

# Supplemental Health & Protection Conference

*Connect, Collaborate, Differentiate*



**September 25 - 27**

Hyatt Regency Inner Harbor, Baltimore, MD

- ▼ Grow your business by expanding your portfolio of supplemental products
- ▼ Network with industry experts in DI, supplemental health, and LTC/combo products
- ▼ Explore trends in actuarial/product development, underwriting, claims, regulation/product filing, and more



# SUPPLEMENTAL HEALTH & PROTECTION CONFERENCE

## CONNECT, COLLABORATE, DIFFERENTIATE

Welcome to the new Supplemental Health & Protection Conference. This event delivers a unique opportunity to consider a cross-functional view of supplemental health products, including accident insurance, critical illness, hospital indemnity, as well as individual disability insurance and long-term care/combo products.

With a variety of sessions on pricing/product design, filing, underwriting, claims, and more, as well as separate tracks for each product, you can choose to explore one product from end-to-end or consider one function across multiple products.

Hosts LIMRA, LOMA, and the Society of Actuaries invite you to network with your peers, share ideas and experiences, and learn from experts within the supplemental health, individual disability and long-term care industries — all at one comprehensive event.

## Thank You to Our Sponsors and Exhibitors

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Contact: **STACEY QUANCE**, LOMA, [SQuance@loma.org](mailto:SQuance@loma.org)



# General Session Highlights

## Disruptive Thinking: How to Spark Transformation in Your Business



**LUKE WILLIAMS**

*Professor of Innovation and Executive Director, Berkley Entrepreneurship Center New York University, Stern School of Business*

Successful companies operating in mature industries that try to differentiate themselves by focusing on incremental innovation instead of game-changing, disruptive innovation will differentiate themselves right out of business. Companies need to be consistently making bold moves, even at the very peak of their success. It is an essential skill for anyone in business, from a small start-up to a global corporation, with the desire to transform organizational processes and behaviors. Join Luke to learn how to transform your business and answer the question, "Why hadn't we ever thought about our business and industry this way before?"

## Navigating Today's Crosscurrents of Health Policy Change



**SUSAN DENTZER**

*President and Chief Executive Officer Network for Excellence in Health Innovation*

2017 is shaping up to be a tumultuous year in national health care policy, with the Trump administration and both houses of Congress undertaking legislative and regulatory steps toward the partial repeal and replacement of the Affordable Care Act. What will potential changes in private health insurance and Medicaid mean for the nation, and for other aspects of the insurance market? Amid these changes, what will be the future of payment and delivery system reforms aimed at improving health care and lowering the cost? Susan Dentzer will address these issues and the implications for supplemental products.

## Behavioral Economics — The Third Leg on the Analytics Stool



**CHRIS STEHNO**

*Managing Director Deloitte Consulting, LLP*

Data and digital have been the major drivers of the analytics revolution for the last decade. However, the new kid on the block, behavioral economics, is quickly becoming a major disruptor in many marketplaces and is just beginning to show up in select areas within the insurance marketplace. In this session we will discuss behavioral economics, give concrete examples of its use in other sectors, and discuss potential applications within supplemental health and protection.

## Medical Directors Panel



**STEPHEN K. HOLLAND, M.D.**

*Chief Medical Officer Long Term Care Group (LTCG)*



**NICOLE SIMPSON, M.D., MPH, DBIM**

*Assistant Vice President, Medical Director, Health Underwriting Strategy MassMutual*



**LAURA VECCHIONE, M.D.**

*Medical Vice President Gen Re*

What's on the minds of medical directors within our industry? Join us for a panel discussion with medical directors from several prominent insurance carriers. They will share insights into recent trends, challenges they face, and what's keeping them up at night.

