

Life Insurance Conference

April 9 - 11, 2018

Chicago Marriott Downtown Magnificent Mile, Chicago, IL

Conference 2018



Innovation in
Insurance: Finding New
Tools for an Old Industry

Understand advice in the digital world ▶

Infuse more disruption and innovation into your business ▶

Select from 30 workshops covering all facets of the life insurance business ▶





Innovation in Insurance: Finding New Tools for an Old Industry

Is your company successfully adapting to the new demands of the marketplace?

The 2018 Life Insurance Conference delivers insights on the key trends that will shape our future. Innovation and transformation are essential for finding new customers, delivering new products, and opening new markets. And it means delivering an experience that's personalized and relevant.

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.

This premier conference offers 30 workshops on topics including product innovation, distribution, markets, technology, administration, and regulation. This is your opportunity to join the crucial dialogue.

No other conference can offer you the depth and breadth of information that you'll find here. Join us in Chicago. We promise to fill you with ideas and send you home inspired!

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 continuing education credits for the Professional Recertification Program.

General Session Highlights

Our Industry: Doing Good for Families, the Economy and Society



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

In his opening remarks, Bob Kerzner, will showcase the many ways the life insurance industry supports Americans — not just by protecting their financial security but also by investing in the U.S. economy and infrastructure and providing more than 2.6 million jobs. Kerzner will highlight examples on how life insurance has helped families and businesses thrive and contributes to the overall strength of social safety net.

Disruptive Innovation



ERIK QUALMAN
*Entrepreneur, Author, Technology and
Digital Media Expert*

What technologies are emerging? Merging? How do I harness the power of Socialnomics? Erik Qualman explores which innovative trends are cutting-edge and which are bleeding edge to ensure your organization is not only on the correct path, but ahead of the curve. Most importantly, he explores how to infuse more disruption and innovation into your business.

Rich Habits of Peak Performers



RANDALL BELL, Ph.D.
*Director
Landmark Research Group*

What is a winning strategy? Why do some organizations take a dive, some merely survive, while others thrive? What leads up to a disaster or collapse? How do we build a solid foundation that assures solid authentic growth? Randall Bell's research has spanned over 25 years at the intersection of sociology and economics. Learn what behaviors result in disaster, recovery, and prosperity.

Mindwise: How We Understand What Others Think, Believe, Feel, and Want



NICHOLAS EPLEY, Ph.D.
*Professor of Behavioral Science
University of Chicago
Booth School of Business*

You are a mind reader, born with an extraordinary ability to understand what others think, feel, believe, want, and know. It's a sixth sense you use each day in every professional and personal relationship — but how well do you really know what your coworkers, employees, competitors or customers want, or are thinking? In this high-energy, illuminating presentation, Nicholas Epley takes the audience on an exploration of one of the great mysteries of the human mind. While his presentation will not turn others into open books, it will give you the wisdom to revolutionize how you think about them — and yourself.



Program Overview

MONDAY, APRIL 9

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.

BREAK — 4:00 to 4:15 p.m.

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

WELCOME RECEPTION — 5:15 to 6:30 p.m.

Sponsored by SE2

TUESDAY, APRIL 10

REGISTRATION — 7:30 a.m. to 4:45 p.m.

CONTINENTAL BREAKFAST — 7:30 to 8:30 a.m.

GENERAL SESSION — 8:30 to 10:00 a.m.

Our Industry: Doing Good for Families, the Economy and Society

ROBERT A. KERZNER, CLU, ChFC

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

Disruptive Innovation

ERIK QUALMAN

Entrepreneur, Author, Technology and Digital Media Expert

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

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.

BREAK — 2:00 to 2:15 p.m.

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

REFRESHMENT BREAK — 3:15 to 3:45 p.m.

GENERAL SESSION — 3:45 to 4:45 p.m.

Rich Habits of Peak Performers

RANDALL BELL, Ph.D.

Director
Landmark Research Group

WEDNESDAY, APRIL 11

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

GENERAL SESSION — 8:00 to 9:00 a.m.

