



*Strike the Right Chord
With Critical Illness*

2016 CRITICAL ILLNESS INSURANCE FORUM

SEPTEMBER 19 – 21, 2016 • THE ROOSEVELT • NEW ORLEANS, LA

Explore disruptive
innovation and its
potential to change
the CI industry

Attend sessions on
underwriting,
compliance, claims,
marketing, and sales

Network and learn
from your peers
and industry experts



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2016 CRITICAL ILLNESS INSURANCE FORUM

Strike the Right Chord With Critical Illness

Big changes in conventional health coverage have fueled the growth of the critical illness lines. These changes have created a growing demand for supplemental healthcare benefits and critical-care policies are filling that gap.

Want to learn more? Join us this September 19-21, at The Roosevelt in New Orleans, Louisiana, and participate in the discussions and unparalleled networking opportunities that this Forum provides.

Whether you are new to the critical illness insurance market or a seasoned veteran, there is something in the program for you!

GENERAL SESSION HIGHLIGHTS

Industry Leader Insights — Looking Ahead

CHRISTOPHER J. MARTIN

President, Worksite Solutions

Combined Insurance Company of America

As a representative from a leading company in critical illness insurance, Martin will share his insight and ideas on the future of CI. What are the influencing factors for continued growth of CI? More importantly, what can your company do to capitalize on the opportunities ahead?

Predictive Analytics for Marketing and Distribution: Why Actuaries and Other Professionals Should Care

SARAH HINCHEY, FSA, CERA, MAAA

Predictive Analytics Strategist

Milliman, Inc.

The session is intended to serve as an introduction to predictive analytics that will appeal to individuals of varying backgrounds. Predictive models are being developed to better target clients, qualify leads, assign leads to advisors, and determine the next best offer to make a client for cross-sell or up-sell. This session will provide an overview to different predictive modeling applications in marketing and distribution along with a case study to walk the audience through a predictive analytics project from start to finish.

Critical Illness Insurance Market Survey

STEPHEN ROWLEY

Vice President, Senior Account Executive
Gen Re Life Corp.

A mainstay of this conference remains an update on the critical illness insurance survey conducted each year by Gen Re in conjunction with NACII. As we explore the world of opportunity for critical illness insurance, Rowley will provide insight into the numbers and emerging trends gleaned from the survey of the critical illness insurance industry.

Operational Landscape — Improvising in a Changing World

GARY HARGER

Vice President, Voluntary Products
UnitedHealthcare

TRACI HAWKINS

Director, Compliance
Trustmark Companies

JENNIFER O'BRIEN HOWARD, FSA, MAAA

Consulting Actuary
Milliman, Inc.

RICHARD SCHAEFER

Chief Actuary
Allstate Benefits

ASHLEE BORCAN, FSA, MAAA, Moderator

Principal and Consulting Actuary
Milliman, Inc.

As the critical illness market grows, we are constantly faced with new issues that may not have been anticipated when a product was developed or that may arise due to changes in market circumstances. In this session, we will address items that have very recently become issues in the CI market in order to *laissez les on temps rouler**. We will share their views on how to address these problems and invite your input or questions. (*Means "Let the good times roll" for all you non-Cajuns!)

The 2016 U.S. Elections — What Could Possibly Happen Next?

BRIAN BROX

Associate Professor of Political Science, Tulane University
President, Brox Research, LLC

What a year it has been in U.S. politics! Professor Brox will provide his insight on the state of the presidential race (as it exists in mid-September), as well as the state of key Congressional races, and the likely composition of Congress in 2017. In this wild and exciting election year, what could possibly happen next?

Compliance — Are Insurers and Regulators Making Beautiful Music Together?

STACY KORON, J.D., CLU, FLMI, LTCF

Compliance Consultant
Milliman, Inc.

TARIE SUMMERS-HERBEK

Assistant Director, Product Management
The Hartford

Regulators and insurers have come a long way in developing a mutual understanding of how a critical illness contract should be constructed. However, products continue to change as the market develops and matures. In this session, we will discuss some of the recent developments in the regulatory arena that affect your product design.

