

Symposium on Genetics & Insurance



April 8–10, 2018 CRYSTAL CITY MARRIOTT AT REAGAN NATIONAL AIRPORT
Arlington, VA

FINAL PROGRAM

SUNDAY, APRIL 8

2:00-5:00 PM

REGISTRATION – Potomac Ballroom Foyer

3:00-5:00 PM

PRE-SYMPOSIUM SESSION – Potomac Ballroom

GENETICS 101: THE BASICS

Dr. Rooney will provide an overview of some important genetic principles and concepts. This presentation is designed to lay a solid foundation from which the attendees can build as they participate in the many interesting conference topics scheduled to follow.

Introduction:

Richard E. Braun, MD, Vice President & Chief Medical Officer, SCOR Global Life Americas

Speaker:

William Rooney, MD, Vice President & Medical Director, SCOR Global Life Americas

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5:00 PM

Session Concludes & Dinner on Own

MONDAY, APRIL 9

7:30 AM-5:00 PM

REGISTRATION – Potomac Ballroom Foyer

7:30-8:30 AM

NETWORKING BREAKFAST – Chesapeake Salons B-C

Sponsored by:

PartnerRe



8:30-8:50 AM

WELCOME AND OPENING REMARKS – Potomac Ballroom

CHARTING A COURSE FORWARD IN A CHANGING ENVIRONMENT

Introduction:

Bruce Margolis, DO, MBA, Assistant Vice President & Medical Director, Pacific Life

Speaker:

Governor Dirk Kempthorne, President and Chief Executive Officer, American Council of Life Insurers

8:50-9:50 AM

KEYNOTE SPEAKER - Potomac Ballroom**WHY CAN'T WE UNDERSTAND AND CURE THE COMMON DISEASES? AN ENERGYOMICS PERSPECTIVE**

The rise in the incidence of common metabolic and degenerative diseases such as diabetes, obesity, Alzheimer and Parkinson Disease, cardiovascular disease, etc. threatens to generate unsustainable costs and overwhelm the health care and insurance systems. The organs affected by common diseases are those with the highest reliance on energy production by the mitochondria, the power plants of the cell which contain their own DNA. The mitochondrial DNA codes for the wiring of energy production and is generally ignored in classical genomic studies. By understanding human mitochondrial bioenergetic deficiencies, we can understand the causes of the common diseases but also obtain powerful new approaches for their treatment and prevention.

Introduction:

Richard E. Braun, MD, Vice President & Chief Medical Officer, SCOR Global Life Americas

Speaker:

Doug Wallace, PhD, Director, Center for Mitochondrial and Epigenomic Medicine (CMEM) at The Children's Hospital of Philadelphia Research Institute

9:50-10:30 AM

GENETICS TESTING LANDSCAPE 2018 - INSURANCE IMPLICATIONS - Potomac Ballroom

Genetic testing is quickly becoming an integral part in the practice of modern medicine and will undoubtedly continue to gain importance. Dr. Oman-Ganes will outline the current clinical uses of genetics in 2018 and draw insights into how the growing field of genomic medicine might impact the insurance industry.

Introduction:

Cristina Downey, Chief Underwriting Officer, PartnerRe

Speaker:

Loraine Oman-Ganes, MD, FRCPC, CCMG, FACMG, Chief Medical Director, Sun Life Financial

10:30-10:45 AM

REFRESHMENT BREAK - Potomac Ballroom Foyer

10:45-11:30 AM

GENETICS AT THE DRUG STORE: THE EXPANDING FRONTIER OF DIRECT-TO-CONSUMER TESTING Potomac Ballroom

Provide an overview of available direct-to-consumer genetic testing including benefits and limitations. Describe the approach to interpretation, provided by the laboratory and third party interpretive services and how customers utilize this information.

Introduction:

Tom Ashley, MD, FACP, Vice President, Chief Medical Director, Gen Re

Speaker:

Erynn Gordon, Vice President, Clinical Operations, Genome Medical, Inc.

