



Management Research Services, Inc.



# WELCOME TO THE WISCONSIN ASSOCIATION OF HEALTH AND LIFE UNDERWRITERS



# *DEATH OF A THESPIAN*



# DEATH OF A THESPIAN

## *Verbal Disclaimer*

*Names, Places, Dates, Companies Changed*

*Arthur Miller's "Death of a Salesman"*

*Educational Experience*

*vs.*

*Depression Session*



# DEATH OF A THESPIAN

## The Play

*Act I:* The Plot

*Act II:* Tragedy

*Act III:* CSI ...

*Epilog:* The End



# DEATH OF A THESPIAN

## Cast of Main Characters

<i>Willy Porman:</i>	Insured / Policy Owner
<i>Biff Casanova:</i>	Primary Beneficiary
<i>Letta Me:</i>	2 <sup>nd</sup> Beneficiary
<i>Howard:</i>	Biff's Brother
<i>Jenny:</i>	Willy's Acting Coach / Employer
<i>Mrs. Porman:</i>	Willy's Mom



# DEATH OF A THESPIAN

## Cast of Insurance Characters

*1<sup>st</sup> Insurance Company:*

Arthur Life

*2<sup>nd</sup> Insurance Company:* Miller Mutual

*Expert Witness for Biff:*

Stanley Expert

*Expert Witness for Arthur & Miller:*

Sherlock Scott

Lawyers: Too Numerous to Count



# DEATH OF A THESPIAN

## Initial Time Line 20YY

*April 14-15:* Applications Part 1

*April 17:* Telephone Part 2

*April 19:* Paramedical Exam

*April 23-24:* Policies Issued by Arthur & Miller

*November 8:* Death of a Thespian

*December 1:* Claims Filed by Beneficiary



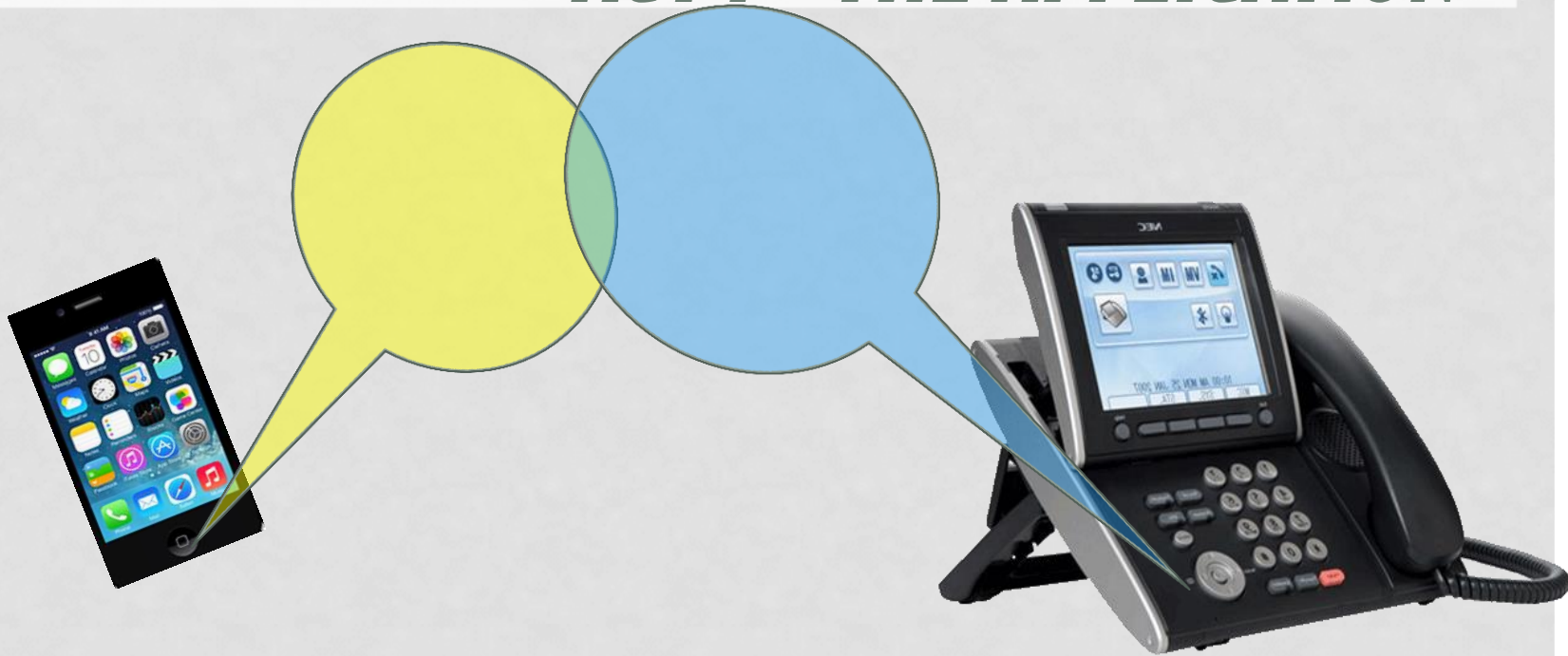
# *DEATH OF A THESPIAN*

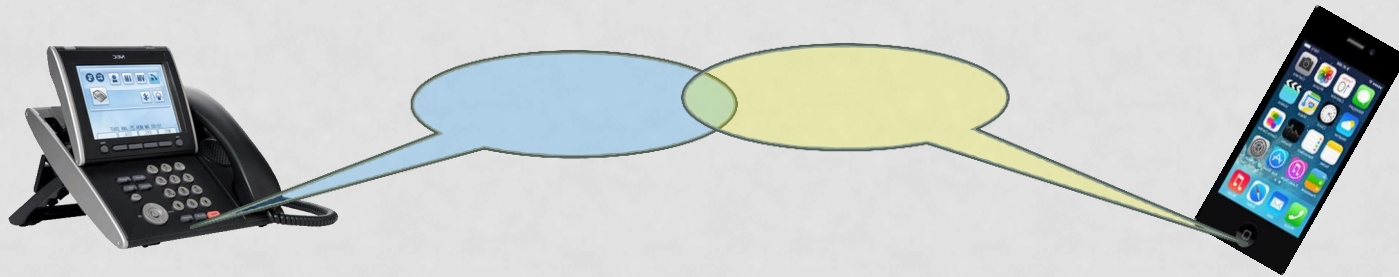
*ACT I – The Plot*



# DEATH OF A THESPIAN

## *ACT I – THE APPLICATION*





Hello? Arthur Life,  
I. B. Agent  
speaking. How  
may I help you?

Great! I can help  
you. How much  
insurance would  
you like?

Yippee! Let's get  
started.

