

Looking Long Term

THE 2016 LIFE INSURANCE CONFERENCE

APRIL 4 – 6, 2016 • THE BELLAGIO • LAS VEGAS, NV

Explore strategies for long-term customer engagement

Understand the far-reaching impact of technology on the life insurance industry

Select from 35 workshops covering all facets of the life insurance business



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THE 2016 LIFE INSURANCE CONFERENCE

Looking Long Term

Looking for forward-thinking ideas and strategies for long-term customer engagement? The 2016 Life Insurance Conference will provide you with the latest industry developments, marketing strategies, and product innovations.

This year's conference will draw a broad audience of professionals involved in the development, operations, marketing, technology, distribution, and administration of life insurance products. Conference partners LIMRA, LOMA, the SOA, and the ACLI are all committed to providing attendees with the very best in research and knowledge that will help guide decision makers toward a more successful future.

Come meet and network with industry leaders who encounter — and solve — the same challenges you see every day.

At the 2016 Life Insurance Conference, you will learn to:

- Gain a competitive advantage
- Benchmark your strategies with the best in the industry
- Deliver a better customer experience in the digital world
- Develop strategies to prepare for the DOL's fiduciary proposal

No other conference can offer you the depth and breadth of information that you'll find here. Join us in Las Vegas and see for yourselves what we can do for you!

GENERAL SESSION HIGHLIGHTS

Innovating for Long-Term Growth



JAMES T. MORRIS, FSA
Chairman, President and CEO
Pacific Life Insurance Company

Jim Morris will share his perspective on what life insurers need to do to position themselves to capitalize on the financial needs of consumers today, tomorrow, and into the future. His remarks will reflect upon demographics and the economic environment.

Harnessing Innovation: Turning Raw Ideas Into Powerful Results



JOSH LINKNER
Entrepreneur and Author

As a four-time successful tech entrepreneur and investor in dozens of startups, Josh Linkner has seen thousands of companies loaded with creative buzz and big ideas. How is it that some harness their imagination to create game-changing drivers of growth and innovation while others miss the mark? The answer: The best companies have a systematic process to focus their team's creativity into practical outputs. Join Linkner to learn practical tools that can be used immediately to increase creative output and deliver bottom-line results.

Moving to the Front Row



MARILYN SHERMAN, CSP
Motivational Speaker, Trainer, and Author

It's time to take a front-row seat in life and stop settling for mediocrity! It takes courage to look at where we are versus where we want to be. In this session, you will learn how to gain clarity, develop confidence, and take control in all aspects of your life. When you engage in the process of improving yourself, you improve performance, customer experience, and team interaction. Marilyn Sherman will equip you with the tools it takes to do more, be more, overcome obstacles, and really love what you do. You will leave with strategies and actionable information on how to take your current success to the next level in both your career and life.

Estimating Lifespan and Healthspan: The Future is Here



S. JAY OLSHANSKY, Ph.D.
Professor
School of Public Health, University of Illinois at Chicago

How long people live is fundamentally influenced by a genetically fixed biology, but humanity has figured out ingenious ways to both lengthen and shorten our lives, making the prediction of lifespan and healthspan very challenging. This presentation will provide insights into why we live as long as we do, and importantly, how to predict these events at the individual and population level with a higher degree of accuracy. Join Olshansky for a live demonstration of a new underwriting and health scoring system that incorporates knowledge from well-established scientific disciplines to produce lifespan and healthspan predictions with a degree of reliability never before seen.

Program Overview

Monday, April 4

REGISTRATION — 11:00 a.m. to 6:30 p.m.

MEET AND GREET — 2:30 to 3:00 p.m.

Join us as the conference begins to meet and greet peers while you share ideas and common experiences.

CONCURRENT SESSIONS — 3:00 to 4:00 p.m.

REFRESHMENT BREAK — 4:00 to 4:15 p.m.

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

WELCOME RECEPTION WITH EXHIBITORS — 5:15 to 6:30 p.m.

Tuesday, April 5

REGISTRATION — 7:15 a.m. to 5:00 p.m.

CONTINENTAL BREAKFAST — 7:15 to 8:15 a.m.

GENERAL SESSION — 8:15 to 10:00 a.m.

