

AFFIDAVIT OF EPIDEMIOLOGIST VERA F. DOLAN

My name is Vera F. Dolan. My business address is 454 Beltrami Dr., Ukiah, California 95482-8745. I am over eighteen years old, I do not suffer from any mental diseases or impairment, and I can competently testify to the following:

I am a graduate of University of North Carolina at Chapel Hill, Master of Science in Public Health (MSPH) in Epidemiology, 1981.

I am a graduate of the John Hopkins University, BA in Public Health, 1979.

I have over 30 years of experience of work as an epidemiologist, including conducting cohort mortality studies and publishing their results in peer-reviewed medical journals. My experience writing underwriting and risk assessment manuals for the life and health insurance industries gives me ongoing and current familiarity with communicable diseases and their risks. I have made several presentations to the Society of Actuaries as an epidemiologist concerning pandemics and their implications for the insurance industry and general population.

As an expert in epidemiology, I have been retained in the following three cases:

1. Defense; Littler Mendelson, San Jose, California; attorney Joan Wakeley. Dennis Loubal vs. City of Half Moon Bay and the Cities Group. Wrote reports analyzing and rebutting the presumption of industrial causation of Hodgkin's disease in a 41-year-old police officer who attributed his Hodgkin's disease to occupational exposure to benzene while pumping gasoline for his police vehicle during the 14 years of his employment with the Half Moon Bay police department.
2. Defense; Shook Hardy & Bacon, Kansas City, Missouri; attorney James T. Newsom. Engle class action cases in the state of Florida against tobacco manufacturers. Provided analysis of medical literature, trial exhibits and investigative notes in preparation for testimony on diminishing risk of lung cancer after quitting smoking.
3. Plaintiff; Law Offices of Michael J. Green, Honolulu, Hawaii; attorney Brian Mackintosh. Reviewed and analyzed employment records, medical records and medical literature for plaintiff pesticide worker occupationally exposed to the insecticide Dursban for possible link between that exposure and plaintiff's lung cancer.

Additionally, I have been an expert since 2006 for cases requiring expertise in calculating life expectancies, life insurance bad faith, life insurance underwriting and risk assessment. My testimony as a life expectancy expert has been accepted in both federal and state court, having passed a Daubert challenge for calculating life expectancies using generally accepted life underwriting and life settlement methodology. My retention has been 50% for plaintiff and 50% for the defense.

My full curriculum vitae of 15 (fifteen) pages is attached herein as Exhibit 1.

Facts of the case

I consulted with Dr. Orly Taitz on September 2, 2014. Her case history reveals the following:

- Dr. Taitz is a Doctor of Dental Surgery in Rancho Santa Margarita, California.
- Dr. Taitz is a doctor-provider for a number of government programs which provide care for new immigrants.
- A number of such immigrants showed up for treatment in Dr. Taitz's office with persistent cough and upper respiratory diseases. Patients showed up with multiple relatives, who also suffered from upper respiratory infections and persistent cough.
- After treating these patients and being in close contact with these patients, Dr. Taitz developed a persistent cough.
- Dr. Taitz sought medical treatment from her Internal Medicine doctor, which includes taking antibiotics, undergoing chest X-ray examination to check her lungs for tuberculosis, as well as a sputum test for tuberculosis.
- Due to this persistent cough, Dr. Taitz developed oxygen insufficiency and was ordered by her doctor to use a positive pressure oxygen machine during sleep for the rest of her life.

I also reviewed the July 30, 2014 report by John Roth, inspector General of the Department of Homeland Security regarding the oversight of unaccompanied alien children (UAC), attached as Exhibit 2.¹ I assign specific importance to the following "Additional Observations" on page 3 in this report:

- "Many UAC and family units require treatment for communicable diseases, including respiratory illnesses, tuberculosis, chicken pox and scabies.
- UAC and family unit illnesses and unfamiliarity with bathroom facilities resulted in unsanitary conditions and exposure to human waste in some holding facilities. Contract cleaners and DHS employees are working to maintain sanitary conditions.
- DHS employees reported exposure to communicable diseases and becoming sick on duty. For example, during a recent site visit to the Del Rio USBP Station and Del Rio Port of Entry, CBP personnel reported contracting scabies, lice and chicken pox. Two CBP Officers reported that their children were diagnosed with chicken pox within days of the CBP Officers' contact with a UAC who had chicken pox. In addition, USBP personnel at the Clint Station and Santa Teresa Station reported that they were potentially exposed to tuberculosis."