# Program Overview

## ◀ MONDAY, SEPTEMBER 25 ▶

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

**MEET & GREET** — 1:30 to 2:00 p.m.

**GENERAL SESSION** — 2:00 to 3:15 p.m.

*Disruptive Thinking: How to Spark Transformation in Your Business*

**REFRESHMENT BREAK** — 3:15 to 3:45 p.m.

**CONCURRENT SESSIONS** — 3:45 to 5:00 p.m.

**NETWORKING RECEPTION WITH A VIEW** — 5:00 to 6:30 p.m.

*Sponsored by Best Doctors*

## ◀ TUESDAY, SEPTEMBER 26 ▶

**REGISTRATION** — 7:00 a.m. to 5:30 p.m.

**BREAKFAST** — 7:00 to 8:00 a.m.

**GENERAL SESSION** — 8:00 to 9:00 a.m.

*Navigating Today's Crosscurrents of Health Policy Change*

**REFRESHMENT BREAK** — 9:00 to 9:30 a.m.

**CONCURRENT SESSIONS** — 9:30 to 10:45 a.m.

**BREAK** — 10:45 to 11:00 a.m.

**CONCURRENT SESSIONS** — 11:00 a.m. to 12:15 p.m.

**LUNCHEON** — 12:15 to 1:15 p.m.

**CONCURRENT SESSIONS** — 1:15 to 2:30 p.m.

**BREAK** — 2:30 to 2:45 p.m.

**CONCURRENT SESSIONS** — 2:45 to 4:00 p.m.

**BREAK** — 4:00 to 4:15 p.m.

**GENERAL SESSION** — 4:15 to 5:15 p.m.

*Behavioral Economics — The Third Leg on the Analytics Stool*

## ◀ WEDNESDAY, SEPTEMBER 27 ▶

**BREAKFAST** — 7:00 to 8:00 a.m.

**GENERAL SESSION** — 8:00 to 9:00 a.m.

*Medical Director Panel*

**BREAK & 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.



## ◀ MONDAY, SEPTEMBER 25 ▶

3:45 to 5:00 p.m.

### 1. Medical Technology Advancements in Cancer Treatment

Join us for a discussion of medical technology advancements pertaining to the diagnosis, classification, and treatment of cancer. Learn how these advances will impact pricing, underwriting, policy language, and claims adjudication for supplemental health products.

**TOM COULTER, FSA, MAAA**, President, Coulter and Associates, Inc.; *Moderator*: **BLAKE WESTERFIELD, ASA, MAAA**, Vice President, Product Management, Supplemental Health Products, CNO Financial Group, Inc.

### 2. Combo Products — Managing Risk and Opportunity

Combination products are one of the fastest growing trends in our industry today. This session will examine common structures, benefits, value, and risks associated with combining various forms of insurance including but not limited to supplemental health products, long-term care, and life insurance.

**ROBERT EATON, FSA, MAAA**, Consulting Actuary, Milliman; *Moderator*: **STEVE ROWLEY**, Vice President, Senior Account Executive, Gen Re Life Corp

### 3. The Critical Illness Medical Consultation From A to Z: Where Pricing, Marketing, and Claims All Meet!

This interactive session will explore the medical nuances of CI benefits with forays into other supplemental health products. We'll discuss elements of the critical illness medical consultation with significant implications on how the product is marketed, how it's priced, and how claims are paid. Specific examples, polling, and cases will be utilized — bring along your own medical questions!

**DAVE RENGACHARY, M.D.**, Senior Vice President and Chief Medical Director, U.S. Mortality Markets, RGA Reinsurance Company; *Moderator*: **REBECCA WINTERS**, Voluntary Product Manager, Voya Financial

### 4. What Has Predictive Analytics Done for You Lately?

Everyone is talking about it, but has anyone done anything differently as a result of predictive analytics? This session will review practical successes and challenges of using these techniques in the life and health insurance space.

**ERIC POIRIER, FSA, FCIA**, Vice President, Business Analytics, Unum; **PATRICK SULLIVAN**, Second Vice President, Integrated Analytics, Munich Re

### 5. LTC: A Forward Looking View of Care, Delivery, and Financing

This session will feature two experts that will provide their views on the future state of LTSS and the opportunities that exist to provide private financing solutions. Ms. Stone will focus on how emerging technology and the expected strain on resources will shape the future of LTSS. Ms. Malone will describe the demand that exists for viable financing solutions given today's demographics, consumer attitudes, and economic environment.

**CINDY MALONE**, Senior Vice President, Research, Maddock Douglas; **ROBYN STONE, DrPH**, Senior Vice President, Research, Leading Age; *Moderator*: **VINCENT L. BODNAR, ASA, MAAA**, Senior Vice President, Product Management, Genworth

## ◀ TUESDAY, SEPTEMBER 26 ▶

9:30 to 10:45 a.m.

