Big Ideas in the Big Easy

2016 DI & LTC INSURERS' FORUM

SEPTEMBER 21 – 23, 2016 • THE ROOSEVELT • NEW ORLEANS, LA

Examine the trends, challenges, and opportunities in the DI and LTC markets

Broaden your knowledge of important underwriting, distribution, and research topics

Gain insight and perspective from industry experts and share ideas with your peers

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2016 DI & LTC INSURERS' FORUM
Big Ideas in the Big Easy

I am pleased to invite you to join your colleagues and business leaders at the 2016 DI & LTC Insurers' Forum being held September 21 – 23 in New Orleans, LA!

Join us and you will be inspired by the big ideas shared by our industry leaders regarding the future of their businesses. This is a significant year for Disability and Long Term Care Insurance, which will be influenced by the upcoming elections, technology, and consumers who want insurance companies to act more like other industries they interact with every day. How will you prepare to meet these challenges?

You won't want to miss the ever popular DI and LTC and Combo Product Senior Executive Panels where you will gain valuable insight from industry leaders. Enjoy the benefits from networking in a conference environment — nothing trumps face-to-face. You can even attend the SOA-sponsored Professionalism Session (6.3) for continuing education credit. You'll leave the conference with new contacts, full of ideas and motivation to put them into practice in your company.

Please join us for this year's Forum and begin to create your own big ideas!

LAURA E. HAHN
Director, Customer Insight and Engagement
Guardian Life Insurance Company of America
Chair, DI & LTC Committee

GENERAL SESSION HIGHLIGHTS

Insights From an Industry Leader

JOSÉ S. SUQUET
Chairman of the Board, President and CEO
Pan-American Life Insurance Group

Since his arrival in November of 2004, José Suquet's leadership, commitment and foundation of change have paved the way for the growth and success of Pan-American Life. In 2005, he led the company's recovery from the devastation of Hurricane Katrina. Under his steady stewardship, Pan-American Life achieved record revenue growth and operating earnings during the global economic crisis. With Suquet at the helm, the company has continued to thrive, driven by strategic merger and acquisition activity, including the 2015 merger with Mutual Trust Financial Group. This is your opportunity to gain insight from a transformative industry leader.

External Forces and Their Implications

JAMES J. DONELON
Commissioner of Insurance
Louisiana Department of Insurance

Past National Association of Insurance Commissioners President and current Commissioner of Insurance for the State of Louisiana Jim Donelon will address changes to the state of the insurance industry over the last decade, including the impact of demographic shifts on demand, as well as the role of international influences.

Market Signals: What The Financial Markets Are Telling Us Now???

PETER RICCHIUTI
Director of Research for Burkenroad Reports
A.B. Freeman School of Business
Tulane University

The economy is inherently cyclical. While these cycles don't necessarily repeat themselves, they usually rhyme. Understanding the forecasting ability of stock, bond and energy markets can both illuminate opportunities and serve as valuable storm warnings for business leaders. A lot of this runs counter to what people are commonly hearing in the media. Hear Peter Ricchiuti explain how to interpret the market signals.

The 2016 Elections — Insights on the Outcome

ROBERT MANN
Professor, Manship Chair
LSU Manship School of Mass Communication

The 2016 Unites States presidential race is unlike any in history and could re-shape the nation with implications across the insurance industry and the globe. There are also key House and Senate races that may tip the balance of power in Washington in the coming years. In this pivotal election year, will the 2016 elections create a tug of war or bring a balance of power to policy making in Washington? Join Robert Mann as he offers his keen insights on the outcome and implications.

Track-Specific General Sessions

Disability Insurance Executive Panel: Bigwigs in the Big Easy

Three DI leaders from different disciplines will bring their expertise to this open and interactive panel discussion. They'll share their views of the DI business today and over the horizon into the future. Do you have a question for the panel? Please send an e-mail to: cari.bacon.flick@standard.com.

