

ECC 2012

Excellence Through Education

Eastern Claims Conference

PO Box 2730
Stamford, CT 06906-0730

February 26-28, 2012

Waldorf=Astoria New York City

Dedicated to Life, Accident & Health and Disability Claims



Dear Colleagues and Friends,

On behalf of the many dedicated professionals who have contributed significant time and effort to make this program possible, it is my pleasure to introduce the upcoming 2012 Eastern Claims Conference.

For over 35 years, ECC has been driven to produce the highest quality educational programs to claims professionals in the Life, Accidental Death and Dismemberment, Health and Disability product lines in a friendly and interactive environment which allows for both the establishment and renewal of valuable professional and personal relationships. The ECC is not a membership organization, but attendance by claims professionals, and those who assist them in carrying out their responsibilities, is our target audience.

Our ability to deliver on this promise has made ECC an excellent investment for employers in our industry. Our location, in the heart of New York City at the Waldorf=Astoria, reflects our goal to remain at the center of our international industry as we enthusiastically greet the domestic and global challenges awaiting us.

As a value added feature of our program, we are very excited to offer Fraud Track Workshops, and continuing education credits that are directly related to the detection and deterrence of fraud. In fact, The Association of Certified Fraud Examiners (<http://www.acfe.com>) will accept attendance at this event toward its CPE requirements. Certified Fraud Examiners may claim 1 hour of CPE credit for every 50 minutes of instruction.

In addition, the National Health Care Anti-Fraud Association (NHCAA) has approved the ECC 2012 program for 10 CPE units toward the Accredited Health Care Fraud Investigator (AHFI(r)) designation. For more information on the AHFI(r) designation, visit the NHCAA Website at www.nhcaa.org. (Granting of this approval in no way constitutes endorsement by the NHCAA of the program, content or program sponsor).

As in the past, the ECC also seeks approval from various states for Continuing Legal Education (CLE) credits. In past years, the ECC has been approved for CLE credits in Florida, Georgia, Iowa, Minnesota, Mississippi, Missouri, New York, Ohio, Texas, Utah and Wisconsin. We will apply to these states for CLE credits for our 2012 program, but the fact that the ECC has been approved for credits in the past is no guarantee that these approvals will be received in the future.

See you in New York!

Best Regards,

Daniel W. Maguire, Esq., 2012 Conference Chairperson

Why Attend?

- ECC is the conference that provides tools to stay focused on the goals of serving our claimants and keeping informed of the latest issues that influence our business
- Achieve extraordinary networking opportunities
- The multidisciplinary approach of the ECC is well-suited to both the specialist and multiline claim professional
- Our venue, The Waldorf=Astoria, is located in the heart of New York City

**2012 Eastern Claims Conference
The Waldorf=Astoria Hotel
New York, New York
ECC – 2012**

SUNDAY, FEBRUARY 26, 2012

REGISTRATION 1:30 p.m. – 6:30 p.m. (**North Foyer-18th Floor**)

HOSPITALITY RECEPTION 5:00 p.m. – 7:00 p.m. (**Starlight Roof**)

Only Registered Attendees and Pre-registered Guests will be admitted to the Hospitality Receptions

MONDAY, FEBRUARY 27, 2012

REGISTRATION 7:30 a.m. – 3:30 p.m. (**North Foyer**)

EXHIBITORS' RECEPTION 8:00 a.m. – 9 a.m.
Starlight Roof *Coffee and pastries will be available*

WELCOME ADDRESS 9:00 a.m. – 9:15 a.m.
Starlight Roof *Daniel W. Maguire, Esq.
Burke, Williams & Sorensen, LLP, Palm Desert, CA
Eastern Claims Conference Chairperson*

INTRODUCTION *Jennifer Tardiff-Cobb, ALHC, CFE, FCLS
Combined Select Programs/ACE, Red Bank, NJ
Eastern Claims Conference Program Chairperson*

KEYNOTE ADDRESS 9:15 a.m. – 10:00 a.m.
*Andy Core, M.S.
Life Balance Author and Human Performance Expert
"Motivation is Momentum in Disguise"*

Andy Core has spent the last 16 years mastering the art of inspiring people to become energized, healthy, motivated and better equipped to thrive in today's hectic society. His "research scientist meets standup comic" style gives audiences the proprietary information and inspiration needed to accomplish more at work, live healthy, and still have a life. Combining stories from his experience as a successful consultant with the latest research, he will ignite your motivation, show you how to execute a better way of life and live to enjoy it. Andy has field tested his concepts working directly with hundreds of corporate top performers, leading healthcare organizations, and associations. Andy's success rate at helping people go from "knowing they need to live a more balanced life" to actually living and capitalizing on it is thirteen times the national average. Real Science. Real Successes. Really FUN!