### 6. Industry Sales Updates on Product Trends

What are the latest product trends impacting the critical illness, hospital indemnity, and accident insurance industries? Come hear the results of three new product surveys, featuring a:

- Critical Illness survey from Gen Re
- Hospital Indemnity survey from Milliman
- Accident Insurance survey from RGA

**WILLIAM BADE, FSA**, Product Development and Strategy Consultant, Milliman; **MICHELLE HAINES, ASA, MAAA**, Associate Actuary, RGA Reinsurance Company; **STEVE ROWLEY**, Vice President, Senior Account Executive, Gen Re Life Corp.; *Moderator*: **KRISTEN D. WILLEY, GBDS**, Distribution Sales Consultant, Group Special Products, Workplace Solutions, Mutual of Omaha

# 2017

## Concurrent Sessions

### 7. Supplemental Health Product and Rate Filing Challenges

Join us for a discussion of the supplemental health product and rate filing environment in the aftermath of the Affordable Care Act (ACA). This session will review challenges that ACA implementation has created for supplemental health products as well as some state-specific requirements.

**SUSAN COULTER, CLU, ChFC**, Principal Consultant, Coulter and Associates; **TOM COULTER, FSA, MAAA**, President, Coulter and Associates, Inc.; *Moderator: BLAKE WESTERFIELD*, Vice President, Product Management, Supplemental Health Products, CNO Financial Group, Inc.

### 8. Enrollment Technology Issues

Enrollment technology platforms are commonly used to enroll workplace supplemental health products — what are the implications? This session will share multiple perspectives on this issue. First, LIMRA will share recent research on employer wants, needs, and preferences for enrollment technology. Then, a panel of experienced carrier and technology professionals will discuss the challenges associated with offering products on these platforms.

**DAVID ESSARY**, Chief Executive Officer, Accord Systems; **KIM LANDRY**, Assistant Research Director, LIMRA; **KEVIN D. SEEKER, GBA**, Assistant Vice President, Benefit Communications Strategy, Sun Life Financial; *Co-Moderators: BRYAN BURKE*, Head of Worksite Product Strategy and Marketing, Sun Life Financial; **REBECCA WINTERS**, Voluntary Product Manager, Product Development, Voya Financial

### 9. FASB's Proposed Change(s): A Giant Step Forward?

FASB has proposed changes to US GAAP reporting for long duration contracts. Everyone will be impacted, from Wall Street analysts to internal company management to investors. What are these changes and how will they impact your reported results?

**ROBERT HANES, FSA, MAAA**, Manager, KPMG; **ROGER VANCEAVE**, Vice President, Accounting Center of Excellence and Technical Accounting, Unum Group; *Moderator: PETER BRAUN, FSA, MAAA*, Actuary, IDI Pricing, Northwestern Mutual

### 10. Innovative LTC Products for Target Markets

One size doesn't fit all in LTC insurance. Learn about several new products that are now being developed to specifically address the needs of the middle-income market and retiree market.

**AARON BALL**, Vice President, Long Term Care Business Leader, New York Life; **DAVE PETERS**, Vice President Sales, Medico Insurance Company; *Moderator: STEVE SCHOONVELD, FSA, MAAA*, Head of Linked Benefit Product Solutions, Lincoln Financial Group

11:00 to 12:15 p.m.

### 11. Product Development — The Next Generation

A panel of product development experts will discuss how product development has evolved, new approaches and trends that are impacting product design today, and key considerations when bringing new and innovative ideas to market.

**WILLIAM BADE, FSA**, Product Development and Strategy Consultant, Milliman; **CLAY COLE, FSA, MAAA**, Head of Innovation, MassMutual; **JULIE POHJOLA**, New Product Development Lead, Cigna; **MARTY TRAYNOR, CLU, FLMI, GBDS**, Vice President, Voluntary Benefits, Mutual of Omaha; *Co-Moderators: SUSAN WAGNER*, Assistant Vice President, Product Development, MassMutual Financial Group; **KRISTEN D. WILLEY, GBDS**, Distribution Sales Consultant, Group Special Products, Workplace Solutions, Mutual of Omaha

### 12. Underwrite This! A Voluntary CI/AI/HI Case Study Workshop

An interactive look at some actual critical illness, accident and hospital indemnity cases in the group market, specifically addressing issues related to plan design, industry, demographics, and enrollment methods.

**MARY JOHNSON**, Senior Marketing Underwriter, RGA Reinsurance Company; **JEFF SCHUH, FSA, MAAA, ACIA, FCIA**, Vice President and Actuary, RGA Reinsurance Company; *Moderator: MICHELLE HAINES, ASA, MAAA*, Associate Actuary, RGA Reinsurance Company

### 13. Interstate Compact Session for Both DI and LTC

It has been more than five years since the Interstate Compact implemented standards for both DI and LTC products. This session will provide an overview of the Compact, available products, and what's in store for the future. This session will also include best practices and tips from the Compact and filers for filing through the Compact.