Mindwise: How We Understand What Others Think, Believe, Feel, and Want

NICHOLAS EPLEY, Ph.D.

Professor of Behavioral Science
University of Chicago Booth School of Business

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

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

BREAK — 10:30 to 10:45 a.m.

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

CONFERENCE ADJOURNS — 11:45 a.m.

Conference

Distribution of Conference Sessions

	#	Session Title	Distribution/ Marketing Markets	Admin./ Underwriting	Actuarial/ Product Dev.	Regulatory	Technology
Monday							
3:00 to 4:00 p.m.	1.1	From eApp to NoApp – A Paradigm Shift		◆			◆
	1.2	Life Insurance From the Consumer Perspective	◆				
	1.3	InsurTech				◆	◆
	1.4	PBR's 1st Birthday! Learning Experiences and Growing Pains			◆		
4:15 to 5:15 p.m.	2.1	Being Direct on Buying Direct: Consumers Tell All	◆				
	2.2	Robotic Process Automation for Actuarial Processes			◆		◆
	2.3	IT Transformation Solutions for Smaller to Medium Carriers					◆
	2.4	Underwriting – New and Not So New Challenges		◆			
Tuesday							
10:30 to 11:30 a.m.	3.1	Life Insurance Product Update			◆		
	3.2	The Robot Era – AI and Robotics					◆
	3.3	Taking on the “D” Word	◆				
	3.4	Regulatory Update				◆	
	3.5	Effective Digital Customer Acquisition for Life	◆				◆
1:00 to 2:00 p.m.	4.1	Tax Reform Update				◆	
	4.2	The State of Combination Products: New Solutions to an Old Problem			◆		
	4.3	Managing Customer Experience – How It's Being Done	◆				
	4.4	AI Has Arrived: Real World Cognitive Applications in Insurance		◆			◆
	4.5	The Pursuit of Loyalty: The Strategic Imperative in Cross-Selling	◆				
2:15 to 3:15 p.m.	5.1	Digital Decisioning, Intelligent Automation, and Shifting to a Customer-Centered Life Insurance Model: A Panel Discussion		◆			◆
	5.2	What Next for the DOL Fiduciary Rule and the Best Interest Standard of Care?				◆	
	5.3	Life Insurance In-Force Management			◆		
	5.4	Marketing to Younger Generations	◆				
	5.5	Innovation and IT Transformation – Strategies for Success					◆
Wednesday							
9:30 to 10:30 a.m.	6.1	Competitive Intelligence 101	◆				
	6.2	A View Into the Microscope of Genetics Regulation		◆			
	6.3	Robotic Process Automation: A Tale of Two Companies					◆
	6.4	Rock and a Hard Place: The Decision to Increase COIs			◆	◆	
10:45 to 11:45 a.m.	7.1	The Long and Winding Road to STP		◆			
	7.2	Drivers of Life Insurance Purchase Behavior – A Predictive Modeling Perspective	◆				
	7.3	Professionalism in the Everyday Life of an Actuary			◆		
	7.4	Blockchain and Insurance				◆	◆



Concurrent Sessions

MONDAY, APRIL 9

3:00 to 4:00 p.m.

1.1 From eApp to NoApp — A Paradigm Shift

Most insurers are transforming digitally to drive efficiencies and better meet customer desire for a better and consistent omni-channel experience. In this session, Vinod Kachroo, CIO of SE2, will discuss how life insurers can now harness new technology to reimagine the life insurance application process for even complex fully underwritten products to provide a near-instantaneous purchase experience. The automation of the entire customer acquisition process from application to approval and from underwriting to policy issuance unlocks tremendous possibilities for carriers looking to better engage the new millennial consumer and to service the mid-market segment.

VINOD KACHROO, Chief Information Officer, SE2

1.2 Life Insurance from the Consumer Perspective

Recognizing the American psyche when it comes to life insurance is a crucial step toward improving engagement, sales, and loyalty. Join us and be first to hear what's on people's minds as results from the *2018 Insurance Barometer* are revealed. You'll learn about their financial concerns and how they feel and act toward life insurance. These insights from the consumer perspective are explored by demographic group and can help your company tailor its communications, improve target marketing, and aide in decisions surrounding product and distribution development.

