

2015 DI & LTC Insurers' Forum

SEPTEMBER 30 – OCTOBER 2, 2015 • WALT DISNEY WORLD SWAN • ORLANDO, FL



Bringing Back the Magic: Tools for Tomorrow

- Follow your road map to solve business problems and put you on a path to success
- Collaborate on an innovation team to design, underwrite, price and market a potential new product
- Network with your peers and participate in discussions concerning all the cross-functional aspects of the industry



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2015 DI & LTC INSURERS' FORUM

Bringing Back the Magic: Tools for Tomorrow

I am pleased to invite you to join your colleagues and business leaders at the **2015 DI & LTC Insurers' Forum** being held September 30 – October 2 in Orlando, Florida!

It's no secret that both the Disability and Long Term Care markets are in need of a little magic. New business trends for both lines have not been impressive. Distributors are frustrated and carriers are rethinking their positions. While we don't have a magic wand, we do have some of the brightest minds in the industry and dedicated stakeholders.

When planning for this year's Forum, the Committee members strategized on identifying key session topics and on building a program that provides attendees with useful tools and beneficial takeaways. The DI & LTC Insurers' Forum offers a world-class opportunity to learn about and participate in the cross-functional aspects of the industry and to take advantage of valuable networking opportunities.

We are very excited to be including two new sessions within the program this year that overlay both the DI and LTC/Combo tracks. We are introducing our first SOA-sponsored Professionalism Session, where you can gain continuing education credits, geared toward all insurance professionals, not just actuaries. And, we will offer a hands-on session where you will collaborate in an innovation group to design, underwrite, price and market a potential new product you develop as a team. Attendees will walk away with new ideas on the products of tomorrow and a better perspective on the competition.

Also, you won't want to miss the ever popular DI and LTC/Combo Senior Executive Panels, which provide you with senior executive insights on the future of the DI and LTC/Combo insurance industries. Hear what types of tools they have developed and use to manage their business, as well as what is on the horizon for each of their respective companies.

Together, I believe that we have the expertise and determination to move forward. Join us for this year's Forum, to learn how you can be a part of the magic!

WINONA M. BERDINE, LTCP, CLTC, HIA, MHP, HCSA

Vice President of Business Development

RGA Reinsurance Company

Chair, DI & LTC Committee

general session highlights

Deploying Innovation and Creativity to Create Lasting Change



BRIAN KLAPPER

*President and Founding Partner
The Klapper Institute*

In an economy where companies should be most concerned with disruptive upstarts and non-traditional competitors, the leisurely pace of continuous improvement is a luxury of a bygone era. Dramatic change is essential to simply maintain the status quo. Learn how to unleash the creativity and innovation that lies dormant in your organization to drive breakthrough performance improvement.

Critical Thinking: A Tool for Enhancing Success



KIMBERLY TOMASELLI, CPA, FLMI, ALHC, ARA
*Claims Manager, Living Benefits
Munich Re*

How many ways can you put on your thinking cap? Join us to explore both theoretical and practical ways of engaging in critical thinking to enhance your day-to-day work. Participants will have the opportunity to immediately apply techniques that help expand your thought process. Warning: Be prepared to have fun and venture outside your comfort zone.

The Idea Factory



STEPHEN HARVILL

*President
Creative Ventures*

Companies don't suffer from a lack of ideas; they suffer from a lack of knowing what to do to make an idea impactful. For over 25 years Creative Ventures has been in the business of creating and developing ideas. Hear Steve Harvill explain how to find success in The Idea Factory, a simple, efficient, and repeatable process for providing a systemic approach to the development of ideas. Find a genesis point for your ideas and a formula for their application.

track-specific general sessions

Disability Insurance Executive Panel: *The Future Will Be Different*

The only thing we know about the future is that it will be different. Three DI leaders from different disciplines, in an open and interactive panel discussion, will 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 rgraff@metlife.com.



MARK J. COSTELLO, FSA, MAAA
*Vice President and Actuary, Living Benefits
Munich American Reassurance Company*



PAUL E. FROMM
*Vice President, Individual Disability Insurance
Principal Financial Group*



LAWRENCE S. HAZZARD
*Vice President of Product and
Marketing Strategy
Berkshire Life Insurance Company of America*

RONALD GRAFF, Moderator
*Assistant Vice President, DI Products
MetLife*

LTCI and Combo Products Executive Panel: *Looking Towards a Successful Future*

Learn from the industry leaders who are currently shaping the LTCI and combo products industry. How are they facing today's challenges and what tools are they using to ensure a successful future?