Disruption Innovation and Critical Illness Insurance

TOM SCALES

Research Director
Celent

Disruptive innovation and the Internet of Things is redefining the life and health insurance industry from product development to distribution, underwriting and operations. And CI is not exempt. Drawing upon his vast industry experience and expertise in life and health insurance, Scales will help attendees understand what disruptive innovation is, what it is not, and its potential to change the critical illness insurance industry. If you miss this session, you risk getting left behind!

Program Overview

Monday, September 19

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

OPENING & GENERAL SESSION — 2:00 to 2:45 p.m.

Industry Leader Insights — Looking Ahead

REFRESHMENT BREAK — 2:45 to 3:00 p.m.

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

BREAK — 4:00 to 4:15 p.m.

GENERAL SESSION — 4:15 to 5:15 p.m.

Predictive Analytics for Marketing and Distribution: Why Actuaries and Other Professionals Should Care

WELCOME RECEPTION — 5:30 to 6:45 p.m.

Tuesday, September 20

BREAKFAST — 7:15 to 8:00 a.m.

GENERAL SESSION — 8:00 to 9:30 a.m.

Critical Illness Insurance Market Survey

REFRESHMENT BREAK — 9:30 to 9:45 a.m.

CONCURRENT SESSIONS — 9:45 to 10:45 a.m.

BREAK — 10:45 to 11:00 a.m.

CONCURRENT SESSIONS — 11:00 a.m. to 12:00 noon

LUNCHEON — 12:00 noon to 1:00 p.m.

GENERAL SESSION — 1:00 to 2:15 p.m.

Operational Landscape — Improvising in a Changing World

BREAK — 2:15 to 2:30 p.m.

CONCURRENT SESSIONS — 2:30 to 3:30 p.m.

REFRESHMENT BREAK — 3:30 to 4:00 p.m.

GENERAL SESSION — 4:00 to 5:00 p.m.

The 2016 U.S. Elections — What Could Possibly Happen Next?

RECEPTION — 5:30 to 7:00 p.m.

Sponsored by NACII

Wednesday, September 21

BREAKFAST — 7:45 to 8:30 a.m.

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

REFRESHMENT BREAK — 9:30 to 9:45 a.m.

GENERAL SESSION — 9:45 to 10:45 a.m.

Compliance — Are Insurers and Regulators Making Beautiful Music Together?

BREAK — 10:45 to 11:00 a.m.

GENERAL SESSION — 11:00 a.m. to 12:00 noon

Disruption Innovation and Critical Illness Insurance

CONFERENCE ADJOURNS — 12:00 noon

Concurrent Sessions

Monday, September 19

3:00 to 4:00 p.m.

1.1 CI Basics and Beyond

Whether you are new to CI or an expert, from a company big or small, join us in this lively and interactive session to address the foundational aspects and trends in CI. (Rumor has it a fun and informative “jeopardy style” game may break out to enhance your learning while having fun!) This overview will cover several key topics including: product development, marketing, distribution trends, and enrollment.

STEPHEN ROWLEY, Vice President, Senior Account Executive, Gen Re Life Corp.

1.2 Marketing in the Right Key

Choose the instrument that suits your distribution. Listen to experts talk about their preferred platforms at work, private exchange, call centers, and across the kitchen table.

LYDIA JILEK, Senior Consultant, Willis Towers Watson; **JOY MAYBANK**, Benefits Representative, SF&C; **LOUIS PANTALONE**, Founder, Executive Vice President, Univers; **SHARLA ST. ROSE**, Director, Voluntary Benefits, NFP Corporate Services (NY), LLC

Tuesday, September 20

9:45 to 10:45 a.m.

2.1 The Critical Illness Symphony — The CI Product Portfolio

This session will explore the many versions of CI and their contributions to the “symphony” of CI protection in several markets. From the worksite product to the high-value individual policy from the producer/agent sale to the call center to the enroller/broker, the harmony of the product’s value in every version will be covered.

