules to increase straight through processing.

Prior to joining RGA in 2019, she was a Staff Underwriter at TruStage (formerly CUNA Mutual Life Insurance Company) working as an underwriter, auditor and representing new business and underwriting in numerous life and annuity product development initiatives. She served as liaison to compliance/legal to ensure regulatory forms and procedures were in place.

Becky received her Bachelor of Arts Degree from St. Ambrose University in Davenport, Iowa in Business, Economics, and Finance. She is a Fellow of the Life Management Institute* (FLMI), Associate, Customer Service (ACS), and a Certified Professional Underwriter. She currently serves as board chair at her local credit union and is board treasurer at her local humane society.

Brian Bonti, CLU, FALU, FLMI, MBA

As Principal Underwriting Strategist for American Family Life Insurance Company, Brian focuses on product strategy and development, drawing on 25 years of experience spanning individual life underwriting, product management, and compliance. His expertise includes accelerated underwriting, automation and designing simplified issue products. He holds the FALU, FLMI, and CLU designations, earned a liberal arts degree from Illinois College, and completed an MBA with a concentration in Data & Analytics from the University of Wisconsin–Whitewater.

Tracie Davis, Cert. FALU, FLMI, FFSI, ARA, AIRC

Tracie Davis began her underwriting career at New York Life in 2005 as an underwriting trainee and currently serves as Corporate Vice President in the Advance Markets Network team, underwriting large case business. Tracie is an active participant in the insurance industry. She is currently the VP of Marketing and Membership for AHOU and committee member for the Midwestern Underwriting Conference. Tracie has previously supported the AHOU Program Committee (2019-2022) and has moderated a session at the AHOU virtual conference. She has formally had the pleasure of serving in several positions for the Ohio Home Office of Life and Health Underwriting Association. Tracie holds her Certified FALU and FLMI designations.

Michele Tate, ALMI, ACS

Michele Tate brings nearly 40 years of experience in the insurance industry, including more than 30 years in underwriting and underwriting-related leadership roles. Throughout her career, she has become known for her thoughtful critical thinking, practical problem-solving, and ability to bring clarity to complex case evaluation and decision-making. Michele is especially passionate about mentoring the next generation of underwriters and helping them build the confidence and foundational skills needed for long-term success. Michele lives in Milwaukee, Wisconsin, where she enjoys city festivals, exploring new places around the state, and spending time with her daughter and five-year-old granddaughter. She is also happily accompanied by her two dogs, Jasper and Olive, who have been her sweet and steady companions for the past 10 years.

Kaitlyn Fleigle, FSA, CERA

Kaitlyn Fleigle is an Actuary on the Strategic Research team at RGA. She led the research for the Society of Actuaries-sponsored project, "U.S. Drug Overdose Crisis: Past, Present, and Future," which examined substance-related mortality trends and key drivers of the overdose crisis. In her role, she has also conducted research and analyses on topics including wellness programs, anti-selection and lapse behavior, and cross-country risk assessment, many of which have been published in reports or presented through webcasts. Prior to joining RGA, Kaitlyn earned both a Bachelor of Science and Master of Science in Actuarial Science from Maryville University. She is a Fellow of the Society of Actuaries (FSA) and a Chartered Enterprise Risk Analyst (CERA).

David Moon

A graduate of the University of Rochester with a B.A. in Political Science. Have been in the industry since 1989 and underwriting since 1990ish receiving my training at New England Mutual. I was introduced to Brokerage Underwriting at Sun Life (U.S.) where I spent 5 years before joining John Hancock in 1997. I worked in UW Operations until roughly 2017-2018 when I transitioned to my current role.

Mary Poynter, Certified FALU, FLMI, CLU, Registered Principal

Mary began her career as an underwriting trainee at MetLife in 2008. After five years, she joined Lincoln Financial, where she built broad experience across both brokerage and retail distribution channels, supporting diverse customer groups and advancing into a leadership role.