I am also concerned in regards to the finding in Attachment 3 of this report, which shows that out of the 69 site visits to locations where unaccompanied alien children were detained, there were 4 sites where detainees did not have access to prescription medication, and 33 sites where information was not available about the detainees' access to prescription medication.

I also reviewed a July 4, 2014 letter by Ronald Zermano, health and safety director for the National Border Patrol Council, Local 1613, regarding the health alert for detainees, attached as Exhibit 3.² This letter revealed that detainees with infectious diseases were transferred from Texas to California by the DHS. It appears that detainees were not screened by medical doctors or decontaminated prior to their transportation to California. Mr. Zermano recommended the quarantine of these detainees before

1. Memorandum from John Roth, Inspector General. "Oversight of unaccompanied alien children." Office of the Inspector General, Department of Homeland Security. July 30, 2014

2. Letter to Paul Beeson, United States Border Patrol. July 4, 2014.

releasing them into the communities "to ensure that they will not transfer infectious diseases such as scabies into our communities." (page 2)

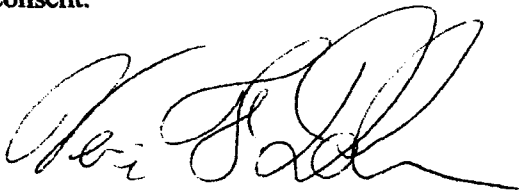
Conclusions

As an epidemiologist, I believe that Dr. Taitz's respiratory infection originated from close contact with infected patients who were sent for treatment to her office, in particular immigrants who were detained by the DHS without quarantine or medical treatment for existing communicable diseases and then transported to California.

I believe that Dr. Taitz is in further imminent danger of similar additional infections from immigrant patients detained by the DHS without quarantine or medical treatment for existing communicable diseases.

I believe that quarantine and isolation of these detainees by the DHS to the most stringent current standard of the Centers of Disease Control (CDC) for foreign nationals, examination of each detainee by a trained medical professional to the highest current standard of the CDC for foreign nationals, and a signed medical release prior to transportation and release of each of these detainees into the general public, would solve the problem of the imminent risk of contracting communicable diseases from such detainees by Dr. Taitz and other health care providers who are participating in these programs.

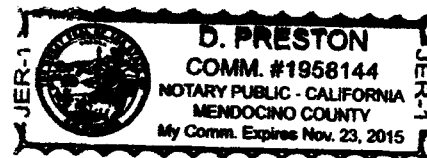
I declare that my assessments are true and correct based on my current knowledge and informed consent.



Vera F. Dolan, MSPH

September 3, 2014

State of California, County of Mendocino
Subscribed and sworn to (or affirmed) before me this
3 day of September, 2014
by Vera F. Dolan
proved to me on the basis of satisfactory evidence to
be the person(s) who appeared before me.



Vera F. Dolan

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EDUCATION and PROFESSIONAL CERTIFICATIONS

MSPH University of North Carolina at Chapel Hill, Occupational Epidemiology, 1981
BA The Johns Hopkins University, Public Health, 1979
FALU Fellow of the Academy of Life Underwriting, 1998
ELS Editor in the Life Sciences, 2003

EXPERIENCE

Principal, VFD Consulting, Inc., 1989 to Present

Providing life and health insurance and related industries mortality and underwriting research, market research, product development, business development and technology, underwriting education and training, and litigation support to multinational clients, including:

AIG American General Life Cos.
American Family Life Insurance Co.
AVS Underwriting
Bank of America
Calypso Biomedical
Canada Life Reinsurance
Charles Schwab & Co.
Clinical Reference Laboratory
decydeWARE
Edwards Lifesciences
EMSI (formerly PMSI)
Farmers Mutual Insurance Co.
FaxWatch
Federal Home Loan Bank (San Francisco)
First Financial Underwriting Services
General American Life Insurance Co.
Golden Gateway Financial
Hank George, Inc.
Health Net of California
Heritage Labs
HSBC Insurance Services
Independent Order of Foresters
Insure.com

LabOne
Life Settlement Consulting & Management
Los Angeles County Crime Laboratories
MetLife Canada
MIB Group
Millennium Pharmaceuticals
Mutual of Omaha
North Coast Opportunities
On The Risk – The Journal of the Academy of Life Underwriting
PartnerRe Life (formerly Winterthur Life Reinsurance)
Pacific Blue Cross
PPO Oklahoma
Protective Life Insurance Co.
Safe Harbor Resources
Sagicor Financial Corporation
Society of Actuaries
Thomson Management Solutions
21st Services
Wells Fargo Bank
Western Reserve Life Assurance Co. of Ohio
Xcelerate Corporation