MATT DERRICK, Executive Vice President, Programs and Marketing, Life Happens; **JAMES SCANLON, HIA**, Senior Research Director, LIMRA

1.3 InsurTech

InsurTech is one of the hottest topics currently in the insurance industry. This session will discuss the regulatory aspects that are involved.

MICHAEL GUGIG, Vice President, State Government Affairs and Associate General Counsel, Transamerica Life Insurance Company; **SCOTT M. KOSNOFF**, Partner, Faegre Baker Daniels LLP; **Moderator: JIGAR GANDHI**, Counsel, ACLI

1.4 PBR's 1st Birthday! Learning Experiences and Growing Pains

Several companies have successfully marketed, sold, and valued PBR products. This session will walk through the challenges of implementation observed at several companies, highlighting the pain points, and successes. Topics will cover a broad range, from actuarial (valuation/assumption decisions — including moving to the 2017 CSO table), to regulatory (reporting/auditing) to technology (automation/controls). This session is designed specifically for companies planning to implement PBR in 2018 or 2019. Learn from the challenges faced by early adopters.

ALI JAWAD HASHAM, Swiss Re; **KEVIN PIOTROWSKI, FSA, CERA, MAAA**, Actuarial Manager, Financial Services, EY

4:15 to 5:15 p.m.

2.1 Being Direct on Buying Direct: Consumers Tell All

As empowered consumers continue to alter the buying experience of different industries, life insurance companies are left wondering how they can meet the expectations of these self-directed buyers, and how they can reach them. This session explores what differentiates life insurance customers who buy direct from the manufacturer and those who buy with the help of an agent, and how companies can reach those who are still shopping. How do direct buyers differ from agent-assisted buyers in attitudes and behaviors?

SHANNON HAVENER, Research Analyst, LIMRA; **TODD A. SILVERHART, Ph.D., LLIF**, Director of Insurance Research, LIMRA

2.2 Robotic Process Automation for Actuarial Processes

This session will discuss how Robotic Process Automation (RPA) fits in the broader transformation and automation initiatives, how RPA and other automation tools and techniques can be applied to generate business value from within the actuarial function, and the role automation plays in the future of work.

MI LI, FSA, MAAA, CFA, Manager, EY; **MARSHALL LIN, FSA, MAAA, CFA**, Senior Manager, EY; Additional Presenter TBA

Conference

2.3 IT Transformation Solutions for Smaller to Medium Carriers

Undertaking a substantial IT transformation and digital initiative is challenging for any life insurance company. However, big systems and smaller budgets for small to medium size life insurance companies can be particularly challenging. This session will explore how small to medium carriers can achieve success in meeting the online/digital expectations of policyholders and agents. Whether your company is small, medium, or large, attendees will gain insight into how to get the most out of your IT budget to maintain pace in the evolving digital world.

COLLEEN RISK, FLMI, Senior Analyst, Life, Annuity and Health, Celent; **SANJEEV SINGH**, Chief Information Officer, Fidelity and Guaranty Life

2.4 Underwriting — New and Not So New Challenges

Life insurers need to consider new tools and methods for accurate and efficient life insurance underwriting in the 21st century. One approach is to engage in accelerated underwriting and automated processes with information from various data sources when underwriting a life insurance policy. Attendees in this session will learn about practices and trends in accelerated underwriting and what carriers must consider to quickly, accurately and efficiently underwrite a life insurance policy.

RICK PRETTY, FSA, MAAA, Senior Vice President, Deputy Head of Life R & D, SCOR Re; **JASON VON BERGEN, FSA, MAAA**, Director, Risk Section Strategy, Research and Analytics, Northwestern Mutual

TUESDAY, APRIL 10

10:30 to 11:30 a.m.

3.1 Life Insurance Product Update

This session will discuss the current and potential future state of life insurance products in the United States. The discussion will include product designs being used to meet the market's changing needs, key regulatory factors facing the market, and innovative distribution approaches being used to make life insurance more accessible.