Innovating for Long-Term Growth

JAMES T. MORRIS, FSA
Chairman, President and CEO
Pacific Life Insurance Company

Harnessing Innovation: Turning Raw Ideas Into Powerful Results

JOSH LINKNER
Entrepreneur and Author

REFRESHMENT BREAK WITH EXHIBITORS — 10:00 to 10:30 a.m.

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

LUNCHEON WITH EXHIBITORS — 11:30 a.m. to 1:00 p.m.

CONCURRENT SESSIONS — 1:00 to 2:00 p.m.

REFRESHMENT BREAK — 2:00 to 2:15 p.m.

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

REFRESHMENT BREAK WITH EXHIBITORS — 3:15 to 3:45 p.m.

GENERAL SESSION — 3:45 to 4:45 p.m.

Moving to the Front Row

MARILYN SHERMAN, CSP
Motivational Speaker, Trainer, and Author

Wednesday, April 6

CONTINENTAL BREAKFAST — 7:00 to 8:00 a.m.

GENERAL SESSION — 8:00 to 9:00 a.m.

Estimating Lifespan and Healthspan: The Future is Here

S. JAY OLSHANSKY, Ph.D.
Professor
School of Public Health, University of Illinois at Chicago

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

CONCURRENT SESSIONS — 9:30 to 10:30 a.m.

REFRESHMENT BREAK — 10:30 to 10:45 a.m.

CONCURRENT SESSIONS — 10:45 to 11:45 a.m.

CONFERENCE ADJOURNS — 11:45 a.m.

DISTRIBUTION OF CONCURRENT SESSIONS

	#	Session Title	Distribution/ Marketing Markets	Admin./ Underwriting	Actuarial/ Product Dev.	Regulatory	Technology
Monday							
3:00 to 4:00 p.m.	1.1	Behind the Scenes: Emerging Developments in Living Benefits			◆		
	1.2	Understanding Illustrations			◆	◆	
	1.3	Simplified Issue: What Lies Ahead		◆	◆		◆
	1.4	The Mysteries of Life	◆				
	1.5	Conversion Mortality Experience			◆		
4:15 to 5:15 p.m.	2.1	Life Insurance That Rewards for Living Healthy	◆	◆	◆		◆
	2.2	Disruptive Innovation for Insurance: Creating Value From Technology					◆
	2.3	Actuarial Modernization: Isn't It About Time?			◆		◆
	2.4	Breathing Life Into Financial Services Distribution	◆				
	2.5	e-Delivery: You Can Do It All		◆			◆
Tuesday							
10:30 to 11:30 a.m.	3.1	Life Product Update: Resetting the Market			◆		
	3.2	How to Sell Life Insurance to People on Airplanes: Sales Idea, Joke or Dare?	◆				
	3.3	Understanding the New DOL Fiduciary Regulations: Implications for the Insurance Industry and Its Customers				◆	
	3.4	IT Transformation — Keeping Pace					◆
	3.5	Seniors and Other Trends in Underwriting		◆			
1:00 to 2:00 p.m.	4.1	Building the Digital Life Insurer: New Business Models and Strategies					◆
	4.2	Is Your Product Development Process a Well-Oiled Machine?			◆		
	4.3	Predictive Analytics — A Forward Looking Perspective		◆	◆		
	4.4	Too Much of a Good Thing: Longevity Risk			◆		
	4.5	The Evolution of Advice	◆				
2:15 to 3:15 p.m.	5.1	Combination Products: The Latest in Product and Regulatory Developments			◆	◆	
	5.2	Creating Long-Term Customers Through Understanding	◆				
	5.3	Enterprise Cyber Security					◆
	5.4	Results of Preferred Class Structure Analysis		◆	◆		
	5.5	The Forecast Is Clear: More Cloud in The Future					◆
Wednesday							
9:30 to 10:30 a.m.	6.1	The Next Chapter With Customer Experience	◆				
	6.2	Post Level Term Life Insurance and In-force Management		◆	◆		
	6.3	Changes in the Regulatory Landscape: The Evolving Framework(s) of Insurance Regulation				◆	
	6.4	Organizational Barriers to Product Innovation			◆		
	6.5	Straight Through Processing: Making It Work		◆			◆
10:45 to 11:45 a.m.	7.1	Automated Underwriting: The Keys to Success		◆	◆		◆
	7.2	Millennials — Distant Goal or Within Our Reach?	◆				
	7.3	Raising the Bar on Data Analytics Programs					◆
	7.4	Beg, Borrow, and Steal — Innovations Around the World	◆	◆	◆		
	7.5	An ASOP a Day Keeps the ABCD Away			◆		

Life Insurance Conference Concurrent Sessions

Monday, April 4

3:00 to 4:00 p.m.

