

2012

# The Life Insurance

## CONFERENCE

Hilton in the Walt Disney World® Resort • April 23 – 25, 2012

### *A World of Opportunities*

- Global trends that are re-shaping the insurance industry
- Safe and effective social media strategies
- Innovative product solutions and emerging distribution models



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## A WORLD OF OPPORTUNITIES

*A World of Opportunities* awaits you at the 2012 Life Insurance Conference!

Experience for yourself the most wide-ranging conference in the industry with sessions that will review and discuss the many issues that are shaping our industry, both today and going into the future.

This year's conference is designed for a wide-ranging audience of professionals involved in the development, operations, marketing, distribution, or 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 steer decision makers toward a more rewarding future.

Learn from some of the finest minds in the industry today as you network with your peers in an engaging atmosphere that encourages an open exchange of ideas.

At the 2012 Life Insurance Conference, you will learn to:

- Improve your business practices
- Adapt to changing government policies
- Harness the latest technologies
- Prepare your business for the future

Join us and see for yourself what we can do for you!

# GENERAL SESSION HIGHLIGHTS

## State of Our Industry: Tackling the Opportunities and Challenges Before Us



**Robert A. Kerzner, CLU, ChFC**  
President and Chief Executive Officer  
LIMRA, LOMA, and LL Global, Inc.

Come hear Bob Kerzner discuss the current landscape of the insurance industry and the opportunities and challenges presented by the rapid changes in available technology.

## A World of Opportunities



**Victoria Bejarano de la Torre**  
President and CEO  
MAPFRE Colombia Vida Seguros S.A.



**Elisabetta Russo**  
Fellow of the UK and  
Italian Institute of Actuaries  
Partner, Deloitte Consulting USA



**Norman R. Sorensen**  
Chairman, International Advisory Council  
Principal Financial Group



**Bradley M. Smith, FSA, MAAA, FLMI**  
**Moderator**  
Chairman  
Milliman, Inc.

The global market provides a world of opportunities for life insurance companies while at the same time presenting unique challenges. Listen and learn from the experiences and perspectives of a distinguished panel of industry leaders who will explore and discuss the many ways that global trends are shaping the landscape of the life insurance industry.

## The Seven Keys to Leadership in the 21<sup>st</sup> Century



**Pat Williams**  
Author and Senior Vice President  
Orlando Magic

An enthusiastic storyteller, Pat Williams will share his leadership experiences in sports as well as draw on lessons he's learned as a father (of 19 biological and adopted children) to inspire the leadership and strength required to rise above life's ups and downs. Come hear Pat's practical and proven techniques for immediately increasing productivity in a leadership capacity and learn:

- How conviction and determination will lead to success
- The seven keys to leadership in the 21st century
- How to stay true to your values and integrity while attempting to reach your goals

## Waking the Economy Up From a Bad Dream



**Gene Stanaland, Ph.D.**  
President  
GSE, Inc.

Dr. Gene Stanaland, known by many as the "Will Rogers of economics", says our economy is in a world of hurt. Government actions and industry response has forestalled a recession and created wholesale change in the very financial structure of the nation. In this engaging presentation, Dr. Stanaland shares:

- The economic policies and events that led to the current economic conditions
- His insights into the economic impact of the political decisions in Washington, DC
- An overview of the new financial structure
- A forecast for the remainder of this year and next



# Program Overview

## ***MONDAY, APRIL 23***

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Meet and Greet — 3:30 to 4:00 p.m.

Concurrent Sessions — 4:00 to 5:00 p.m.

Welcome Reception — 5:30 to 6:30 p.m.

## ***TUESDAY, APRIL 24***

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Continental Breakfast — 7:00 to 8:00 a.m.

General Session — 8:00 to 10:00 a.m.

***State of Our Industry: Tackling the Opportunities and Challenges Before Us***

***Robert A. Kerzner, CLU, ChFC***

President and Chief Executive Officer  
LIMRA, LOMA, and LL Global, Inc.