KRISTIE LUNDY, FLMI, Product Manager, Aflac; **KEN SMITH**, Sales & Training Consultant, Ken Smith Sales; **TAMRA VANALLEN**, FSA, MAAA, AVP, Pricing Actuary, Unum

2.2 Strike Up the Band — It’s CI’s Theme Song “Claim Time”

Here is where the CI product’s purpose plays out. This session reviews the product development and claims processes as well as how they intersect. Our presenters will explore aspects of the delivery of this product’s value proposition and the opportunity to learn from the claims experience.

JENNIFER GOODYEAR, Director, Supplemental Health Claims, CNO Financial Group, Inc.; **LORI SPRUILL HARDY**, Director, Product Development, Colonial Life; *Moderator:* **SHEILA MATHESON**, Vice President, CI Marketing, Optimum Re Insurance Company

11:00 a.m. to 12:00 noon

3.1 Are Benefit Brokers and Enrollment Specialists Singing in Tune?

Insurance and worksite marketing are growing concurrently as benefit specialists enter the market. What are the growing pains that cause brokers and enrollment firms to strike different chords? Our panel will discuss the challenges and solutions to finding harmony and achieving success.

TREVOR GARBERS, Vice President Practice Leader, Hub International; **RON KLEIMAN**, President, Benefit Vision

3.2 Pricing Assumptions vs. Emerging Experience — Dissonance or Harmony?

CI products have interesting interactions among pricing assumptions that vary by individual, group, and worksite structures. In this session, we will explore the challenges inherent in balancing those interactions. Join us for an exploratory session on best practices in monitoring emerging experience to ensure that you have a solid understanding of how your block is performing.

MIKE PRENDES, Senior Actuarial Associate, Allstate Benefits; **KATHERINE THOMPSON**, Associate Actuary, Colonial Life

Concurrent Sessions

2:30 to 3:30 p.m.

4.1 A Future View of CII — The Melody Continues

Critical illness insurance has evolved and continues to be relevant and important. In this session, we'll present thought-provoking ideas for CII's continued evolution. We will explore international trends for products and markets. International industry experts will provide you with a glimpse into the possibilities for the future of CII in your market.

CHARLES R. WILLIAMS, FSA, Vice President and Actuary, Global Pricing and Valuation Oversight, MetLife; *Moderator*: **KATHERINE READ, CLU, ChFC**, Director, Accident & Health Product Development, MetLife

4.2 Sales Process Compliance — Make Sure Everyone is Playing the Same Tune

Getting a product into the hands of the consumer begins with product development, is supported by important marketing efforts, requires an effective sales process with product delivery, needs to be properly underwritten, and can ultimately end with a claim. Is your process designed so that everyone has the same understanding of what is being provided to the customer? In this session we will address the compliance and communication challenges that can disrupt the flow.

STACY KORON, J.D., CLU, FLMI, LTCP, Consultant, Milliman, Inc.; **DARRELL SPELL, FSA, MAAA, FLMI**, Principal and Consulting Actuary, Milliman, Inc.; **SASHA STABILE**, Senior Compliance Analyst, Liberty Mutual Insurance; **TARIE SUMMERS-HERBEK, MBA, HIA, MHP, GBDS**, Assistant Director Product Management-Group Benefits, The Hartford; **FRANK VITIELLO**, CEO, Vitech Systems Group

Wednesday, September 21

8:30 to 9:30 a.m.

5.1 Who's Conducting? — Actuarial Round Table

Calling all actuaries. Do you ever feel like you're the one trying to pull it all together? Come prepared to participate in a lively debate of current actuarial challenges in the market today. We will work through a list of topics collected in advance in an open discussion format. All opinions welcome!

Moderator: **MATT FLEISCHMAN, FSA, CERA, MAAA**, Executive Director & Actuary, Trustmark Insurance Company

5.2 Changing Your Tune

Are you being asked to market in ways outside your comfort zone? As CII gains popularity, new types of opportunities arise. Join us to discuss your greatest concerns.