CARL AMICK, FSA, MAAA
Vice President, Pricing & Underwriting Policy
Guardian Life Insurance Company of America

DAWN MCMASTER
Vice President, Individual Disability Insurance
Standard Insurance Company

LESTON WELSH, FSA, MAAA
Vice President, IDI Operations and Market Development
Unum

CARI BACON FLICK, *Moderator*
Second Vice President, IDI Operations
Standard Insurance Company

LTC & Combination Products Leadership Panel: A Jambalaya of Insights

We've gathered four kingfish spanning the Long Term Care and Combination markets from two large insurance carriers, a leading national service organization, and a top broker company — to provide you with more Big Ideas in the Big Easy! Come hear from our esteemed panelists as they discuss point and counter point topics covering a range of matters including product development, marketing, and sales strategies.

MICHAEL J. DOUGHTY
President and General Manager
John Hancock Insurance

JESSE SLOME, CLU, ChFC
Executive Director
American Association for Long-Term Care Insurance

KAMILAH WILLIAMS-KEMP
Vice President, Long Term Care
Northwestern Mutual Life Insurance Company

CONAN MCPHERRON, *Moderator*
National Sales Manager, Long Term Care
Pacific Life

Program Overview

Wednesday, September 21

REGISTRATION — *12:00 noon to 6:30 p.m.*

MEET AND GREET — *2:00 to 2:30 p.m.*

GENERAL SESSION — *2:30 to 3:45 p.m.*

Insights From an Industry Leader

JOSÉ S. SUQUET
Chairman of the Board, President and CEO
Pan-American Life Insurance Group

External Forces and Their Implications

JAMES J. DONELON
Commissioner of Insurance
Louisiana Department of Insurance

REFRESHMENT BREAK — *3:45 to 4:15 p.m.*

CONCURRENT SESSIONS — *4:15 to 5:30 p.m.*

WELCOME RECEPTION — *5:30 to 6:45 p.m.*

Sponsored by Munich American Reassurance Company

Thursday, September 22

REGISTRATION — *7:30 a.m. to 5:00 p.m.*

CONTINENTAL BREAKFAST — *7:30 to 8:30 a.m.*

CONCURRENT SESSIONS — *8:30 to 9:45 a.m.*

***Disability Insurance Executive Panel: Bigwigs in the Big Easy OR* LTC & COMBO PRODUCTS TRACK CONCURRENT SESSIONS**

REFRESHMENT BREAK — *9:45 to 10:15 a.m.*

CONCURRENT SESSIONS — *10:15 to 11:30 a.m.*

LTC & Combination Products Leadership Panel: A Jambalaya of Insights OR
DI TRACK CONCURRENT SESSIONS

LUNCHEON — *11:30 a.m. to 12:30 p.m.*

GENERAL SESSION — *12:30 to 1:30 p.m.*

Market Signals: What The Financial Markets Are Telling Us Now???

PETER RICCHIUTI
Director of Research for Burkenroad Reports
A.B. Freeman School of Business
Tulane University

REFRESHMENT BREAK — *1:30 to 2:00 p.m.*

CONCURRENT SESSIONS — *2:00 to 3:15 p.m.*

REFRESHMENT BREAK — *3:15 to 3:45 p.m.*

CONCURRENT SESSIONS — *3:45 to 5:00 p.m.*

Friday, September 23

BREAKFAST AND HOT TOPIC DISCUSSION — *7:30 to 8:30 a.m.*

GENERAL SESSION — *8:30 to 9:30 a.m.*

The 2016 Elections — Insights on the Outcome

ROBERT MANN
Professor, Manship Chair
LSU Manship School of Mass Communication

REFRESHMENT BREAK AND EXHIBITOR RAFFLE — *9:30 to 10:00 a.m.*

CONCURRENT SESSIONS — *10:00 to 11:15 a.m.*

CONFERENCE ADJOURNS — *11:15 a.m.*

Wednesday, September 21

4:15 to 5:30 p.m.