***A World of Opportunities***

***Victoria Bejarano de la Torre***

President and CEO  
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Chairman, International Advisory Council  
Principal Financial Group

***Bradley M. Smith, FSA, MAAA, FLMI, Moderator***

Chairman  
Milliman, Inc.

Concurrent Sessions — 10:30 to 11:30 a.m.

Luncheon — 11:30 a.m. to 1:00 p.m.

Concurrent Sessions — 1:00 to 2:00 p.m.

Concurrent Sessions — 2:15 to 3:15 p.m.

General Session — 3:45 to 4:45 p.m.

***The Seven Keys to Leadership in the 21<sup>st</sup> Century***

***Pat Williams***

Author and Senior Vice President  
Orlando Magic

## ***WEDNESDAY, APRIL 25***

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Continental Breakfast — 7:00 to 8:00 a.m.

General Session — 8:00 to 9:00 a.m.

***Waking the Economy Up from a Bad Dream***

***Gene Stanaland, Ph.D.***

President  
GSE, Inc.

Concurrent Sessions — 9:30 to 10:30 a.m.

Concurrent Sessions — 10:45 to 11:45 a.m.

Conference Adjourns — 11:45 a.m.

### **MONDAY, APRIL 23 4:00 TO 5:00 P.M.**

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#### **1.1 What Are They Thinking?**

Be the first to hear results from the second annual Life Insurance Barometer Survey, a joint project of LIMRA and the LIFE Foundation. How have consumer opinions changed over the past year? What new issues are emerging? Results will be shared by market, with a special focus on women and life insurance. In addition to the survey results, learn how a major insurance company uses research to develop strategies to reach the women's market.

**Jon Dressner**, SVP and Chief Creative Officer, LIFE Foundation; **Tracy Marrocco**, Director, Program Marketing, Penn Mutual

#### **1.2 Designing and Implementing an Effective E-Sign or Delivery Process**

This session will address risks that can compromise admissibility and raise regulatory concerns for electronic signatures and records. It will also provide attendees with tactics and strategies to help identify and migrate potential risk to ensure that regulatory requirements are satisfied and that electronic signatures and records are both enforceable and admissible.

**Patrick J. Hatfield**, Partner, Locke Lord, LLP

#### **1.3 Do Not Forget About Cognitive Impairment Testing**

Cognitive impairment testing has been a vital underwriting tool in selecting risk in long term care insurance for many years. As insurers expand life insurance sales to older issue ages, carriers have begun to rely on cognitive screening in underwriting to identify life applicants that have a potentially higher mortality profile. This session will provide an overview of a recent study to evaluate the ability of a validated and widely used cognitive screening test, the Minnesota Cognitive Acuity Screen (MCAS), to identify applicants with cognitive impairment and its attending elevated mortality risk, while providing positive protective value in the risk selection and underwriting process for those applicants applying for high-face life insurance policies. The audience will gain key insight into the potential this tool offers for improved risk selection in life insurance.

**Peggy Hauser**, SVP, Actuarial Services, Univita Health;  
**Stephen K. Holland**, Chief Medical Officer, Univita Health

#### **1.4 Advisor 2021 — A Future Look at High Performance “Advice Led” Distribution**

Would you like a view to the future of advice led distribution? In this session, we will showcase how leading technologies are transforming forever the experience between the advisor/agent and customer from an “I sell you” insurance sale to one anchored in “I buy.” We will discuss the implications to insurers in attracting representatives with the required skills, competencies and behaviors. We will showcase one carrier's journey to develop and prepare for the next generation of advisors, help their current advisors stay “relevant” to target customer segments, and discuss the roadmap of key emerging technologies they are betting on to continue to deliver high performance.

