

MILANO LIFE EXPECTANCY SERVICES, INC.

Anthony F. Milano, MD, MPH, MA, DBIM

*Medical Risk Appraisal & Life Expectancy Consultant to the
Insurance Industry, Medical and Legal Professions
AMDG*

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CURRICULUM VITAE – June 1, 2025

PRACTICE AREAS

I. 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

II. Expert, Expert Witness & Consultant to the United States Department of Justice (DOJ) and civil legal profession in *Medical Risk Appraisal and Life Expectancy* in tort cases involving medical malpractice defense or advocacy

EDUCATION

MPH – Boston University School of Public Health, 1989

FS– Flight Surgeon: USAF School of Aerospace Medicine 1979

MD – New York Medical College, Flower & 5TH Avenue Hospitals 1962

Internship – U.S. Public Health Service, Staten Island, NY 1962–63

Residency – General Surgery: USPHS, Brighton, MA 1963–67

MA – Biology Scholarship, Wesleyan University, Middletown, CT 1957

BS (Biology) – College of the Holy Cross, Worcester, MA 1955

Fairfield College Preparatory School – Fairfield, CT 1951

PROFESSIONAL MEMBERSHIPS

- Professional Liability Committee of the Mass. Med. Soc. 2005–2015 •
Mortality & Morbidity Committee of the American Academy of
Insurance Medicine – AAIM 1999–2004
- Mortality Morbidity Liaison Committee of the Society of Actuaries
- American Academy of Insurance Medicine and MIB 2001–2013
- 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

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LICENSURE AND BOARD CERTIFICATION

- **Massachusetts Board of Registration in Medicine**
Certificate Number – #30133 1968–current
- **American Board of Insurance Medicine Certification**
Diplomate Board of Ins. Med. DBIM 2001–current

AWARDS, HONORS, RECOGNITION

- ❖ American Med. Assoc. Nat'l Convention - Keynote Speaker
(Resident Section) 1995
- ❖ United States Air Force Command Flight Surgeon of the Year 1991
- ❖ United States Air Force Meritorious Service Medal
- ❖ United States Air Force Commendation Medal
- ❖ USAF: Theodore Mars Outstanding Medical Unit Award 1984
- ❖ National Science Honor Society of the Sigma Xi

MEDICAL MALPRACTICE TORT EXPERIENCE – FRCP Rule 26

140 Medical Risk Appraisal & Life Expectancy reports since 2003

INDEMNITY MEDICINE

- **Aviva USA**, Chief Medical Director for Structured Settlements and
Annuities, Quincy, Massachusetts 2005-2009
- **Generali Reinsurance**, Research Medical Director, Kansas City,
Missouri 2002-2005
- **Business Man's Assurance**, Underwriting & Research Medical
Director, Kansas City, Missouri 2000-2002
- **New England Financial-MetLife**, Assoc. Medical Director, Boston,

- Massachusetts 1994-2000
- **State Mutual Companies**, Associate Medical Director Worcester, Massachusetts 1983-1989

ADMINISTRATIVE MEDICINE

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

UNITED STATES UNIFORMED SERVICES

- ❖ **U.S. Public Health Service: Rank/Pay Grade - CMDR/O5**
1962-1968
- ❖ **U.S. Air Force Retired: Rank /Pay Grade - COL/O6** 1977-1993
- ❖ **Mass. Air National Guard** 1977-1993
- ❖ **Commander, 102nd U.S. Air Force Clinic, Otis ANGB, MA**
1979-1991
- ❖ **Mass. Air National Guard State Air Surgeon** 1991-1993
- ❖ **USAF: Theodore Mars Outstanding Medical Unit Award** 1984
- ❖ **Desert Shield/Desert Storm** 10th Aeromedical Staging Facility,
Andrews AFB, Prince George's County, MD 1990-1991

CLINICAL MEDICINE

- **General Surgery** to 1977
- **Emergency Medicine** to 1982
- **Andover Newton Theological Seminary;**
Med. Consultant Adv. Pastoral Counseling & Jungian Analytic
Seminars – 4 hrs./week 1970-1978