1.1 Behind the Scenes: Emerging Developments in Living Benefits

This session will cover some of the most recent trends in the development of living benefit riders for life and annuity products, including both Long-Term Care riders and chronic illness riders. You will learn about the views of insurers regarding the risks and the opportunities related to these plans, and you will have a chance to hear a distribution advisor's perspective on which structures work best for firms and producers as they address the needs of their customers.

CARL FRIEDRICH, FSA, MAAA, Consulting Actuary and Principal, Milliman; **STEVEN E. SALTZMAN**, Principal, Saltzman Associates

1.2 Understanding Illustrations

Life insurance policy illustrations are intended to provide basic information about how a policy's costs and benefits may develop over time so the consumer can make an informed decision about the policy they are purchasing. Some have developed into highly technical, complicated legal and actuarial documents. Learn about a back-to-basics effort to promote simplicity and transparency in life insurance policy illustrations.

BARBARA ERNST, Vice President, Marketing, Prudential; **MICHAEL LOVENDUSKY**, Vice President & Associate General Counsel, American Council of Life Insurers; **PAUL W. SKALECKI, FSA, MAAA**, Vice President and Actuary, Northwestern Mutual

1.3 Simplified Issue: What Lies Ahead

Hear an overview of the evolution of Simplified Issue and its impact on our process. The presentation will focus on multiple case stories and the key pieces that made each product set successful.

MATT MYLROIE, Director, Underwriting, M Financial Group; **PHILIP MURPHY, FLMI**, Second Vice President, Integrated Underwriting Solutions, Munich Re; **TANYA THOMPSON, FLMI, AALU**, Chief Underwriter, TIAA-CREF Life Insurance Company

1.4 The Mysteries of Life

Do people shop for life insurance because of careful deliberation of the pros and cons and a rational consideration of risk? The field of behavioral economics suggests otherwise. Instead, like most human behavior, consumer receptivity to life insurance is likely driven by quick, automatic responses. How do consumers really feel about life insurance ownership? What emotional benefits do people want from life insurance? What type of messaging might increase their likelihood to purchase the product? Come hear the results of new research in which LIMRA turned to the subconscious for some answers.

JENNIFER DOUGLAS, Associate Research Director, LIMRA; **KIMBERLY LANDRY**, Senior Analyst, LIMRA

1.5 Conversion Mortality Experience

In this session, results from the SOA's term conversion mortality study will be presented. Results of a survey of U.S. life insurers on the assumptions and product features used for pricing and administering individual term conversions will be discussed. In addition, results from the mortality experience study will be shared.

LINDSAY K. MEISINGER, FSA, MAAA, Associate Actuary, RGA

4:15 to 5:15 p.m.

2.1 Life Insurance That Rewards for Living Healthy

The introduction of the John Hancock Vitality Program last year has generated tremendous interest throughout the industry. Might this innovative offering, which strives to integrate life insurance with wellness by rewarding people for healthy living, actually redefine how consumers think about life insurance? In this session, architects of the program from John Hancock and the Vitality Institute will provide insight on the intricacies of how the program works and the wellness science behind it.

TAL GILBERT, FSA, Senior Vice President, Innovation and Marketing, Vitality; **HEATHER MAJEWSKI, FSA, MAAA**, Assistant Vice President, John Hancock

2.2 Disruptive Innovation for Insurance: Creating Value From Technology

The last five years have seen unprecedented growth in the digital portfolio in terms of disruptive technology and declining implementation costs in the insurance industry. Social, mobile, analytics, and cloud are well understood as enablers to break down outdated business models and secure market share. This session will focus on understanding this disruptive innovation and how its insertion into the business and its pending transformation steals the show. Attend this session to learn how your company can interact within the new ecosystem and change your role based on a series of short questions and action steps you can implement right now.