Every action you take increases your chances of taking similar actions. String multiple actions together and you multiply your chances of doing more of the same. The key is to design your lifestyle so you can string multiple positive actions together, thereby starting a chain reaction of positive momentum, which in turn transforms into an expanding motivation to excel at work, live healthier, and really be there for those you love.

You will learn...

- How to outpace life's demands by maximizing skills proven by NASA to increase productivity by 47%.
- The system used by U.S. Olympic Sport Psychologists to create the world's most motivated people.
- How to get off the "I wish I could spend more time with my family" treadmill and make regeneration a more productive part of your life.
- The top 3 research proven activities for neutralizing stress and burn out.

MONDAY, FEBRUARY 27, 2012

CONCURRENT SESSIONS

10:15 a.m. – 11:30 a.m.

Panel 1. A Trilogy of Sudden Deaths: Accident, Suicide or ???-The Secret Circle

Elliot M. Gross, M.D., Medical Examiner, New York, NY

Daniel K. Ryan, Partner, Hinshaw & Culbertson LLP, Chicago, IL

Both the Medical Examiner and attorney will analyze different fact patterns in the context of accidental death and insurance policies. Dr. Gross will address the medical findings and medical examiner determinations for each of the cases. Mr. Ryan will provide analysis of the legal issues arising out of each of the claims. The fact patterns within each of the claims will include deaths involving asphyxia, firearms, drug overdose, drowning and motor vehicle trauma.

Panel 2. Why is this psychiatric claim taking so long? Confounding Personality Disorders, Non-Clinical Factors or Poor Motivation?

David J. McDowell, PH.D., Consulting Psychologist, Chattanooga, TN

Establishing reasonable timeframes for psychiatric claim resolution remains difficult despite the availability of published duration criteria. When privately insured psychiatric claims fail to resolve within reasonable timeframes, the presence of complicating personality difficulties or diagnoses, non-clinical factors including workplace and family dynamics, and poor motivation for recovery must be considered. This session will discuss these issues, provide examples, and invite the audience to contribute difficult claim scenarios and questions for consideration.

Panel 3. [Mis] Adventures in Social Media in Employment and Insurance Claims-Cyberchase

Michael F. Bell, Esq., Partner, Burke, Williams & Sorensen LLP, Los Angeles, CA

Nancy Conrad, Esq., Partner, White & Williams, Center Valley, PA

Facebook, Linked-In, Twitter, and other social and electronic media provide a world of opportunity for networking, communicating, and creative expression — both personal and business — for individuals and businesses. They also provide an often fertile source of information — often unexpected and

frequently candid text, photographs, and videos — for Employers and Insurers. Join outside legal counsel for a candid discussion of potential legal implications and applications of social media in employment, insurance claims, and in discovery for trial.

Panel 4. Healthcare Fraud: A Case Study-Game Time

Rebecca S. Busch, RN, MBA, CCM, CBM, CPC, CHS-III, CFE, FIALCP, FHFMA-President & CEO Medical Business Associates, Inc., Westmont, IL

When Willie Sutton, an infamous twentieth-century bank robber, was asked why he robbed banks, he replied, “Because that’s where the money is.” The healthcare industry, too, has lots of money – an estimated \$2.6 trillion industry and growing! How much of this is lost due to fraud? The estimate is \$25 million an hour is stolen in healthcare in the US alone.

In order to understand, detect and prevent healthcare fraud, it is important to know the players and how they work together. Once the players are identified, the areas for the money to ‘slip through the cracks’ are easier to identify. Once the areas are identified, the red flags can be spotted before it’s too late. Too often the money has been paid, the robbers ‘have left the bank’ and then the chase begins – after the fact. This session provides real-life examples and insights on how to stop this thievery in its tracks.

