

Professional Profile

Anthony F. Milano, M.D., M.P.H.

October 15, 2008

PRACTICE AREAS

Consultant to the Insurance industry in cases involving mortality risk products for life insurance, and longevity risk products including annuities, disabilities, structured settlements and viaticals

Expert, Expert Witness and/or Consultant to the legal profession in *Medical Risk Appraisal and Life Expectancy* in tort cases involving medical malpractice defense or advocacy

EDUCATION

Boston University School of Public Health, Boston, MA (M.P.H. 1989)

United States Air Force School of Aerospace Medicine (F.S. 1979)

New York Medical College, New York, NY (M.D. 1962)

Internship: U. S. Public Health Service, Staten Island, New York (1963)

Residency, General Surgery: U.S.P.H.S, Boston, MA (1967)

Wesleyan University, Middletown, CT (M.A. 1957)

College of the Holy Cross, Worcester, MA (B.S. 1955)

PROFESSIONAL MEMBERSHIPS

Professional Liability Committee of the Massachusetts Medical Society (2005 – current)

Mortality & Morbidity Committee of the American Academy of Insurance Medicine (1999 – current)

Mortality Morbidity Liaison Committee of the Society of Actuaries, American Academy of Insurance Medicine and MIB (2001 – current)

American Medical Association (1968 – current)

Massachusetts Medical Society (1968 – current)

Barnstable District Medical Society (1977 – current)

Defense Research Institute, Chicago, Illinois (2004 – current)

Military Officers Association of America (1979 – current)

LICENSURE AND BOARD CERTIFICATION

Massachusetts Board of Registration in Medicine;
Certificate No. 30133 (1968 – current)

American Board of Insurance Medicine Certification (2001)

AWARDS, HONORS, RECOGNITION

American Medical Association National Convention 1995: Key-Note Speaker (resident section)

United States Air Force 1991 Command Flight Surgeon of the Year

United States Air Force Meritorious Service Medal

United States Air Force Commendation Medal

National Science Honor Society of the Sigma Xi

MEDICAL MALPRACTICE TORT EXPERIENCE

See: List of Depositions/Trial Testimony Cases; FRCP Rule 26

INDEMNITY MEDICINE

Aviva USA, Quincy, MA, Chief Medical Director for Structured Settlement Annuities	2005-current
Generali Reinsurance, Research Medical Director Kansas City, MO	2002-2004
Business Man's Assurance, Underwriting Medical Director Kansas City, MO	2000-2002
New England Financial, Boston, MA, Associate Medical Director	1994-200
State Mutual Companies, Associate Medical Director	1983-1989

ADMINISTRATIVE MEDICINE

North Broward Hospital District Senior V.P. Academic and Medical Affairs Fort Lauderdale, FL	1992-1994
Riverview Medical Center V.P. of Medical Affairs/QA; Director of Medical Education Redbank, NJ	1991-1992
Rockville General Hospital V.P. of Medical Affairs/QA; Director of Medical Education Vernon, CT	1989-1991

MILITARY MEDICINE

Massachusetts Air National Guard State Air Surgeon	1991-1993
Massachusetts Air National Guard Commander, 102 nd USAF Clinic	1977-1991
Desert Shield/Desert Storm 10 th Aeromedical Staging Facility, Andrews AFB, Washington, DC	1990-1991

CLINICAL MEDICINE

General Surgery to 1977

Emergency Medicine to 1982

OCCUPATIONAL MEDICINE

General Electric Telechron, Ashland, MA to 1973

Natick Army Laboratories, Natick, MA to 1971

ACADEMIC MEDICINE

University of Connecticut School of Health Sciences, Farmington, CT 1991-1993
Course Director; Dept of Community Medicine/Public Health
Healthcare Services Total Quality Management; (4 credit hours)

Uniform Services School of Health Sciences, Bethesda, MD 1991-1992
Healthcare services organization, delivery, finance, and total quality management.

University of Massachusetts Medical School, Worcester, MA 1980-1983
Voluntary faculty; ACLS, ATLS

PUBLICATIONS

1. Milano AF, Singer RB. Cancer Mortality by Anatomic Site: 20-Year Mortality Follow-Up Derived From the National Cancer Institute SEER*Stat Database; In Preparation.
2. Roudebush BT, Milano AF, Hart AR. MMLC – ISCS Aviation and Hazardous Sports Study. *Journal of Insurance Medicine* 2008; 40: 44-54.
3. Milano AF, Singer RB. Mortality in Comorbidity (II) – Excess Death Rates from a Follow-up Study on 10,025 Subjects Divided into 4 Groups With or Without Depression and Diabetes Mellitus. *Journal of Insurance Medicine* 2007; 39 (3): 160-166.

4. Singer RB, Milano AF. Mortality in Co-morbidity (I) – Analysis of the Results in the Multiple Medical Impairment Study for Impairments with Elevated Blood Pressure as the Second or Co-morbid Impairment. *Journal of Insurance Medicine* 2007; 39 (2):78-88.

5. Milano AF, et al. “*Mortality Study Of Policies On Insured Lives With Diabetes Mellitus Known At time Of Issue*”: from the Mortality-Morbidity Liaison Committee (MMLC) of the: SOA; AAIM; AHOU with data supplied by the Center for Medico-Actuarial Statistics (CMAS) of the Medical Information Bureau (MIB); Submitted for publication, March, 2005..