**Michael A. Costonis**, Managing Director, Accenture;  
Additional Presenter TBA

### **TUESDAY, APRIL 24 10:30 TO 11:30 A.M.**

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#### **2.1 An Update on Insurance Carriers' Use of Social Media**

The use of social media by insurance carriers continues to be a topic of tremendous interest as companies strive to gain an understanding of the role social media has to play in various aspects of their business. This session will provide an update on the use of social media in the insurance industry. Results from recent LIMRA research focusing on carriers' use of social media will be shared. In addition, carriers' experiences with active social media initiatives will be discussed.

**David Peak**, Digital Commerce & Customer Analytics, The Hartford; **Todd A. Silverhart**, Corporate Vice President, LIMRA

#### **2.2 The Market for Combination Products**

Growing consumer interest in the life-LTCI combination product has brought new carriers and alternative products into this market in recent years. Are their strategies for this product the same as those of established carriers? Or have they found different niches? This session will explore two carriers' perspectives on these products, focusing on the target markets and need fulfilled by each.

**Elizabeth O'Brien**, VP, Life Product Development, Genworth Financial; **Steve Schoonveld**, Head of Linked Benefit Product Solutions, Lincoln Financial Group

## 2.3 Policy Administration Transformation — Best Practices and Lessons Learned

Attendees at this session will gain an overview of best practices in policy administration that have enabled rapid product innovation through a policy administration system while also reducing the risk of migrating from a legacy system. Two carrier presenters will also share their experiences and the lessons they learned from successfully migrating insurers to a modern policy administration platform and how the new systems are helping to improve the ways they service customers and channels throughout the policy lifecycle, thus driving continued business growth and profitability while providing measurable results.

**Chad Hersh**, Principal, Novarica; **Helen S. Rennie**, Second VP, Life Operations, Guardian Life Insurance Company of America; **Denise M. Smieja**, Manager, Life Manufacturing Systems, Securian Financial Group

## 2.4 The Next Medical Markers?

The life insurance industry has relied on medical markers for over 100 years to help evaluate the potential mortality risk of life insurance applicants. In this session, you will learn the potential medical markers of tomorrow for use in both traditional and preferred underwriting. Take them back to your underwriting/medical team or just be aware of them for when they are brought to your attention in the future.

**Jean-Marc Fix**, VP, Research & Development, Optimum Re Insurance Company; **Allen M. Klein**, Consulting Actuary, Milliman, Inc.

## 1:00 TO 2:00 P.M.

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## 3.1 Reaching Mature Americans, With and Without Affinity Marketing

By 2010, one third of the U.S. population had reached the age of 50, and people in this age group paid over half the individual life insurance premiums sold that year. With the youngest of the baby-boomers fast approaching their 50th year, this key market will increase even more. Come and hear the AARP and a top life insurance writer discuss their sales and marketing to non-affluent and affluent members of this growing age group.

**Kenneth F. Judkowitz**, Senior Director, Insurance Products, AARP; **Joel Mier**, VP, Marketing, Genworth Financial

## 3.2 The Non-Traditional World of Traditional Products

This session will cover the term and whole life insurance market and the challenges that companies face in continuing to provide these long-time staple products in an unpredictable economy. This session will include:

- Current market update on term and whole life
- Reaching newer markets through simplified issue
- Discussion of the outlook for traditional products

You may find that you will need to change the way you traditionally think about traditional products.

**Donna Megregian**, Consulting Actuary, Milliman, Inc.;  
**Susan Miner**, Senior Actuary, Northwestern Mutual

## 3.3 Opportunities to Better Insure Our Consumers — The Relationship between Producer and Underwriter

What producers need underwriters to know . . . what the underwriters need the producers to understand! Can there be synergy rather than conflict between these two key areas of the distribution chain? Through attending this session, you will:

- Gain a better understanding of the challenges of both the producer and the underwriter in trying to insure our consumers while protecting the company against risk.
- Understand how relationships may be improved and thus ensure a win-win opportunity for all concerned.
- Hear what the practitioner needs from home office in order to be more effective and foster loyalty.