*Hello! I want to  
buy some life  
insurance.*

*\$1,000,000 of your  
Cheapo Termo I  
saw on-line.*

*Okay!*

# DEATH OF A THESPIAN

## ARTHUR LIFE AGENT INTERVIEW

### I. B. Agent - Questions

Full Name

DOB / Age

SSN

Address

City, State, Country, ZIP

Phone

Amount/Plan

Beneficiary/Relationship

Owner/Relationship

### Proposed Insured - Answers

*Willy A. Porman*

*July 1, 19xx / 21*

*123-45-6589*

*000 My Street*

*MyTown, MyState, USA, 55555*

*555-666-7777*

*\$1 Million Cheapo Termo*

*Biff Casanova / Domestic Partner*

*Me, Willy A. Porman*



# DEATH OF A THESPIAN

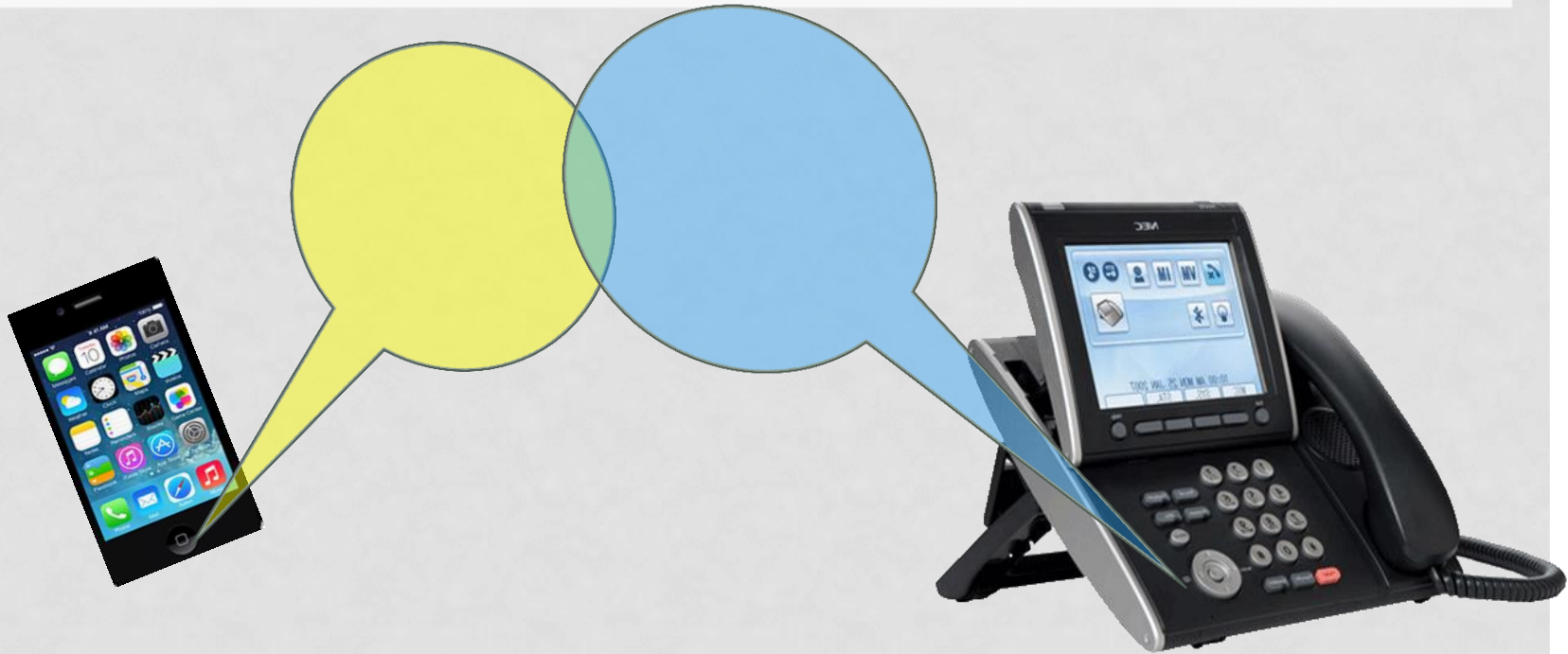
## *I.B. Agent Closing Statement*

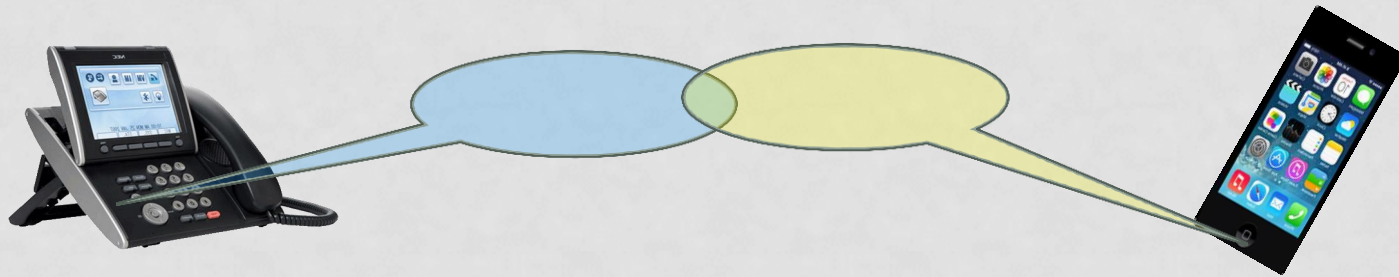
*“Thank you, that is all I need for now. The initial premium quote is subject to underwriting. The underwriting department will contact you within 48 hours to complete the application process and set up an exam.”*



# DEATH OF A THESPIAN

## *ACT I – THE NEXT APPLICATION*





Hello? *Miller Mutual, I. M. Rep, speaking.* How may I help you?