Following nearly eight and a half years at Lincoln, Mary joined Pacific Life in September 2021.

She currently serves as Assistant Head of Underwriting Operations, where she oversees underwriting teams supporting M Financial, Producer Groups, LIBRA, Edward Jones, and Independent Financial Planners. She brings deep expertise in relationship-driven underwriting, large case management, and complex case design.

Mary has earned her FLMI, FALU, and CLU designations and is a FINRA Registered Principal.

She resides in St. Petersburg, Florida, with her husband, Chris, and their daughter, Kora. In her free time, Mary enjoys being outdoors and embracing “all things Florida,” including boating, swimming, fishing, running, and travel.

Nick Amato, AALU, FLMI

Nick has over 33 years of underwriting experience, taking on roles with progressively greater responsibility and approval authority at several direct insurance companies. After making the switch to the reinsurance side, Nick has spent the past three years with Swiss Re, leading the facultative underwriting team, managing carrier relationships, and working with the Life Guide manual team. Prior to joining Swiss Re, Nick managed third-party distributor relationships and career agents, served as the lead for underwriting teams, reviewed contestable claims, and handled large cases. Nick holds a BS in Marketing Management from St. Peter's University and has earned both the AALU (Associate, Academy of Life Underwriting) and FLMI (Fellow, Life Management Institute) designations.

Victor Roque, FALU, FLMI, ARA

A Senior Underwriter and head of the Foreign Risk Team at Gen Re, bringing 25 years of underwriting experience, including 18 years in facultative reinsurance. I previously worked at RGA, Banner Life, and MetLife. I hold a degree in Economics and Business Management from the University of Aberdeen in Scotland and am bilingual in Spanish. Based in Jacksonville, Florida. In my spare time, I enjoy sports, travel, and music.

Mariana Coria León, MD

Dr. Mariana Coria is a graduate of Universidad La Salle Facultad Mexicana de Medicina with a Bachelor of Applied Science (B. A. Sc.) in Medicine. Throughout her undergraduate and internship year, she trained at several third level public hospitals, as well as the central Red Cross Hospital, all located in Mexico City. During her Social Service she worked at a rural clinic serving a population of 35 thousand inhabitants. Among her duties at the clinic, she designed and collaborated with vaccination campaigns, prevention and screening of chronic impairments, early detection of breast and cervical cancer, as well as early detection of developmental delays in pediatric population. This experience was key during her development as a physician, as it highlighted the importance of looking at every case in a holistic and individualized manner, as well as teaching her resilience and adaptability in order to overcome challenges. She has practiced medicine, initially as a freelance caregiver for elderly patients, as Geriatric medicine is one of her main interests. Subsequently she collaborated in a major private hospital group in Mexico City, assisting attending physicians in the care of post-op and Internal Medicine patients, as well as monitoring chronic patients during hemodialysis treatments. She started her adventure in the Insurance/Reinsurance industry in 2019 and currently serves as Medical Director for Protective Life Insurance Company. She is greatly enjoying this new facet in her professional life as it has allowed her to utilize her expertise in a different angle and acquire vast amounts of new knowledge. On her spare time, she enjoys baking, reading fictional history and hanging out with her cats.

2nd Annual Dr. Robert Stout Memorial Scholarship



The Midwestern Underwriting Conference has proudly partnered with Clinical Reference Laboratory (CRL) to offer the annual Dr. Robert Stout Memorial Scholarship. The recipient receives a full scholarship to attend the annual MUC.

The scholarship includes:

- Transportation expenses and up to 3 nights hotel stay
- Complimentary conference registration
- Recognition on the MUC website and during the conference as the annual recipient

Congratulations!

Ashley Ellis, Senior Underwriter

Thrivent



Winner of the 2nd Annual (2026)

Dr. Robert Stout Memorial Scholarship

Sponsorship Levels

Diamond	\$3,000+
Platinum	\$1,500
Gold	\$1,000
Silver	\$500
Bronze	\$250

<https://www.expressimagingervices.com>

<https://www.northwesternmutual.com/>

Thank you to our generous sponsors!