**James M. Hasley**, Managing Partner, Elite Financial Partners;  
**Jeffrey J. Rintoul**, Team Lead, MassMutual

## 3.4 Interstate Insurance Compact: Transforming Approval and Delivery of Asset-Based Products

For companies filing through the Compact, the process for approval and delivery of asset-based products is changing. This session will highlight how the Compact is bringing uniformity and standardization to product requirements nationwide and the benefits of developing and marketing a Compact-approved product — one submission, one review, and one approval for all Compacting states. Participants will learn about the Compact's current activities, including ongoing standards development, state legislative activity and product filling activity.

**Miriam Krol**, VP, Long Term Care, ACLI;  
**Karen Schutter**, Executive Director, Interstate Insurance Product Regulation Commission; **Roger A. Sevigny**, Commissioner, Insurance, State of New Hampshire Department of Insurance

## 2:15 TO 3:15 P.M.

### 4.1 Helping Consumers Acquire Products They Need and Want: New Distribution Models

In real estate, it is Location, Location, Location. For financial services, the mantra should be Consumer, Consumer, Consumer! Distribution is at the heart of the financial services game and the consumer needs to be at the heart of distribution. Hear how companies are executing new models of distribution to effectively serve the needs and wants of today's time deprived consumer.

**Robert Cummings**, SVP, Sales & Client Services, Fidelity Investments Life Insurance Company; **J. Christopher Mason**, SVP, Insphere Insurance Solutions®

### 4.2 Competitive Intelligence 101

Learn about competitive intelligence for life insurers. This session will give an introduction to the area of competitive intelligence for people new to the industry or to those who have not come into contact with this area. The primary focus will be on the structure and set up of this group and the variety of tasks handled. Compare and contrast these differences between two big carriers.

**Ralph Perricone**, VP, Marketing Analysis, Prudential;  
**Amy Samplatsky**, AVP, Competitive Insight, MassMutual

### 4.3 Social Media in Underwriting and Claims. But Is It Legal?

Social Media continues to grow while providing personal information and a unique perspective into the everyday lives of individuals. This information may be useful when underwriting or adjudicating a claim. But even though it is in the public domain, are there legal issues with considering this information? Attendees in this session will gain insight into the type and scope of information available through Social Media as well how this information may be legally employed by a carrier.

**Brian T. Casey**, Partner, Locke Lord LLP;  
**Karen D. Monks**, Analyst, Celent

### 4.4 STOLI: Recent History, Real Future

While improved underwriting, successful litigation and legislation have deterred STOLI promoters, familiar faces continue to manufacture policies through multi-life premium financing and rebating schemes. Hear how carriers are detecting and thwarting the new face of STOLI, and how regulators are catching up to the bad guys.

**James S. Bainbridge, J.D.**, Associate, Drinker Biddle & Reath, LLP; **Stephen Baker**, Partner, Drinker Biddle & Reath, LLP; **Michael J. Miller**, Partner, Drinker Biddle & Reath, LLP

**Enjoy your free evening in Orlando!**



**WEDNESDAY, APRIL 25**  
**9:30 TO 10:30 A.M.**

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## 5.1 The Five “A’s”: What Best-in-Class Marketers Do Differently to Achieve Performance and Measurement

Whether it’s the 2011 IBM study, the results from Fournaise or our own research, more than half of today’s marketing professionals feel fully prepared to be held accountable for marketing and only about 25% would receive an “A” from the C-Suite on how well marketing is measuring their performance. So what do those who measure marketing well do differently and better? This interactive session provides an insider’s roadmap on exactly how you can join the select few of best-in-class marketers when it comes to marketing measurement.

**Laura Patterson**, President, VisionEdge Marketing, Inc.

## 5.2 Trends in New Business and Underwriting — Where Have We Been?

The ability to accurately, efficiently and quickly underwrite and issue a life insurance policy can reap significant benefits. This session will feature results from a Society of Actuaries survey on trends in New Business and Underwriting as well as insight from a leading carrier on what works in their organization and enables their success. Attendees in this session will gain insight allowing them to shape the future for success in their organization.

