



TWIN CITY LIFE AND HEALTH CLAIM ASSOCIATION

A Non-Profit Organization

2009 SPRING CONFERENCE

WEDNESDAY, APRIL 22, 2009

**EARLE BROWN HERITAGE CENTER
6155 EARLE BROWN DR
BROOKLYN CENTER MN 55430**

WHO SHOULD ATTEND?

Claim Professionals of all levels of experience that are:

- Interested in advancing their skills to better serve their company and customers.
 - Seeking networking opportunities with industry experts and resources.
 - Required to fulfill continuing professional education.
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REGISTRATION, CONTINENTAL BREAKFAST & EXHIBITORS

8:00am – 8:30am

WELCOME ADDRESS:

Pamela Moore-Roberts, President – TCLHCA

8:30am – 8:45am
Garden Room

KEYNOTE ADDRESS:

How Do We Do More with Less?

Energizing Your Organization from the Inside Out!

8:45am – 9:45am
Garden Room

“**How Do We Do More with Less?**” is a presentation developed by Jermaine Davis that incorporates key motivational, leadership and team building principles taken from two of his successful selling books, *Get Up Off Your BUTT & Do It NOW!* and *Leading with Greatness!*

This *interactive* and *informative* presentation will teach *leaders* and *employees* how to:

- Develop a healthy and positive *S.R.S* (Stress Response Style)
- Sustain personal/professional motivation using the *T.A.G.S.* Philosophy
- Leverage team synergy to achieve organizational goals and priorities
- Live personal/professional *values* using the “*Power of the 168*” Philosophy
- Avoid burnout by overcoming the Super Man and Wonder Woman Syndrome
- Eliminate employee disengagement (Absenteeism and Presenteeism)

Increase employee engagement and team morale using the *R.A.P.* Philosophy

Exhibitors	9:45am – 10:00am
Concurrent Workshops I	10:00am – 11:00am
Concurrent Workshops II	11:10am – 12:10pm
Exhibitors	12:10pm – 12:20pm
Lunch & Business Meeting – Election of New Officers	12:20pm – 1:00pm

AFTERNOON ADDRESS:
Comedy Sportz

1:00pm – 2:00pm

ComedySportz is improvisational comedy played as a sport! (If you've ever seen *Whose Line is it Anyway*, you've got the general idea.) Two teams of actors compete for the biggest laughs while a referee calls the fouls and gets suggestions from you, the audience.

Along the way you will find out how you and your team can improve on Creativity, Leadership, Teamwork and Communication.

Exhibitors	2:00pm – 2:15pm
Concurrent Workshops III	2:15pm – 3:15pm
Door Prize Drawings (must be present to win)	3:20pm

Registration Information:

- Early Registration: \$130.00 (post marked by April 3, 2009)
- Late Registration: \$140.00 (post marked after April 3, 2009)
*** *Includes continental breakfast & lunch* ***
(Registrations accepted through April 15, 2009)

- ***Make Check payable to:
Twin City Life and Health Claim Association***

Mail Registrations To: Shelly LaBarre – B1-3075
Minnesota Life Insurance
400 Robert St N
St. Paul, MN 55101
Phone (651) 665-3075

Fraud Awareness for Life Insurance

Toni Mortensen, Director, Investigative Services
Prudential Financial
Richard Marquez, Partner and Managing Director
Diligence International Consultants, LLC

Did you know that fraud awareness training is mandated for claims personnel in 15 different states. Please join us for an overview of the compliance issues and discussion of "red flags." We will also share some interesting case studies involving fraud. Handouts will be provided.

Who Gets to Be a Thousandaire? - Dealing with Beneficiary Disputes on Life and Annuity Claims

Erich Axmacher, Attorney
Securian Life Insurance Company

Imagine this: a claim file lands on your desk with a change of beneficiary form signed by an attorney-in-fact in favor of herself. The claim also includes a divorce decree predating the designation form declaring, "Life insurance benefits in the amount of \$50,000 are to be designated in favor of the former spouse." Now what?...Divorce decrees, property settlement agreements, and power of attorney documents can often create complex beneficiary disputes. This presentation will focus on Minnesota law, both state and federal, and present potential solutions to common problems presented by divorce decrees and POA documents.