This regional conference would not be possible without our sponsors. Their financial support helps us to provide a superb educational and networking experience at a reasonable cost. We are pleased to acknowledge our sponsors here in our program and throughout the conference.

Diamond Level Sponsors



Northwestern Mutual[®]

Platinum Level Sponsors



www.crlcorp.com

DigitalOwl

a Datavant
Company

<https://www.digitalowl.com>



<https://greenlighthealth.com>

Milliman
IntelliScript®

<https://us.milliman.com/en>

Platinum Level Sponsors



www.munichreamerica.com



<https://www.rgare.com>



www.scor.com



<https://www.sixfold.ai>

Gold Level Sponsors



[APPS - Para Medical Services](#)



<https://www.examone.com>

A Quest Diagnostics Company



<https://www.genre.com>



<https://www.mib.com>



PAPERLESS SOLUTIONS GROUP®
An MIB Business

Gold Level Sponsors



PartnerRe



<https://www.nationallife.com>

<https://www.optimumre.com>

<https://www.partnerre.com>

<https://www.pathwork.com/>

Silver Level Sponsors



Bringing Catholic Values to Life

CATHOLIC ORDER OF FORESTERS

A Catholic Life Insurance Society Since 1883

<https://catholicforester.org>



<https://enoahisolutions.com>

Hannover Re

www.hlr america.com



Investors Preferred Life

**MASTROCOLA RISK
MANAGEMENT INC.**

Your one stop shop for underwriting services.

www.mrmunderwriting.com

Bronze Level Sponsors



**VM INSURANCE
CONSULTING**

Expert Witness | Underwriting Expertise

<https://vminsco.com>

MUC BOARD AND PROGRAM COMMITTEE

2026 Board of Directors

PRESIDENT

Georgetta Bolleter, ALMI, ACS

Milliman IntelliScript

254.315.3198

Georgetta.bolleter@milliman.com

VICE PRESIDENT

Scott Sibley, Certified FALU, FLMI, ARA, ACS

RGA

636.736.5502

SSibley@RGAre.com

TREASURER

Tracie Davis, Certified FALU, FLMI, FFSI, ARA, AIRC

New York Life

216.529.8153

tracie_m_davis@newyorklife.com

SECRETARY

Steve Stanley, Certified FALU, FLMI

RGA

314.624.8987

steve.stanley@rgare.com

PAST PRESIDENT

Jodie Stohlman, Certified FALU, FLMI, ACS

Pacific Life

949.420.8579

Jodie.Stohlman@PacificLife.com

2026 Program Committee Members

Becky Moore
Becky Hui
Jeannine DuPlessis
Angela Jordan
Erin Dullard
Suzanne Shirey
Maggie Kranzusch

Lincoln Financial Group
Munich Re
Fidelity Life
Partner Re
Swiss Re
National Life Group
Munich Re

rebecca.moore@lfg.com
bhui@munichre.com
jeannine.duplessis@fidelitylife.com
angela.jordan@partnerre.com
erin_dullard@swissre.com
sshirey@nationallife.com
MKranzusch@munichre.com