Panel 5. Energy & Motivation are Inseparable

Andy Core, M.S., Life Balance Author and Human Performance Expert, Windsor, CT

The fatigued fade and the energized engage. When you run out of gas the needle hits E on your motivation as well. When you wake up, feel great, and have a deep reservoir of energy at your disposal, your motivation to do the hard and important tasks in life increases exponentially. This includes increasing your desire to live healthier, do more with less, give better customer service, and being more present when you are with those you love.

You will learn...

- Why you don't do what you know you should...and how to get on with it.
- How to get more regeneration from every precious minute of sleep.
- How to maximize adrenalin, and manage it so you excel from 3-5 P.M.
- How to use the power of positive psychology to make "the hard stuff" easier to do

MONDAY, FEBRUARY 27, 2012

EXHIBITORS’ RECEPTION

11:30 a.m. – 12:15 p.m.

Starlight Roof

LUNCH

12:15 p.m. – 1:15 p.m.

Starlight Roof

MONDAY, FEBRUARY 27, 2012

CONCURRENT SESSIONS

1:30 p.m. – 2:45 p.m.

Panel 6. LTD and PW Integration - Does the Left Hand Know what the Right is Doing?

*Ronald L. Campo, Jr., Premium Waiver Team Lead, Aetna Life Insurance Company, Hartford, CT
Kevin Kearney, Life Operations Function Head, Aetna Life Insurance Company, Hartford, CT
Gail H. Drake, Life Operations Consultant, Aetna Life Insurance Company, Hartford, CT*

Join us for this interactive discussion of the challenging issues affecting Long Term Disability and Premium Waiver Claims integration administration. Scheduled topics include the claim review process, reporting, customer interaction, disability definitions, quality assurance, tolling, transfer of business, claim investigation costs and litigation environment.

Panel 7. Is this Claimant Faking, Exaggerating, or Being Honest? Assessment of Malingered Physical, Cognitive, and Emotional Symptoms

S. Walker, PH.D., ABPP, Clinical Neuropsychologist, Forensic Psychologist, Neuropsychology Consultants, PLLC, Nashville, TN

Many studies show that 40-50% of claimants engage in either gross exaggeration or outright fabrication of their illness. Often malingering occurs in the highly complex claims environment as a function of the claims process, treatment delivery, impairment rating system, legal advocacy, and even the geographical location in which the injury has occurred. This presentation reviews this phenomenon and its assessment, focusing on the contributions of the legal system and the delivery of treatment by providers that serve to support and maintain malingering behavior. The problematic illnesses of fibromyalgia, complex regional pain syndrome (reflex sympathetic dystrophy), mild traumatic brain injury, and seizure-like episodes will also be surveyed.

Panel 8. Life Case Law Update-Incredibly Close

*Adrienne C. Publicover, Esq., Partner, Wilson Elser Moskowitz Edelman & Dicker LLP, San Francisco, CA
Kyle L. Jennings, Esq., AIG American General, Houston, TX*

Learn about current cases and developments impacting life insurance claim administration. You will hear from experienced inside and outside counsel who will explain recent cases and trends in life insurance case law and litigation developments.

Panel 9. Hospital Bill Review: In/Out of Network Review & Settlement Options

Jim Considine, MD, MBA, CEO, Considine & Associates, Laguna Hills, CA

What review method(s) do you employ for In vs. Out of Network, line audit or line-by-line repricing? We will compare and contrast these different methods. Additionally, a discussion will be led about the role of the primary payers/administrators vs. MGU/stop loss carriers in resolving high dollar claims with consideration of network contracts and how they affect the hospital claim resolution process.

Panel 10. On-Line Fraud: Business is Still Booming

Al Weissmann, Consumer Fraud Analyst, Retired US Postal Inspector, West River Group, Merrick, NY

They began using the US Mail, then the fax machine. Today those same scammers prowl cyberspace, hunting for their next victim. In this session attendees will learn how to spot re-shipping scams (hint: they don't all look alike) and how and where fraudsters find their victims.

MONDAY, FEBRUARY 27, 2012

CONCURRENT SESSIONS

3:00 p.m. – 4:15 p.m.

