

OTR NEWS

OTR APPOINTS NEW MEDICAL CONSULTANT



OTR is pleased to announce that Contributing Editor Dr. Clifton Titcomb Jr. of International Medical Risk Consultants has accepted its invitation to serve as OTR's Medical Consultant. Dr. Titcomb and Contributing Editor Dr. Martin Engman are consultants to the insurance industry as principals in International Medical Risk Consultants.

Dr. Titcomb has 19 years of experience in the insurance industry with extensive experience in risk assessment. He has worked at Lincoln Re and ING Re, where he was heavily involved in the development of their respective underwriting manuals. Dr. Titcomb has also spoken at industry meetings and written extensively for insurance publications, including *ON THE RISK*. He

is board certified in internal medicine and insurance medicine.

A graduate of the Georgetown University School of Medicine, Dr. Titcomb completed his internship and residency at the Medical College of Wisconsin. He has served as chairman of the Morbidity and Mortality Committee of the American Academy of Insurance Medicine (AAIM), chairman of the Morbidity and Mortality Liaison Committee (MMLC), and as the primary instructor for the AAIM Basic Mortality Methodology course. He is the recipient of the 2001 President's Award from the American Academy of Insurance Medicine. Dr. Titcomb can be reached at CPTitcomb@MedicalRiskConsultants.com.

OTR WELCOMES NEW LATIN AMERICA EDITOR



OTR is pleased to announce the appointment of Dr. Carlos Martínez as Latin America Editor. Dr. Martínez is Vice President and International Chief Underwriter for National Western Life, Austin, TX. He was born in Valencia, Spain. His family moved to Puerto Rico, where he attended high school and college pre-med studies. Dr. Martínez moved again to Mexico, where he pursued his studies in medicine. He graduated from the Medical School of the University of Guadalajara in 1990 as an M.D. He practiced medicine a few years until he relocated to the United States.

Dr. Martínez's insurance career began in 1994 with Citizen Life and then Great Southern Life (now Americo Life) in Dallas. He then joined National Western

Life where he serves now as AVP and International Chief Underwriter. Dr. Martínez is a past-president of the Central Texas Home Office Underwriters Association (2001-2002) and has been an active member of the International Underwriting Study Group since its inception in 2004. He has a strong knowledge of the international markets and is actively involved in the company at all levels, combining sound underwriting, marketing strategies and technological advances. He most recently wrote an article for the March 2007 issue of *OTR* titled "International Underwriting with a Marketing Approach - A Challenge We Must Embrace."

Welcome to the team, Dr. Martínez!

OTR THANKS MEDICAL CONSULTANT FOR SERVICE



Craig Schmidt, MD, Symetra Financial, Bellevue, WA, has completed a long term of service (beginning in 1993) as Medical Consultant for OTR. *ON THE RISK*

thanks Dr. Schmidt for his dedicated service to the insurance medicine and underwriting professions.

SOA COMMITTEE ON LIFE INSURANCE MORTALITY AND UNDERWRITING ANNOUNCES FOUR NEW SURVEYS

The Society of Actuaries (SOA) Committee on Life Insurance Mortality and Underwriting Surveys has begun work on four new surveys that should provide some interesting and timely information to the industry. We ask for your support in responding to the surveys when you see them in order to provide as wide an industry perspective as possible. Note only one response per company is needed (and desired).

The new surveys cover:

- Early duration claims experience and underwriting practices to prevent early duration claims.
- How companies are handling life settlements.
- Underwriting practices and mortality related to foreign travel.
- Alternative solutions to manage mortality risk.

The Mortality and Underwriting Survey Committee comprises underwriters and actuaries representing

direct companies, fraternal, reinsurers and consulting firms. The survey committee was created in 1998. We have completed a number of surveys since then, including ones on preferred underwriting (1998, 2003, 2005), older age underwriting practices (2001, 2007), lab tests (1999), technology (2002), risk management (2005) and business decisions (2007). All survey reports are available on the SOA website (soa.org).

In addition to participation, we welcome any feedback or suggestions. If you have any questions, feedback or suggestions, please contact:

- Al Klein, Chair, SOA Committee on Life Insurance Mortality and Underwriting Surveys, e-mail: al_klein@aigag.com, phone: (713) 831-4816 or
- Jack Luff, Society of Actuaries, e-mail: jluff@soa.org, phone: (847) 706-3571



The Society of Actuaries (SOA) Committee on Life Insurance Mortality and Underwriting Surveys: (left to right) top row - Gord Gibbins, Optimum Re; Anna Hart, A.R. Hart Consulting; Rick Bergstrom, Bergstrom Consulting LLC; Korrel Crawford, Society of Actuaries; Lynn Ruezinsky, MetLife; Bill Tilford, Tilford Consulting; Mike Choate, Lincoln National; Nadeem Chowdhury, USAA Life; Sharon Smith, Amalfi Consulting, Inc.; Al Klein, AIG American General; Dave Wylde, Transamerica Re; bottom row - Connie Dewar, Sun Life of Canada; Dave Bruggeman, Munich American Re; Ev Kunzelman, Jackson National; Ed Hui, Gen Re LifeHealth; Lori Morgan, State Farm Life; Mary Bahna-Nolan, Pricewaterhouse Coopers; not present: Mary Broesch, ING Investment Products Group;

Steve Douglas, Woodmen of the World; Jack Luff, Society of Actuaries; Tom McCarthy, Swiss Re Life & Health America; Mark Swanson, Generali USA Life Re.