11:30 AM-12:15 PM

PERSONALIZED MEDICINE: WHERE ARE WE NOW, AND WHERE WILL WE BE IN FIVE YEARS? Potomac Ballroom

This session will cover the current state of knowledge and trajectory of genomics and genetics in precision medicine. It will build upon the basic principles of quantitative genetics and genetic epidemiology. The audience should gain an understanding as to how the fundamentals of genetics apply to precision medicine. In some cases, these fundamentals will limit the utility of genetic testing. In other cases, genomics can help guide prevention and improve care.

Introduction:

Dan Zimmerman, MD, Vice President & Medical Director, Reinsurance Group of America

Speaker:

Larry Brody, PhD, Senior Investigator, Medical Genomics & Metabolic Genetics Branch and Director, Division of Genomics and Society, National Human Genome Research Institute at the National Institutes of Health

12:15-1:15 PM

NETWORKING LUNCH - Chesapeake Salons A-C

Lunch Sponsored by:



1:30-2:30 PM

GENETIC TESTING AND THE THREAT OF ANTI-SELECTION: SOCIETY OF ACTUARIES NEW REPORT Potomac Ballroom

Jean-Marc Fix will introduce Mark Lombardo who will discuss his report. Mark and members of the Project Oversight Group who oversaw the research (Dr. Tom Ashley, Jean-Marc Fix, and Dr. Shelley Rahn) will take questions.

Introduction:

Jean-Marc Fix, FSA, MAAA, Vice President, Actuarial R&D, Gen Re

Speaker:

Mark Lombardo, Vice President, Global Actuarial Consulting Group, Munich Reinsurance

Q&A Panel:

Tom Ashley, MD, FACP, Vice President, Chief Medical Director, Gen Re

Jean-Marc Fix, FSA, MAAA, Vice President, Actuarial R&D, Gen Re

Shelley Rahn, MD, Senior Medical Director, MassMutual

2:30-3:15 PM

SURVEYING THE LEGAL AND REGULATORY LANDSCAPE REGARDING THE USE OF GENETIC INFORMATION IN UNDERWRITING - *Potomac Ballroom*

ACLI's John Mangan, Curt Leonard and Mariana Gomez-Vock will address current challenges facing insurers who seek to use genetic information to underwrite, and the growing attention this issue is getting from state lawmakers. They will discuss assumptions that industry will need to overcome and strategies for effectively communicating with policymakers on this contentious topic.

Introduction:

Gina Guzman, MD, DBIM, FALU, FLMI, Vice President & Chief Medical Director, Munich Reinsurance

Speakers:

Mariana Gomez-Vock, Senior Counsel, American Council of Life Insurers

Curt Leonard, Regional Vice President, State Relations, American Council of Life Insurers

John Mangan, Regional Vice President, State Relations, American Council of Life Insurers

3:15-3:30 PM

REFRESHMENT BREAK - *Potomac Ballroom Foyer*

3:30-4:15 PM

INTERNATIONAL PERSPECTIVES: WHAT HAVE WE LEARNED? - *Potomac Ballroom*

The status of regulation with regard to the use of genomic information in insurance is in a constant state of change and varies by jurisdiction. Recent developments in the regulatory environment of Canada, the UK and the EU may provide lessons and learnings for the U.S. market and as well as guidance into the best approach for managing legislative and regulatory challenges. This session will feature senior industry leaders based outside of the U.S.

Moderator:

Dan Zimmerman, MD, Vice President & Medical Director, Reinsurance Group of America

Speakers:

Phil Cleverley, Chief Underwriter, UK & Ireland, SCOR Global Life

Karen Cutler, MBA, Vice President & Chief Underwriter, Manulife

Brent Mizzen, Assistant Vice President, Underwriting & Policy, Canadian Life & Health Insurance Association

4:15-5:00 PM

PRESERVING THE ABILITY TO UNDERWRITE - *Potomac Ballroom*

Genomics is pretty advanced in oncology – it will be demonstrated by means of cancer diseases, how our underwriting has changed during the last decades and how it will presumably end up supported/completed by “multi-omics” and Artificial intelligence leading to precision medicine within the next 10 years. Underwriting will reach a higher level rather than being replaced by intelligent IBM Watson computers will be the final message.