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Curriculum Vitae, continued

Expert witness services provided to the following:

Multiple retentions:

Barger & Wolen, LLP, New York, NY and Irvine, CA
Lewis & Roca, Phoenix, AZ
U.S. Department of Justice

Multiple retentions, expert witness brokers:

Consolidated Consultants
ForensisGroup
Thomson Reuters Expert Witness Service

Single cases:

Andres, Andres & Moore, Santa Ana, CA	Law Office of Katherine MacKinnon, St. Louis Park, MN
Andrews Kurth, Dallas, TX	Law Offices of Michael Jay Green, Honolulu, HI
Campano Law Group, Lancaster, CA	Law Offices of Robert A. Brenner, Woodland Hills, CA
Carlin & Buchsbaum, Long Beach, CA	Littler Mendelson, PC, San Jose, CA
City of Torrance, Torrance, CA	MacMorris & Carbone, Stockton, CA
Corr Cronin Michelson Baumgardner Preece, Seattle, WA	McArdle, Frost & Brinton, Chicago, IL
Cozen O'Connor, Wilmington, DE	McDowell & Osburn, Manchester, NH
Dressler Law Office, New Haven, CT	McFall, Burnett & Brinton, Manteca, CA
Donahue Horrow, El Segundo, CA	Milavetz, Gallop & Milavetz, Edina, MN
Epstein Becker & Green, Los Angeles, CA	Myers & Gomel, Las Vegas, NV
Evan Freirich, PC, Boulder, CO	Renaud Cook Drury Mesaros PA, Phoenix, AZ
Fallgatter Farmand & Catlin, Jacksonville, FL	Saur Law Office, Laguna Hills, CA
Friedman, Rubin & White, Anchorage, AL	Schumacher, Francis & Nelson, Charleston, WV
Gilchrist & Rutter, Santa Monica, CA	Segal and Kirby LLP, Sacramento, CA
Graves & King, LLP, Riverside, CA	Shook, Hardy & Bacon, Kansas City, MO
Greenberg Traurig, LLP, Denver, CO	Sigelman Law Corporation, Beverly Hills, CA
Jardine Law Office, DeForest, WI	Stanley Law Offices, Syracuse, NY
Johnson Schachter & Lewis, Sacramento, CA	Stennett & Casino, San Diego, CA
Katten Muchin Rosenman LLP, Los Angeles, CA	The Healy Law Firm, Chicago, IL
Koch, Degn and Gomez LLP, Visalia, CA	Webb Bordson Law Group, San Diego, CA
Law Offices of Cary T. Tanaka, Honolulu, HI	Wilson, Elser, Moskowitz, Edelman & Dicker, San Diego, CA
Law Offices of Clyde I. Butts, Walnut Creek, CA	

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Curriculum Vitae, continued

Consulting Projects – Underwriting

- Life Underwriting Requirements Research, 2004 to Present Providing methodologies, analysis and write-up of insurance testing laboratory data to initiate new products and services. Conducting cohort mortality studies to improve life underwriting risk assessment.
- Life Policy and Procedures Manual, 2014 Revised and updated life insurance policy and procedures manual based on current underwriting and business operations.
- Health Medical Underwriting Manual, 2010 Adapted medical underwriting manual for supplemental health insurance products.
- Structured Settlement Underwriting Manual, 2008 Developed underwriting manual for structured settlements based on current processes.
- Life Claims Audit, 2007 Performed random selection of cases and designed case data extraction sheet for large life insurance claims study.
- Critical Illness and Disability Income Training, 2006 Prepared and presented training to life underwriters in critical illness and disability income underwriting.
- Underwriting Manual Research and Writing, 2006 Adapted traditional life underwriting manual for simplified life, disability and waiver of premium products.
- Life Settlement Experience Analysis, 2006 Analysis of life settlement mortality to determine predictive factors.
- Life Underwriting Research, 2001 to 2003 Constructed life tables from medical literature to validate life underwriting guidelines. Produced quantitative and qualitative life underwriting manual guidance.
- Life Settlement Underwriting Research, 1998 to 2004 Provided model and design of automated life expectancy calculation system, data collection instruments, evaluation scoring and impairment risk factor weights.
- Insurance Services Product Development, 1997 to 1998 Provided analysis of disease mortality, incidence and prevalence to develop new insurance services product.
- Pension Underwriting Research, 1994 Provided biostatistical research basis to a multinational consortium for a new type of impaired risk European pension product.