Panel 11. Current Claim Trends & Best Practices-Reinsurer Perspective

Kevin C. Glasgow, FLHC, FLMI, Sr. VP Claims & Liability, Swiss Re Life & Health America Inc., Armonk, NY
Karen Riendeau, FLHC, ARA, ACS, Claims Examiner II, Munich American Reassurance Co., Atlanta, GA
Charles Storm, ALHC, FLMI, VP Claims & Liability, Swiss Re Life & Health America Inc., Fort Wayne, IN

Chuck Storm, Karen Riendeau and Kevin Glasgow will be presenting on trends affecting our industry including motor vehicle and motorcycle deaths. The session will also include a discussion on best claim practices in foreign death investigations and various case studies into accidental v. suicide claims. Audience participation will be welcomed and anticipated in this session. This will be an opportunity to share your knowledge and receive feedback.

Panel 12. Information Gathering within the Workplace: Collaboration Among Disciplines

Christina Casiello, M.Ed., CRC, LRC, LMT, Director, Medical/Vocational Svcs., Mass Mutual, Enfield, CT
David Lovejoy, Psy.D., ABN, Mass Mutual, Enfield, CT
Matthew Kane, MD, New England Medical Consultants, Florence, MA

This session will focus upon the complex disability claim, particularly the importance of the workplace as a venue for important clinical and vocational information. Strategies and methods for the collection and use of such information are presented through case studies. Clinical and vocational conceptualizations are emphasized in association with communication of information to the claims examiner/specialist.

Panel 13. Prove It!

Scott M. Trager, Esq., Principal, Semmes, Bowen & Semmes, Baltimore, MD

PROVE IT! Benefit claims start with proofs submitted to insurers. Proofs of claim and even death are required. Proof of coverage must be established. At trial one of the parties has a burden of proof. A seasoned life, health and ERISA attorney will focus on these proofs and others and discuss issues troubling your defense attorney in claim litigation involving false and fraudulent claims, overseas and otherwise, dubious documentation, recalcitrant and non-cooperative beneficiaries, statutes of limitations, and other recurring issues in claim litigation.

Panel 14. The Art of Auditing Electronic Medical Records-The Insider

Rebecca S. Busch, RN, MBA, CCM, CBM, CPC, CHS-III, CFE, FIALCP, FHFMA-President & CEO Medical Business Associates, Inc., Westmont, IL

During the past 100 years, we have witnessed significant advancements in healthcare delivery systems. As the market evolves and new standards for building and utilizing electronic health systems emerge, attorneys need to understand these standards to effectively analyze data.

This session will explore the emergence of eHealth and its impact on auditing. This course will teach step-by-step techniques to use when auditing electronic health systems and provide case studies of attempted data breaches and other fraud activity.

Panel 15. Lean Six Sigma in the Insurance Transactional Environment

Tim Young, Operational Excellence Manager, Guardian, Bethlehem, PA

This session will provide an introduction to Lean Six Sigma (LSS), a data-driven approach to process improvement. Attendees will learn and discuss the basic LSS approach and have a chance to apply some of the tools in a hands-on demonstration.

HOSPITALITY RECEPTION 5:00 p.m. – 7:00 p.m.
Starlight Roof

Only Registered Attendees and Pre-registered Guests will be admitted to the Hospitality Receptions

TUESDAY, FEBRUARY 28, 2012

REGISTRATION 8:00 a.m. – 1:55 p.m.
Starlight Roof

EXHIBITORS’ RECEPTION 8:00 a.m. – 9 a.m.
Starlight Roof *Coffee and pastries will be available*

TUESDAY, FEBRUARY 28, 2012

CONCURRENT SESSIONS 9:00 a.m. – 10:15 a.m.

Panel 16. Murder, Mayhem and Misery-Covert Affairs

E. Ford Stephens, Esq., Christian & Barton LLP, Richmond, VA

Gary Schuman, Esq., Sr. Counsel-Litigation, Combined Insurance Co. America, Glenview, IL

One court famously referred to the law of Accidental Death and Dismemberment (AD&D) as a Serbonian Bog, a term metaphorically applied to a situation in which one is entangled and from which extrication is difficult. In past conferences, Gary Schuman and Ford Stephens have ventured into AD&D topics of DUIs, Illness v. accident, medical mishaps and drug overdoses, and managed to find their way out again. This year, they will wade back into bog by grappling with such subjects as aggressors in altercations, suicide, Russian roulette and autoerotic asphyxiation. Along the way, they plan to point out current claim trends and suggest ways to investigate such claims.