**Stephen Bloom**, FVP and Chief Underwriter, New York Life; **Jeffrey M. Holton**, AVP, New York Life; **David N. Wylde**, Research Actuary, Life Solutions, SCOR Global Life Americas

## 5.3 Introduction to Reinsurance: Lose Your Fear of the Dark Side

If you work in insurance, reinsurance affects much of what you do and some of how you do it. Can you afford not to understand the basics of something so beneficial and commonplace, yet largely behind the scenes? This crash course will cover various kinds of reinsurance arrangements, reinsurance treaty language, and key reinsurance regulations. Here is your opportunity to learn from the leader of the SOA Reinsurance Section Council’s LEARN (Life Education and Reinsurance Navigation) initiative. Don’t miss out!

**Jeffrey S. Katz**, SVP, Swiss Re Life & Health America

## 5.4 Dodd-Frank Implementation: Where Are We After Nearly Two Years?

The Dodd-Frank Act ushered in new mandates for financial regulators to avert a recurrence of the financial crisis of 2008. A panel of experts will provide an update on implementation of Dodd-Frank and discuss its implications for life insurers, including: insurance-specific aspects of Title V (Federal Insurance Office, Federal Advisory Committee on Insurance; Surplus lines and Reinsurance reform; and much more.

**David Alberts**, Partner, Mayer Brown LLP;  
**Lawrence Hamilton**, Partner, Mayer Brown LLP;  
**Jerome Roche**, Partner, Mayer Brown, LLP

**10:45 TO 11:45 A.M.**

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## 6.1 To Buy or Not to Buy

What prompts consumers to shop for life insurance? Why do some ultimately buy a policy while others do not? This session will highlight findings from LIMRA’s highly regarded US Buyers and Nonbuyers of Life Insurance study that examines the factors influencing the purchase decision. Discussion of a variety of issues related to the shopping and purchasing processes will be included.

**Todd A. Silverhart**, Corporate Vice President, LIMRA

## 6.2 The Expanding Universe of Universal Life Products

Universal life products have been part of the life insurance landscape for over 30 years, and in that time a wide variety of other product types have hit the marketplace. Yet even as a mature product, universal life has seen innovation. This session will:

- Provide a market update on all UL product type.
- Share insights on the latest generation of UL products.

**Timothy Pfeifer**, President, Pfeifer Advisory, LLC;  
**Robert Stone**, Consulting Actuary, Milliman, Inc.

## 6.3 Perspectives on the Worksite Market

This session will examine the Worksite market distribution channel. Recent research will be presented providing insight into the economic value that life and disability insurance products bring to this market. Perspectives from a producer’s point of view regarding opportunities and challenges working with brokers, decision makers and employees in this market will also be discussed.

**Jeffrey Koll**, AVP, Product Development, Colonial Life;  
**Denise Stanley**, Public Sector Area Manager, Colonial Life

## 6.4 Simplified Issue: Is It Really That Simple?

The success of a simplified life insurance product begins with product development. Success also depends on the ability of the carrier to quickly and efficiently issue the policy with proper underwriting. Attendees in this session will gain insight into how leading carriers successfully integrated the product development process with underwriting in order to efficiently issue what they built.

