

# Supplemental Health, DI & LTC Conference

**August 6 - 8, 2018**

San Diego Marriott Mission Valley, San Diego, CA

# Conference

# 2018



Diverse Products —  
Common Goals

Learn from experts within the supplemental health, DI, and LTC industries

Connect with peers in actuarial/product development, underwriting, claims, and more

Select from 35 workshops across three product-focused tracks





## Diverse Products — Common Goals

The Supplemental Health, DI & LTC Conference provides a unique opportunity to consider a cross-functional view of supplemental health products (including accident insurance, critical illness, and 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, attendees can choose to explore one product from end-to-end or consider one function across multiple products.

The products covered at this conference have been on a variety of trajectories in recent years. Whether your goal is maintaining momentum in growing product lines, or reinvigorating growth in product lines that have faltered, at this event you can connect with peers who share your challenges.

Hosts LIMRA, LOMA, and the Society of Actuaries invite you to network, share ideas and experiences, and learn from experts within the supplemental health, individual disability, and long-term care industries.

## About the Associations

LIMRA, a worldwide research, learning and development organization, is the trusted source of industry knowledge, helping more than 850 insurance and financial services companies in 64 countries increase their marketing and distribution effectiveness.

 Suzanne Melanson  
860.285.7879  
[smelanson@limra.com](mailto:smelanson@limra.com)  
[www.limra.com](http://www.limra.com)

With nearly 1,200 member companies in over 80 countries, LOMA is a global leader in insurance and financial services industry education, committed to improving our members' management and operations through quality employee development, research, information sharing, and related products and services.

 James Huffman, FLMI, ACS  
770.984.6446  
[huffmanj@loma.org](mailto:huffmanj@loma.org)  
[www.loma.org](http://www.loma.org)

The SOA, through research and education, advances actuarial knowledge and improves decision making to benefit society. We enhance the ability of actuaries to be trusted financial and business advisors on problems involving uncertain future events. We provide and ensure the integrity and relevance of our credentials.

 Jay Semla  
847.706.3624  
[jsem@soa.org](mailto:jsem@soa.org)  
[www.soa.org](http://www.soa.org)

## General Session Highlights

### Exciting New Medical Frontiers: Are You Prepared?



**DAVE RENGACHARY, M.D.**  
Senior Vice President and Chief Medical  
Director, US Mortality Markets  
RGA Reinsurance Company

Join us for this important exercise — utilizing a 5–10 year horizon, we will identify the top trends in medicine that are predicted to have a transformative impact on our industry. Each trend will be viewed through the lens of separating promise from reality and exploring how each might impact the broader life and health insurance industry.

### Artificial Intelligence and Robotic Process Automation — Changing the World of Insurance



**DEANA RHOADES**  
Principal, Automation, Health Plan Consulting  
NTT DATA Services



**KAREN WAY**  
Data & Intelligence Practice Lead,  
Health Plan Consulting,  
NTT DATA Services

Artificial intelligence and robotic process automation continue to proliferate and bring about transformation in nearly every industry and aspect of society. The insurance industry is no exception. Our presenters will help attendees understand the roles of artificial intelligence and robotic process automation in the insurance industry with examples of how these capabilities are being deployed and integrated into insurance companies' product development, distribution, customer engagement and operations as part of their enterprise-wide technology strategy.

### My Brain Has a Hole in It



**GORDON VIGGIANO**  
My Brain LLC



**JILL VIGGIANO**  
My Brain LLC

Gordon Viggiano was a successful entrepreneur and businessman with a loving spouse and two beautiful children. He worked hard, saved for the future, and took good care of himself and his family. On his 51st birthday, Gordon suffered a massive stroke that nearly killed him. With no warning signs or risk factors, this life changing event set him on a course he never could have predicted or imagined. He will recount his journey of recovery and bring inspiration to all of us as we face dramatic challenges in our lives. Having disability insurance has been a significant factor in Gordon's recovery story. Gordon's wife Jill, a self-proclaimed "Disability Insurance Evangelist" will also speak, telling their insurance story and explaining the enormous impact disability coverage has had on recovery, their kids, and their life today.