Panel 17. Disability Jeopardy!

Martin E. Rosen, Esq., Barger & Wolen, LLP, Los Angeles, CA

Carrie Barnes, Esq., Counsel, Disability Management Services, Springfield, MA

Brush up on your disability knowledge! Win valuable prizes! Attend a session you're certain not to sleep through! Join an experienced litigator and an in-house counsel as they review best practices, applicable law and other aspects of handling disability claims in a fun, game-show format.

Panel 18. Disability Litigation Update-Raising Hope

Sherril M. Colombo, Esq., Partner, Wilson Elser Moskowitz Edelman & Dicker LLP, Miami, FL

Laura Derouin, Esq., Associate General Counsel, Trustmark

This presentation will focus on recent trends and significant decisions in the ever-changing disability litigation arena.

Panel 19. The Evolution of Man: From Neanderthal to Madoff

Neal Levin, Esq., Partner, Freeborn & Peters LLP, Chicago, IL

In this session, we explore the personality characteristics of the modern fraudster and the primordial qualities they continue to possess. We look at the sociopathy and psychopathy of those who commit fraud schemes and then translate this knowledge into effective investigation, prosecution and recovery techniques. Attendees will walk away with a set of tools aimed at improving their ability to ferret out and recover from fraud.

Panel 20. Identifying Areas of Buildup and Excessive Treatment--The Re-Adjustment Bureau

Dr. Tom Jones, D.C., C.E.S., CCRD, CSCS Independent Consultant, Toms River, NJ

This forensic specialist takes you through the steps in identifying both gross and subtle inconsistencies in a chiropractic and physical therapy file. Some of the questionable topics that will be considered will be inappropriate diagnostic testing, excessive treatment, and techniques utilized to boost revenue. Attendees will gain further knowledge and insight on the medical basis for appropriate care compared to incongruous treatment plans of chiropractic/physical therapy files.

Panel 21. Email Etiquette, Tone and Writing-Role Models

Gary Blake, Ph.D, Director, The Communication Workshop, Port Washington, NY

This session will emphasize similarities and differences between letter and e-mail in format, organization, tone and phrasing. It will pose problematic e-mail situations and will challenge attendees to come up with ideas to solve each issue. Finally, the session will stress privacy issues involving e-mail as well as issues of e-mails in claims files and bad faith lawsuits.

TUESDAY, FEBRUARY 28, 2012

CONCURRENT SESSIONS

10:30 a.m. – 11:45 a.m.

Panel 22. Unclaimed Property and Retained Asset Accounts – From the Front Lines

Deborah Bello, Esq., VP & Chief Legal Officer, Prudential Insurance, Newark, NJ

Daniel W. Maguire, Esq., Partner, Burke, Williams & Sorensen, LLP, Palm Desert, CA

Among the most controversial and challenging issues facing the life insurance industry today are Unclaimed Property and Retained Asset Accounts. Regulatory and media interest have captured the attention of both the industry and the public, and litigation is never far behind. Please join our experienced panel for a discussion of these pressing issues and a forecast of what is expected next.

Panel 23. Economic Pressures on Occupational Fraud-The Money Train

Laura L. Lefebvre, CFE, UNUM, Worcester, MA

Ernest Patrick Smith, CPA, CFF, CVA, CFE, Nawrocki Smith LLP, Melville, NY

John K. Hoffman, CPA, CFF, CITP, Nawrocki Smith LLP, Melville, NY

A lively panel of industry experts will discuss changes and trends in various occupations and the effects of the current economic environment. Specific attention will be given to how the trends and economy affect claims for disability benefits. Through case studies we will illustrate actual instances of occupational fraud, trends and changes as well as the impacts of the economy on the loss of earnings for a disability claim. We will focus on how to identify and investigate these claims and attendees are encouraged to share their experiences and cases.