**KATHLEEN COUGHLIN, RHU**, Chief Health Underwriter, MassMutual Financial Group; **KAREN SCHUTTER**, Executive Director, Interstate Insurance Product Regulation Commission (IIPRC); **JEANETTE SLABAUGH, CLA, AIRC, ALMI**, Senior Contracts and Compliance Associate, New York Life; *Moderator: PETER BRAUN, FSA, MAAA*, Actuary, IDI Pricing, Northwestern Mutual



## 14. LTC Solutions — Debating Three Product Types

From both a company's and policyholder's perspective, we will describe and compare the pros and cons of stand-alone long-term care insurance, asset-based life/LTC combination products and chronic illness accelerated benefit riders on life insurance. As a 2017 update, we will explore the most recent information on trends in population dementia prevalence, interest rates, and other environmental factors for their favorable impact on the long-term care or chronic illness risk. Then, in round-robin format and across the three product types, industry experts will debate the size of the market opportunity, underwriting differences, policyholder value, company perspective on risk/profitability, actuarial/pricing assumptions, and claim handling.

**JIM GLICKMAN, FSA, MAAA**, President and Chief Executive Officer, LifeCare Assurance Company; **TIMOTHY KNEELAND**, Head of Long Term Care, Transamerica; **SHAWNA MEYER, FSA, MAAA**, Vice President and Actuary, New York Life Insurance Company; *Moderator:* **JOHN L. TIMMERBERG, ASA, MAAA**, Consultant, Accelerated Actuarial

1:15 to 2:30 p.m.

## 15. Getting Fit With Wellness

Wellness has become increasingly pervasive, with fitness trackers, changes in lifestyle, and nutrition improvements. How should insurance products account for wellness? Should individuals benefit from these activities? Does incenting wellness lower risk? Join us for a discussion of these questions and more!

**FRANCOIS MILLARD, FIA, FSA, MAAA**, Senior Vice President and Chief Actuarial Officer, The Vitality Group; *Co-Moderators:* **ADAM BEZMAN**, Senior Director, Product and Innovation, Trustmark Voluntary Benefit Solutions; **BRYAN G. BURKE**, Head of Worksite Product Strategy and Marketing, Sun Life Financial

## 16. Premium Structures for Supplemental Health Products

This session will explore various premium structures for supplemental health.

- What are the pros and cons of issue age, attained age, and composite rating structures?
- How do these integrate with enrollment systems, risk management, persistency, financial reporting, and commissions?
- What are the advantages to the employee and the employer of each structure?

**BENJAMIN COHEN, FSA, MAAA**, President and Consulting Actuary, Wakely Actuarial; **STEPHEN ROOK, FSA, MAAA**, Vice President and Chief Actuary – Group, Aflac Group Insurance; *Moderator:* **RICHARD SCHAEFER, FSA, MAAA**, Senior Vice President and Chief Actuary, Allstate Benefits

## 17. Managing Risk in Hospital Indemnity Insurance

Learn more about underwriting and risk management for hospital indemnity products. Topics will include maximum benefit levels, contract provisions, varying underwriting by benefit level, when to guarantee issue, and other underwriting approaches.

**CABE CHADICK, FSA, MAAA**, Senior Vice President and Principal Consulting Actuary, Lewis & Ellis, Inc.; **ALLISON COLBERG, FSA, MAA**, Pricing Actuary, Unum; **SARAH THACKER, FLMI, CLU**, Underwriting Manager, Voluntary Benefits, Voya Financial; *Moderator:* **DARYL SCHRADER, FSA, MAAA**, Actuary, Guaranteed Trust Life

## 18. DI Chief Underwriters Panel

Join us for an intimate conversation with chief underwriters from three disability carriers in the industry. They'll share some of their insights into the industry including innovation, the current and future impacts of technology on underwriting, and the overall future of the industry and where we may be headed.