1.1 Guaranteed Standard Issue Disability Income: Current Trends

What is happening in the Guaranteed Standard Issue (GSI) DI marketplace today? Come join industry leaders as they explore current trends, challenges and opportunities. Learn how these forces influence GSI underwriting.

ROBERT BEAL, FSA, MAAA, Consulting Actuary, Health Benefits Systems, Milliman; **DAVID GRAY, FLMI, FFSI,** Senior GSI Underwriter, Standard Insurance Company; *Moderator:* **RONALD MOBLEY,** Director, IDI Underwriting, Unum

1.2 Reaching Across Canal Street: Emerging Trends in Distribution

How is distribution evolving? Follow one customer's experience and see how reaching the middle market or millennials will require new approaches and new tools.

MARK TANNER, FSA, MAAA, Associate Actuary, Living Benefits, Munich Re; *Moderator:* **RONALD GRAFF,** Assistant Vice President, Retail Life and Disability Insurance, MetLife

1.3 New Opportunities in Life/LTC Combination Products

Whether you are considering entering the Life/LTC Combination product market or are already an established player, this deep-dive session will have something for everyone. We'll cover the various combinations of life (term, UL, whole life) and chronic illness, critical illness or long-term care product structures, pricing considerations, IIPRC review process and policy form/rate standards, distribution and underwriting.

JEANNE DAHARSH, FSA, MAAA, Actuarial Reviewer, Interstate Insurance Product Regulation Commission (IIPRC); **JOHN TIMMERBERG, ASA, MAAA,** Consultant

1.4 Innovation in LTC

Join this session to hear about updates and outcomes from the recent Long-Term Care Think Tank session. Then hear about potential new and innovative products including an alternative concept that combines term life insurance with long-term care.

VINCENT BODNAR, ASA, MAAA, Chief Actuary, LTCG; **JOHN O'LEARY,** President, O'Leary Marketing Associates, LLC; *Moderator:* **TRAVIS TANGEMAN, FSA, MAAA,** Managing Actuary, Mutual of Omaha

Thursday, September 22

8:30 to 9:45 a.m.

Disability Insurance Executive Panel

See description on page 4.

2.1 The Long-Term Care Insurance Market: Big? Easy?

How broad is the Long-Term Care Insurance market? Is it BIG? Is it EASY to navigate through the options available? Our panelists will discuss how each of the six available LTC insurance products fit the consumer need, how they are sold, and where they play in the market. Please join these veterans of the industry for a robust discussion which may convince you that it is indeed a "Big Easy" market.

STEVEN CAIN, CLTC, National Sales Leader, LTCI Partners, LLC; **RONALD HAGELMAN,** President, Broadtower Insurance Solutions, Inc., **BRIAN SEGUIN,** Vice President, National Sales Manager, New York Life Insurance Company; *Moderator:* **STEVE SCHOONVELD, FSA, MAAA,** Head of Linked Benefit Product Solutions, Lincoln Financial Group

2.2 LTC Rate Increases: Impact to Policyholder Behavior

How do rate increases change the way in which your policyholders treat their long-term care coverage? Come and listen to experts from both industry and the regulatory environment discuss what is being seen in the market as carriers continue to increase rates. This session will look at issues such as: Do rate increases cause a spike in claims and waiver of premium? What is the impact to customer complaints and lawsuits? Are policyholders taking benefit reductions or paying the increased premiums?

RALPH DONATO, Senior Consultant, LTCG; **JAN GRAEBER, ASA, MAAA,** Director and Chief Actuary of the Life and Health Actuarial Office, Texas Department of Insurance; **RAYMOND NELSON, ASA, MAAA,** Senior Vice President, Actuarial Services, TriPlus Services, Inc.; *Moderator:* **JOSHUA WEBER, FSA, MAAA, FLMI,** Corporate Vice President and Actuary, New York Life Insurance Company

10:15 to 11:30 a.m.