SCOTT D. LEE, Digital Business Consulting, Dell Services; **GLENN WINTRICH**, Chief Innovation Officer, Dell Services

Life Insurance Conference Concurrent Sessions

2.3 Actuarial Modernization: Isn't It About Time?

Organizations are often responding to market conditions and regulatory mandates with aging infrastructure and outdated technology. The actuarial function is critical in providing strategic insights and analysis as well as meeting regulatory mandates; however, actuaries typically spend an inordinate amount of time and effort simply gathering and preparing data prior to analysis. Learn how Actuarial Modernization aims at establishing a strategically oriented actuarial organization that helps drive the overall company strategy by effectively utilizing and grooming top actuarial talent, incorporating efficient processes, using fit-for-purpose tools, and leveraging analytics capabilities.

STEPHEN CASACELI, Senior Manager, Deloitte Consulting, LLP; **LARRY MANNO**, Principal, Deloitte Consulting, LLP; **JASON MORTON, FSA, MAAA**, Principal, Deloitte Consulting, LLP

2.4 Breathing Life Into Financial Services Distribution

Life insurance was once the mainstay of insurance agents. But as their numbers declined, so too has their emphasis on life insurance. And while many companies have been successful in getting their products on the shelves of traditionally investment-focused firms such as banks, wirehouses, and independent broker dealers, the industry has yet to crack the code in getting significant sales from them. Come to this session to hear how two companies have bucked these trends.

NICK DELUCA, Regional Vice President, MassMutual; **JOHN F. KEENAN, CLU, ChFC**, Vice President, Relationship Management, Prudential

2.5 e-Delivery: You Can Do It All

The dream of a paperless policy issue and e-delivery is now a reality. This session will review key components that enable the secure electronic issue and delivery of an insurance policy. Insight will be provided from industry professionals who have had successful implementations. Don't miss this exciting session to learn about today's technology and emerging cloud based solutions that will improve future deployments.

DANIEL JENNINGS, CLU, Vice President, Operations – New Business, Prudential Financial; **BARBARA REPSCHER, CLU, ChFC, FALU, FFSI, FLMI, PCS, CASL, AAPA, AIRC, AIAA, FLHC**, Director, New Business, OneAmerica

Tuesday, April 5

10:30 to 11:30 a.m.

3.1 Life Product Update: Resetting the Market

The U.S. life insurance market is settling into a new paradigm following regulatory changes in 2015. As carriers adapt to the new regulations, product change is inevitable. In this session speakers will provide the backdrop for current product trends and discuss potential future direction for the market.

CAROL MEYER, FSA, MAAA, Senior Actuary – Pricing, Principal Financial Group; **ROB P. STONE, FSA, MAAA**, Principal and Consulting Actuary, Milliman, Inc.

3.2 How to Sell Life Insurance to People on Airplanes: Sales Idea, Joke or Dare?

If you've been working in the life insurance industry for any length of time, you are probably familiar with notion that life insurance is "sold not bought," and that without agent involvement, the only people who want to buy the product are those who are likely uninsurable. If you believe that this paradigm is rapidly shifting, and yet still see value in traditional channels, you are not alone. This indicates that we must ask different questions before we seek the right answers. Please join Scott Kallenbach and Maria Ferrante-Schepis in a thought provoking discussion supported by several different research studies with fresh interpretations of what they mean to the consumer, the industry, and your company.

MARIA FERRANTE-SCHEPIS, CLU, FLMI, Managing Principal, Maddock Douglas; **SCOTT R. KALLENBACH, FLMI**, Research Director, Strategic Research, LIMRA

3.3 Understanding the New DOL Fiduciary Regulations: Implications for the Insurance Industry and Its Customers

Presenter TBA, EY

Life Insurance Conference Concurrent Sessions

3.4 IT Transformation — Keeping Pace

It is vital for the life insurance industry to address core system transformation and legacy modernization in order to keep pace with other financial services sectors. This session will feature an overview of where we have been, where we are and where we need to go. Addressed will be opportunities and challenges when undertaking core system transformation initiatives with insight on how to successfully move from inception to implementation.