WAYNE ADAMS
*Senior Vice President, U.S. Individual Health
RGA Reinsurance Group*



AARON BALL
*Vice President and LTC Business Leader
New York Life Insurance Company*



TIM KNEELAND, CLU, ChFU
*President
Transamerica Long Term Care*



DENNIS MARTIN, FSA, FCIA, MAAA
*Vice President, Senior Business and
Product Development Officer
OneAmerica*

KEITH W. BURNS, ASA, MAAA, Moderator
*Vice President and Actuary, Pricing and Experience Analysis,
Long Term Care Actuarial
Prudential Financial*

program overview

Wednesday, September 30

REGISTRATION — 11:30 A.M. to 6:30 P.M.

BONUS EARLY BIRD SESSION — 1:00 to 2:00 P.M.

Everything You Always Wanted to Know About Critical Illness Insurance But Were Afraid to Ask

What is Critical Illness Insurance (CII) and how has it gained a solid foothold in the United States? This product has presented growth opportunities to many companies, and has achieved average annual premium increases of nearly 25 percent in the last three years. Come listen to veterans in the CII industry discuss:

- Product design and market trends
- Claim costs and pricing issues
- Outlook for the U.S. CII market

This special session will be presented by leaders of NACII (National Association of Critical Illness Insurance), co-sponsor of the Critical Illness Insurance Forum that precedes the DI & LTC Insurers' Forum.

SHEILA MATHESON, FLMI, Vice President, Critical Illness Marketing, Optimum Re; **KENNETH SMITH, CLU**, Director of Health Products Sales, Assurity Life

MEET AND GREET — 2:00 to 2:30 P.M.

GENERAL SESSION — 2:30 to 3:30 P.M.

Deploying Innovation and Creativity to Create Lasting Change

BRIAN KLAPPER

President and Founding Partner
The Klapper Institute

REFRESHMENT BREAK — 3:30 to 4:00 P.M.

CONCURRENT SESSIONS — 4:00 to 5:15 P.M.

WELCOME RECEPTION — 5:30 to 6:30 P.M.

Thursday, October 1

CONTINENTAL BREAKFAST — 7:30 to 8:30 A.M.

CONCURRENT SESSIONS — 8:30 to 9:45 A.M.

REFRESHMENT BREAK — 9:45 to 10:15 A.M.

CONCURRENT SESSIONS — 10:15 to 11:30 A.M.

LUNCHEON — 11:30 A.M. to 12:30 P.M.

TRACK-SPECIFIC GENERAL SESSIONS — 12:30 to 1:45 P.M.

Disability Insurance Executive Panel: The Future Will Be Different

LTCI & Combo Products Executive Panel: Looking Towards a Successful Future

REFRESHMENT BREAK — 1:45 to 2:15 P.M.

CONCURRENT SESSIONS — 2:15 to 3:30 P.M.

REFRESHMENT BREAK — 3:30 to 4:00 P.M.

GENERAL SESSION — 4:00 to 5:15 P.M.

The Idea Factory

STEPHEN HARVILL

President
Creative Ventures

Friday, October 2

CONTINENTAL BREAKFAST — 7:30 to 8:30 A.M.

GENERAL SESSION — 8:30 to 9:30 A.M.

Critical Thinking: A Tool for Enhancing Success

KIMBERLY TOMASELLI, CPA, FLMI, ALHC, ARA

Claims Manager, Living Benefits
Munich Re

**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.



concurrent sessions

Wednesday, September 30

4:00 to 5:15 P.M.

1.1 Are You Prepared for Your New DI Competition?

What if big box retailers, chain drug stores, health insurers or online giants entered the DI marketplace? Roll up your sleeves and join us for an interactive session where teams collaborate to build market and distribute potential DI products. Walk away with new ideas on who your competition may be tomorrow.

RODERICK BOGGS, RHU, FLMI, ALHC, HIA, Assistant Vice President, MetLife; **VALERIE CONTE**, Senior Manager, Marketing and Consumer Engagement Strategy, Guardian Life Insurance Company of America; **DAVID STEINBRUNNER, ASA, MAAA**, Senior Actuarial Associate, Ameritas Life Insurance Corp.; *Moderator:* **LAURA E. HAHN**, Director, Marketing and Consumer Engagement Strategy, Guardian Life Insurance Company of America

1.2 Proteinuria and Other Urinalysis Issues

The urinalysis is a frequently encountered test in underwriting. This session describes the value of this test to detect and assess a wide range of disorders and provides an easy-to-understand approach to underwrite and analyze the results. Several practical case examples will be included to emphasize the key underwriting points.