LTC & Combination Products Leadership Panel

See description on page 4.

3.1 DI Earnings Made Easy: Understanding Today's Income Statement and Influencing Tomorrow's Earnings

This session considers two primary aspects of disability profitability. The first involves factors impacting current profitability such as investment income, reserving, claim dynamics, commissions and expenses. The second involves factors that impact future profitability such as changes in risk selection, product design, pricing, marketplace factors and anti-selection.

CARL AMICK, FSA, MAAA, Vice President, Pricing & Underwriting Policy, Guardian Life Insurance Company of America; **DEREK COBURN, FSA, MAAA,** Director, IDI Finance, Unum; *Moderator:* **GRANT BAILIE, DIA,** Underwriting Consultant, Multi-Life, Guardian Life Insurance Company of America

3.2 Emerging Trends in Disability Underwriting: What is the Risk?

In this interactive session, we will look at emerging trends in everything from sex to drugs to rock-n-roll! Topics include understanding transgender underwriting, evaluating the latest HIV prevention medication, navigating the ins and outs of medical marijuana, and assessing occupations within the entertainment industry and the glamorous world of medicine. We take a fresh look at these trends and more, and we will discuss what makes sense and ask ourselves, "What is the risk?"

NANCY ATKINS, Director of DI New Business and Underwriting, MassMutual; **JODY ELMORE, HIA, DHP, LTCP, HCAFA,** Risk Management Consultant, Munich Re; *Moderator:* **RICK DIXON,** Assistant Vice President, Underwriting Services, Munich Re

2:00 to 3:15 p.m.

4.1 Technology With Some Jazz: End-to-End Tools That Are Music to Your Ears

Join the session to learn and see how technology can make the end-to-end sales process easier for your customers. See how your customers can benefit from technology today. Whether you utilize these tools individually or all together, the tools will strike a chord with you.

LAURA E. HAHN, Director, Customer Insight and Engagement, Guardian Life Insurance Company of America; **KATHLEEN LYONS,** Vice President, Information Technology, Disability Management Services; **KRISTIN PAGLIERO,** Manager, IDI Market Education, Unum; *Moderator:* **GLENN MILLER, DIA, LTCP, FLMI, HIA,** Product Development Manager, Mutual of Omaha

4.2 Investigating LTC Closed Blocks

Once sales cease, what changes? Some of the leading experts in LTC will share their experiences on changes to managing staff, policyholders, rate increases, third party administrators and reinsurance considerations. They will also explore what it might take to start selling again.

ROSS BAGSHAW, FSA, MAAA, LTCP, Principal and Consulting Actuary, Wakely Actuarial Services Inc.; **KAREN SMYTH, LTCP, FLMI, AIRC, AIAA, ACS, CLTC**; *Moderator:* **KEITH BURNS, ASA, MAAA,** Vice President and Actuary, Long Term Care Actuarial, Prudential Financial

4.3 Jazzin' Up the Conversation With the DI and LTC Underwriting Krewe

Join us as we examine the similarities and contrasts between DI and LTC Underwriting. Discuss industry challenges that both face, such as simplified underwriting programs, alternate offers, and field concessions.

ROB BROWN, Assistant Vice President, LTCI Risk Leader, Long Term Care, MassMutual; **KATHLEEN COUGHLIN, RHU,** Chief Health Underwriter, MassMutual Financial Group; **VICTORIA WALTER,** Lead Underwriting Consultant, Northwestern Long Term Care; **PAUL ZIMMERMAN, FALU, FLMI, ACS,** Chief DI Underwriting Officer, Ameritas; *Moderator:* **CHRISANN FUNK,** IDI Product Director, Principal Financial

3:45 to 5:00 p.m.

5.1 The Culinary Art of Pricing and the Beads of Change

Please join us for a "jazzy" discussion regarding the pricing of DI and how "beads" of change such as reserve requirements and the low interest environment ultimately affect your results.