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 Course Director; Dept of Comm. Med./Public Health
Healthcare Svcs. Total Quality Mgmt.; (4 credit hours) 1991-93

- **Uniform Services School of Health Sciences**, Bethesda, MD
Healthcare svcs. org., delivery, finance & total quality mgmt. 1991-93
- **University of Massachusetts Medical School**, Worcester, MA
Adjunct faculty: **ACLS, ATLS** 1980-83

FEDERAL TORT CLAIMS ACT (FTCA) SEMINARS

United States Department of Justice:

Medical Risk Appraisal and Life Expectancy Consultant & Expert.

Office of Legal Education: Executive Office for United States Attorneys;
National Advocacy Center, Columbia, South Carolina:

Speaker and Practicum Faculty Member "Defending Cancer
Malpractice" June 26-28, 2001

Office of Legal Education: Executive Office for United States Attorneys;
National Advocacy Center, Columbia, South Carolina:

Speaker and Practicum Faculty Member "Using Damages Expert
Witnesses Effectively in Catastrophic Cases" Nov. 6-9, 2007

PUBLICATIONS

Milano AF. "Cytoplasmic Distribution and Genetic Influence On Hepatic Beta-Glucuronidase In Inbred Mice" Research Thesis: Submitted to the faculty of the Department of Biology, Shanklin Laboratory of Biology, Wesleyan University, Middletown, Connecticut, in partial fulfillment of the requirement for the Degree of Master of Arts, Pages 1-60. 1957

Milano AF, McCartney AJ, Taddeo AE. "The Diagnosis of Obstructive Pancreatitis by the Morphine Prostigmine Test and Results of Surgery" (abstract A90/773). *Gastroenterology* 1973; 64: 772.

Gregg JA, Taddeo AE, Milano AF, Santoro BT, Frager SH, Capobianco AG. "Duodenoscopy and Endoscopic Pancreatography in Patients with Positive Morphine Prostigmine Tests" *American Journal of Surgery*, September 1977; 134 (3): 318-321.

Milano AF, Beck GP. "Medical Malpractice Defense: The Predictive and Protective Power of Mortality, Survival, and Life Expectancy" *United States Attorney's Bulletin*, July 2009; 57 (3): 9-15.

Singer RB, Milano AF. "Comparative Mortality in HIV-Infected Patients in Denmark" 1995-2005. *Journal of Ins. Med.* 2008; 40 (2): 116-119.

Roudebush BT, Milano AF, Hart AR. "MMLC – ISCS Aviation and Hazardous Sports Study" *Journal of Ins. Med.* 2008; 40 (1): 44-54.

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 Ins. Med.* 2007; 39 (3): 160-166.

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 Ins. Med.* 2007; 39 (2): 78-88.

Milano AF, et al. "Mortality Study of Policies on Insured Lives With Diabetes Mellitus Known at Time of Issue" *Journal of Ins. Med.* 2005; 37: 89-100. [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)]

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

Milano AF. "Evidence-Based Risk Assessment" *Journal of Ins. Med.* 2001; 33 (3): 239-250.

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

Milano AF. "Coronary Heart Disease and Life Insurance" *Journal of Ins. Med.* 2000; 32: 167-185.

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

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

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

Milano AF. "Coronary Artery Risk Evaluation (CARE), Insurance Medical Underwriting and the Flight Surgeon" *Journal of Ins. Med.* 1987; 19: (2): 5-9.

Milano AF. "An Air National Guard Clinic Prepares for the 80's" *USAF Medical Service Digest* 1984

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

ADDITIONAL PUBLICATIONS: 2017- 2024

Milano AF, Singer RB (Deceased). "The Cancer Mortality Risk Project – Cancer Risks by Anatomic Site: Part I – Introductory Overview; Part II – Carcinoma of the Colon: 20-Year Mortality Follow-up" Derived from 1973-2013 (NCI) SEER*Stat Survival Database. *Journal of Ins. Med.* 2017; 47: 65-94.