Consulting Projects - Business Development and Technology

- Simplified Products Survey and Report, 2005 Conducted survey of top-selling simplified products for underwriting and business process lessons learned.
- New Business Process Review and Optimization, 2004 to 2005 Examined current life new business processes to identify opportunities for decreasing redundancies, handoffs, and inefficiencies.
- Underwriting Decision Software Development, 2004 to 2005 Product and market development of life underwriting software that uses advanced logic engine
- Freelance Writing and Editing, 2004 Editing and writing summaries of medical articles, medical conferences, and insurance topics for physicians and consumers.
- Underwriting Operations Annual Report, 2004 Assisted in editing, writing and analysis of metrics presented in life underwriting operations report for 2003.
- Business Process Improvement, 2003 Interviewed underwriting and business support staff to prepare future improvement in life insurance business process workflow.

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Curriculum Vitae, continued

Consulting Projects - Banking

- Enterprise Technology Plan, 2000 Collaborated on design of three-year technology plan for a Federal bank.
- Financial Services Experience Analysis and Strategy, 1995 to 1998 Provided statistical analysis and models to select business and consumer customers for acquisition and retention programs. Estimated bank account life expectancies using actuarial life table methods.
- Human Resources Automation Plan, 1993 Collaborated in development of plan and prototype for automated human resources management.

Associate Editor, *On The Risk - Journal of the Academy of Life Underwriting*, 2004-Present

Contributing Editor, *On The Risk - Journal of the Academy of Life Underwriting*, 1994-1997

Kaiser Foundation Health Plan, Oakland, California

Medical Economics and Statistics, 1988 to 1989

Converted community-based pricing approach to experience-based rating for a \$2.5 billion premium enterprise. Conducted underwriting market study of 20,000 employers. Conducted analyses to determine competitive pricing for 2+ million member optical and pharmaceutical programs.

Transamerica Occidental Life Insurance Company, Los Angeles, California

New Business Underwriting Research, 1985 to 1988

Provided analysis of company data and medical literature to support management and underwriting decisions. Developed original methods for actuarial analyses now used for automated systems underwriting \$1.5 billion in annual business.

Lincoln National Reinsurance, Ft. Wayne, Indiana

Underwriting Research, 1982 to 1985

Provided analysis of company data and medical literature to support management and underwriting decisions.

University of North Carolina, Chapel Hill, North Carolina

Department of Biostatistics, 1981 to 1982

Performed statistical analyses for multinational clinical trials.

National Institute of Occupational Safety and Health, Cincinnati, Ohio

Industrywide Studies Branch, Biometry Section, Summer 1980

Performed proportionate mortality analysis of death certificate data for evidence of excess brain tumors among petrochemical workers. Performed analysis of medical records for evidence of excess birth anomalies among railroad workers exposed to dioxin.

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Curriculum Vitae, continued

PUBLICATIONS - INSURANCE

"Advantages of a Life Expectancy Using Life Insurance Underwriting and Life Settlement Methods in the Legal Setting" VFD Consulting, Inc., 2014

"Serum Globulin Predicts All-Cause Mortality for Life Insurance Applicants" J. Insurance Medicine, Vol. 44, No. 2, 2014, with Michael Fulks and Robert L. Stout

"Advantages of a Life Expectancy Using Life Insurance Underwriting and Life Settlement Methods in the Legal Setting" Defense Research Institute Life, Health and Disability Newsletter, Vol. 25, Issue 2, 2014.

"NT-proBNP as a Predictor of All-Cause Mortality in a Population of Insurance Applicants." On The Risk - Journal of the Academy of Life Underwriting, Vol. 30, No. 2, 2014, with Michael Clark, Valerie Kaufman, Michael Fulks and Robert L. Stout

"Beware That Low Urine Creatinine!" On The Risk - Journal of the Academy of Life Underwriting, Vol. 30, No. 1, 2014, with Michael Fulks and Robert L. Stout

"NT-proBNP as a Predictor of All-Cause Mortality in a Population of Insurance Applicants." J. Insurance Medicine, Vol. 44, No. 1, 2014, with Michael Clark, Valerie Kaufman, Michael Fulks and Robert L. Stout

"Scoring Life Insurance Applicants' Laboratory Results, Blood Pressure and Build to Predict All-Cause Mortality Risk" J. Insurance Medicine, Vol. 43, No. 3, 2012, with Michael Fulks and Robert L. Stout