DOUGLAS BADEAU, Second Vice President, Guardian Life; **JOHN MATOBA**, Director, Solution Delivery Value Stream, Northwestern Mutual; **COLLEEN RISK**, Senior Analyst, Life, Annuity & Health, Celent; Additional presenter TBA

3.5 Seniors and Other Trends in Underwriting

It is no secret the senior market for life insurance is growing. But what about underwriting seniors? While cognitive impairment and frailty may be common in seniors, this may not be readily evident. In addition to an overview of the use and advantages of screening tools for the senior market, Ashley will provide insight into how these and other evolving trends in life insurance underwriting.

THOMAS ASHLEY, MD, FACP, Vice President and Chief Medical Director, Gen Re Life and Health

1:00 to 2:00 p.m.

4.1 Building the Digital Life Insurer: New Business Models and Strategies

As the world goes digital, including the life insurance industry, Harris-Ferrante will provide insight on the next generation customer and use of Internet of Things (wearables). Hear insights on embracing new distribution channels and strategies, life event management, managing distribution partners in the digital era, and effective advanced analytics/big data strategies for the life insurance enterprise.

KIMBERLY HARRIS-FERRANTE, Vice President and Distinguished Analyst, Gartner

4.2 Is Your Product Development Process a Well-Oiled Machine?

Product development can be a well-oiled machine or a Rube Goldberg machine. The SOA and various SOA sections have initiated a project to help benchmark the product development process in life and annuity companies. Hear key results from the study and discuss areas that are impacting the efficiency of the product development process.

FARRON BLANC, Vice President, Innovation, RGA Reinsurance Company; **ELAINE TUMICKI, CLU, ChFC, LLIF**, Corporate Vice President, Insurance Research – Product, LIMRA

4.3 Predictive Analytics — A Forward Looking Perspective

With the proliferation of big data has come the ability for life insurers to employ data analytics in marketing, new business, and other areas. In this session, Stehno will provide an overview of the types of data available to life insurers and how this may be leveraged in the life insurance industry. Attendees will gain a forward-looking perspective to refine their business strategies through an effective predictive analytics strategy.

CHRIS STEHNO, Director, Deloitte Consulting LLP

4.4 Too Much of a Good Thing: Longevity Risk

The Society of Actuaries has identified longevity risk as a significant issue affecting life insurance companies and the public at large. Learn how longevity risk will affect your company and what you can do to manage that risk. Longevity risk also creates opportunities for the savvy insurance provider. What does it take to capitalize on that opportunity for the benefit of the consumer?

MATTHEW DAITCH, FSA, MAAA, CFA, Vice President, Longevity Solutions – Americas, SCOR Global Life; **JEAN-MARC FIX, FSA, MAAA**, Vice President, Research & Development, Optimum Re Insurance Company; **JASON UBERTI**, Vice President, Product Development, Prudential Annuities

4.5 The Evolution of Advice

In today's ever-changing financial services landscape, one thing remains constant: the consumer's need for information and advice. But while the need is constant, what has changed is HOW they will seek out and obtain that information and advice. There are many options at their disposal, from web-based solutions to trusted financial professionals and everything in between. What do consumers think about these options? What information and advice are they looking for? How does life insurance fit in? Come to this session to learn how organizations can align their strategies and connect today's — and tomorrow's — consumer with the advice they want and need.

PATRICK T. LEARY, LLIF, Corporate Vice President, Distribution Research, LIMRA

Life Insurance Conference Concurrent Sessions

2:15 to 3:15 p.m.

5.1 Combination Products: The Latest in Product and Regulatory Developments

Life and annuity products that combine Long-Term Care insurance continue to be a source of industry growth and regulatory focus. Come hear from company experts and state regulators about the latest in product development trends, and how state insurance departments are responding to these innovative products. This session will be especially informative for company product development, actuarial, operations, legal, and government relations resources.

ROBERT EATON, FSA, MAAA, Consulting Actuary, Milliman; **STEVE SCHOONVELD, FSA, MAAA**, Head of Linked Benefit Product Solutions, Lincoln Financial Group; *Moderator*: **ROD PERKINS**, Vice President, Insurance Regulation, American Council of Life Insurers

5.2 Creating Long-Term Customers Through Understanding

Attendees will get the first glimpse at the 2016 Insurance Barometer study results. Recognizing consumers' financial concerns and how they feel and act toward life insurance can help turn them into customers and build long-term relationships. The latest findings include why they prefer particular distribution methods and what they think about continually providing carriers with health and activity information in return for financial rewards.