GINA C. GUZMAN, M.D., DBIM, FALU, FLMI, Second Vice President and Medical Director, Munich Re; *Moderator:* **GLENN MILLER, LTCP, HIA, FLMI**, Product Development Manager, Mutual of Omaha

1.3 LTC Claims Fraud: Hindsight is 20/20

This session will discuss and review different types of policy abuse and fraud common in LTC claims, providing multiple sample case studies. With each case study, a variety of tools and techniques will be discussed which helped identify the abuse/fraud, with a focus on what could have been done earlier or better to more timely identify the concerns and/or to potentially prevent the negative impact on the insured or carrier.

PAMELA CATHLINA, J.D., CLU, Director, Long Term Care Benefits, Northwestern Mutual; **CHRISTIE CONWAY**, Director, LTC Claims Operations, Bankers Life & Casualty; **MICHAEL GILBERT**, President, AssuriCare; *Moderator:* **QUENTIN DOLL, FSA, MAAA**, Senior Actuary DI Pricing/LTC Pricing, Northwestern Mutual

1.4 Rating Agency View of LTC

Rating agencies have historically not favorably viewed LTC in an insurers' portfolio which is due in part to the historic losses and long term risk. This session will feature a rating agency view and perception of the long-term care insurance industry as they provide insight on their concerns going forward. Through this insight, attendees in this session may learn changes to the product and processes to potentially enhance ratings.

KENNETH FRINO, Group Vice President, Life/Health, A.M. Best Company; **KATE STEFFANELLI**, Senior Financial Analyst, A.M. Best Company; Additional Presenter TBA

Thursday, October 1

8:30 to 9:45 A.M.

2.1 The Moment of Truth in DI Underwriting and Claims

During the sales and underwriting process and during the claim adjudication process, insurance companies rely on thorough and accurate information exchanges. Consumers sometimes answer questions in a light favorable to their situation and objectives or may forget to convey critical information. What happens when consumers knowingly go too far and misrepresent the truth or commit fraud? Listen to our experts and find out.

KATHLEEN COUGHLIN, RHU, Assistant Vice President and Chief Health Underwriter, MassMutual Financial Group; **SOPHIA HORSMAN, HIA, DIA, ALHC, LTCP, HCAFA**, Account Representative, Munich Re; **JOHN MEAGHER, J.D.**, Partner and Head of Insurance Practice Group, Shutts & Bowen, LLP; *Moderator:* **STEPHANE JULIEN, FSA**, Vice President and Senior Account Executive, Gen Re, a Berkshire Hathaway Company

2.2 DI Speed Round 1

Marketing and Distribution focused topics, including consumer education, discussion of future markets, and how will we interact and sell to them.

We listened to your feedback from last year's conference and have increased the number of DI Speed Rounds to two. These small, intimate breakout groups allow you to have meaningful dialogue with your peers on the DI topics that are important to you, your company, and the future of the industry.

CHRISANN FUNK, IDI Product Director, Principal Financial

concurrent sessions



2.3 Ask an Agent: Takeaways for Carriers to Engage Providers and Sell More

See a collective series of video responses to the following questions: Why do you sell? What do you like about the product? What is one of your biggest feel-good experiences from selling? What is your biggest pain point in selling? What is the one thing you would change in the product today? Participate in a discussion to see if any of the video responses were surprising and what we as an industry can do to engage producers to sell.

TRICIA BURNETT, LTCP, CLTC, Director of Marketing and Communications, MedAmerica Insurance Company; **STEVE M. CAIN, CLTC**, Principal and National Sales Leader, LTCI Partners, LLC; **LEE EDWARDS, CLU, ChFC, CLTC**, Senior Sales Learning and Development Coach, Genworth Financial; **WARREN JAFFE, CLTC**, LTC Product Development Leader, Genworth Financial

2.4 LTC Risk Management: Challenges and Successes

The landscape continues to change for LTC rate management. This session will discuss some of the risks and challenges facing long-term care insurance carriers as well as strategies for successful rate filing and implementation.

AMY PAHL, FSA, MAAA, Consulting Actuary, Milliman

2.5 Evolution and Today's Use of Life/LTC Combination Products

Life/LTC combo products continue to grow in popularity. Come learn about the evolution of combination products and the expanded designs available in today's market. We will also discuss positioning and modern uses of LTC riders, chronic illness riders and asset-based (linked benefit) products as well as try to bring clarity to some of the confusion that exists between these product designs.