"Urine Protein/Creatinine Ratio as a Risk Predictor in Non-Diabetics with Normal Renal Function" J. Insurance Medicine, Vol. 43, No. 2, 2012, with Michael Fulks and Robert L. Stout

"Trends in Mortality of Insurance Applicants with HIV Infection" J. Insurance Medicine, Vol. 43, No. 2, 2012, with Robert L. Stout and Michael Fulks

"PSA: What Values Predict Increased Mortality Risk?" On The Risk - Journal of the Academy of Life Underwriting, Vol. 27, No. 3, 2011, with Michael Fulks and Robert L. Stout

"Letter to the Editor: The Use of Modeling for Associating Test Values and Mortality Risk." J. Insurance Medicine, Vol. 43, No. 1, 2012, with Michael Fulks and Robert L. Stout

"Isolated Hematuria as a Mortality Risk Predictor" On The Risk - Journal of the Academy of Life Underwriting, Vol. 27, No. 4, 2011, with Michael Fulks and Robert L. Stout

"Highlights of the 2011 AHOU Annual Conference" On The Risk - Journal of the Academy of Life Underwriting, Vol. 27, No. 3, 2011

"Correction to article: Association of Cholesterol, LDL, HDL, Cholesterol/HDL and Triglyceride with All-Cause Mortality in Life Insurance Applicants." J. Insurance Medicine, Vol. 42, No. 2-4, 2011, with Michael Fulks and Robert L. Stout

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Curriculum Vitae, continued

PUBLICATIONS - INSURANCE, continued

“CDT and Serum Alcohol: What Is the Risk?” On The Risk - Journal of the Academy of Life Underwriting, Vol. 27, No. 1, 2011, with Robert L. Stout and Michael Fulks

“Albumin and All-Cause Mortality Risk in Insurance Applicants” J. Insurance Medicine, Vol. 42, No. 1, 2010, with Michael Fulks and Robert L. Stout

“Mortality Associated with Positive Hepatitis C and B Test Results” On The Risk - Journal of the Academy of Life Underwriting, Vol. 26, No. 3, 2010, with Robert L. Stout and Michael Fulks

“Glucosuria as a Mortality Risk Predictor When Blood Is Not Collected” On The Risk - Journal of the Academy of Life Underwriting, Vol. 26, No. 2, 2010, with Robert L. Stout and Michael Fulks

“Mortality Associated with Positive Cocaine Test Results” On The Risk - Journal of the Academy of Life Underwriting, Vol. 26, No. 1, 2010, with Robert L. Stout and Michael Fulks

“Association of Cholesterol, LDL, HDL, Cholesterol/HDL and Triglyceride with All-Cause Mortality in Life Insurance Applicants” J. Insurance Medicine, Vol. 41, No. 4, 2009, with Michael Fulks and Robert L. Stout

“Letter to the Editor: The Authors Reply” J. Insurance Medicine, Vol. 41, No. 3, 2009, with Michael Fulks and Robert L. Stout

“Underwriting Implications of Elevated Carcinoembryonic Antigen” On The Risk - Journal of the Academy of Life Underwriting, Vol. 25, No. 3, 2009, with Robert L. Stout and Michael Fulks

“Mortality Associated with Bilirubin Levels in Insurance Applicants” J. Insurance Medicine, Vol. 41, No. 1, 2009, with Michael Fulks and Robert L. Stout

“Non-Cigarette Tobacco Use – What is the Risk?” On The Risk - Journal of the Academy of Life Underwriting, Vol. 25, No. 2, 2009, with Robert L. Stout and Michael Fulks

“Hemoglobin A1c and Mortality in Insurance Applicants: A 5-Year Follow-Up Study”, On The Risk - Journal of the Academy of Life Underwriting, Vol. 25, No. 1, 2009, with Robert L. Stout and Michael Fulks

“Using Liver Enzymes as Screening Tests to Predict Mortality Risk” J. Insurance Medicine, Vol. 40, No. 4, 2008, with Michael Fulks and Robert L. Stout

“Underwriting Integrity: Lessons from the Subprime Mortgage Crisis” On The Risk - Journal of the Academy of Life Underwriting, Vol. 24, No. 4, 2008

“Highlights from the 2007 AHOU Meeting” On The Risk - Journal of the Academy of Life Underwriting, Vol. 24, No. 1, 2008

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Curriculum Vitae, continued

PUBLICATIONS - INSURANCE, continued

"Increased Mortality Associated with Elevated Carcinoembryonic Antigen in Insurance Applicants" J. Insurance Medicine, Vol. 39, No. 4, 2007, with Robert L. Stout, Michael Fulks, Mark E. Magee and Luis Suarez

