

Risk Appraisal Forum Rocks Cleveland In Fall Meeting!

Kurt Thomas from J.L. Thomas & Company masterfully chaired the 2023 Fall Risk Appraisal Forum meeting in Cleveland, OH, from October 4 to October 6. The meeting was as worthy as the last nominations to the Rock'n'Roll Hall of fame, as Mr. Thomas definitely rocked it out at the downtown Cleveland Ritz Carlton meeting location.

For more than 45 years, the Risk Appraisal Forum [RAF] has been hosting study group style meetings for medical directors and underwriting leadership from both the retail and reinsurance world. Mr. Thomas and the RAF members had a full house of industry experts, experience some of the most intriguing lectures.

The first study session of the meeting was with Regina Rosace, MD of SCOR Global Reinsurance. Dr. Rosace's focus was on conditions that may still be underwritten even though some companies felt the risk could be too challenging to price. Dr.'s Rosace's insights are sure to help many in the future obtain the valuable insurance they need.

Cleveland is known for the Cleveland

Clinic and Mr. Thomas was able to tap into the brain trust that has made them famous. Next up for the group was Dr. Lara Jehi, a researcher at the clinic. Dr. Jehi's focus is on treating drug resistant epilepsy and providing resources to get the condition under control. The underwriting of uncontrolled epilepsy can be challenging and Dr. Jehi was able to give a better understanding of the risks and issues.

The next researcher from the clinic was Dr. Brian Barnett, an expert in treating behavioral health issues with psychedelic drugs. Dr. Barnett captivated the group with the advances that have taken place in this reemerging part of pharmacological treatment for patients that are not advancing with more commonly used medications.

The day finished up with Dr. Peter Aziz, another researcher at the Cleveland Clinic. Dr. Aziz's focus is on studying and treating long QT wave syndrome and how those affected by this type of heart arrhythmia can still thrive. The medical directors in the room were able to pepper Dr. Aziz with questions in order to get a

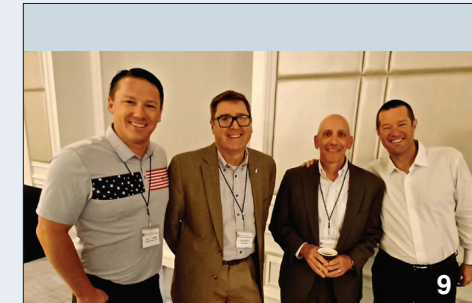
better perspective of how to review these challenging cases.

The day was capped off by a night of incredible conversations with dinner at the nearby Cleveland Chop restaurant.

The next day got started with another Cleveland Clinic physician, Dr. Bassam Estfan, an expert in treating colon cancer. His presentation updated the attendees and members on the advances in prevention and treatment of this potentially deadly cancer.

The meeting finished up with Patti Dewitt, vice president of member services at MIB group. Patti was a wealth of knowledge and was able to provide assistance in helping everyone understand some of the nuances and misunderstandings of MIB.

While another incredible RAF meeting came to a close, the education provided by the lectures will last a lifetime. Congratulations to Kurt Thomas on his skill in being the chairperson of a most impressive meeting!



1. Mark Wall, Mark Wall & Associates and Regina Rosace, MD, SCOR Global Reinsurance.
 2. Dr. Lara Jehi, Cleveland Clinic.
 3. Brendon DeRouin, E4 Brokerage; Cathy Pierce, Senior Underwriter, Mass Mutual MMSD; and Kurt Thomas, J.L. Thomas & Associates.
 4. Michael Cohen, Eugene Cohen Insurance Agency, Inc.; Diana Greenberg, Total Insurance; Lee Fluharty, Chief Underwriter, Nationwide; and Kathy Deren, Director of Strategic Underwriting,

Nationwide.
 5. Jeremy Singer, Chief Underwriter, Cincinnati Life, with Dave Thomas, President, J.L. Thomas & Associates.
 6. Dr. Bassam Estfan, Cleveland Clinic.
 7. Chris Regione, Chief Underwriter, Sammons Financial, and Jeremy Singer, Chief Underwriter, Cincinnati Financial.
 8. John Voelker, Voelker Underwriting Services, and Dr. David Lewis, Medical Director, Nationwide.

9. Tim Bellig, Vanbridge; Lee Fluharty, Chief Underwriter, Nationwide; Dave Kanney, Chief Underwriter, Mass Mutual MMSD; and John Gilbert, Vanbridge.
 10. Dr. Bob Frank, Medical Director, LIBRA Insurance Partners.
 11. Kelly Stone, VP Underwriting, Protective; Diana Greenberg; and Janet Joslin.
 12. Diana Greenberg with Wally Empleo, AVP Associate Chief Underwriter, Lincoln Financial.