**KATHLEEN COUGHLIN, RHU**, Chief Health Underwriter, MassMutual Financial Group; **RICHARD DIXON**, Assistant Vice President, Underwriting, Munich Re; *Moderator:* **CHRISANN FUNK**, IDI Product Director, Principal Financial Group

# 2017

## Concurrent Sessions

### 19. Regulator Viewpoint on Long-Term Care

Join us for a discussion among Regulators within the Long-Term Care industry. The session will extensively review recent topics of note including but not limited to asset adequacy analysis, rate increase consistency and combination products.

**RHONDA AHRENS, FSA, MAAA, AAPA**, Life and Health Actuarial Examiner, Nebraska Department of Insurance; **PERRY KUPFERMAN, FSA, MAAA**, Supervising Life Actuary, California Department of Insurance; **ADAM ZIMMERMAN**, Actuarial Analyst, Maryland Insurance Administration; *Moderator: STEVE SCHOONVELD, FSA, MAAA*, Assistant Vice President, Head of Linked Benefit Product Solutions, Lincoln National

2:45 to 4:00 p.m.

### 20. Supplemental Health Hot Topics Buzz

In this session, attendees will break into small groups to discuss current events, challenges, and opportunities in the supplemental health industry.

*Co-moderators: ASHLEE BORCAN, FSA, MAAA*, Principal and Consulting Actuary, Milliman; **DAVID DILLON, FSA, MAAA**, Vice President and Principal, Lewis & Ellis, Inc.; **TARIE SUMMERS-HERBEK, HIA, MHP, GBDS, VVS**, Assistant Director, Product Management, The Hartford; **JOE WURZBURGER, FSA, MAAA**, Staff Fellow, Health, Society of Actuaries

### 21. Get In Line — Integrating Effectively With Major Medical

This session will discuss considerations when offering supplemental products alongside major medical and other core offerings. Explore opportunities for alignment and enhancing customer value.

**KEVIN KEARNEY, CEBS**, Director, Service Operations, Aetna Life Insurance Company; **DAVID PRICKITT, FSA, MAAA**, Vice President and Chief Actuary, USABLE Life; **KENDIE STROEDE**, Specialty Integration Product Lead, Cigna; *Co-Moderators: JULIE POHJOLA*, New Product Development Lead, Cigna; **KRISTEN D. WILLEY, GBDS**, Distribution Sales Consultant, Group Special Products, Workplace Solutions, Mutual of Omaha

### 22. He Said, She Said: Perspectives on Group Versus Individual Underwriting

Join two underwriters, one from the group side and the other individual, as they discuss key underwriting considerations for critical illness, hospital indemnity, and accident insurance products.

**BRET FREDERICKSON**, Select Benefits Underwriting Manager, Symetra; **GAIL MITCHELL, FLMI**, Vice President, Underwriting, CNO Financial Group; *Moderator: KAMRAN MALIK, ASA, MAAA*, Consulting Actuary, Wakely Actuarial

### 23. Around the Dial

Connect with your peers as we debate and discuss current events, challenges, and opportunities in the DI marketplace.

*Moderator: DAVE STEINBRUNNER, ASA, MAAA*, Assistant Actuary and GSI Underwriter, Product Development – Disability Income, Ameritas Life

### 24. De-Risking Long-Term Care Insurance

LTCI is subject to mortality, lapse, incidence utilization, investment, and expense risks. This workshop will introduce several emerging concepts to mitigate some of these risks, including interest rate, inflation, and mortality hedging as well as approaches to managing inforce blocks of business. We will also discuss the challenges of turning these concepts into reality.

**LINDA CHOW, FSA, MAAA**, Senior Manager, Ernst and Young; **ANDREW DALTON, FSA, MAAA**, Actuary, Milliman; *Moderator: ROBERT YEE, FSA, MAAA*, Director, PricewaterhouseCoopers

## ◀ WEDNESDAY, SEPTEMBER 27 ▶

9:30 to 10:30 a.m.

### 25. Actuarial Professionalism: Call To All Actuaries — Rules of Engagement (Part 1)

Join this interactive session featuring thought provoking case studies exploring difficult situations. Along the way, review the professionalism structure and requirements for U.S. actuaries and receive structured professionalism credit as well.

**JAY B. BUSHEY, FSA**, Senior Director, Actuarial & Risk Management, LifeSecure Insurance Company; *Moderator: JOE WURZBURGER, FSA, MAAA*, Staff Fellow, Health, Society of Actuaries

### 26. Beyond the Definition of Excepted Benefit: How Changes to Federal and State Regulations Impact Supplemental Health Products

In addition to providing information on current regulatory updates/considerations, this session will explore the potential impacts that changes in state and federal regulations could have on supplemental health products, and how to navigate in an ever-changing environment.