"Relationship of Hemoglobin A1c to Mortality in Nonsmoking Insurance Applicants" J. Insurance Medicine, Vol. 39, No. 3, 2007, with Robert L. Stout, Michael Fulks, Mark E. Magee and Luis Suarez

"Highlights from the 2006 AHOU Meeting" On The Risk - Journal of the Academy of Life Underwriting, Vol. 23, No. 1, 2007

"The Reproductive System" In: Intermediate Medical Life Insurance Underwriting ALU 201, 1st ed., Education Committee of the Academy of Life Underwriting, chapter 4, 2006

"Highlights from the 2006 CIU Meeting" On The Risk - Journal of the Academy of Life Underwriting, Vol. 22, No. 3, 2006

"Improvements in Cotinine Testing of Insurance Applicants" On The Risk - Journal of the Academy of Life Underwriting, Vol. 22, No. 2, 2006 with Robert L. Stout and Mark Magee

"Highlights from the LOMA Emerging Technology Conference: Understanding How to Use New Technology" On The Risk - Journal of the Academy of Life Underwriting, Vol. 22, No. 2, 2006

Panelist, "Contemplating Pandemic Risk" by Steven C. Siegel, The Actuary, Vol. 3, Issue 3, 2006

"Highlights of the 2005 AHOU Conference" On The Risk - Journal of the Academy of Life Underwriting, Vol. 22, No. 1, 2006

"Simplified Products: Something Old, Something New, and Something That May Just Make You Blue!" On The Risk - Journal of the Academy of Life Underwriting, with Ernest A. Testa, Vol. 22, No. 1, 2006

"2005 Simplified Product Survey: Final Report" for MIB Group, with Ernest A. Testa, January 2006

"Highlights of the 2005 CIU Conference" On The Risk - Journal of the Academy of Life Underwriting, Vol. 21, No. 4, 2005

"Underwriting for the New Millennium: Simplified Product Survey" NewsDirect, September 2005

"Sleep Problems and Accidents" On The Risk - Journal of the Academy of Life Underwriting, Vol. 21, No. 1, 2005

"Customer Relationship Management: A Reinsurer's Experience" On The Risk - Journal of the Academy of Life Underwriting, Vol. 20, No. 2, 2004

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Curriculum Vitae, continued

PUBLICATIONS - INSURANCE, continued

“Current Concepts in the Insulin Resistance Syndrome” On The Risk - Journal of the Academy of Life Underwriting, with Robert Weir, Vol. 20, No. 1, 2004

“Highlights of the 2003 AAIM” On The Risk - Journal of the Academy of Life Underwriting, Vol. 20, No. 1, 2004

“Current Concepts in Multiple Sclerosis” On The Risk - Journal of the Academy of Life Underwriting, with Robert Weir, Vol. 19, No. 4, 2003

“Multiple Sclerosis” Canada Life Review Online, Third Quarter 2003, with Robert Weir

“Highlights of the 2003 CIU Meeting” On The Risk - Journal of the Academy of Life Underwriting, Vol. 19, No. 3, 2003

“Web-Assisted Inspection Reports: Part 2 of 2” On The Risk - Journal of the Academy of Life Underwriting, Vol. 19, No. 3, 2003

“Keynote Presentation to the Annual Meeting, Canadian Institute of Underwriters” Canada Life Review Online, Second Quarter 2003

“Web-Assisted Inspection Reports: Part 1 of 2” On The Risk - Journal of the Academy of Life Underwriting, On The Risk - Journal of the Academy of Life Underwriting, Vol. 19, No. 2, 2003

“Highlights of the 2002 AAIM” On The Risk - Journal of the Academy of Life Underwriting, Vol. 19, No. 1, 2003

Project Manager, “Report of the 2002 Automated Risk Assessment System Study” Thomson Management Solutions, February 2003

“Insulin Resistance Syndrome” Canada Life Review Online, Fourth Quarter 2002

“The New Paradigm of Coronary Artery Disease: Part 1. The Pathophysiology of Vulnerable Plaque” On The Risk - Journal of the Academy of Life Underwriting, with Robert Weir, Vol. 18, No. 4, 2002

“Orthostatic Hypotension” On The Risk - Journal of the Academy of Life Underwriting, with Robert Weir, Vol. 18, No. 3, 2002

“Highlights of the 2002 CLIMOA” On The Risk - Journal of the Academy of Life Underwriting, Vol. 18, No. 3, 2002