Moderator:

Deborah Van Dommelen, MD, MPH, Chief Medical Director, Northwestern Mutual

Speakers:

Susan Ghalili, Vice President, Chief Underwriter, John Hancock Financial Services

Achim Regenauer, MD, Chief Medical Officer, PartnerRe

5:30-6:30 PM

NETWORKING RECEPTION - *Chesapeake Salons B-C*

Sponsored by:



TUESDAY, APRIL 10

7:15 AM-12:15 PM

REGISTRATION - *Potomac Ballroom Foyer*

7:15-8:00 AM

NETWORKING BREAKFAST - *Chesapeake Salons B-C*

MEMBERS ONLY SESSIONS:

8:00-8:45 AM

PUBLIC OPINION & PERSPECTIVES ON GENETICS AND INSURANCE - *Potomac Ballroom*

Bill McInturff, from Public Opinion Strategies (POS), will discuss the findings from his recent project to help refine ACLI's messaging on genetic testing and risk classification. Jack Dolan of ACLI will share how ACLI plans to employ the latest POS research on genetic testing in various forums – including the states, the news media and, if necessary, in Washington, D.C.

Introduction:

Cristina Downey, Chief Underwriting Officer, PartnerRe

Speakers:

Jack Dolan, Vice President, Media Relations, American Council of Life Insurers

Bill McInturff, Co-Founder, Public Opinion Strategies

8:45-9:30 AM

GENETIC RESEARCH: THE SEARCH FOR PARTICIPANTS - *Potomac Ballroom*

Introduction:

Jean-Marc Fix, FSA, MAAA, Vice President, Actuarial R&D, Gen Re

Speaker:

Gillian Hooker, PhD, ScM, LCGC, Vice President of Clinical Development, Concert Genetics

9:30-9:45 AM

REFRESHMENT BREAK - *Potomac Ballroom Foyer*

9:45-10:30 AM

ETHICAL CONSIDERATIONS FOR INSURERS: THE BIOETHICIST PERSPECTIVE - *Potomac Ballroom*

Critical ethical, legal and social questions arise regarding whether life insurers should have access to consumers' genetic test results. Insurers understandably want to avoid information asymmetry, but concerns emerge of whether unfair discrimination might then ensue, and if so, how to prevent it. This talk will explore key ethical tensions (related to principles of consumer rights, beneficence, and social justice) and possible solutions.

Introduction:

Deborah Van Dommelen, MD, MPH, Chief Medical Director, Northwestern Mutual

Speaker:

Robert Klitzman, MD, Professor of Psychiatry, Director, Master of Bioethics Program, College of Physicians & Surgeons, Joseph Mailman School of Public Health, Columbia University

10:30 AM-12:00 PM

GENETIC TESTING, ETHICS & INSURANCE: FINDING COMMON GROUND - *Potomac Ballroom*

Given the ready availability of multiple genetic and genomic tests, how can we best find a fair solution to the human and economic side of the equation? How do we best balance the ethics of genetic testing need with fair pricing and do they need to be at odds? Is there room to balance testing, products and pricing in order to provide an ethical and practical solution? This panel will have an opportunity to discuss different scenarios and address potential options to help us navigate through these challenges.

Moderator:

Bruce Margolis, DO, MBA, Assistant Vice President & Medical Director, Pacific Life

Speakers:

Gillian Hooker, PhD, ScM, LCGC, Vice President of Clinical Development, Concert Genetics**Robert Klitzman**, MD, Professor of Psychiatry, Director, Master of Bioethics Program, College of Physicians & Surgeons, Joseph Mailman School of Public Health, Columbia University**Loraine Oman-Ganes**, MD, FRCPC, CCMG, FACMG, Chief Medical Director, Sun Life Financial

12:00-12:15 PM

SYMPOSIUM WRAP UP - *Potomac Ballroom***Bruce Margolis**, DO, MBA, Assistant Vice President & Medical Director, Pacific Life

12:15 PM

Meeting Adjourns**SPONSORS NOT LISTED IN THE AGENDA:****Wi-Fi & Hotel Key Cards Sponsored by:****Lanyards Sponsored by:****Audio Visual Sponsored by:**