JANET BUZIL, MBA, HIA, Vice President Marketing & Product Development, Combined Worksite Solutions; **KRISTIE LUNDY, FLMI**, Product Manager, Aflac

Critical Illness Insurance Forum

Sessions Selection

Monday	
2:00 to 2:45 p.m.	General Session: Industry Leader Insights — Looking Ahead
3:00 to 4:00 p.m.	Concurrent Sessions: 1.1 CI Basics and Beyond 1.2 Marketing in the Right Key
4:15 to 5:15 p.m.	General Session: Predictive Analytics for Marketing and Distribution: Why Actuaries and Other Professionals Should Care
Tuesday	
8:00 to 9:30 a.m.	Opening & General Session: Critical Illness Insurance Market Survey
9:45 to 10:45 a.m.	Concurrent Sessions: 2.1 The Critical Illness Symphony — The CI Product Portfolio 2.2 Strike Up the Band — It's CI's Theme Song "Claim Time"
11:00 a.m. to 12:00 noon	Concurrent Sessions: 3.1 Are Benefit Brokers and Enrollment Specialists Singing in Tune? 3.2 Pricing Assumptions vs. Emerging Experience — Dissonance or Harmony?
1:00 to 2:15 p.m.	General Session: Operational Landscape — Improvising in a Changing World
2:30 to 3:30 p.m.	Concurrent Sessions: 4.1 A Future View of CII — The Melody Continues 4.2 Sales Process Compliance — Make Sure Everyone is Playing the Same Tune
4:00 to 5:00 p.m.	General Session: The 2016 U.S. Elections — What Could Possibly Happen Next?
Wednesday	
8:30 to 9:30 a.m.	Concurrent Sessions: 5.1 Who's Conducting? — Actuarial Round Table 5.2 Changing Your Tune
9:45 to 11:00 a.m.	General Session: Compliance — Are Insurers and Regulators Making Beautiful Music Together?
11:00 a.m. to 12:00 noon	General Session: Disruption Innovation and Critical Illness Insurance

PROGRAM COMMITTEE

JANET BUZIL, Combined
MATT FLEISHMAN, Trustmark Solutions
GARY HARGER, UnitedHealthcare
JIM HUFFMAN, LOMA
KRISTIE LUNDY, Aflac
SHEILA MATHESON, Optimum Re
KATHERINE READ, MetLife
STEPHEN F. ROWLEY, Gen Re
DARRELL SPELL, Milliman, Inc.
TAMRA VAN ALLEN, Unum
JAY SEMLA, Society of Actuaries
ELAINE TUMICKI, LIMRA

Meeting Details & General Information

TO REGISTER

Register by August 24 and Save!

Register by August 24:

LIMRA, LOMA, NACII, or SOA member \$ 1,070
Non-member \$ 1,570

After August 24:

LIMRA, LOMA, NACII, or SOA member \$1,270
Non-member \$ 1,770

Register online:

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

GROUP DISCOUNT

If two (2) 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. E-mail smelanson@limra.com for additional qualifications and other important details regarding this discount.

HOTEL INFORMATION



THE ROOSEVELT NEW ORLEANS
130 Roosevelt Way
New Orleans, LA 70112
Phone: 504.648.1200

Make your reservations by August 24, 2016 by calling 800.925.3673 and mentioning the Critical Illness Insurance Forum to qualify for the group rate of \$239 per night plus applicable taxes.

Please note that hotel rates will go up after the cut-off date or when the meeting room block sells out, whichever comes first. While the conference partners work hard to secure a sufficient number of rooms, we cannot guarantee rooms will be available. Make your reservations early to be able to take advantage of the discounted group rate.

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

CONTINUING EDUCATION INFORMATION

For information on SOA CPD Credit and Continuing Education Credit — U.S. Qualification Standards please visit the Critical Illness Insurance 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, helping more than 850 insurance and financial services companies in 64 countries increase their marketing and distribution effectiveness.



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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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The National Association for Critical Illness Insurance (NACII) was established to provide a forum for discussion on Critical Illness Insurance; to become a distribution source for information and education on Critical Illness Insurance; and to serve as a distribution channel for establishing and promoting Critical Illness Insurance industry policy, industry education and industry position. NACII continually seeks opportunities to bring together representatives throughout our industry to share knowledge, disseminate research and regulatory information, and to provide members a forum setting for informed discussions of Critical Illness.



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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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