“Treatment of Localized Prostate Cancer” On The Risk - Journal of the Academy of Life Underwriting, Vol. 18, No. 2, 2002

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Curriculum Vitae, continued

PUBLICATIONS - INSURANCE, continued

"Privacy Rules and Regulations: An Interview with Linda S. Kaiser, Esq." On The Risk - Journal of the Academy of Life Underwriting, Vol. 18, No. 1, 2002

"Treated Cholesterol; A Preferred Risk?" Canada Life Review Online, First Quarter 2002, with Robert Weir

"Body Mass Index and Mortality" On The Risk - Journal of the Academy of Life Underwriting, Vol. 17, No. 4, 2001, with Robert Weir

"Innovations in Underwriting Build" Canada Life Review No. 2, 2001

"Honoring Past HOLUA Presidents" On The Risk - Journal of the Academy of Life Underwriting, Vol. 17, No. 3, 2001

"Highlights of the 2001 HOLUA: An Underwriter's Odyssey" On The Risk - Journal of the Academy of Life Underwriting, Vol. 17, No. 3, 2001

"Genetic Testing Provides Challenge to Insurers" American Clinical Laboratory, Vol. 20, No. 4, 2001 pp. 18-9

"Highlights of the Spring 2001 Risk Appraisal Forum" On The Risk - Journal of the Academy of Life Underwriting, Vol. 17, No. 2, 2001

"Highlights of the 2000 IHOU: Gateway to Change" On The Risk- Journal of the Academy of Life Underwriting, Vol. 17, No. 1, 2001

"Progress in Establishing the Association of Home Office Underwriters" On The Risk - Journal of the Academy of Life Underwriting, Vol. 17, No. 1, 2001

"Innovative Technologies for Detecting Alcohol Abuse and Monitoring Drinking Status" American Clinical Laboratory, Vol. 20, No. 1, 2001

"Highlights of the 2000 CIU: Take a Risk!" On The Risk - Journal of the Academy of Life Underwriting, Vol. 16, No. 4, 2000

"Alternative/Complementary Medicine" On The Risk - Journal of the Academy of Life Underwriting, Vol. 16, No. 4, 2000

"Life Settlements" On The Risk - Journal of the Academy of Life Underwriting, Vol. 16, No. 4, 2000, with Chris Cook

"Underwriting Settlements" In: Viatical and Life Settlements: The Challenge Facing the Life Insurance Industry, Jean Gora, ed., Life Office Management Association, Chapter 4, 2000

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Curriculum Vitae, continued

PUBLICATIONS - INSURANCE, continued

"Detecting Alcohol Abuse and Monitoring Drinking Status" LabOne Insight, Fall 2000

"Building Corporate E-Commerce" On The Risk - Journal of the Academy of Life Underwriting, Vol. 16, No. 3, 2000

"Highlights of the 2000 HOLUA: Brave New World" On The Risk - Journal of the Academy of Life Underwriting, Vol. 16, No. 3, 2000

"Progress Report on the Formation of the New Underwriting Organization" On The Risk - Journal of the Academy of Life Underwriting, Vol. 16, No. 3, 2000

"Highlights of the Spring 2000 Risk Appraisal Forum" On The Risk - Journal of the Academy of Life Underwriting, Vol. 16, No. 2, 2000

"Les Grubin Hosts Risk Appraisal Forum in the City by the Bay" Broker World, Vol. 20, No. 6, 2000

"Highlights of the 1999 IHOU" On The Risk - Journal of the Academy of Life Underwriting, Vol. 16, No. 1, 2000

"A Substandard Life Brokerage Agent's Perspective on Underwriting" On The Risk - Journal of the Academy of Life Underwriting, Vol. 16, No. 1, 2000

"Liquid Gold: What Urine Can Do for You" NAILBA Magazine, Winter 2000, with Kip Whitefield

"Highlights of the 1999 CIU" On The Risk - Journal of the Academy of Life Underwriting, Vol. 15, No. 4, 1999

"Highlights of the 2nd International Underwriting Congress" On The Risk - Journal of the Academy of Life Underwriting, Vol. 15, No. 3, 1999

"Highlights of the 1999 HOLUA Meeting" On The Risk - Journal of the Academy of Life Underwriting, Vol. 15, No. 3, 1999

"Predicting Motor Vehicle Accidents Among the Elderly" Underwriter Alert, Vol. 9, No. 2, 1999

"Risk Factors for Elder Abuse" Journal of Insurance Medicine, Vol. 31, No. 1, 1999, pp 13-20