TIM PFEIFER, FSA, MAAA, President, Pfeifer Advisory LLC; **MIKE SANTORE, FSA, MAAA**, Consulting Actuary, Milliman

3.2 The Robot Era — AI and Robotics

Robotic automation and artificial intelligence continue to proliferate and bring about transformation in the life insurance industry unlike anything the industry has encountered recently. This presentation will help attendees understand the capabilities of RPA and successful deployment and integration with artificial intelligence as part of an organization's broader enterprise automation roadmap. This presentation will also feature an update on the status of RPA and AI in the life insurance industry based on data from a recent Gartner/LOMA study.

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

3.3 Taking on the "D" Word

Disruption is among today's most misused buzzwords. People frequently use it to describe innovations regardless of their impact, as well as anything that presents even a mild challenge to an organization. But disruption is more than that. Disruptors can severely impact revenue or have a crippling effect on a business or an entire industry. Join this thought-provoking interactive discussion to learn what forces truly pose the greatest disruptive threats to the insurance industry and what you can do to not only guard against them, but to go on the offensive and even be the disruptor.

SCOTT KALLENBACH, FLMI, Research Director, LIMRA; **ERIC SONDERGELD, ASA, CFA**, Corporate Vice President, LIMRA

3.4 Regulatory Update

State regulatory and legislative changes are occurring at a rapid pace, and the life insurance industry continues to be in the cross hairs of many of these activities. This session will focus on proposed and actual changes in 2018 from state regulators and legislatures as well as activities at the National Association of Insurance Commissioners (NAIC), National Conference of Insurance Legislators and other relevant groups. Issues to be touched on include guaranty association assessments, fiduciary rule/best interest standard of care, regulatory views and activity on innovation, cybersecurity, unclaimed property and state-run retirement. You will learn about key regulatory and legislative initiatives affecting life insurers; the short and long-term issues associated with regulatory changes; and current and future convergence of federal and state regulatory issues impacting insurers.

CATHERINE BRESLER, Vice President and Counsel, Government Relations, The Trustmark Companies; **PATRICK HUGHES**, Partner, Faegre Baker Daniels LLP; **Moderator: KATE KIERNAN**, Vice President, Chief Counsel & Deputy, State Relations, ACLI



3.5 Effective Digital Customer Acquisition for Life

An effective digital strategy is more than e-signatures and automated underwriting. A true digital platform is conceived from beginning to end with the capability to utilize machine learning and apply analytics throughout the customer acquisition process. The result is improved efficiency for the carrier while engaging potential policyholders and convert a lead to a policy issued. This session will provide insight into how carriers can move to the digital world while providing consumers with a more personalized experience and allow attendees in this session to gain an understanding of what is possible when developing an effective digital customer acquisition strategy.

SANDEEP MANCHANDA, Global Head, Digital Customer Acquisition, EXL Service, Inc.; **KEVIN MCKENNA**, Vice President, Digital Solutions, EXL Service, Inc.

1:00 to 2:00 p.m.

4.1 Tax Reform Update

Learn the impact tax reform will have on life insurance companies and products.

ART SCHNEIDER, Consultant, Transamerica Companies; **MARK SMITH**, Managing Director, PwC; **Moderator: PETER BAUTZ**, Senior Vice President, Taxes and Retirement Security, ACLI

4.2 The State of Combination Products: New Solutions to an Old Problem

Seven in 10 consumers feel that most people need long-term care insurance, yet individual long-term care insurance sales are deteriorating. However, sales of individual combination products have grown in recent years. Could they be the answer? This session will uncover the current and future environment for combination products, and explore the breadth and depth of product features currently available. We'll also identify potential future product offerings. Could some new thinking address an old problem? Our findings are based on a recently completed study conducted jointly by LIMRA and EY.