**JENNIFER HOWARD, FSA, MAAA**, Actuary, Milliman; **STACY KORON, J.D., CLU, FLMI, LTCP**, Compliance Consultant, Milliman; *Moderator: SUSAN WAGNER*, Assistant Vice President, Product Development, MassMutual Financial Group



## 27. Enhancing the Customer Experience: Imagine the Possibilities

Surveys have shown that buying insurance is second only to going to the dentist as one of people's least favorite things to do. How can the industry change this attitude? This session will discuss the industry's response to enhancing the customer experience using solutions that were not possible only a few short years ago. (P.S. And some that were.)

**PHIL MURPHY, FLMI**, Second Vice President, Integrated Underwriting Solutions, Munich Re; **KRISTIN PAGLIERO**, Manager, Market Education, Unum; **PRESTON ROGERS, CIA**, Assistant Vice President, UUS Contact Center, Unum; *Moderator: TODD SILVERHART, Ph.D., LUIF*, Corporate Vice President and Director, Insurance Research, LIMRA

## 28. Investigating LTC Claims: Fraud Prevention Tips and Strategies

Both company and consumer experience with LTC claims is increasing rapidly. This session will explore various considerations for a claim fraud detection program from a legal, company, and investigative perspective. Topics will include: how to determine your company's philosophy for a fraud detection program, how to create a program, and how to execute this program. This session will also explore legal considerations, litigation tactics, and possible litigation outcomes.

**TOM ARD**, Surveillance Manager, Diligence International Group, LLC; **PAUL MARQUEZ**, Diligence International Group, LLC; **CHRIS PETILO, J.D.**, Associate, Drinker Biddle & Reath LLP; **CHAD THOMAS**, Director, Claims, Genworth; *Moderator: SHAWNA MEYER, FSA, MAAA*, Vice President and Actuary, New York Life

10:45 to 11:45 a.m.

## 29. Actuarial Professionalism: Call to All Actuaries — Rules of Engagement (Part 2)

Join this interactive session featuring thought provoking case studies exploring difficult situations. Along the way, review the professionalism structure and requirements for U.S. actuaries and receive structured professionalism credit as well.

**JAY B. BUSHEY, FSA**, Senior Director, Actuarial & Risk Management, LifeSecure Insurance Company; *Moderator: JOE WURZBURGER, FSA, MAAA*, Staff Fellow, Health, Society of Actuaries

## 30. Driving Superior Supplemental Health Participation

How can we drive superior employee participation? This session will explore the impact of:

- Pre-enrollment messaging
- Enrollment meeting format (group versus one-on-one)
- Enrollment meeting timing (off cycle versus with core benefits)
- Enrollment meeting content

**MELISSA MARKS**, CEO, The McClain Group; **STEVE WOODS**, Vice President, Senior Account Executive, Gen Re; *Co-Moderators: ADAM BEZMAN*, Senior Director, Product and Innovation, Trustmark Voluntary Benefit Solutions; **STEVEN TOBY**, Director, Supplemental Health Product Development, Guardian

## 31. The Changing Underwriting Paradigm

Disruption, technology, an aging workforce, and many other factors are changing the way we work today and in the future. Join us to learn more about the factors that will change underwriting for disability insurance in the future.

**BILL MOORE**, Vice President, Underwriting, Munich Re; *Moderator: RICHARD DIXON*, Assistant Vice President, Underwriting, Munich Re