Past Presidents

2025 – Kansas City, MO – **Jodie Stohlman**, Pacific Life
 2024 – Cincinnati, OH - **Maggie Kranzusch**, Munich Re
 2023 – Kansas City, MO - **Bess Ganef**, Swiss Re
 2022 – Cleveland, OH - **Joel Schroer**, Missouri Farm Bureau
 2021 – Virtual - **Jessica Bublit**, Milliman
 2020 – Virtual - **Susan Hennis**, OneAmerica
 2019 – Des Moines, IA - **Eric Visconti**, Nationwide
 2018 – Denver, CO - **Rich Eggert**, Mutual of Omaha
 2017 – Louisville, KY - **Pamela Bergsten**, SCOR Global Life Americas
 2016 – Minneapolis, MN - **Patricia Adams**, Royal Neighbors
 2015 – St. Louis, MO - **Marge Beckman**, RGA
 2014 – Madison, WI - **Mark Adam**, MRS, Inc.
 2013 – Kansas City, MO - **Sandra Nichols**, Northwestern Mutual
 2012 – Cincinnati, OH - **Michael Sheltz**, OneAmerica
 2011 – Chicago, IL - **Mike Freeman**, Munich Re
 2010 – Milwaukee, WI - **Janice Jones**, ExamOne, A Quest Diagnostics Company
 2009 – St. Paul, MN - **Diane Hobbs**, West Coast Life
 2008 – St. Louis, MO - **Terry Kuhns**, Kansas City Life Insurance Company

MUC COMMITTEE BIOGRAPHIES

Board of Directors

Georgetta Bolleter, ALMI, ACS – MUC President

Georgetta has been serving the life and health insurance industries for over two decades providing strategic support and solutions consulting for life and health insurance carriers across the US. She currently serves as the Manager of Partner Relationships at Milliman IntelliScript. She joined the MUC committee in 2019 and currently serves as President. Georgetta lives in Fort Collins, CO with her husband, Leland, and fur baby, Bridger. She's an avid mountain hiker and loves spending time in the great outdoors whenever she can.

Scott Sibley, Certified FALU, FLMI, ARA, ACS – MUC Vice President

Scott Sibley joined RGA in 2012 as an underwriting trainee new to the industry. His current role at RGA is Vice President, SUP Capacity. Scott has experience overseeing RGA's ASAP program, and specializes in professional athletes, avocations, genetics, strategic underwriting programs, and system enhancements. He writes the FALU quiz questions for On The Risk. He has earned FALU, FLMI, ACS, and ARA designations, and has a Bachelor of Science in Biology from Missouri State University. Scott lives near St. Louis, MO with his wife Lindsey and 3 daughters, Mayven, Madisyn and Makayla. His favorite hobbies are table tennis, frof and golf. This is Scott's seventh year on the MUC committee.

Tracie Davis, Certified FALU, FLMI, FFSI, ARA, AIRC – MUC Treasurer

Tracie Davis began her underwriting career at New York Life in 2005 as an underwriting trainee and currently serves as Corporate Vice President in the Advance Markets Network team, underwriting large case business. Tracie is an active participant in the insurance industry. She is currently the VP of Marketing and Membership for AHOU and committee member for the Midwestern Underwriting Conference. Tracie has previously supported the AHOU Program Committee (2019-2022) and has moderated a session at the AHOU virtual conference. She has formally had the pleasure of serving in several positions for the Ohio Home Office of Life and Health Underwriting Association. Tracie holds her Certified FALU and FLMI designations.

Steve Stanley, Certified FALU, FLMI – MUC Secretary

Steve Stanley has more than 30 years of experience in the life insurance industry, including 26 years dedicated to life underwriting. Since joining RGA in June 2022, he has served as an Executive Director, leading a team of production underwriters while also acting as Client Underwriting Lead for a portfolio of carrier clients.

Prior to RGA, Steve spent nine years as Chief Underwriter for a fraternal life insurance carrier in the Chicagoland area. Earlier in his career, he worked as a senior underwriting consultant specializing in large-case brokerage business.

Steve holds a Bachelor of Science in Fire Services Management from Metropolitan State University of Denver and has earned both the FALU and FLMI professional designations. An active industry volunteer, Steve has served on the Midwestern Underwriting Conference (MUC) Committee since 2021 and previously participated on the AHOU Program Committee and Executive Council from 2017 to 2021.

Steve resides in Central Florida, where he enjoys spending time with family and friends, golfing whenever possible, and occasionally missing the mountains of Colorado.