Milano AF. "Thyroid Cancer: 20-Year Comparative Mortality and Survival Analysis of Six Thyroid Cancer Toxicologist Subtypes by Age, Sex, Race, Stage, Cohort Entry Time-Period and Disease Duration" (SEER*Stat 8.3.2). A Systematic Review of 145,457 Cases for Diagnosis Years 1993-2013. *Journal of Ins. Med.* 2018; 47: 143-158.

Milano AF. "Plasma Cell Myeloma – 20-year Comparative Survival and Mortality of Three Plasma Cell Myeloma ICD-O-3 Oncologic Phenotypes by Age, Sex, Race, Stage Cohort Entry Time-Period and Disease Duration: A Systematic Review of 111,041 Cases for Diagnosis Years 1973-2014" (SEER*Stat 8.3.4). *Journal of Ins. Med.* 2018: 47: 1-9.

Milano AF. "Gastric Cancer – 20 Year Comparative Survival and Mortality of Cancer of the Stomach by Age, Sex, Race, Stage, Grade, Cohort Entry Time-Period, Disease Duration & Selected ICD-O-3 Oncologic Phenotypes: A Systematic Review of 157,258 Cases for Diagnosis Years 1973-2014" (SEER*Stat 8.3.4). *Journal of Ins. Med.* 2020; 48: 113-123.

Milano AF. "Esophageal Cancer - 20 Year Comparative Survival and Mortality of Cancer of the Esophagus by Age, Sex, Race, Stage, Grade, Cohort Entry Time-Period, Disease Duration & Selected ICD-O-3 Oncologic Phenotypes: A Systematic Review of 83,658 Cases for Diagnostic Years 1973-2014" (SEER Stat 8.3.4). *Journal of Ins. Med.* 2020; 48: 113-119.

Milano AF. "Liver, Gallbladder, Bile Duct & Pancreatic Cancers - Cancer of the Liver, Intrahepatic Bile Ducts, Exocrine and Neuroendocrine Pancreas: 20-Year Comparative Survival and Mortality by Age, Sex, Race, Stage, Grade, Cohort Entry Time-Period, Disease Duration & Selected ICD-O-3 Oncologic Phenotypes: A Systematic Review of 367,420 Cases for Diagnosis Years 1973-2014" (SEER*Stat 8.3.4). *Journal of Ins. Med.* 2021; 49: 1-37.

Milano AF. "Tongue Carcinoma – 20-Year Comparative Survival and Mortality Analysis by Age, Sex, Race, Stage, Grade, Cohort Entry Time-Period and Disease Duration: A Systematic Review of 31,378 Cases for Diagnosis Years 1975-2017" (SEER*Stat 8.3.6.1). *Journal of Ins. Med.* 2023; 50-2: 123-138.

Milano AF. "Cancers of the Oral Cavity and Pharynx: 20-Year Comparative Survival and Mortality Analysis by Age, Sex, Race, Stage, Grade, Cohort Entry Time-Period and Disease Duration: A Systematic Review of 218,066 Cases for Diagnosis Years 1973-2014" (SEER*Stat 8.3.5) *Journal of Ins. Med.* 2022; 49: 147-171.

Milano AF. "Lip Cancer: 20-Year Comparative Survival and Mortality Analysis by Age, Sex, Race, Stage, Grade, Cohort Entry Time-Period and Disease Duration A Systematic Review of 19,213 Cases for Diagnosis Years 1973-2014" (SEER*Stat 8.3.5) *Journal of Ins. Med.* 2023; 49: 205–216.

Milano AF. "Breast Cancer: 20-Year Comparative Mortality and Survival Analysis by Age, Sex, Race/Ethnicity, Stage, Grade, Disease Duration, Selected ICD-O-3 Oncophenotypes, and Cohort Entry Time-Period: A Systematic Review of 656,501 Cases for Diagnosis Years 1975-2019" (SEER*Stat 8.4.0.1) *Journal of Ins. Med.* 2023; 50: 80-122.