Great! I can help you. How much insurance would you like?

Awesome! Let's get started.

*Hello! I want to buy some life insurance.*

*\$750,000 of your Frugal Term I saw on-line.*

*Okay!*



# DEATH OF A THESPIAN

## MILLER MUTUAL AGENT INTERVIEW

I. M. Rep- Questions	Proposed Insured - Answers
Full Name	Willy A. Porman
DOB / Age	July 1, 19xx
SSN	123-45-6589
Address	000 My Street
City, State, Country, ZIP	MyTown, MyState, USA, 55555
Phone	555-666-7777
Amount/Plan	\$750,000 Frugal Term
Beneficiary Relationship	Biff Casanova / Domestic Partner
Owner/Relationship	Me, Willy A. Porman

**With the exception of plan and amount of insurance, the same exact responses are provided to Miller Mutual**



# DEATH OF A THESPIAN

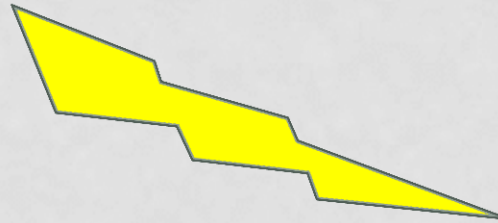
## *I.M. Rep Closing Statement*

*“Thank you, that is all I need for now. The initial premium quote is subject to underwriting. The underwriting department will contact you within 48 hours to complete the application process and set up an exam.”*





# DEATH OF A THESPIAN *TWO DAYS LATER*



# DEATH OF A THESPIAN

## *APPLICATION PART 2*

Arthur Life Underwriting Call Center

**Hello, my name is Janet ...**

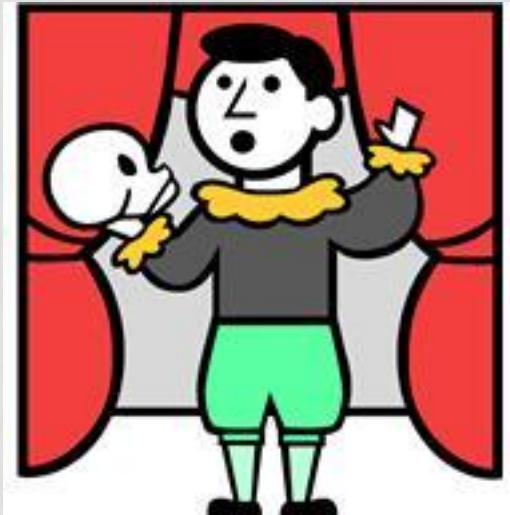


“... is this Willy Porman?  
I am calling on behalf of  
the underwriting  
department for Arthur  
Life. Do you have time to  
complete a telephone  
interview?”

# DEATH OF A THESPIAN

## *APPLICATION PART 2*

**Willy Porman**



“Yes, I am Willy Porman  
and I have time to  
complete the interview.”

# DEATH OF A THESPIAN

## *APPLICATION PART 2*



“This call is being recorded for quality assurance. Please state your full name and date of birth and confirm that you agree to the recording of this interview.”



“My name is Willy A. Porman, born 7/1/19yy and I agree to have this interview recorded.”