Identity Theft

Sgt. Jason Urbanski
St. Paul Police Department

Even if you've never had your identity stolen, it's certain that you've seen on the news or in the papers what a mess this can cause in your life and how difficult it is to fix. Sign up for this class to learn what you can do to prevent identity theft and what you need to do if it does happen to you. Sgt. Urbanski has been a police officer for 15 years and has worked for the St. Paul Police Department for 11 years. He currently is assigned to the Fraud and Forgery Unit of the Department.

Pain Management

Center for Diagnostic Imaging

There comes a point in some illnesses where the patient has exhausted all medical options and they are left to live their life with constant pain. There are many different types of pain management. The Center for Diagnostic Imaging(CDI) will explain the different types and what are best used for different illnesses. CDI's mission is to improve the lives of those we serve through the highest quality care and diagnostic imaging services.

Being Consistent with the Inconsistencies

David Gottlieb D.C., Randy Schmidt VP
Medical Evaluations Inc.

This presentation will help you, the claims professional, to more fully understand and appreciate the IME process, its goals as well as its limitations and what an IME can do for you in your handling of difficult cases. It will help you identify some of the issues in claims management that confront and confound all adjusters; what we will call the "Inconsistencies" of your case files and how to become more proactive in dealing with them. That is, how to be more "consistent with your inconsistencies." (This class offers a door-prize drawing for iPod shuffle).

Deposition from the Claims Examiner's Perspective

Jon Meier, FMLI, ALHC, Life Disability Consultant
Bradley Meier Agency

The purpose of this workshop is to assist the claim person in preparing to give a deposition. To be a witness can be an unnerving experience. At no time in your career will you be tested to the degree presented by testifying as a witness and participating in the legal process. This workshop will attempt to alleviate fears about depositions by presenting guidelines that will allow you understand and be prepared for what you will encounter. Mr. Meier has over 35 years of insurance claim experience, has taken part in over 50 depositions and has testified in 16 trials

Mail Fraud

United States Postal Service

Insurance fraud can be committed by policyholders, third-party claimants, service providers and employees, costing insurance companies billions of dollars a year. In addition to insurance fraud, it is important to note that federal mail fraud statutes can also have a significant impact when insurance companies are seeking restitution. The mail fraud statute prohibits the use of the U.S. Postal Service to defraud or obtain money or property by means of false or fraudulent pretenses, representation or promises. Come to this informative workshop by United States Postal Service to learn how these statutes impact your business and how to manage your business to best utilize these defenses when faced with potential fraud.

MRI/CT

Center for Diagnostic Imaging

Want to know more about MRIs and CT's? At what point should they be ordered? How do you read the results? Founded in 1981, Center for Diagnostic Imaging was one of the first freestanding, outpatient imaging providers in the country. Sit it on this session to learn all about MRI's and CT's straight from the Center for Diagnostic Imaging.

Conflict Management

David Brueshoff
Working Family Resources

In a light hearted look at an old topic, David Brueshoff calls stress, anger and conflict "the three amigos" because they seem inseparable - - like three best friends. In this seminar you will learn effective conflict management skills to improve and help you be more productive and feel more balanced. Who says talking about conflict cannot be fun? Join us and see!!

The Skinny on Bariatric Surgery

Denice Hinrichs, RN
HealthEast Bariatric Care

Denice is the director of HealthEast Bariatric Care at St. Joseph's Hospital. She began her bariatrics career almost 10 years ago, teaches information classes and consults with patients. She has a passion for helping people achieve their goal of a healthy lifestyle. Come join her for an overview on bariatric surgery, obesity and co-morbidity. Why is bariatric surgery a good alternative in some cases and how does it help in long term insurance costs.