MATT DERRICK, Executive Vice President, Programs & Marketing, Life Happens; **TODD A. SILVERHART, Ph.D.**, Corporate Vice President and Director, Insurance Research, LIMRA

5.3 Enterprise Cyber Security

What does enterprise cyber security mean for insurers? And what can they do about it? The reality many enterprises face is that the incidence and impact of cybercrime on businesses continues to escalate. Enterprises are losing revenue, customer data, intellectual capital, and customer satisfaction. It is necessary to address cyber security now to future proof the loss of data later. Attend this session to learn how you can help your organization be prepared.

JEFFREY CARPENTER, Director of Incident Response; Dell SecureWorks; **RICH REYBOK**, Chief Technical Officer and Senior Vice President, BrightPoint Security; **TIMOTHY B. SEARCY**, Vice President and Chief Information Security Officer, Protective Life Insurance Company; *Moderator*: **KIMBERLY DUKE**, Director of Sales and Marketing, LIDP

5.4 Results of Preferred Class Structure Analysis

MIB and SOA staff have been analyzing preferred class data submitted to the pilot statistical agent programs. This session will present results of this analysis from an evolution of sales and mortality results perspectives. Preliminary results were presented at the 2015 SOA Annual Meeting. Results of further analysis will be presented at this session.

JARON ARBOLEDA, ASA, MAAA, Actuarial Associate, MIB Solutions, Inc.; **CINDY MACDONALD, FSA, MAAA, CFA**, Senior Experience Studies Actuary, Society of Actuaries

5.5 The Forecast is Clear: More Cloud in The Future

There are several key things to consider to optimize the cloud experience ranging from security to contracting to who actually pays cloud services. An effective cloud strategy can support the needs of IT and business areas from core systems and managing the customer experience to digital marketing. Attendees in this session will gain a clearer understanding of what to consider when deploying an efficient effective and secure cloud strategy.

THOMAS BENTON, Vice President, Research and Consulting, Novarica

Wednesday, April 6

9:30 to 10:30 a.m.

6.1 The Next Chapter with Customer Experience

As companies continue to pursue objectives for customer-centricity, efforts to manage customer experience are evolving. In the first part of this workshop LIMRA speakers will discuss their development of a customer experience program for the financial services industry including a review of LIMRA's Customer Experience Framework, findings from LIMRA's first annual life insurance benchmarking study, and next steps in their program. Then a company speaker will share insights based on their efforts to improve the state of customer experience with the company's clients.

PHILIP BROWN, Leader, Customer Experience, LIMRA; **TODD A. SILVERHART, Ph.D.**, Corporate Vice President and Director, Insurance Research, LIMRA; *Additional Presenter* TBA

6.2 Post Level Term Life Insurance and In-Force Management

This session will focus on in-force management topics and provide attendees an overview of how those issues are being addressed. Topics discussed will include post level term management as well as other in-force management items for life products.

MICHELLE MCDONALD, FSA, MAAA, Vice President, Project & Operations Manager, Swiss Re America Holding Corporation; **GUY TARNSTROM, FSA, MAAA**, Actuary, Product Management, Legal & General America

Life Insurance Conference Concurrent Sessions

6.3 Changes in the Regulatory Landscape: The Evolving Framework(s) of Insurance Regulation

The regulatory landscape for life insurance companies is evolving at a fast pace. Recent and ongoing changes include the increasing role of the federal government in insurance regulation, the growing influence of international initiatives, and the implementation of Europe's Solvency II directive. This session will focus on the impact of these new developments in the areas of group supervision, reinsurance, capital standards and resolution planning, and examine their interaction with the existing state-based system.

MARION LEYDIER, Partner, Sullivan & Cromwell, LLP;
WILLIAM TORCHIANA, Partner, Sullivan & Cromwell, LLP

6.4 Organizational Barriers to Product Innovation

Does your company have great product ideas but struggle to implement them? Do you lack transparency into what is easy or hard for functional areas like systems and actuarial? This session will discuss common product development pain points, root causes, and solutions, from the points of view of an actuary and a systems and operations expert.

STEVEN LEIGH, Managing Consultant, NEOS LLC; **KELLY RABIN**, FSA, CFA, MAAA, Consulting Actuary, Milliman, Inc.