SHAWN BRITT, CLU, CLTC, Director, Long Term Care Initiatives, Nationwide; **PARAG SHAH, FSA, MAAA**, Vice President, Product Design, Pacific Life Insurance Company; *Moderator:* **ARNY MARTIN, MSM, CLTC**, Product Director, Nationwide

10:15 to 11:30 A.M.

3.1 Predictive Analysis — Through the Looking Glass

While predictive analysis may be commonplace with several insurance products, it is not commonly used in DI. At least not yet. This session will include an overview of how predictive analysis is used in the insurance industry and explore how it might be used in DI. As we peer through the looking glass, are there legal, ethical or other concerns preventing us from following the numbers?

JAMES HUFFMAN, FLMI, ACS, Second Vice President, LOMA; **CHRIS STEHNO**, Director, Deloitte Consulting; *Moderator:* **DAVID STEINBRUNNER, ASA, MAAA**, Senior Actuarial Associate, Ameritas Life Insurance Corp.

3.2 Words That Work!

Join this session to learn the words that resonate with consumers to increase DI sales. Hear the results from consumer focus groups on words that kill the DI sale and new phrases that encourage customers to buy. You will be surprised by the findings and will be required to rethink how you and your company go to market.

CAROL A. HARNETT, President, Council for Disability Awareness; **SUTTON WHITE, CRC**, Director, Marketing, MetLife; *Moderator:* **RODERICK BOGGS, RHU, FLMI, ALHC, HIA**, Assistant Vice President, IDI Underwriting, MetLife

3.3 Selling LTCI at the Worksite: Why It Is Not Your Average Sales Process

Take the mystery out of selling long-term care insurance at the worksite and join the experts in a discussion on how to successfully sell at the worksite. We will be reviewing actual cases and the key takeaways so that you can learn from what we did right and avoid what we did wrong. On top of the valuable lessons learned, we will show you what a good communication and marketing strategy looks like to get employers and employees engaged and actually apply for long-term care insurance.

STEVE M. CAIN, CLTC, Principal and National Sales Leader, LTCI Partners, LLC; **MICHELLE DOMINO**, Assistant Vice President, LTCI Partners, LLC



concurrent sessions

3.4 Helping Clients Navigate To and Through Retirement

Retirement planning is largely about preparing for any contingencies. With Boomers living longer, financial advisors need to rethink how they approach retirement planning by helping clients navigate to and through retirement while defending retirement against the high cost of health care.

CYNTHIA L. HUTCHINS, CRPC, CIMA, Director of Financial Gerontology, Bank of America/Merrill Lynch; *Moderator:* **CONAN MCPHERRON**, National Sales Manager, Long Term Care, Pacific Life

2:15 to 3:30 P.M.

4.1 Recruiting and Retaining DI Underwriting and Claims Talent

Is your recruiting and retention strategy just an illusion? As workforce demographics shift, technology changes the way we work, and as the complexity of our industry's casework increases, we're having to retool the way we recruit, retain, manage, and develop underwriting and claims employees. Join us to hear how your industry peers are attracting and retaining talent through targeted strategies, building employee engagement to drive and reward successful performance, and leveraging key employees in succession planning.

NANCY ATKINS, Individual Disability Income Underwriting Manager, MetLife Premier Client Group; **ROB COWDREY, FLHC, FLMI**, Manager, Claims and Policy Services, Guardian Life Insurance Company of America; *Moderator:* **ERIN CORRAO**, Assistant Director, Large Case Administration, DI Risk Management, Northwestern Mutual

4.2 Technology in Underwriting

We live in a world of ever increasing use of technology. Join these two industry experts as they discuss the benefits and challenges of using technology to improve risk analysis. This session will address many of the questions you have about how technology can improve your organization's productivity while managing risk and enhancing underwriter development.

THOMAS SCALES, CLU, ChFC, FLMI, HIA, Research Director, Celent; **RON SCHABER, FALU, FLMI, ACS, AISS, HIA**, Second Vice President and Underwriter, Munich Re; *Moderator:* **RICHARD DIXON**, Manager, Underwriting Services, Living Benefits, Munich Re

4.3 Are You Prepared for Your New LTC Competition?

What if big box retailers, chain drug stores, health insurers or online giants entered the LTC marketplace? Roll up your sleeves and join us for an interactive session where teams collaborate to build market and distribute potential LTC products. Walk away with new ideas on who your competition may be tomorrow.