## Program Overview

### MONDAY, AUGUST 6

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

**MEET & GREET** — 1:30 to 2:00 p.m.

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

*Exciting New Medical Frontiers: Are You Prepared?*

**DAVE RENGACHARY, M.D.**

Senior Vice President and Chief Medical Director,  
US Mortality Markets  
RGA Reinsurance Company

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

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

**EVENING RECEPTION** — 5:30 to 6:45 p.m.

### TUESDAY, AUGUST 7

**BREAKFAST** — 7:00 to 8:00 a.m.

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

*My Brain Has a Hole in It*

**GORDON VIGGIANO**

My Brain LLC

**JILL VIGGIANO**

My Brain LLC

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

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

**BREAK** — 10:30 to 11:00 a.m.

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

**LUNCHEON** — 12:00 to 1:00 p.m.

**CONCURRENT SESSIONS** — 1:00 to 2:00 p.m.

**BREAK** — 2:00 to 2:30 p.m.

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

**BREAK** — 3:30 to 4:00 p.m.

**CONCURRENT SESSIONS** — 4:00 to 5:15 p.m.

### WEDNESDAY, AUGUST 8

**BREAKFAST** — 7:00 to 8:00 a.m.

*7.1 Actuarial Professionalism: Call to All Actuaries —  
Rules of Engagement (Special Breakfast Session)*

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

*Artificial Intelligence and Robotic Process Automation —  
Changing the World of Insurance*

**DEANA RHOADES**

Principal, Automation, Health Plan Consulting  
NTT DATA Services

**KAREN WAY**

Data & Intelligence Practice Lead,  
Health Plan Consulting,  
NTT DATA Services

**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.

**ADJOURN** — 11:45 a.m.

# Conference

## Distribution of Conference Sessions

	#	Session Title	DI	LTC	SH
<b>Monday</b>					
3:45 to 5:00 p.m.	1.1	Accident and Critical Illness Survey Results and Trends Analysis			◆
	1.2	Turning Thoughts Into Solutions			◆
	1.3	Consumer Attitudes and Product Solutions – LTC Buzz Group		◆	
	1.4	The DI Pendulum – Backwards or Forwards?	◆		
<b>Tuesday</b>					
9:30 to 10:30 a.m.	2.1	Supplemental Health Benefits 101			◆
	2.2	Supplemental Health Product Take-Overs Friend or Foe?			◆
	2.3	Getting Started With Accelerated Benefit Riders		◆	
	2.4	Emerging Trends in LTC Care Delivery		◆	
	2.5	Consumer Understanding of Disability Insurance	◆		
11:00 a.m. to 12:00 p.m.	3.1	Affordable Care Act – Operating Through the Unknown of the ACA			◆
	3.2	Back by Popular Demand: Underwrite This! A Critical Illness, Accident, and Hospital Indemnity Case Study			◆
	3.3	Policyholder Options for LTC Rate Increase		◆	
	3.4	Claims and Underwriting From a Critical Thinking Perspective	◆		
	3.5	InsurTech and Innovation: Application to Living Benefit Products	◆		
1:00 to 2:00 p.m.	4.1	Bet Your Competition Always (or Never) Does This! Agent Truths in 2018			◆
	4.2	To Package or Not To Package: Supplemental Health Combo Products			◆
	4.3	The State of Combination Products – LIMRA/EY Surveys		◆	
	4.4	LTC Litigation		◆	
	4.5	Alternative Distribution Experiments: DI's Break From Tradition	◆		
2:30 to 3:30 p.m.	5.1	Consumer Perspective on Supplemental Health			◆
	5.2	Health Insurance With a Side of Health Insurance			◆
	5.3	The Nuts and Bolts of Short-Term Care		◆	
	5.4	Accelerated Underwriting	◆	◆	◆
	5.5	DI Regulatory Update: Bumps in the Road	◆		
4:00 to 5:15 p.m.	6.1	Supplemental Hot Topics – Let's Buzz!			◆
	6.2	Real-time Quote-to-Enrollment Technology			◆
	6.3	LTC Claims Fraud – Investigator's Perspective		◆	
	6.4	IDI Hot Topics	◆		
<b>Wednesday</b>					
7:00 to 8:00 a.m.	7.1	Actuarial Professionalism: Call to All Actuaries – Rules of Engagement (1)	◆	◆	◆
9:30 to 10:30 a.m.	8.1	Supplemental Health Benefits in an Ever-Changing Regulatory Environment			◆
	8.2	International View of LTC		◆	
	8.3	Robotics and Automation in Insurance Operations	◆	◆	
	8.4	Underwriting Trends in GSI	◆		
10:45 to 11:45 a.m.	9.1	Claims Painpoints From High Denial Rates (CI) Claims Perspective			◆
	9.2	Behavioral Economics for Better Business Results	◆		
	9.3	Actuarial Professionalism: Call to All Actuaries – Rules of Engagement (2)	◆	◆	◆



## Concurrent Sessions

### MONDAY, AUGUST 6

3:45 to 5:00 p.m.

