

2015 Critical Illness Insurance Forum

A World of Opportunity



Platinum Sponsors



Aflac created to combine innovative strategic marketing with quality products and services at competitive prices to provide the best insurance value for consumers. Aflac developed a ground-breaking cancer expense policy. Additional policies to cover accidents, disability, dental work, specified health events, hospital confinement, hospital intensive care, and vision have since been added to Aflac's offerings. Aflac has been recognized by *Ethisphere Magazine* as a World's Most Ethical Company each year from 2007 to 2010, while Reputation Institute has named Aflac as the most reputable insurance company in the world in 2008 and 2009. In January 2011, Aflac was named by *FORTUNE* to the Best Places to Work list for the 13th consecutive year.



Trustmark has more than a century of experience in voluntary benefits, providing employers with solutions that can help enhance their benefit packages and give employees the financial protection they're looking for. At Trustmark, we develop voluntary products solely focused on the consumer in effort to improve the well-being of our policyholders through better health and greater financial security. Trustmark's new Critical LifeEventsSM product was named one of the Most Innovative Industry Products of 2015 by LifeHealthPro, as it was developed 100 percent from consumer feedback. In addition to providing critical illness insurance, Trustmark is also a leading provider of payroll-deducted accident, disability and universal life insurance. To learn more, visit us at trustmarksolutions.com.

Gold Sponsors



Colorado Bankers Life Insurance Company (CBL) Underwrites individual life, accident, and critical illness products, distributed primarily through payroll deduction, federal, postal and military allotments, state and local government payroll systems and individual bank draft billing. Since it was founded in 1974, CBL has worked with thousands of American business owners to offer reliable payroll deduction programs that give employees a convenient and affordable way to protect themselves and their families – without cost or obligation to their employers. CBL is currently licensed in 49 states (excluding New York), the District of Columbia, Puerto Rico and Guam.



MetLife, Inc. is a leading global provider of insurance, annuities and employee benefit programs, serving 90 million customers in over 60 countries. Through its subsidiaries and affiliates, MetLife holds leading market positions in the United States, Japan, Latin America, Asia Pacific, Europe and the Middle East. For 140 years, MetLife has been insuring the lives of the people who depend on us. Our success is based on our long history of social responsibility, strong leadership, sound investments, and innovative products and services.



Optimum Re entered the US marketplace nearly 30 years ago, focused on the individual life insurance marketplace. Optimum brought a significant Critical Illness expertise to this market and has been a major player in the US CI market for nearly 15 years. Optimum Re brings to our clients a wealth of product experience and expertise in Critical Illness, providing “full service” consulting support throughout the product development process and beyond, when the product is in the marketplace. We have clients in Individual, Worksite and Group (employee benefit) markets.



Reinsurance Group of America, Incorporated (NYSE: RGA) is a leader in the global life reinsurance industry with approximately \$2.9 trillion of life reinsurance in force and assets of \$44.7 billion. We are one of the largest life reinsurance companies in the world. We are the only global reinsurance company to focus primarily on life and health-related reinsurance solutions. Our core products and services include individual life reinsurance, individual living benefits reinsurance, group reinsurance, health reinsurance, financial solutions, facultative underwriting and product development. Our [world headquarters](#) is located in St. Louis, Missouri and we have operations in 27 countries.

Silver Sponsors



American Fidelity Assurance Company is a third-generation, family-owned organization providing insurance products and financial services to education employees, trade association members and companies throughout the United States. Founded in 1960, it has grown to become one of the largest private, family-owned life and health insurance companies in the United States. Headquartered in Oklahoma City, American Fidelity has more than 1,500 employees in 26 locations across the nation. American Fidelity has been included on FORTUNE magazine’s “100 Best Companies to Work for in America” nine times. It was named to *Computerworld magazine’s* list of the “Best Places to Work in IT,” ranking number one in 2005. In addition, it has been ranked by *Training Magazine* as one of the Top 125 Companies in America for employee training. Since 1982, American Fidelity has been rated “A+” (Superior) by A.M. Best Company, one of the nation’s leading insurance rating services.



Assurity Life today is a diversified financial services organization, licensed in 49 states and the District of Columbia. We value and maintain the principles on which our original companies were founded—our mutual company heritage with its basic premise of working for the best interests of our policyholders and an unrelenting commitment to financial strength and stability. Assurity Life Insurance Company...helping people through difficult times.