# DEATH OF A THESPIAN

## *APPLICATION PART 2*



Address?	<i>Confirmed per Part 1</i>
Last four digits SSN?	<i>Confirmed per Part 1</i>
Gender?	Male
Marital Status?	Single

# DEATH OF A THESPIAN

## *APPLICATION PART 2*



Parents Middle Names	<i>Unknown</i>
City of Birth	<i>Can't Remember</i>
State of Birth	<i>Georgia but grew up in WI</i>
Employer Name	<i>Rags to Riches</i>
Employer Address	<i>Same as home</i>
Occupational Duties	<i>Consultant/Designer</i>
Annual Income	<i>\$180,000</i>
Net Worth	<i>\$0</i>



# DEATH OF A THESPIAN

## *APPLICATION PART 2*



Personal or Business Insurance	<i>Personal</i>
Primary Beneficiary	<i>Biff Casanova</i>
Relationship	<i>Domestic Partner</i>
Secondary Beneficiary	<i>Letta Me</i>
Relationship	<i>Friend</i>

# DEATH OF A THESPIAN

## *APPLICATION PART 2*



Tobacco History	<i>None</i>
Family History	<i>M, F, 2 Sisters all A &amp; W</i>
Non Medical Questions	<i>All "No"</i>
Medical Questions	<i>All "No"</i>
Primary Care Physician	<i>None</i>



# DEATH OF A THESPIAN

## *APPLICATION PART 2*



Declaratory Statement	<i>"All True and Complete"</i>
E-Signature	<i>Agreed to e-Sign (Voice)</i>
State Your Full Name and Date	<i>Willy A. Porman, 4/16/20yy</i>
Paramedical Exam	<i>Explained and set for Saturday</i>

# DEATH OF A THESPIAN

## *APPLICATION PART 2*

**A similar process was conducted later  
the using the Part 2 for Miller Mutual  
with no significant variation in history.**

DEATH OF A THESPIAN  
*PARAMEDICAL EXAM – TWO DAYS LATER*



# DEATH OF A THESPIAN

## *PARAMEDICAL EXAM*



Drivers License	<i>Validated as Willy A. Porman</i>
Signatures Authorization & HIV	<i>Obtained on appropriate forms</i>
Tobacco Use	<i>None</i>
PCP	<i>None</i>
Height & Weight	<i>5.11.160</i>
Pulse	<i>72</i>
Blood Pressure	<i>122/74</i>
Blood Draw	<i>OUCH &amp; Collected</i>
Urine Collection	<i>Collected</i>

# DEATH OF A THESPIAN

## *BLOOD TEST RESULTS*

**Both Insurance Companies use the same Blood / Urine Tests WNL Applications Approved as Applied**

Expanded Chemistry Profile - 17			
Parameter	Result	Ref	Units
<b>Basic Renal/Electrolyte Screen**</b>			
BUN	18.0		mg/dL
Creatinine	1.0	0.7 - 1.3	mg/dL
BUN/Creatinine Ratio	18.0	10 - 20	
Calcium	9.8	8.8 - 10.2	mg/dL
Chloride	100	98 - 106	mg/dL
Kidney			
Phosphorus	3.0	2.5 - 3.5	mg/dL
Urea Nitrogen	18.0	8.0 - 20.0	mg/dL
<b>Basic Metabolic Panel**</b>			
Alkaline Phosphatase	100	44 - 146	U/L
Bilirubin	0.2	0.0 - 1.2	mg/dL
BUN	18.0	8.0 - 20.0	mg/dL
Calcium	9.8	8.8 - 10.2	mg/dL
Chloride	100	98 - 106	mg/dL
Creatinine	1.0	0.7 - 1.3	mg/dL
Glucose	90	70 - 100	mg/dL
Total Protein	6.8	6.3 - 8.8	g/dL
Urea Nitrogen	18.0	8.0 - 20.0	mg/dL
Uric Acid	4.2	3.4 - 7.6	mg/dL
White Blood Cell Count	10	4.8 - 10.8	10 <sup>3</sup> /mm <sup>3</sup>
<b>General Screen**</b>			
Aspartate Aminotransferase	100	10 - 40	U/L

Northwell Laboratory - 2275 Santa Monica Blvd, Suite 100, Santa Monica, CA 90404 USA  
 Phone: 800-575-2000 | 310-433-5000 Fax: 310-433-7700 (CA, HI) | northwell.com  
 (Clinical Manual Book, ICD) and State Account - CLIA - CLIA ID: 0500000004