Milano AF. "Cancer of the Larynx–20-Year Comparative Survival and Mortality Analysis by Age, Sex, Race, Stage, Grade, Cohort Entry Time-Period, Disease Duration and ICD-O-3 Topographic Primary Sites-Codes

C32.0-9: A Systematic Review of 43,103 Cases for Diagnosis Years 1975-2017": (NCI SEER*Stat 8.3.9) *Journal of Ins. Med.* 2024; 51: 92-110.

INTERNAL PUBLICATIONS

Milano AF. "Domains of Mortality: Risk Assessment" – Mortality Linkage. *BMA Underwriting Department News & Notes*; 8/13/2000

Milano AF. "A Population Medicine Approach to Insurance Decision-Making" *BMA Reinsurance Monitor* 2000 (fall); Volume 23: 1-3. The Epidemiologic and Biostatistical Architecture of Insurance Medical Decision Making. *BMA Reinsurance Monitor* July 14, 2000: Pages 1-4.

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.

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

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.

Milano AF. Practicum: "Automated Mortality Methodologies & Large Database Analysis" 2001

Milano AF. Practicum: "Underwriting for Actuaries and Others" 2002

Milano AF. "*Evaluation & Risk Analysis of Exercise Electrocardiography for Life Underwriting*" 1997

POWERPOINT PRESENTATIONS

- Contribution of Underwriter's Mortality Studies and Underwriting Requirements, for Profit and Protection
- Medical Risk Appraisal & Life Expectancy Program: Methodology
 - Illustrations
 - Integrated & Automated Actuarial Software Applications for Mortality & Life Expectancy Products: An Illustration
 - Defending Medical Malpractice: Professional Liability Committee of the Massachusetts Medical Society

- Defending Cancer Medical Malpractice: U.S. Department of Justice/National Advocacy Center (NAQ), June 2001, Columbia, South Carolina
- Defending Medical Malpractice: U.S. Department of Justice/National Advocacy Center (NAQ), June 2007, Columbia, South Carolina
- Evidence-Based Risk Appraisal & Life Expectancy for Medical Malpractice Advocacy and Defense
 - Coronary Artery Disease (CAD) & Life Insurance
- Diabetes Mellitus & Life Insurance
 - Diabetes Mellitus & Coronary Heart Disease: Combined Risk
- Diabetes Mellitus Select Mortality: An Impairment Study Capture System investigation (ISCS)
- Cancer, Diabetes, CAD Research Highlights

Cancer & Other Risks: Provisional Protocol for 20-Year Mortality and Survival Analysis by Age, Sex, Race, Stage, Grade, Duration, Rx

- Colon Cancer and Life Insurance
- Breast Cancer and Life Insurance
- Prostate Cancer and Life Insurance
- Childhood Cancer and Life Insurance: (Part 1 & Part 2) Underwriting
- Depression: An Evidence-Based Knowledge Primer
- Lacunar Stroke: What Is The Risk?
- Evidence-Based Risk Assessment: A Knowledge Framework
- Neural Network Applications to Mortality Methodology
- PRISMS: Population Research Initiatives for Strategic Med. Systems
- Department of Medical Research: Articles of Mission and Strategic Operations
- Medical Information Doctrine: "Point of the Spear" Knowledge Strategy
- Mortality Translation and Substandard Underwriting: Themes for Profit and Competitive Advantage

Mortality, Survival & Life Expectancy Software Development

- Milano: Automated Actuarial Mortality Calculator
- Medical Risk Appraisal and Life Expectancy Program & Calculator
- Milano: Automated Cancer Frequency & Mean Age Calculator-Sex
- Milano: Automated Cancer Frequency & Mean Age Calculator-Race
- Milano: Automated Cancer Frequency Calculator by Age, Sex Stage

- Integrated Actuarial Software Applications for Mortality & Life-Expectancy Products with Pricing Projections

Declaration of Certitude

I declare and certify under penalty of perjury that the information contained in my Curriculum Vitae (CV) is true to the best of my knowledge and belief.

Anthony F. Milano, M.D.

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June 1, 2025