PAUL HOUSTON, FSA, MAAA, Associate Pricing Actuary, Guardian Life Insurance Company of America; **RICHARD POLLARD, FSA, MAAA,** Actuarial Vice President, Gen Re; *Moderator:* **DAVID STEINBRUNNER, ASA, MAAA,** Senior Actuarial Associate, Disability Income, Ameritas Life Insurance Corp.

5.2 Navigating Financial Suitability, Filial Responsibilities, and Client's Purchase Motivations

Join this session to hear an interactive conversation around the need for LTC planning, from the perspective as to the responsibility of family members, financial advisors/planners, and insurance carriers. Also to be discussed will be what the marketplace is asking for from insurance carriers for the development of solutions to motivate individuals/couples to take action around LTC planning.

Presenters TBA; *Moderator:* **CONAN MCPHERRON,** National Sales Manager, Long Term Care, Pacific Life

5.3 DI and LTC Claim Hot Topics: What Can We Learn From Each Other?

Whether you are a claim professional, a business leader or an actuary, come to this session to learn more about how emerging claim practices can better protect the interest of all insureds by accurately paying eligible claims and efficiently identifying insureds that fall outside benefit eligibility requirements. We will focus on topics related to claim investigations and fraud detection practices used for either product such as how to use predictive modeling to detect suspicious claims, how to use social media more effectively and the usefulness of independent medical exams. We will also cover various topics such as how to predict recovery time and use this to better manage a claim.

CHARLES ANGIOLILLO, Senior National Accounts Director, Claims Bureau USA; **STEPHEN HOLLAND, M.D.,** Chief Medical Officer, LTCG; **DAVID MARSHALL,** Claims & Policy Services Advisor, Guardian Life Insurance Company of America; *Moderator:* **SHAWNA MEYER,** Vice President, LTC CFO, New York Life Insurance Company

Friday, September 23

10:00 to 11:15 a.m.

6.1 DI Speed Round

Spend time with your peers in small breakout groups discussing topics relevant to individual disability insurance.

Moderator: **CHRISANN FUNK,** IDI Product Director, Principal Financial

6.2 Outsourcing Partnerships: Winning Like the Saints

Come hear home office and vendor perspectives on vendor management issues. Join the discussion and share ideas on your outsourcing experiences, successes, and challenges.

RACHEL JAEGGI, Vice President, Strategic Service Partners, MassMutual; **DENISE LISTON, R.N.,** Vice President, Underwriting Products & Services, LifePlans, Inc., Moderator: **ROB BROWN,** Assistant Vice President, LTCI Risk Leader, Long Term Care, MassMutual

6.3 DI & LTC Actuaries — Codes for the Road *(SOA Professionalism Session)*

Join this interactive session featuring thought-provoking case studies exploring difficult situations. Along the way, review the professionalism structure and requirements for U.S. Actuaries, and receive structured professionalism credits, as well.

CECIL BYKERK, FSA, MAAA, FCA, RHU, President, CDBykerk Consulting, LLC; **JOSEPH WURZBURGER, FSA, MAAA,** Staff Fellow, Health, Society of Actuaries

2016 DI & LTC COMMITTEE

Chair

LAURA E. HAHN, Guardian Life Insurance Company of America

DI Track Lead

RONALD GRAFF, MetLife

LTC/Combo Track Lead

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KEITH BURNS, ASA, MAAA, Prudential Financial

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2016 DI & LTC Insurers' Forum