6.5 Straight Through Processing: Making It Work

The presentation will showcase two successful implementations that generate issued contracts in seven seconds from the completion of the application. Hear a discussion of e-App, data source integration and decisioning technology and learn how to avoid process snags along the way.

PAUL JONES, Assistant Vice President, Underwriting Specialty Products, Hannover Life Reassurance Company of America; **STEVE MARSHALL**, Regional Vice President, Member Accounts, MIB Group, Inc.

10:45 to 11:45 a.m.

7.1 Automated Underwriting: The Keys to Success

If your Underwriting Department is coasting along, it must be going downhill! Automated underwriting is a never ending journey with continual advances in data bases and technology to support "leap frog" over competition. Sharing best practices and less than stellar experiences, this session will reveal the reality of this adventure.

DARLENE ROBERTSON, Chief Underwriting Officer and Head of Underwriting Operations, Farmers New World Life Insurance Company

7.2 Millennials — Distant Goal or Within Our Reach?

Millennials have proven to be an elusive market for insurers. Research shows many in this generation aren't buying life insurance, but why? And, more importantly, how do we change this? Join us for a look at our most recent research on this much-talked-about generation. We'll learn where Millennials who recently researched or purchased insurance look for information, and what they say is their ideal experience. Then we'll answer some questions about this generation overall. What are their attitudes towards finances and life insurance? What is important to them? Do they think or care about life insurance? What types of products and features might attract them? How do you position your products in a way they find appealing?

MARY ART, Research Director, LIMRA; **EMILY HOLBROOK**, Director, Young Personal Market, Northwestern Mutual

7.3 Raising the Bar on Data Analytics Programs

Assessing your data analytics program can be a confusing and difficult task. However, LIMRA has developed a multi-dimensional framework that will help you assess your analytics program. Come and discover how this framework was developed and how you can use it to get your program to the next level.

JOHN WILSON, FLMI, AIRC, ACS, Data Scientist, LIMRA

7.4 Beg, Borrow, and Steal — Innovations Around the World

It is said that imitation is the sincerest form of flattery. North American life insurers practice this art every day as they seek to remain competitive. As a result, the focus is often limited to the domestic market. This session will help us turn the lens to other parts of the world as we explore some of the many innovative product designs and distribution methods that exist outside of North America.

ERIC T. SONDERGELD, ASA, CFA, Corporate Vice President, Strategic and Technology Research, LIMRA

7.5 An ASOP a Day Keeps the ABCD Away

Good habits and being pro-active increase the likelihood of a long and productive professional life. The ASB recommends regular doses of ASOPs to maintain a healthy professional life. Time, resources, emerging issues, special projects, and even day-to-day work make it difficult to maintain a consistent ASOP dosage regimen. This session will help you determine your optimal ASOP dosages and discuss ways to develop and maintain an ASOP dosage regimen. You will learn how to maintain a healthier professional life. *(This workshop offers SOA Professionalism credit.)*

JEFFREY DRAKE, FSA, MAAA, Vice President, OneAmerica Financial Partners; **JAMES MILES**, FSA, MAAA, Consulting Staff Fellow, Society of Actuaries

Conference Details & General Information

TO REGISTER

Register by March 4 and Save!

By March 4:

LIMRA, LOMA, SOA, and ACLI members: \$1,195
Nonmembers: \$1,695

After March 4:

LIMRA, LOMA, SOA, and ACLI members: \$1,395
Nonmembers: \$1,895

Register online:

www.limra.com/conferences
www.loma.org/events
www.soa.org
www.acli.com

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

GROUP DISCOUNT

If five (5) or more individual employees from the same member company register for this meeting, each individual registrant may take advantage of a group registration discount of \$100. This discount applies only to people registering at the full conference rate. See the online registration form for complete details.

HOTEL INFORMATION



THE BELLGIO

3600 Las Vegas Blvd South
Las Vegas, NV 89109
Reservation Phone: 1.888.987.6667

Reservation Link: <https://aws.passkey.com/event/13948035/owner/4927/home>

Make your reservations by **March 4, 2016** using this link, or by calling and mentioning the Life Insurance Conference in order to receive the group rate of \$199 single/double, \$25 daily resort fee, plus applicable sales taxes. A set number of rooms are available at the group rate until March 4 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 Life Insurance Conference pages 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.



MARY-JO ADAMS

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