LINDA CHOW, FSA, MAAA, Senior Manager, EY; **SCOTT KALLENBACH, FLMI**, Research Director, LIMRA;

4.3 Managing Customer Experience — How It's Being Done

As efforts to become more customer centric continue to mature, there is much interest in understanding how to actually manage the customer experience (Cx). This is particularly true when it comes to the insurance industry where historically there have been onerous processes for obtaining the product and limited engagement through the product lifecycle. This session will combine a discussion of recent LIMRA research focused on how companies are addressing customer experience with a case study of a life carrier's specific efforts. The discussion will include topics such as initiatives implemented, results being obtained, challenges encountered, and lessons learned.

ALLISON MARSH, Director of Consumer Insights and Market Research, John Hancock; **LAURENE POLIGNONE**, Assistant Vice President, John Hancock; **TODD A. SILVERHART, Ph.D., LLIF**, Director of Insurance Research, LIMRA

4.4 AI Has Arrived: Real World Cognitive Applications in Insurance

You don't need a crystal ball to look into the "future of AI". Just open your eyes and look around you. AI is already here and insurers are using it in a variety of ways to transform customer interactions, empower advisors, and improve business operations. In fact, the insurance industry has led the way in adopting AI technology over the past decade. Come here Mr. Hashimi present about how cognitive computing applications are being used by insurers to reshape customer service, underwriting, claims and even corporate legal too.

YOUSEF HASHIMI, Big Data and Cognitive Business Solutions, IBM

4.5 The Pursuit of Loyalty: The Strategic Imperative in Cross-Selling

When multiple products are cross-sold into a household, customers save time and money while companies increase customer lifetime value and profits. Everyone wins! Consumers report a willingness to be cross-sold, though results indicate that life insurance continues to be an area of unclaimed potential for multi-line carriers. This workshop will share what we learned from LIMRA's recent cross-sell study and highlight how a few companies are working to claim this potential.

TIM COOK, FLMI, AIRC, CLU, ChFC, Assistant Vice President, Product Development, American National; **JOE GERGELY**, Agency Vice President, COUNTRY Financial; **Moderator: ELAINE TUMICKI, CLU, ChFC, LLIF**, Corporate Vice President, LIMRA

Conference

2:15 to 3:15 p.m.

5.1 Digital Decisioning, Intelligent Automation, and Shifting to a Customer-Centered Life Insurance Model: A Panel Discussion

To remain relevant, life insurers must reimagine their relationships with customers, playing an advisory role that engages with customers at critical life milestones, creating more loyal and engaged policyholders. Gaining an in-depth understanding of your customers using advanced analytics and AI, and leveraging automation is key to becoming more people-centered. In this panel discussion, we'll explore how National Life Group is using propensity modeling and machine learning, RPA, and cognitive/virtual assistants to better understand policyholders, accelerate speed-to-market for new L&A products, build customized products and improve the customer experience. Join us to learn how to get started on a customer experience strategy enriched by innovative technologies.

TOM ANFUSO, Chief Information Officer, NLG; **ANU DIXIT**, Chief Data Analytics Officer, NLG; **NIMESH MEHTA**, Vice President, Customer Innovation, NLG; **Moderator: NORMAND LEPINE**, Senior Director for Data and Analytics in Insurance, NTT Data

5.2 What Next for the DOL Fiduciary Rule and the Best Interest Standard of Care?

Key aspects of the fiduciary rule have been delayed for 18 months while the DOL reviews the rule and considers changes. There is movement at both the SEC and the NAIC on changes to the standard of care applicable to agents and brokers. This discussion will address the status of these activities and what lies ahead for the life insurance industry.

THOMAS B.R. CHRISTENSON, II, Assistant General Counsel & Assistant Secretary, Northwestern Mutual; **CHARLES PLATT**, Partner, WilmerHale; **STEPHEN TORETTO**, Vice President and Associate General Counsel, Pacific Life Insurance Company; **Moderator: JIM SZOSTEK**, Vice President, Taxes and Retirement Security, ACLI

5.3 Life Insurance In-Force Management

What does In-Force Management (IFM) mean to you? What types of activities do an IFM department or committee engage in? How can different product types be impacted by IFM? During this interactive forum, the experiences and knowledge of the panelists and audience will be leveraged to share best practices and consider how to overcome shared challenges.