**Kim Higgins**, VP, Head of Market Intelligence, ING Retail Life; **Robin Martucci-Livote**, Director, Life Underwriting Strategies, MetLife; **Michael G. Reeves**, AVP, Marketing, Hannover Life Reassurance Company of America

# Distribution of Concurrent Sessions

	Session #	Session Title	Distribution/ Marketing Markets	Actuarial/ Product Dev.	Administration and Underwriting	Reinsurance	Regulatory	Strategic Management
<b>Monday 4:00 to 5:00 p.m.</b>	1.1	What Are They Thinking?	◆					◆
	1.2	Designing and Implementing an Effective e-Sign or Delivery Process					◆	
	1.3	Do Not Forget About Cognitive Impairment Testing		◆	◆			
	1.4	Advisor 2021 — A Future Look at High Performance "Advice Led" Distribution	◆					◆
<b>Tuesday 10:30 to 11:30 a.m.</b>	2.1	An Update on Insurance Carriers' Use of Social Media	◆					
	2.2	The Market for Combination Products		◆				
	2.3	Policy Administration Transformation — Best Practices and Lessons Learned			◆			
	2.4	The Next Medical Markers?			◆	◆		
<b>Tuesday 1:00 to 2:00 p.m.</b>	3.1	Reaching Mature Americans, With and Without Affinity Marketing	◆					
	3.2	The Non-Traditional World of Traditional Products		◆				
	3.3	Opportunities to Better Insure Our Consumers — The Relationship Between Producer and Underwriter	◆		◆			
	3.4	Interstate Insurance Compact: Transforming Approval and Delivery of Asset-Based Products					◆	
<b>Tuesday 2:15 to 3:15 p.m.</b>	4.1	Helping Consumers Acquire Products They Need and Want: New Distribution Models	◆					
	4.2	Competitive Intelligence 101	◆	◆				
	4.3	Social Media in Underwriting and Claims. But Is It Legal?			◆			◆
	4.4	STOLI: Recent History, Real Future					◆	
<b>Wednesday 9:30 to 10:30 a.m.</b>	5.1	The Five "A's": What Best-in-Class Marketers Do Differently to Achieve Performance and Measurement	◆					
	5.2	Trends in New Business and Underwriting — Where Have We Been?		◆	◆			
	5.3	Introduction to Reinsurance: Lose Your Fear of the Dark Side				◆		
	5.4	Dodd-Frank Implementation: Where Are We After Nearly Two Years?					◆	
<b>Wednesday 10:45 to 11:45 a.m.</b>	6.1	To Buy or Not to Buy	◆					
	6.2	The Expanding Universe of UL Products		◆				
	6.3	Perspectives on the Worksite Market	◆					
	6.4	Simplified Issue: Is It Really That Simple?		◆	◆			

# Thank You to Our Sponsors and Exhibitors



Sponsor and Exhibitor opportunities are available.

Contact Barbara Kimball  
bkimball@limra.com  
(860) 298-3950

# Meeting Details and General Information

Register by March 23 and Save!

*By March 23:*

LIMRA, LOMA, SOA, and ACLI members: \$995

Nonmembers: \$1,395

*After March 23:*

LIMRA, LOMA, SOA, and ACLI members: \$1,095

Nonmembers: \$1,495

*Register online:*

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*Register by mail or fax:*

Download the registration form from the Life Insurance Conference event page at [www.limra.com/events](http://www.limra.com/events) or [www.loma.org/events](http://www.loma.org/events)

## 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 discount of \$100 per person. E-mail [mjadams@limra.com](mailto:mjadams@limra.com) for additional qualifications and other important details regarding this discount.

## BONUS OPPORTUNITY

The Retirement Industry Conference will be held at the Hilton in the Walt Disney World® Resort April 25 – 27, 2012. Save \$250 when you attend both the Life Insurance Conference and the Retirement Industry Conference!

## 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](http://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.

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

## HOTEL INFORMATION



The Hilton in the Walt Disney World® Resort  
1751 Hotel Plaza Blvd.  
Lake Buena Vista, FL 32830  
Phone: 1-407-827-4000

Make your reservations by March 23 using the group code LIM to receive the conference rate of \$199 single/double. Requests after March 23, 2012 will be accepted on the basis of space availability and may be subject to a higher room rate.

## ABOUT THE ASSOCIATIONS



Over 850 financial services companies in more than 70 countries around the world turn to LIMRA first to help build their businesses and improve their performance. These members rely on our 90 years of industry experience, along with our rich resources in Research, Consulting, Assessment, Development, and Compliance and Regulatory Services to help chart a clear course for growth.