# DEATH OF A THESPIAN *THREE AND FOUR DAYS LATER*

*Arthur Life Issued  
\$1,000,000 Effective  
April 23, 20xx*



*Miller Mutual Life  
Issued  
\$750,000 Effective  
April 24, 20xx*





# *FIRST INTERMISSION*

*Questions?*





# *DEATH OF A THESPIAN*

*ACT II – Tragedy*



*April 24 to  
November 7, 20yy*



# DEATH OF A THESPIAN

*APRIL 24, TO NOVEMBER 7, 20YY*

## Biff Casanova's Story



Professional Weight Lifter

Supported by Promoter

Fancy home provide by promoter

Befriends Willy – crash on sofa

Vague T-Shirt Company

Living with Letta Me

Marries Letta Me in July

# DEATH OF A THESPIAN

*APRIL 24, TO NOVEMBER 7, 20YY*

## Letta Me's Story



Lived with Biff for past year

Ok with Willy crashing at mansion

Ok with Willy using her car

Wants Willy Gone by Wedding

Marries Biff in July

Divorced By October

# DEATH OF A THESPIAN

*APRIL 24, TO NOVEMBER 7, 20YY*

## Howard Casanova's Story



Lives with Biff, et al

Hang's out at gym

Works in T-shirt business

# DEATH OF A THESPIAN

## *APRIL 24, TO NOVEMBER 7, 20YY*

### Jenny's Story



Willy's Acting Coach

Husband is landscaper

Get's Willy landscaping work

Lands a few local acting gigs

Mother "role"

Provides meals for starving Willy

See's Willy almost daily

Knows Biff is buying Health Ins for Willy

# DEATH OF A THESPIAN

## *APRIL 24, TO NOVEMBER 7, 20YY*

### Mrs. Porman's Story



Willy's mom, living with husband

Lives in WI – many states away

Modest income

Talks to Willy “monthly”

Invites Willy “home” in October

Willy boasts about acting gigs

Willy happy that Biff buys health ins.

Sends Willy money “when able”



# DEATH OF A THESPIAN

## *APRIL 24, TO NOVEMBER 7, 20YY*

### Willy Porman's Story



Part time landscape work

Goes to acting school

Unemployment compensation

No permanent address

Charity - food from friends

No car

Stayed at Biff's for two weeks in April

See's Biff a few times at Gym

Excited that friend buy's health ins.

Goes to parents in October

**But then, after  
November 8, 20yy ...**





# MY CITY GAZETTE SENTINEL JOURNAL

## **Local man found beaten to death**

Nov. 8, 20yy – My City USA

Police report finding the body of a local man believed to have been beaten and strangled to death next to a bus stop. The victim has been identified as Willy A. Porman, 22, a My City resident with no permanent address. Police are investigating. Mr. Porman is known to be pursuing an acting career. No other information is available at this time.



# *SECOND INTERMISSION*

*Questions?*





*DEATH  
OF A  
THESPIAN*

*ACT III – CSI ...*

# DEATH OF A THESPIAN

## *CLAIM SCENE INVESTIGATION*

Biff files claims 3 weeks post death

Police investigating

COD: Blunt force trauma/strangulation

Body found by bus stop

Arthur & Miller Investigations open



# DEATH OF A THESPIAN

## *ARTHUR & MILLER EVIDENCE*

No income/tax records for Business

No public record of Rags to Riches

Biff: "Everyone lies to IRS"

Willy's income \$10K x 3 years

\$7.4K per year from Unemployment

M/F, Friends listen to recordings

Lived at Biff's x 3 weeks in April

Biff prior auto insurance fraud

Health insurance for Willy not found

Cell phone for interviews: Biff's



# DEATH OF A THESPIAN *ARTHUR & MILLER RESCIND*

Occupation

Income

No verifiable business

Imposter completed App

No Insurable Interest

Other insurance apps (Miller)





# DEATH OF A THESPIAN *IMMEDIATE POST RESCISSION*

Biff files suit for  
benefits from Arthur  
Life and Miller Mutual





# DEATH OF A THESPIAN *IMMEDIATE POST RESCISSION*

“I paid premiums, they  
must pay me!”