Jodie Stohlman, Certified FALU, FLMI, ACS – MUC Past President

Jodie Stohlman has been in the insurance industry since 2003. She began her career as a Regional Account Manager at ING, transitioning to Underwriting in 2010. Jodie is an Underwriting Technical Director – Risk Selection at Pacific Life. She has earned FALU, FLMI and ACS designations. Jodie lives in Denver, Colorado where she enjoys spending time with her husband, Peter, and Aussiedoodle, Sydney, traveling and doing all the outdoor activities Colorado has to offer. Most recently she has become a volunteer at the Denver Zoo Conservation Alliance. Jodie has been on the Midwestern Underwriting Planning Committee since 2018.

Program Committee Members

Becky Moore, Certified FALU, FLMI

Becky joined the insurance industry in 2007 at State Farm and became an underwriter in 2009. She joined Lincoln Financial in 2018 and is currently a Senior Underwriting Director. Becky has a bachelor's degree in Kinesiology from the University of Northern Colorado. Prior to the insurance industry, Becky worked in the clinical medical world in Cardiology, Gastroenterology & Hepatology. Becky has earned her certified FALU and FLMI designations. Becky lives in Cheyenne, Wyoming with her husband and daughter. Becky and her husband enjoy watching their daughter play hockey, and as a family they enjoy hiking, camping, fishing, hunting and going for bike rides!

Becky Hui, ACS, ARA, Certified FALU, FLMI, MIS(ASCP)

Becky joined the insurance industry in 2008. She is a senior consultant at Munich Re on the Underwriting Risk, Pricing & Client Support team where she supports our MIRA Pro underwriting manual as well as supporting client's needs related to pricing. She previously worked on the alitheia team working on digital integrations, rules creation, and innovation offering instant decisions for direct carriers.

Prior to becoming an underwriter, she worked as a medical technologist in hematology, immunology, chemistry and more. Becky is a certified FALU and holds designations of ACS, ARA, FLMI and MLS(ASCP). She has a Bachelor of Science degree from the University of Wisconsin – La Crosse, a Clinical Laboratory Science Certificate from the University of North Dakota and studied at the Mayo Clinic in Rochester, MN. In addition to the MUC committee, Becky is the President of SEHOUA. Becky lives in Merton, Wisconsin with her husband, Evan. They have two daughters, Olivia and Sophia as well as two cats named Marshmallow and S'mores.

Jeannine DuPlessis

Jeannine has worked at Fidelity Life since 2006 as a production underwriter, underwriting manager and recently became the Chief Underwriter. She works closely with the Actuarial Department to create new products, utilize the most current data sources and auditing to obtain the best mortality. Jeannine also manages the New Business Department, monitors processes and procedures and works closely with enhancing Fidelity's underwriting rules engine. She is the past president of the Chicago Underwriting Association (CUA) and has been on the Midwest Underwriting Conference (MUC) Program Committee since 2023.

Angela Jordan, MAFM, ACS

Angela Jordan is Assistant Vice President, Underwriting Innovation & Partnerships at PartnerRe, bringing more than 20 years of experience across claims, underwriting, leadership, and innovation in the life insurance industry. Angela also serves on MIB's Member Advisory Committee, and AHOU Education Committee. She earned her Bachelor of Arts in Business Administration from North Park University and a Master's Degree in Accounting & Finance Management from DeVry University. Outside of work, Angela enjoys spending time with her husband and two sons, attending basketball games, coaching golf, volunteering, and traveling with her family.

Erin Dullard, CPCU, ARe

Erin Dullard, CPCU, ARe has been with Swiss Re for 12 years and is currently a Senior Client Manager for the US Individual Life team. She previously led Life & Health Client Management across Colombia, Peru, Bolivia, and Ecuador, where she built strong partnerships and delivered innovative solutions for clients, in English and Spanish alike. Prior to joining the Life and Health team, she worked as a Property Treaty Underwriter. Erin is a passionate advocate for inclusive insurance, metabolic health and longevity, and the intersection of climate change and health. Erin is on the Midwestern Underwriting Conference committee, serves on her local Public Library Foundation Board, and lives in Normal, Illinois.