# Supplemental Health & Protection Conference Sessions Selection

		DI	LTC	CI	Accident	Hospital Indemnity
<b>Monday</b>						
3:45 to 5:00 p.m.	1. Medical Technology Advancements in Cancer Treatment			◆		
	2. Combo Products – Managing Risk and Opportunity		◆	◆	◆	◆
	3. The Critical Illness Medical Consultation from A to Z: Where Pricing, Marketing, and Claims all Meet!			◆		
	4. What Has Predictive Analytics Done for You Lately?	◆	◆	◆	◆	◆
	5. LTC: A Forward Looking View of Care, Delivery, and Financing		◆			
<b>Tuesday</b>						
9:30 to 10:45 a.m.	6. Industry Sales Updates on Product Trends			◆	◆	◆
	7. Supplemental Health Product and Rate Filing Challenges			◆	◆	◆
	8. Enrollment Technology Issues			◆	◆	◆
	9. FASB's Proposed Change(s): A Giant Step Forward?	◆	◆			
	10. Innovative LTC Products for Target Markets		◆			
11:00 a.m. to 12:15 p.m.	11. Product Development – The Next Generation			◆	◆	◆
	12. Underwrite This! A Voluntary CI/AI/HI Case Study Workshop			◆	◆	◆
	13. Interstate Compact Session for Both DI and LTC	◆	◆			
	14. LTC Solutions – Debating Three Product Types		◆			
1:15 to 2:30 p.m.	15. Getting Fit With Wellness	◆	◆	◆	◆	◆
	16. Premium Structures for Supplemental Health Products			◆	◆	◆
	17. Managing Risk in Hospital Indemnity Insurance					◆
	18. DI Chief Underwriters Panel	◆				
	19. Regulator Viewpoint on Long-Term Care		◆			
2:45 to 4:00 p.m.	20. Supplemental Health Hot Topics Buzz			◆	◆	◆
	21. Get In Line – Integrating Effectively With Major Medical			◆	◆	◆
	22. He Said, She Said: Perspectives on Group Versus Individual Underwriting			◆	◆	◆
	23. Around the Dial	◆				
	24. De-Risking Long-Term Care Insurance		◆			
<b>Wednesday</b>						
9:30 to 10:30 a.m.	25. Actuarial Professionalism: Call to All Actuaries – Rules of Engagement (Part 1)	◆	◆	◆	◆	◆
	26. Beyond the Definition of Excepted Benefit: How Changes to Federal and State Regulations Impact Supplemental Health Products			◆	◆	◆
	27. Enhancing the Customer Experience: Imagine the Possibilities	◆	◆	◆	◆	◆
	28. Investigating LTC Claims: Fraud Prevention Tips and Strategies		◆			
10:45 to 11:45 a.m.	29. Actuarial Professionalism: Call to All Actuaries – Rules of Engagement (Part 2)	◆	◆	◆	◆	◆
	30. Driving Superior Supplemental Health Participation	◆	◆	◆	◆	◆
	31. The Changing Underwriting Paradigm	◆				





# Conference Details and General Information

## TO REGISTER

Register by August 18 and save!

### Early Registration Rates

LIMRA, LOMA, and SOA Members: \$1,225

Non-member: \$1,725

### Standard Rates (After August 18, 2017)

LIMRA, LOMA, SOA Members: \$1,425

Non-member \$1,925

### Register Online:

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

[www.loma.org/Events/Conferences.aspx](http://www.loma.org/Events/Conferences.aspx)

[www.soa.org](http://www.soa.org)

## GROUP DISCOUNT

If three (3) 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. Individuals using this registration option must register for the full member conference registration fee. **(Note: Presenter registrations and individuals utilizing any other discounts do not qualify towards the required three registrant per company minimum.)** Please note that if a registrant's member company does not ultimately meet the aforementioned eligibility criteria (e.g., there are fewer than three registrants from a member company who paid the qualifying full conference fee), registrants will receive a notice of any balance due based on the difference between the regular applicable rate and the group discounted rate.

## CANCELLATION POLICY

All cancellations and refund requests must be received in writing. These requests carry a \$100.00 U.S. administrative charge. Full refunds minus the administrative fee will be granted on written requests received no later than 10 business days before the meeting. No refunds will be granted if the request is received within 10 business days of the meeting. If for any reason a meeting is cancelled, the conference organizers will refund the total registration fee. However, the conference organizers will not be responsible for any travel, hotel accommodations or other costs incurred. Cancellation requests should be submitted to [meetings@loma.org](mailto:meetings@loma.org).

## CONTINUING EDUCATION INFORMATION

For information on SOA CPD Credit and Continuing Education Credit — U.S. Qualification Standards please visit the Supplemental Health & Protection Conference page 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 Professional Recertification Program (Formerly PACE) Credits. If you have any questions or need more information about the PRP program, please visit: <http://www.theamericancollege.edu/ce-continuingeducation/pace> or call The American College of Financial Services 888.263.7265.

## HOTEL INFORMATION



### Hyatt Regency Baltimore Inner Harbor

300 Light Street

Baltimore, MD 21202

Phone: 410.528.1234

Make your reservations by August 18, 2017 by calling 800.233.1234 and mentioning the Supplemental Health & Protection Conference or by using this [link](#) to qualify for the group rate of \$219 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 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.

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