Panel 24. Legal, Social and Political Updates Impacting Claims Administration – The Other Guys

Victoria E. Fimea, Esq., Senior VP, General Counsel & Secretary, Sammons Financial Group

Cynthia L. Maskol, Esq., Of Counsel, Wilson Elser Moskowitz Edelman & Dicker LLP, Baltimore, MD

Two nationally recognized, highly experienced and respected attorneys, one currently General Counsel of a major life insurance company and the other a private practitioner who recently served a large life insurance company as its Vice President, Assistant General Counsel, and manager of national litigation, will discuss the most current and recent legal cases, federal and state legislation and regulations, and

the political and social climate impacting on claim administration. This will be the most predictive and up to date and current presentation of the entire ECC program! Don't miss it!

Panel 25. Excessive Billing Practices-This is Unusual

Dr. Tom Jones, D.C., C.E.S., CCRD, CSCS Independent Consultant, Toms River, NJ

Interpreting Medical-Legal report findings to support treatment and overall cost. Discussion of justification and limitations for treatment and billing of ancillary modalities. Common inconsistencies in procedural charges. This presentation will also cover four major areas of analyzing a medical report to understand proper billing procedures compared to over-treatment and exaggerated claims.

- Understanding mechanism of injury.
- Subjective complaints and objective findings, identifying consistency.
- Diagnosis of injury, is the diagnosis compatible with exam findings?
- Making sense of treatment and chart notes.

Panel 26. One Goal, One Passion: Customer Service

Jack J. Nelson, Executive VP Service Operations, CVS Caremark, Solon, OH

Customer Service can make all the difference in your Company's success! Learn how an Integrated view of customer service can help with customer retention, improve operating results, drive greater profits and help separate your Company from the Competition.

TUESDAY, FEBRUARY 28, 2012

EXHIBITORS' RECEPTION
Starlight Roof

11:45 a.m. – 12:30 p.m.

LUNCH
Starlight Roof

12:30 p.m. – 1:30 p.m.

LUNCHEON SPEAKER

Antoinette Mortensen
Prudential Financial
President, International Claim Association

TUESDAY, FEBRUARY 28, 2012

CONCURRENT SESSIONS

1:45 p.m. – 3:00 p.m.

Panel 27. Foreign Investigation Trends – Off the Map

Richard J. Marquez, Managing Director, Diligence International Group, Addison, TX

The allure of "easy money" has driven up incidences of fraud. Suspicious cases often involve missing medical documentation and questionable death certificates or unplanned foreign travels, hasty

burial/cremation, or inconsistent witness statements. When the death is alleged to have occurred in a remote location, determining the truth is all the more difficult. International privacy laws and how they impact foreign investigations will also be covered. This session also examines international trends and the growing volume of claims from India, China and the Middle East.

Panel 28. Challenges Facing SSA & Their Impact on Disability Insurers

Steve Perrigo, National Sales Manager, Allsup Inc., Belleville, IL

Mr. Perrigo will discuss challenges facing the Social Security Administration and how they will likely impact the disability industry – from an insider’s perspective. He will describe the financial, staffing, technology and political challenges facing the SSA and share projections on how it will affect Social Security Disability Insurance (SSDI) award rates and processing times. He will conclude with a discussion of specific takeaways organizations can implement to counteract these trends and mitigate their impact on claims operations.

Panel 29. Renal Dialysis: The Good, The Bad and The Ugly

Polli B. Yount, Senior Vice President & COO, Golden Triangle Specialty Network, LLC, Brentwood, TN

This session will take you from what is a dialysis treatment, the difference in hemo vs PD, to an introduction to the dialysis providers, who they are and what drives them. What are their greatest fears? Why the high rates vs Medicare rates? What kind of cost should you expect? What are others doing to get around high cost? What problems and issues are these creative solutions causing?

Panel 30. Fraud Smart: Identity Theft and Insurance Fraud

Joanne Fabian, Training Director, National Insurance Crime Bureau (NICB), Edison, NJ

Joy Champion, Supervisory Special Agent, National Insurance Crime Bureau (NICB), Bellerose, NY

Learn the scope of the identity theft problem. You have questions? We got answers! Who are the victims? Who are the perpetrators? How can you protect yourself? How can I use this information in claims validation? How do I know my claimant is who he says he is? Attend this session for an in-depth review of the problem and how you can deal with it in claims and avoid it happening to you.