Suzanne Shirey, ALMI

Suzanne Shirey is an Underwriting Consultant at National Life Group; the company she has called home for almost 5 years. Suzanne found her love of underwriting during her time as a writing agent and case manager. She has a passion for leadership and strives for self-improvement through continued education and accepting new challenges as often as possible. Suzanne lives in Columbus, OH where she enjoys spending time with her family and is kept on her toes with her 12-year-old daughter Averie and temper-tantrum-throwing husky, Doug. When not at work, Suzanne looks forward to spending time at the lake and cheering on her favorite sports teams throughout the year, such as The Ohio State Buckeyes, Columbus Blue Jackets, and the Chicago Cubs.

Maggie Kranzusch, FLMI, FALU, CLU, MRAP, ARA, ACS – MUC Past President

Maggie is a Senior Underwriting Risk Specialist at Munich Re on the Integrated Analytics team where she assists client carriers with alitheia AUW program implementations. She has been in the insurance industry since 2003, primarily in life direct and reinsurance underwriting as well as in life and disability claims management. Prior to joining Munich Re, she worked at John Hancock in the brokerage space, and at Transamerica, as an international underwriter on their Foreign National/Large Case team. There, she was also able to participate in system modernization efforts as a Lead Enhanced Underwriting Analyst on the Underwriting Modernization Project Team. Maggie started her underwriting career with Northwestern Mutual, most recently dedicated to their Large Case division, where she was able to gain experience in individual life, as well as BOLI/COLI, employer-sponsored and pension case handling. Maggie holds a Bachelor of Science degree from the University of Wisconsin–Milwaukee, and has attained her FLMI, FALU, CLU, MRAP, ARA and ACS designations. She joined the Midwestern Underwriting Conference committee in 2017, was Past President in 2024, and is also the current VP of Communications and Visibility for AHOU. In her spare time, she enjoys running, cycling, golfing, traveling, and spending time with family, friends, and her mini goldendoodle, Gus.

CONFERENCE ATTENDEES

American Family Life Insurance Company

Brian Bonti

American National Insurance Company

Scott Marquis

Americo

Shawn McCollom

Stephanie Roellchen

Ameritas Life Insurance

Tanzee Rand Coldtrain

William Shamleffer

AppEase

Nicole Tilot

APPS

Darren Dombrosky

Jim Fritz

BRIGHTHOUSE FINANCIAL

Andy Skrobis

Mike Hames

Clinical Reference Laboratory

Brian Coens

Bruce Dahlquist

Kit Evans

Jolene Huntoon

CNO Financial

Crystal Zenecke

David Grabowski

Dannette Gomez

CONFERENCE ATTENDEES

CRL Plus

Amy Chang
Jamie Appenzeller

DigitalOwl / a Datavant Company

Ann Massaro
Whitney Barnes

EMC National Life

Elinda Peterson

eNoah iSolutions, Inc.

Blaine Milstead

ExamOne

Carla Wiseman
Lindsay Hilliard

Express Imaging Services

Anh Le
Paul Terry

F&G

John Sherman

Farm Bureau

Hari Rajendran

Farm Bureau Financial

Mary Bean

Farm Bureau Financial Services

Katy Rankin

Fidelity Life Association

Jeannine DuPlessis
Regina Cassavoy

CONFERENCE ATTENDEES

First Catholic Slovak Ladies Association

Stacey Magoch

ForMotiv

Jeff Hickam

Gen Re

Pam VeDepo

Tara Warren

Victor Roque

Gesund

Scott Coller

Greenlight Health Data Solutions, Inc

Ed Barber

Darren Whitt

Guarantee Trust Life Insurance Co

Daryl Schrader

Guardian Life Insurance

Dana Bogenschutz

Investors Preferred

Michael Pfahler

Taylor Henry

John Hancock

David Moon

Kristen Gayer

Laurie Borowski

Lincoln Financial Group

Becky Moore

Lynn Dreist

Ryan Turbet

CONFERENCE ATTENDEES

MassMutual Financial Group

Michele Tate

Mastrocola Risk Management Inc.