ANDY FERRIS, FSA, MAAA, FCA, Managing Director, Deloitte; **JENNIFER MCGINNIS, FSA, CERA, MAAA**, Senior Vice President, Swiss Re

5.4 Marketing to Younger Generations

How do you market life insurance to younger generations? Presenters will share recent research on Millennials and their attitudes and experiences regarding life insurance and other financial products. Learn how a major life insurance company is approaching younger consumers and producers. Hear early impressions of the next age cohort, Generation Z.

EMILY HOLBROOK, Director, Personal Market, Northwestern Mutual; **JAMES SCANLON, HIA**, Senior Research Director, LIMRA

5.5 Innovation and IT Transformation — Strategies for Success

Innovation is much more than a hobby or a fleeting thing. To innovate successfully, carriers need to understand what innovation is and create the right kind of culture to support it, while thinking differently about metrics for success. Likewise, large transformational efforts represent significant bets on the future by organizations with limited practical experience or a track record of successful transformation initiatives. This presentation will explore what is necessary to create the proper environment for successful innovation and transformation, provide examples of companies "thinking differently" across lines of business, and highlight strategies for planning these efforts to reduce risks and increase the probability of success.

ROBERT MCISAAC, FLMI, LLIF, Senior Vice President, Research and Consulting, Novarica

WEDNESDAY, APRIL 11

9:30 to 10:30 a.m.

6.1 Competitive Intelligence 101

Learn about competitive intelligence for life insurers. This session will introduce the area of competitive intelligence for people new to the industry or for those who have not interacted with this area in their companies. The primary focus will be on the structure and set up of a competitive intelligence team and the variety of tasks handled. Compare and contrast similarities and differences between two major carriers.

RALPH PERRICONE, Vice President, Industry Strategy, Prudential; **AMY SAMPLATSKY**, Assistant Vice President, Competitive Intelligence, Lincoln Financial Group



6.2 A View Into the Microscope of Genetics Regulation

Just 15 years after the first human genome mapping, genetic testing is available direct-to-consumer and costs as little as \$100. Individuals now have the ability to learn details about their own health never before thought possible. This could help improve longevity and prompt new procedures and medications to be created. However, what happens when an individual receives negative information and decides to purchase an insurance product? This anti-selection could be very dangerous for the industry. Learn what regulations currently exist worldwide with respect to genetic testing and insurance as well as the possible pluses and minuses that genetic testing could have on the life insurance industry.

RONALD KLEIN, FSA, MAAA, Director of Global Aging, The Geneva Association; **ACHIM REGENAUER, MD**, Chief Medical Officer, Partner Reinsurance Europe SE

6.3 Robotic Process Automation: A Tale of Two Companies

This session will feature insight from representatives of two leading life insurance companies providing their insight from an IT perspective on the successful development and deployment of a successful RPA strategy. In addition to learning what RPA is and is not, lessons learned and models for a successful RPA strategy, this session will help attendees gain a clearer understanding of RPA including RPA vs. Cognitive Automation, RPA Benefits, transaction types that are candidates for RPA, and the ROI of RPA.

ANU PAKALA, Systems Consultant, Northwestern Mutual;
CHUCK WIEGERSMA, Assistant Vice President, John Hancock;
Moderator: TOM SCALES, CLU, ChFC, FLMI, Head of Americas Life and Health, Celent

6.4 Rock and a Hard Place: The Decision to Increase COIs

Universal Life blossomed in the high interest rate environment of the 80s and 90s, but insurers are bearing the financial burden of products underperforming their pricing of long ago. Companies now face the difficult decision of whether to weather the financial burden, or increase COIs and face legal or public relations consequences. This session will explore what factors contributed to this burden, the media's reaction to COI changes, and key considerations for making COI changes, include recent ASOP and regulatory proposals.

JENNIFER MCGINNIS, FSA, CERA, MAAA, Senior Vice President, Swiss Re; Additional Presenters TBA

10:45 to 11:45 a.m.