"Insurance Securitization" On The Risk - Journal of the Academy of Life Underwriting, Vol. 15, No. 1, 1999

"Highlights of the 1998 HOLUA: Capitol Crossfire" On The Risk - Journal of the Academy of Life Underwriting, Vol. 14, No. 3, 1998

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Curriculum Vitae, continued

PUBLICATIONS - INSURANCE, continued

"DNA Typing for Individual Identification" On The Risk - Journal of the Academy of Life Underwriting, Vol. 14, No. 2, 1998

"DNA Typing for Individual Identification" FALU Paper, 1998

Highlights of the 1997 IHOU: Remember Our Mission" On The Risk - Journal of the Academy of Life Underwriting, Vol. 14, No. 1, 1998

"Underwriting and Risk Classification" Society of Actuaries' International Section News, No. 15, February 1998, with Chris Cook

"Highlights of the 1997 CIU: Reach for the Top" On The Risk - Journal of the Academy of Life Underwriting, Vol. 13, No. 4, 1997

"Highlights of the 1997 HOLUA: The Heat Is On" On The Risk - Journal of the Academy of Life Underwriting, Vol. 13, No. 3, 1997

"First International Underwriting Congress" Society of Actuaries' International Section News, No. 14, August 1997, with Chris Cook

"Highlights of the 1997 International Underwriting Congress" On The Risk - Journal of the Academy of Life Underwriting, Vol. 13, No. 2, with Chris Cook

"International Outlook: Highlights of the 1997 International Underwriting Congress" Resources, Vol. 17, No. 6 Supplement, 1997, with Chris Cook

"Highlights of the 1996 IHOU: Building Bridges" On The Risk - Journal of the Academy of Life Underwriting, Vol. 13, No. 1, 1997

"Medical Studies: Where Do They Come From? Transferring Medical Knowledge to Risk Selection" (Part 2 of 2)" Underwriter Alert, Vol. 6, No. 6, 1997

"Elevated GGT, Hypertension and Obesity" On The Risk - Journal of the Academy of Life Underwriting, Vol. 12, No. 4, 1996

"Clinical Trials and Population Studies (Part 1 of 2)" Underwriter Alert, Vol. 6, No. 5, 1996

"Highlights of the 1996 HOLUA: Navigating the Waves of Change" On The Risk - Journal of the Academy of Life Underwriting, Vol. 12, No. 3, 1996

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“Positive Cocaine Tests and Mortality” Northern California Life Insurance Association, Berkeley, California, September 17, 2009

“Actuaries and Public Health: From Analysis to Action” Society of Actuaries Health Spring Meeting, Los Angeles, California, May 28, 2008, with Grady Catterall and Dana Goldman

“Research Results: Potential Impact of a Pandemic on the U.S. Health Insurance System” Society of Actuaries Health Spring Meeting, Los Angeles, California, May 28, 2008, with Jim Toole and Jim Walbridge

“How the World Has Changed, and How Medical Underwriting Will Benefit Your Applicants and Your Companies’ Bottom Line” Annual Product Development Actuary Symposium, Denver, Colorado, June 26, 2007, with Robert L. Stout

“Non-Underwritten Life Products – Do They Work?” Annual Product Development Actuary Symposium, Denver, Colorado, June 25, 2007, with Jack Simon

“Pandemics and Extreme Events” Actuarial Society of Greater New York Annual Meeting, New York City, New York, November 9, 2006, with Janet Carstens

“Underwriting Simplified Issue Life Insurance Products” Group Underwriting Association of America, San Diego, California, October 31, 2006, with Ernie Testa

“The Life Settlements Market” Society of Actuaries Annual Meeting, Chicago, Illinois, October 18, 2006, with Tony Duscio and Jay Vadiveloo

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“Pandemic Exposure and Risk Management Strategies in Asia as Compared to the United States” Society of Actuaries Life Spring Meeting, Hollywood, Florida, May 24, 2006, with Ronald Klein

“Current Trends in Distribution Channels: New Underwriting for a New Millennium” Society of Actuaries Life Spring Meeting, New Orleans, Louisiana, May 23, 2005, with Jim McArdle and Ernie Testa

“Gynecologic and Obstetric Disorders” Institute of Caribbean Home Office Underwriters, Almond Beach Resort, Barbados, September 14, 2004

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Curriculum Vitae, continued

PRESENTATIONS, continued

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"Nail a Front Door on Your Back Room" Social Enterprise Alliance, San Francisco, California, March 5, 2004, with David Allburn and Russ Combs

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