Gino Mastrocola

MediPro Direct

Bob Morris

MIB

Fine Levan

Milliman IntelliScript

Alana Walker

Georgetta Bolleter

Greg Moore

Katie Hammond

Mike Schmidt

Molly O'Neal

Riely Jenkins

Amy Strauss

Christina Steger

Dan Brown

Dan Fleischman

Dana Daggett

Hayley Vrchota

Jenna Fariss

Jessica Bublitz

Matt Feldbruegge

Michelle Kay

Nadeem Bhanji

Nicole Van Peursem

Olivia Koppes

Sierra Hanson

Taylor Johnson

Victoria Smith

Kristen Harriot

CONFERENCE ATTENDEES

Modern Woodmen of America

Kim Shaffer

Munich Re

Becky Hui

Dawn Koranda

John F. White III

Maggie Kranzusch

Mutual of Omaha

Philip Magaldi

Ricardo Vizuite

National Life Group

Cory Fitch

Emily Ahrens

Mary Savoie

Robert Hamilton

Suzanne Shirey

Nationwide

Jennifer Hernandez

Troy Mitchell

New York Life

Luke Wellskopf

Tracie Davis

Northwestern Mutual

Alyssa Hitter

Amanda Spidel

Angela Smith

Christina Tushman

Dan Opansky

Dave Wunrow

Erika Moy

James Hampel

Jason Kestly

Jessica Koch

Jodi Sievert

CONFERENCE ATTENDEES

Northwestern Mutual

Katie Ripple
Kelley Gieryn
Kim Waterfield
Krista Bainbridge
Lindi Chambers
Lisa Brown
Melissa Ljubic
Melissa Guidinger
Mellack Jaber
Nick Milinovich
Nikki Vukobrat
Sydney Shore
Tiffany Haumersen
Tiffany Sweeney
Tim Ranfranz
Tim Gergens
Tom Hengst
Stefane Nolte

Optimum Life Reinsurance

La'Tia Tillman
Richard Camire
Shamika Jones

Pacific Life

Jodie Stohlman
Kristen Wilson
Mary Poynter
Ryan Janke

PartnerRe

Angela Jordan
Julia Claudio

PASE Advisory Group / Nationwide

Paulo Pinho

Pathwork

Brandon Murphy

Principal Financial Group

Danna Lozano
Jessica Larsen

CONFERENCE ATTENDEES

Progressive

Joseph Jones

Protective Life Insurance Company

Brad Gabel

Mariana Coria Leon

Melissa Arnold

RGA

Kaitlyn Fleigle

Rebecca Riehm

Rosmery Cruz

Scott Sibley

Steve Stanley

Tamica Gooden

Royal Neighbors of America

Taegan Sell

SCOR Global Life Americas Reinsurance Company

Christopher Wrenn

Shelter Life Insurance

Mary Cassil

Kyle Riley

Sixfold

Justin Sorce

Noah Grosshandler

Steele Sutton

Sons of Norway

Tu Hornstra

Swiss Re

Elyssa Del Valle

Nick Amato

The Penn Mutual Life Insurance Company

David Clark

CONFERENCE ATTENDEES

Thrivent

Ashley Ellis
Jennifer Ruppel
Karlie Brzezinski
Lyn Moser
Maurice Tetzlaff

TransUnion

Parker Vukich

TruStage

Darell Rogers

Woodmen Life

Jennifer Teufel

20th Annual

The Midwestern Underwriting Conference

September 22-24, 2027



Please join us in Louisville, Kentucky, for our 20th annual Midwestern Underwriting Conference to be held at The Galt House Hotel