JEAN FINNEGAN, Assistant Vice President, Innovation and Competitive Intelligence, Nationwide; **WARREN JAFFE, CLTC**, LTC Product Development Leader, Genworth Financial; *Moderator:* **ARNY MARTIN, MSM, CLTC**, Product Director, Nationwide

4.4 Impacts of Recent Morbidity Trends on LTCI and Combo Pricing

What important morbidity trends can be identified from the most recent industry experience study? What might these experience changes mean for standalone LTC carrier pricing? What about combo product pricing? How does emerging LTC experience shape combo pricing assumptions? Come and listen to our experts discuss these topics and more at this predominantly actuarial session.

CARL FRIEDRICH, FSA, MAAA, Consulting Actuary and Principal, Milliman, Inc.; **MATTHEW MORTON, FSA, MAAA**, Senior Consulting Actuary, LTCG; **JOSHUA WEBER, FSA, MAAA**, Actuary, Genworth; *Moderator:* **QUENTIN DOLL, FSA, MAAA**, Senior Actuary DI/Pricing/LTC Pricing, Northwestern Mutual

concurrent sessions



Friday, October 2

10:00 to 11:15 A.M.

5.1 DI Speed Round 2

Claims and Underwriting focused, including the use of technology in these functions.

We listened to your feedback from last year's conference and have increased the number of DI Speed Rounds to two.

These small, intimate breakout groups allow you to have meaningful dialogue with your peers on the DI topics that are important to you, your company, and the future of the industry.

CHRISANN FUNK, IDI Product Director, Principal Financial

5.2 Litigation Tool Kit

Litigation risk management is more than just effectively defending a lawsuit. It begins with risk identification and mitigation strategies. Attend this session and hear about hot topics in long-term care's insurance litigation from industry expert attorneys. Round out your litigation management tool kit.

MICHAEL RAFALCO, J.D., Associate, Drinker, Biddle & Reath, LLP; *Moderator:* **ANGELA HOTELING-RODRIGUEZ**, Vice President, Compliance and Regulatory Affairs, MedAmerica Insurance Company

5.3 Moral Character, Ethics, and Professionalism in Life and at the Office

Join us for an interactive session featuring thought-provoking case studies about what it means to "do the right thing." Actuaries will earn 1.5 structured professionalism credits.

JOSEPH L. WURZBURGER, FSA, MAAA, Health Staff Fellow, Society of Actuaries

2015 DI & LTC COMMITTEE

Chair

WINONA M. BERDINE, LTCP, CLTC, HIA, MHP, HCSA, RGA Reinsurance Company

DI Track Lead

LAURA E. HAHN, Guardian Life Insurance Company of America

LTC Track Lead

KEITH W. BURNS, ASA, MAAA, Prudential Financial

Committee Members

SHERYL BABCOCK, FSA, MAAA, New York Life Insurance Company

RODERICK BOGGS, RHU, FLMI, ALHC, HIA, MetLife

ERIN CORRAO, ACS, Northwestern Mutual

KATHLEEN COUGHLIN, RHU, MassMutual

CHAD CUNNINGHAM, FLMI, ACS, ARA, Munich Re

RICHARD DIXON, Munich Re

QUENTIN DOLL, FSA, MAAA, Northwestern Mutual

MICHELLE DOMINO, LTCI Partners, LLC

CHRISANN FUNK, Principal Financial

RONALD GRAFF, MetLife

ANGELA HOTELING-RODRIGUEZ, MedAmerica Insurance Company

WARREN JAFFE, CLTC, Genworth Financial

STEPHANE JULIEN, FSA, Gen Re

ARNY MARTIN, MSM, CLTC, Nationwide Financial

CONAN MCPHERRON, Pacific Life

GLENN MILLER, LTCP, HIA, FLMI, Mutual of Omaha

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BRUCE MOON, ChFC, CLU, CASL, OneAmerica

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BRADY SEROLD, CLTC, Ohio National

DAVID STEINBRUNNER, ASA, MAAA, Ameritas Life Insurance Corp.