# DEATH OF A THESPIAN *ARTHUR AND MILLER FILE MSJ*

*Motion for Summary Judgment is a request made by the defendant – Arthur and Miller. Through this motion a A & M asserts that the plaintiff – Biff Casanova – has raised no genuine issue to be tried and asks the judge to rule in their favor without going to trial.*



# DEATH OF A THESPIAN *ARTHUR AND MILLER FILE MSJ*

## Motion for Summary Judgment

> 1,100 pages of evidence

Independent investigations

Arthur/Miller HO UW Testimony

Several depositions

Recording analysis



# DEATH OF A THESPIAN

## *BIFF CASANOVA'S MSJ REBUTTAL*

Willy sold \$80K in T's Jan-Mar 20yy

"Life Friends"

Business Partner

"Everyone lies to IRS"

Willy Loaned Biff \$72K (reverse logic)

Biff's brother completed interviews

Willy approved of "agent"

Willy complained: bus stop bullies



# DEATH OF A THESPIAN

## *BIFF'S REBUTTAL*

PLUS:

Biff retains services of  
Underwriting Expert  
Witness ...



# DEATH OF A THESPIAN

## *BIFF CASANOVA'S UNDERWRITING EXPERT*

### Stanley Expert Writes ...

UW Frequently ignore income ratios

UW did not challenge app income

\$1.75M okay per app income

"Agents" often used to complete apps

"Domestic Partner" not challenged

Insured/owner can name anyone bene

Unlimited Insurable Interest



# DEATH OF A THESPIAN

## *ARTHUR AND MILLER EXPERT*

Then ...

Arthur and Miller are  
forced to retain an  
outside Expert  
Witness ...





# DEATH OF A THESPIAN

## *ARTHUR/MILLER UNDERWRITING EXPERT*

Sherlock Scott Sees it ...

### ***Impersonation (Use of Agent)***

Accommodation

Must be known/approved

Reasons clear

“True and Complete”

Contestability

No Request From Willy



# DEATH OF A THESPIAN

## *ARTHUR/MILLER UNDERWRITING EXPERT*

Sherlock Scott Sees it ...

### ***Financial Underwriting***

Willy earned \$1,419/year

Plus \$7.4K Unemployment

200-1000 x Income

Rags to Riches income not verifiable

No reason to challenge app income

App income provided by imposter



# DEATH OF A THESPIAN

## *ARTHUR/MILLER UNDERWRITING EXPERT*

### Sherlock Scott Sees it ...

#### ***Insurable Interest***

Legal vs. UW Insurable Interest

No domestic relationship

No verifiable business relationship

Imposter selected beneficiary



**And Then???**



# DEATH OF A THESPIAN

## *EPILOG - CASE*

### *The Aftermath*

Willy's parents file wrongful death suit

Biff Casanova remains prime suspect

No arrests to date

Biff Casanova dropped suit for benefits

Rescissions for misrepresentations/fraud affirmed



# DEATH OF A THESPIAN

## *EPILOG – ROLE OF EXPERT WITNESS*

<i>Role of Expert Witnesses</i>
Highly dependent on information provided
Credible information – stay
Incredible information – walk away
Ask questions
Challenge client
Do not compromise integrity

# DEATH OF A THESPIAN

## *EPILOG – BENEFICIARY AS SUSPECT*

### ***Beneficiary Suspect***

Most companies will not pay beneficiary under suspicion

Do not delay fraud and misrepresentation actions

Biff could not risk discovery in this trial





# DEATH OF A THESPIAN

## *EPILOG – RECORDED INTERVIEW & E-SIGN*

### ***Recorded Interview and E-Signatures***

Recordings major factor to uncover fraud

Notification, reasons, and agreement for recording

E-signature many formats

Validate name, date, locations

Legally strong

Compliments all forms of e-processing



# DEATH OF A THESPIAN

## *EPILOG – UNDERWRITING RED FLAGS*

### ***Underwriting Red Flags***

Parents middle names not known

City of birth not known

Large “admitted” income for 21 year old

Zero net worth





# *DEATH OF A THESPIAN*

*The End*

# THANK YOU WISCONSIN