Investigative Resources for Disability Claims

Shelly LaBarre, Disability Claim Specialist
Minnesota Life

While working on a disability claim, have you ever wondered what other information you could gather to verify disability other than the standard medical records? For example, how can you verify the client isn't working another job while claiming disability or how do you verify self employment? In this session, we will talk about other facts you may think about getting such as Social Security/FICA, tax records or activity logs to help support a surveillance. We will discuss the best way to get the information and why it may be useful in your claim handling. You're also encouraged to bring along with you ideas of your own so we can make this a more interactive and informative session.

Life Claim Roundtable

Diane Yell, Director, Life Claims
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During this session you will be able to discuss topics, issues and concerns you may have in handling life insurance claims. Topics will include contestable claim review, accidental death claims, unclaimed property, and express claim processing; however, the roundtable session will be open for any additional topics of discussion. Join your industry peers for an informational session in a roundtable setting.

Diabetes

Anne Walaszek
Minnesota Diabetes Program, Minnesota Department of Health

One in three Minnesotans has diabetes or is at high risk for the disease. This session will describe common forms of diabetes, its complications and treatments, and will highlight trends that give an alarming picture of what to expect with this costly and debilitating disease.

**TWIN CITY LIFE AND HEALTH CLAIM ASSOCIATION
SPRING CONFERENCE – APRIL 22, 2009
EARLE BROWN HERITAGE CENTER
6155 Earle Brown Drive, Brooklyn Center, MN 55430 – (763) 569-6300**

Early Registration: \$130.00 (post marked by April 3, 2009)
 Late Registration: \$140.00 (post marked after April 3, 2009)

Total Amount Enclosed: \$ _____

YOUR NAME (Please Print):

COMPANY NAME (Please Print):

COMPANY ADDRESS (Please Print):

PHONE NUMBER (Please Print):

YOUR EMAIL ADDRESS (Please Print):

TYPE OF CLAIMS YOU WORK ON (Please Print):

WOULD YOU LIKE TO PARTICIPATE IN NEXT YEAR'S CONFERENCE AS:

Keynote Speaker?	YES []	NO []
Workshop Facilitator?	YES []	NO []
Roundtable Moderator?	YES []	NO []

TOPIC: _____

ARE YOU INTERESTED IN BECOMING AN OFFICER OR A BOARD MEMBER OF THE TWIN CITY LIFE AND HEALTH CLAIM ASSOCIATION?

Board Member? YES []

*****Please complete this registration form and the workshop selection form, and mail with check (payable to Twin City Life and Health Claim Association) to:***

**Shelly LaBarre – B1-3075
Minnesota Life Insurance
400 Robert St N
St. Paul, MN 55101**

Indicate your 1st, 2nd, and 3rd, choice for each of the workshop selections and return with your completed registration.

Attendee's Name:

Concurrent Workshops I	10:00am – 11:00am
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1st, 2nd, 3rd	Topic	Focus Area	Speaker
	Fraud Awareness for Life Insurance	Life	Toni Mortensen Richard Marquez
	Dealing with Beneficiary Disputes on Life and Annuity Claims	Law/Life	Erich Axmacher
	Identity Theft	All Lines	Sgt. Jason Urbanski
	Pain Management	Health/Disability	Center for Diagnostic Imaging

Concurrent Workshops II	11:10am – 12:10pm
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1st, 2nd, 3rd	Topic	Focus Area	Speaker
	Being Consistent with the Inconsistencies	Disability	Dr. David Gottlieb Randy Schmidt
	Deposition from the Claims Examiner Perspective	Law	Jon Meier
	Mail Fraud	All Lines	United States Postal Service
	MRI/CT	Health/Disability	Center for Diagnostic Imaging
	Conflict Management	All	David Brueshoff

Concurrent Workshops III	2:15pm – 3:15pm
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1st, 2nd, 3rd	Topic	Focus Area	Speaker
	The Skinny on Bariatric Surgery	Disability	Denice Hinrichs
	Investigative Resources for Disability Claims	Disability	Shelly LaBarre
	Life Claim Roundtable	Life	Diane Yell
	Diabetes	All	Anne Walaszek