Sessions Selection

		DI	LTC/ Combo
Wednesday			
4:15 to 5:30 p.m.	1.1 Guaranteed Standard Issue Disability Income: Current Trends	◆	
	1.2 Reaching Across Canal Street: Emerging Trends in Distribution	◆	
	1.3 New Opportunities in Life/LTC Combination Products		◆
	1.4 Innovation in LTC		◆
Thursday			
8:30 to 9:45 a.m.	Disability Insurance Executive Panel: *Bigwigs in the Big Easy*	◆	
	2.1 The Long-Term Care Insurance Market: Big? Easy?		◆
	2.2 LTC Rate Increases: Impact to Policyholder Behavior		◆
10:15 to 11:30 a.m.	LTC & Combination Products Leadership Panel: *A Jambalaya of Insights*		◆
	3.1 DI Earnings Made Easy: Understanding Today's Income Statement and Influencing Tomorrow's Earnings	◆	
	3.2 Emerging Trends in Disability Underwriting: What is the Risk?	◆	
2:00 to 3:15 p.m.	4.1 Technology With Some Jazz: End-to-End Tools That Are Music to Your Ears	◆	
	4.2 Investigating LTC Closed Blocks		◆
	4.3 Jazzin' Up the Conversation With the DI and LTC Underwriting Krewe	◆	◆
3:45 to 5:00 p.m.	5.1 The Culinary Art of Pricing and the Beads of Change	◆	
	5.2 Navigating Financial Suitability, Filial Responsibilities, and Client's Purchase Motivations		◆
	5.3 DI and LTC Claim Hot Topics: What Can We Learn From Each Other?	◆	◆
Friday			
10:00 to 11:15 a.m.	6.1 DI Speed Round	◆	
	6.2 Outsourcing Partnerships: Winning Like the Saints		◆
	6.3 DI & LTC Actuaries — Codes for the Road *(SOA Professionalism Session)*	◆	◆

Conference Details & General Information

TO REGISTER

Registration Fees
Register by August 24 and save!

By August 24
LIMRA, LOMA, and SOA Members: $1,195
Non-member: $1,695

After August 24
LIMRA, LOMA, and SOA Members: $1,395
Non-member $1,895

Register online:
www.limra.com/conferences
www.loma.org/events/conferences.aspx
www.soa.org

GROUP DISCOUNT

If three or more individual employees from the same member company register at the full member fee for this meeting, each individual registrant may take advantage of a group discount of $100 per person. Email mjadams@limra.com for additional qualifications and other important details regarding this discount.

HOTEL INFORMATION

THE ROOSEVELT
130 Roosevelt Way
New Orleans, LA 70112

Reservations Link:
https://aws.passkey.com/event/14309712/owner/77358/home

Make your reservations using this link by August 24, 2016 to obtain the group rate of $239 + 13% sales/bed tax, $2 hotel occupancy fee, and 1.75% tourism assessment. Please note that hotel rates will go up after the cut-off date or when the meeting room block sells out, whichever comes first. Make your reservations early to be able to take advantage of our discounted rates.

CONTINUING EDUCATION INFORMATION

For information on SOA CPD Credit and Continuing Education Credit — U.S. Qualification and Standards, please visit the DI & LTC Insurers' Forum page at the SOA website: www.soa.org.

The conference partners, in conjunction with the Society of Financial Service Professionals, are pleased to inform you that attendance at any of the sessions will qualify interested individuals for PACE credits.

ABOUT THE ASSOCIATIONS

LIMRA, a worldwide research, learning and development organization, is the trusted source of industry knowledge for over 850 financial services firms. LIMRA provides its members with the latest insight and analysis on retirement, insurance and distribution, helping them develop effective business strategies that positively impact the bottom line.

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LOMA is committed to business partnerships with its over 1,200 world-wide members in the insurance and financial services industry. Our goal is to improve company management and operations through quality employee development, research, information sharing, and related products and services.

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With roots dating back to 1889, the Society of Actuaries (SOA) is the world's largest actuarial professional organization with more than 26,000 members. Through research and education, the SOA's mission is to advance actuarial knowledge and to enhance the ability of actuaries to provide expert advice and relevant solutions for financial, business and societal challenges. The SOA's vision is for actuaries to be the leading professionals in the measurement and management of risk.

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