Attendee Registration Fees for 2012

2 days with lunch	\$575
2 days without lunch	\$465
1 day with lunch	\$395
1 day without lunch	\$330
First Pre-registered guest	\$200
Each additional guest (per event)	\$150
Late fee after January 31, 2012	\$ 50

Waldorf=Astoria
301 Park Avenue
New York, NY 10022-6897
1 877 GROUP WA (1 877 476 8792)
Hotel Rates for 2012
(Use Hotel Code ECL)

Accommodations	Single/Double
Deluxe King, Queen, Dbl/DbI	\$295
King Bed Superior Room	\$319
King Junior Suite	\$359

- All Room rates are subject to state and local taxes, currently 14.75%, \$2.00 Occupancy tax, and \$1.50 Jacob Javits Center fee per room, per night.
- A credit card is required to make a reservation.
- If you need to cancel your hotel room, please do so one day prior to arrival to avoid cancellation fee.
- Hotel Check-in time is 3 p.m.

Notes

- The attendee registration fee includes admission to the Hospitality Receptions. However, if you bring a guest (a colleague or spouse), a \$200 fee is payable for your first Pre-registered Guest wishing to attend the receptions. The fee covers both receptions. A \$150 fee is payable for each Additional Guest, per event.
- If you have special needs, please call Connie Wing at 203 352 3074.
- Business dress is encouraged.
- There will be a \$50 late fee added to registrations received after January 31, 2012.
- There will be no refunds for cancellations received after January 31, 2012.

THE FEDERAL TAX ID NUMBER FOR THE ECC IS 20-8483688

	Life	Disability	Legal	Medical	General
Monday 10:15 – 11:30	1. A Trilogy of Sudden Deaths: Accident, Suicide or ??? The Secret Circle *Fraud Track	2. Why is this psychiatric claim taking so long? Confounding Personality Disorders, Non-Clinical Factors or Poor Motivation?	3. [Mis]Adventures in Social Media in Employment and Insurance Claims-Cyberchase	4. Healthcare Fraud: A Case Study-Game Time *Fraud Track	5. Energy and Motivation are Inseparable
Monday 1:30 – 2:45	6. LTD and PW Integration - Does the Left Hand Know what the Right is Doing?	7. Is this Claimant Faking, Exaggerating, or Being Honest? *Fraud Track	8. Life Case Law Update- Incredibly Close	9. Hospital Bill Review: In/Out Of Network: Review and Settlement Options	10. On-Line Fraud: Business is Still Booming *Fraud Track
Monday 3:00 – 4:15	11. Current Claim Trends & Best Practices-Reinsurer Prospective	12. Information Gathering within the Workplace: Collaboration Among Disciplines	13. Prove it! *Fraud Track	14. The Art of Auditing Electronic Medical Records-The Insider *Fraud Track	15. Lean Six Sigma in the Insurance Transactional Environment
Tuesday 9:00 – 10:15	16. Murder, Mayhem and Misery-Covert Affairs *Fraud Track	17. Disability Jeopardy!	18. Disability Litigation Update-Raising Hope	20. Identifying Areas of Buildup and Excessive Treatment—Re-Adjustment Bureau *Fraud Track	21. Email Etiquette, Tone and Writing-Role Models
Tuesday 10:30 – 11:45	22. Unclaimed Property and Retained Asset Accounts: From the Front Lines	23. Economic Pressures on Occupational Fraud-Money Train *Fraud Track	19. The Evolution of Man: From Neanderthal to Madoff *Fraud Track	24. Legal, Social and Political Updates Impacting Claims Administration-The Other Guys	25. Excessive Billing Practices: That is Unusual *Fraud Track
Tuesday 1:30 – 2:45	27. Foreign Investigation Trends-Off the Map *Fraud Track	28. Challenges facing SSD and Their Impact on Disability Insurers	N/A	29. Renal Dialysis: The Good, The Bad and The Ugly	26. One Goal, One Passion: Customer Service
					30. Fraud Smart: Identity Theft and Insurance Fraud *Fraud Track

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