6. Milano AF. Diabetes Mellitus and Life Insurance. *Journal of Insurance Medicine* 2001; 33 (1): 50-103.

7. Milano AF. Evidence-Based Risk Assessment. *Journal of Insurance Medicine* 2001; 33 (3): 239-250.

8. Milano AF. Prostate Cancer and Life Insurance. *Journal of Insurance Medicine* 2000; 32 (2): 96-108

9. Milano AF. Coronary Heart Disease and Life Insurance. *Journal of Insurance Medicine* 2000; 32:167-185

10. Milano AF, A Population Medicine Approach to Insurance Decision-Making. *BMA Reinsurance Monitor* 2000 (fall); Volume 23: 1-3.

11. Milano AF. Revising The Medical Underwriting Manual: A Leadership Initiative In Real-Time. *On The Risk* 1998; 14 (3): 42-58.

11. Milano AF. Human Immunodeficiency Virus (HIV) Testing, Life Insurance and The Law. *Journal of Insurance Medicine* 1988; 20 (2): 27-35.

12. Milano AF. Coronary Artery Risk Evaluation (CARE), Insurance Medical Underwriting and The Flight Surgeon. *Journal Of Insurance Medicine* 1987; 19: (2): 5-9.

13. Milano AF. An Air National Guard Clinic Prepares For The 80's. *USAF Medical Service Digest* 1984; 35:

14. Milano AF. Management of an ANG Clinic. *USAF Medical Service Digest* 1983; 34: 16-18

INTERNAL PUBLICATIONS

1. Milano AF. Domains of Mortality: Risk Assessment – Mortality Linkage. *BMA Underwriting Department News & Notes*; August 15, 2000.

2. Milano AF. A Population Medicine Approach to Insurance Decision-Making. *BMA Reinsurance Monitor* 2000 (fall); Volume 23: 1-3.

3. Milano AF. Determine Predictive Value of Non-Invasive Indicators of Coronary Artery Disease (CAD) Extent and/or CAD Mortality. 3/27/2003; pp 1-7.

4. Milano AF. Evaluate the Current Long-Term Mortality Significance of Prostate Carcinoma. Provide Mortality Abstract & Life-Tables. 4/4/2003; pp 1-9.

5. Milano AF. The Mortality Significance of Symptomatic & Silent Lacunar Infarcts: Diagnostic Imaging for Diagnosis & Clinical Follow-up; Impact of Extent & Severity. 5/15/2003; pp 1-27.

6. Milano AF. Practicum: Automated Mortality Methodologies & Large Database Analysis, 2001
7. Milano AF. Practicum: Underwriting for Actuaries and Others, 2002
8. Milano AF. Evaluation & Risk Analysis of Exercise Electrocardiography for Life Underwriting, 1997

POWERPOINT PRESENTATIONS

1. Contribution of Underwriter's Mortality Studies and Underwriting Requirements, for Profit and Protection
2. Medical Risk Appraisal and Life Expectancy Program Illustration
3. Integrated & Automated Actuarial Software Applications for Mortality & Life-Expectancy Products: An Illustration
4. Defending Medical Malpractice: Professional Liability Committee, Massachusetts Medical Society
5. Defending Cancer Malpractice: U.S. Department of Justice/National Advocacy Center (NAQ), Columbia, South Carolina
6. Defending Medical Malpractice: U.S. Department of Justice/National Advocacy Center (NAQ), Columbia, South Carolina
7. Evidence-Based Risk Appraisal & Life Expectancy for Medical Malpractice Advocacy and Defense
8. Coronary Artery Disease (CAD) & Life Insurance
9. Diabetes Mellitus & Life Insurance
10. Diabetes Mellitus & Coronary Heart Disease: Combined Risks
11. Diabetes Mellitus Select Mortality: An Impairment Study Capture System investigation (ISCS)
12. Cancer, Diabetes, CAD Research Highlights

13. Cancer Risks: Provisional Protocol for 20-Year Mortality and Survival Analysis by Age, Sex, Race, Stage, Grade, Duration, Rx
14. Colon Cancer and Life Insurance
15. Breast Cancer and Life Insurance
16. Prostate Cancer and Life Insurance
17. Childhood Cancer and Life Insurance: (Part 1 & Part 2)
18. Underwriting Depression: An Evidence-Based Knowledge Primer
19. Lacunar Stroke: What Is The Risk?
20. Evidence-Based Risk Assessment: A Knowledge Framework
21. Neural Network Applications to Mortality Methodology
22. PRISMS: Population Research Initiatives for Strategic Medical Systems
23. Department of Medical Research: Articles of Mission and Strategic Operations
24. Medical Information Doctrine: "Point of the Spear" Knowledge Strategy
25. Mortality Translation and Substandard Underwriting: Themes for Profit and Competitive Advantage

MORTALITY AND LIFE EXPECTANCY SOFTWARE

1. Milano: Automated Actuarial Mortality Calculator
2. Medical Risk Appraisal and Life Expectancy Program & Calculator
3. Milano: Automated Cancer Frequency & Mean Age Calculator by Sex
4. Milano: Automated Cancer Frequency & Mean Age Calculator by Race
5. Milano: Automated Cancer Frequency Calculator by Age, Sex and Stage
6. Integrated Actuarial Software Applications for Mortality & Life-Expectancy Products with Pricing Projections