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[www.limra.com](http://www.limra.com)



LOMA is committed to a business partnership with its worldwide members in the insurance and financial services industry to improve their management and operations through quality employee development, research, information sharing, and related products and services. Founded in 1924, the association's membership roster boasts more than 1,200 member companies in nearly 80 countries.

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American Council of Life Insurers (ACLI) is a unified voice on issues from retirement security to international trade. The ACLI is backed by an industry with 250 years of experience protecting American families and businesses. ACLI shapes public debate, stays ahead of trends, and helps its members compete in changing times.

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2012

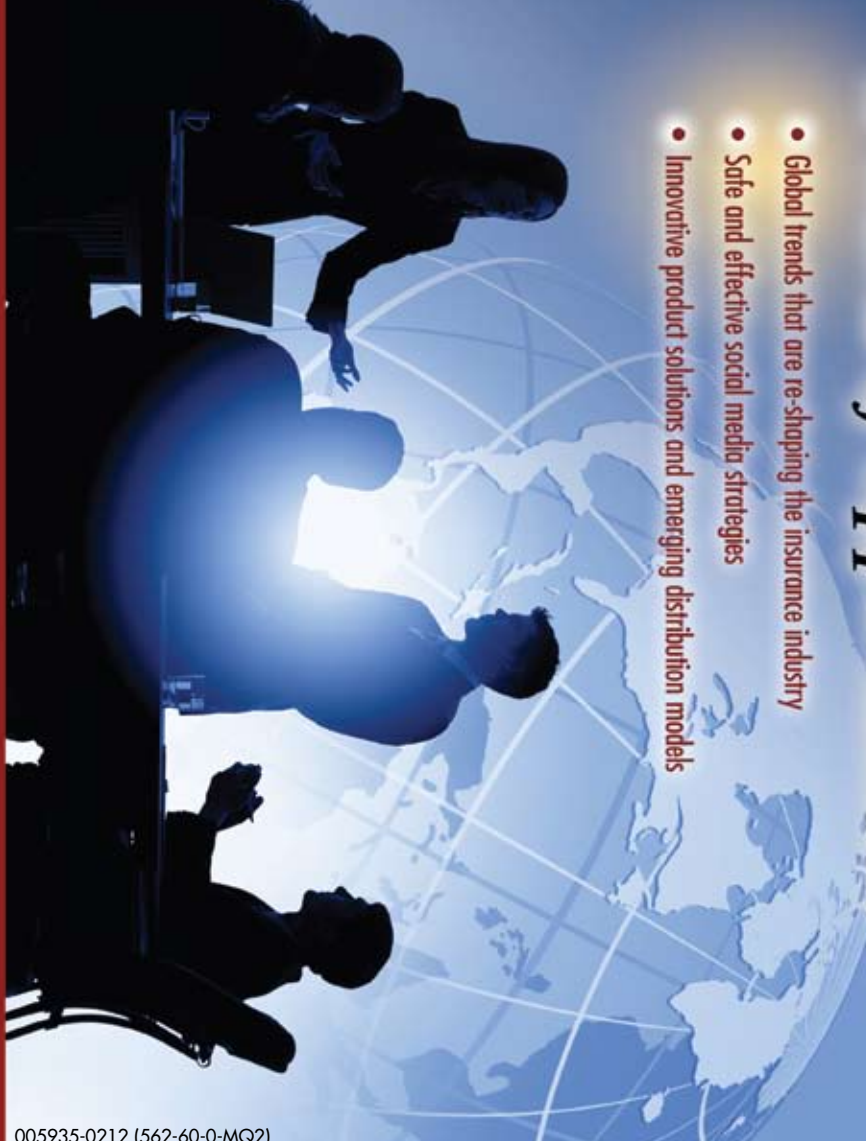
# The Life Insurance

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