Cigna Corporation (NYSE: CI) is a global health service company dedicated to helping people improve their health, well-being and sense of security. All products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Loyal American Life Insurance Company. Such products and services include an integrated suite of health services for all ages, such as medical, dental, behavioral health, pharmacy, vision, supplemental benefits and other related products including group life, accident, critical illness and disability insurance. Cigna maintains sales capabilities in 30 countries and jurisdictions, and has more than 80 million customer relationships throughout the world. To learn more about Cigna®, including links to follow us on Facebook or Twitter, visit www.cigna.com



Colonial Life & Accident Insurance Company is a market leader in providing financial protection benefits through the workplace, including disability, life, accident, dental, cancer, critical illness and hospital confinement indemnity insurance. The company's benefit services and education, innovative enrollment technology and personal service support more than 80,000 businesses and organizations, representing more than 3 million of America's workers and their families. For more information visit www.coloniallife.com or connect with the company at www.facebook.com/coloniallifebenefits, www.twitter.com/coloniallife and www.linkedin.com/company/colonial-life



Combined Insurance is a leading provider of individual supplemental accident, disability, health and life insurance products and part of the Ace Group of Companies. With a field sales force and corporate staff in excess of 7,000 people worldwide, Combined Insurance meets the growing coverage needs of policyholders around the globe.



Gen Re, a leader in the Critical Illness insurance industry since the first CI policy was issued in South Africa in 1983, has worked with insurers to spread the message around the world, and today Gen Re reinsures CI products in more than 50 countries. In the U.S. we have helped carriers both large and small develop sound products that meet the characteristic needs of their distribution. With this experience, we help our clients understand the unique risk associated with Critical Illness insurance. Whether it's individual, worksite, or group, Gen Re has the expertise to help you build and grow your Critical Illness business. Having the strongest ratings of any reinsurer (A.M. Best A++, Standard & Poors AA+), **Gen Re** also has the financial wherewithal to stand behind our promises when catastrophe strikes. A multi-line reinsurer, Gen Re also covers Life and Disability, both individual and group, and Medicare Supplement reinsurance.



The Hartford- Founded in 1810, The Hartford is a leader in absence management, disability, life, workers' compensation and voluntary benefits and is widely recognize for service excellence, trust and integrity. Employers not only need to provide paycheck protection to employees, but need a trusted partner to assist in overcoming challenges to return to work and providing creative solutions for reducing risk and improving productivity. Ethisphere Institute has named The Harford one of the World's Most Ethical Companies for the seventh time.



UnitedHealthcare is a leader in employee health and voluntary benefits including dental, vision, life, disability and critical illness insurance. Our networks include 64,000 vision provider access points and 290,000 dental access points with 97,000 unique providers. Over 75,000 small, midsize and large businesses, comprising 14.5 million covered lives, have selected UnitedHealthcare's Specialty Benefit products and services - dental, vision, life, disability, accident and critical illness insurance – to protect their employees' income, financial security and health. UnitedHealthcare is one of the businesses of [UnitedHealth Group](#) (NYSE: UNH), a diversified Fortune 50 health and well-being company.



Unum is a leading provider of financial protection benefits through the workplace. The disability insurance leader in the U.S. for 38 years, Unum's portfolio of financial protection products also includes critical illness, life and accident, which help protect millions of working people and their families in the event of an illness or injury. In 2013, Unum paid \$5.5 billion in benefits to nearly 492,000 individuals and their families. Visit us at www.unum.com

Voya Financial

Voya Financial, Inc. (NYSE: VOYA), which has rebranded from ING U.S., is composed of premier retirement, investment and insurance companies serving the financial needs of approximately 13 million individual and institutional customers in the United States. The company's vision is to be America's Retirement Company™ and its guiding principle is centered on solving the most daunting financial challenge facing Americans today — retirement readiness. Working directly with clients and through a broad group of financial intermediaries, independent producers, affiliated advisors and dedicated sales specialists, Voya provides a comprehensive portfolio of asset accumulation, asset protection and asset distribution products and services. With a dedicated workforce of approximately 7,000 employees, Voya is grounded in a clear mission to make a secure financial future possible — one person, one family, one institution at a time. For more information, visit <http://voya.com> or view our [Voya Financial Interactive Company Profile](#). Follow Voya Financial on [Facebook](#) and Twitter [@Voya](#).

Exhibitors



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Mayo Clinic Global Business Solutions extends Mayo Clinic expertise by delivering an integrated portfolio of market-leading products and services to meet the needs of people across the health spectrum. As a world-renown center for treatment of complex and critical illnesses, Mayo Clinic understands the unique needs patients have following a difficult diagnosis. Through our critical illness support offering, we provide individuals and their caregivers with trustworthy guidance and reliable information to help them better understand a diagnosis, make wise decisions about potential treatment, explore options for a second opinion and learn practical coping strategies. Contact us to learn more at www.GBS.MayoClinic.org



McHugh Consulting Resources, Inc. provides compliance services to the life and health insurance industry. We have extensive experience in understanding insurance regulations and laws in all states. This gives us the expertise to assist our clients in their compliance needs from creating compilations of regulatory research on specific compliance issues to drafting compliant policy language. We have worked with an array of clients in product development and compliance research of critical illness, cancer, and specified disease for both group and individual markets. We have also served on panels and provided presentations within the industry regarding critical illness products. Please visit us at: www.mchughconsulting.com



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