DOUGLAS WATERS, CLU, RHU, REBC, FLMI, Standard Insurance Company

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JAY SEMLA, Society of Actuaries

ELAINE TUMICKI, CLU, ChFC, LLIF, LIMRA

2015 DI & LTC Insurers' Forum Sessions Selection

		DI	LTC	Combo
Wednesday				
1:00 to 2:00 p.m.	Everything You Always Wanted to Know About Critical Illness Insurance But Were Afraid to Ask	◆	◆	◆
4:00 to 5:15 p.m.	1.1 Are You Prepared for Your New DI Competition?	◆		
	1.2 Proteinuria and Other Urinalysis Issues	◆		
	1.3 Identifying the "Pinocchio" in LTC Claims — LTC Claims Fraud		◆	
	1.4 Rating Agency View of LTC		◆	
Thursday				
8:30 to 9:45 a.m.	2.1 The Moment of Truth in DI Underwriting and Claims	◆		
	2.2 DI Speed Round 1: <i>Marketing and Distribution Topics</i>	◆		
	2.3 Ask an Agent: Takeaways for Carriers to Engage Providers and Sell More		◆	◆
	2.4 LTC Risk Management: Challenges and Successes		◆	
	2.5 Evolution and Today's Use of Life/LTC Combination Products		◆	◆
10:15 to 11:30 a.m.	3.1 Predictive Analysis — Through the Looking Glass	◆		
	3.2 Words That Work!	◆		
	3.3 Selling LTCL at the Worksite: Why It Is Not Your Average Sales Process		◆	
	3.4 Helping Clients To and Through Retirement		◆	◆
12:30 to 1:45 p.m.	Disability Insurance Executive Panel: The Future Will Be Different	◆		
	LTCL and Combo Products Executive Panel: Looking Towards a Successful Future		◆	◆
2:15 to 3:30 p.m.	4.1 Recruiting and Retaining DI Underwriting and Claims Talent	◆		
	4.2 Technology in Underwriting	◆		
	4.3 Are You Prepared for Your New LTC Competition?		◆	
	4.4 Impacts of Recent Morbidity Trends on LTCL and Combo Pricing		◆	◆
Friday				
10:00 to 11:15 a.m.	5.1 DI Speed Round 2: <i>Claims and Underwriting Topics</i>	◆		
	5.2 Litigation Tool Kit		◆	◆
	5.3 Moral Character, Ethics, and Professionalism in Life and at the Office	◆	◆	◆

thank you to our sponsors and exhibitors



Sponsor and Exhibitor opportunities are available.

Contact:

BARBARA KIMBALL
Vendor Relationship Manager
LIMRA
860.298.3950
bkimball@limra.com

conference details and general information

TO REGISTER

Register by **August 25** and save!

By August 25:

LIMRA, LOMA, and SOA members: \$1,145

Nonmembers: \$1,645

After August 25:

LIMRA, LOMA, and SOA members: \$1,295

Nonmembers: \$1,795

Register online:

www.limra.com/conferences

www.loma.org/Events/Conferences.aspx

www.soa.org

Meeting attire: The dress code for this conference is business casual.

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



Walt Disney World Swan

1200 Epcot Resorts Blvd.

Lake Buena Vista, FL 32830

Phone: 407.934.3000

Reservation Link: <http://www.swandolphin.com/groupres/loma/>

Make your reservations by **August 25, 2015** and mention the DI & LTC Insurers' Forum in order to receive the group rate of \$189 per night (plus applicable sales taxes). A set number of rooms are available at the group rate until August 25 or **until the group block is sold out**, whichever comes first. While the conference partners work hard to secure a sufficient number of rooms, we cannot guarantee rooms will be available. Please make your reservations early to take advantage of our discounted group rate.

CONTINUING EDUCATION INFORMATION

For information on SOA CPD Credit and Continuing Education Credit — U.S. Qualification 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



MARY-JO ADAMS

860.285.7798

mjadams@limra.com

www.limra.com

LIMRA, a worldwide research, learning and development organization, is the trusted source of industry knowledge, helping more than 850 insurance and financial services companies in 64 countries increase their marketing and distribution effectiveness.



JAMES HUFFMAN, FLMI, ACS

770.984.6446

huffmanj@loma.org

www.loma.org

With nearly 1,200 member companies in over 80 countries, LOMA is a global leader in insurance and financial services industry education, committed to improving our members' management and operations through quality employee development, research, information sharing, and related products and services.

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847.706.3624

jsemla@soa.org

www.soa.org

SOCIETY OF ACTUARIES

The SOA, through research and education, advances actuarial knowledge and improves decision making to benefit society. We enhance the ability of actuaries to be trusted financial and business advisors on problems involving uncertain future events. We provide and ensure the integrity and relevance of our credentials.

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