7.1 The Long and Winding Road to STP

Industry players have been on the road toward straight through processing for many years. What are the goals of their trip? What challenges must be overcome along the way? Which parts of the policy life cycle are they addressing? To answer these questions and more, LIMRA will share the latest industry research and OneAmerica will describe its journey and where the road leads next.

GREGORY POSTON, LUIF, FLMI, AIAA, ACS, Vice President, Individual Operations, OneAmerica Financial Partners;
ERIC SONDERGELD, ASA, CFA, Corporate Vice President, LIMRA

7.2 Drivers of Life Insurance Purchase Behavior — A Predictive Modeling Perspective

What drives potential life insurance buyers to go beyond shopping and information-gathering to actually purchasing a policy? Based on data collected by LIMRA from life insurance shoppers, LIMRA's new Center of Excellence for Data Analytics produced an analysis that sheds light on the key drivers of buying behavior and offers answers to this question. We will also provide an individual company perspective on our own consumer behavior analysis and lessons learned in applying the results to improve sales.

VIKRAM KAMATH, Director, Center of Excellence for Data Analytics and Predictive Modeling, LIMRA

7.3 Professionalism in the Everyday Life of an Actuary (SOA Professionalism Session)

Participants will explore the importance and role that professionalism plays in the everyday life of an actuary through interactive discussions of brief scenarios. Participants will also gain awareness of the resources available to actuaries as they navigate professionalism issues.

MIKE BOOT, FSA, MAAA, Managing Director, Society of Actuaries; **DAVID SCHRAUB, FSA, MAAA, CERA, AQ**, Staff Fellow, Society of Actuaries

7.4 Blockchain and Insurance

Most financial institutions are evaluating blockchain technology to determine how they can use it to improve cybersecurity, automation, customer service and achieve competitive advantage. LIMRA has partnered with the Institutes to develop industry-level blockchain solutions. This session, designed for "non-technical" people, will provide a basic understanding of blockchain technology and discuss current applications in development as well as future applications being considered.

ARUNASHISH MAJUMDAR, Head of Innovation, Insurance, Tata Consultancy Services; **CHRISTOPHER MCDANIEL**, Executive Director, RiskBlock Alliance, The Institutes; **Moderator: JUDY ZAIKEN**, Corporate Vice President, Strategic Initiatives, LIMRA

Conference

Conference Details and General Information

TO REGISTER

Register by March 12 and Save!

REGISTRATION FEES

By March 12

LIMRA, LOMA, SOA, and ACLI Members: \$1,250

Non-Member: \$1,875

After March 12

LIMRA, LOMA, SOA, and ACLI Members: \$1,450

Non-Member: \$2,075

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



Chicago Marriott Downtown Magnificent Mile

540 North Michigan Avenue

Chicago, IL 60611

Reservations by phone: 1-312-836-0100 (Mention Life Insurance Conference)

Reservation Link:

<https://aws.passkey.com/event/49284508/owner/1361/home>

Make your reservations by **March 12, 2018** in order to receive the group rate of \$269.00 single/double (plus applicable sales taxes). Requests after March 12 will be accepted based on rate and space availability. Hotel rates will increase after the cut-off date or when the meeting room block sells out, whichever comes first. Make your reservations early to be able to receive our discounted rates.

Thank You to Conference Sponsors and Exhibitors

Diamond Sponsors



Gold Sponsors



Silver Sponsors



Exhibitors

Accenture Life and Annuity Software
American Specialty Health
Axe Group
CalcFocus
Cerner Corporation
Cincom Systems
Competiscan, LLC
dacadoo
DXC Technology
EquiSoft
EverQuote, Inc.
Fast Technology

Hyland Software
Insurance Technologies
LIDP Consulting Services
Management Data, Inc.
Milliman IntelliScript
NEOS, LLC
PaperClip, Inc.
Pyramid Solutions
Sapiens
V12 Data
X by 2

SPONSOR AND EXHIBITOR OPPORTUNITIES ARE AVAILABLE

Contact:

STACEY QUANCE, LOMA

770-984-6448 • squance@loma.org