#### 1.1 Accident and Critical Illness Survey Results

Increase your overall knowledge of how the supplemental health industry is trending with an informative session hosted by Eastbridge and GenRe on accident & critical illness insurance. During this event, Eastbridge and GenRe will report out on their 2018 market survey results. Eastbridge will present on trends specific to accident and GenRe will present on trends specific to critical illness. Be prepared to leave this event with a better understanding of current and future state insight from carriers that are actively marketing these products, including those companies exploring them as a new product offering as well.

**ERIN MARINO**, Senior Director, Research and Marketing, Eastbridge Consulting Group; **STEPHEN ROWLEY**, Vice President and Senior Account Executive, Gen Re; **Moderator: JOSEPH REFANO**, Accident and Health Product Director, MetLife

#### 1.2 Turning Thoughts Into Solutions

Customer centered solutions are the foundation of this session. Empathy for your customers and surfacing insights to create products and services that they want and need is the heart of design thinking. During this highly interactive session, participants will be introduced to the basics of design thinking and apply learnings within small groups focusing on supplemental health products. This session is limited to the first 40 registrants.

**JAMES WIESELMAN SCHULMAN**, Senior Design Consultant, Innovation COE, Cigna; **Facilitators: JULIE POHJOLA**, Senior Product Manager, Group Supplemental Solutions, Cigna, **STEPHANIE TURGEON**, Manager, Group Project Development, Aflac; **SUSAN WAGNER**, Assistant Vice President, Worksite and Institutional Insurance Innovation and Pricing, MassMutual

#### 1.3 Consumer Attitudes and Product Solutions — LTC Buzz Group

In this interactive group buzz session, hear from experts in current consumer attitudes about financial services, insurance, and LTC. Brainstorm on potential solutions in a buzz group format.

**ABIGAIL BISI**, Innovation Strategist, Maddock Douglas; **Moderator: VINCE BODNAR, ASA, MAAA**, Senior Vice President, Product Management, USLI, Genworth

#### 1.4 The DI Pendulum — Backwards or Forwards?

This session will feature an historical overview of the DI cycles of the past — from expansion to contraction, from profitable to unprofitable. What makes this product line so susceptible to these trends? And as an industry, are we heading in the right direction or repeating the mistakes of the past?

**KATHLEEN COUGHLIN**, Chief Underwriter, U.S. Insurance Operations, DI New Business, MassMutual; **STEVE STRIBLING, FSA, MAAA**, Vice President, Product Development, Northwestern Mutual; **Moderator: PETER BRAUN, FSA, MAAA**, Actuary, Northwestern Mutual

### TUESDAY, AUGUST 7

9:30 to 10:30 a.m.

#### 2.1 Supplemental Health Benefits 101

New to supplemental health benefits? Then this is the session for you. We'll get you started on the right foot with an overview of the basics you need to know about critical illness, accident and hospital indemnity insurance.

**BILL BADE, FSA, MAAA**, Consulting Actuary, Milliman; **MICHELLE HAINES, ASA, MAAA**, RGA Reinsurance Company; **Moderator: SCOTT BAKER, ASA, MAAA**, Product Actuary, Guarantee Trust Life

#### 2.2 Supplemental Health Take-Overs: Friend or Foe?

Join this interactive workshop to discuss the process and challenges that carriers face around take-overs. You will have the opportunity to hear your peers talk about product design, regulatory provisions, pricing, and commissions. Be prepared to walk away with a better understanding of what carriers are doing for supplemental health when it comes to take-overs.

**Co-moderators: JOSEPH REFANO**, Accident and Health Product Director, Group Benefits, MetLife; **STEPHANIE TURGEON**, Manager, Group Product Development, Aflac

# Conference

## 2.3 Getting Started With Accelerated Benefit Riders

This session will introduce accelerated benefit riders on life insurance. These combination products are one of the fastest growing segments of the insurance industry. We will cover three rider types, three rider structures, and rider features. We will include how these riders function on the various base life product types. We will discuss underwriting and claims management, including a comparison with traditional LTCI.

**DENISE LISTON**, Senior Vice President, LTCG; **Speaker and Moderator: JOHN TIMMERBERG, ASA, MAAA**, Accelerated Actuarial

## 2.4 Emerging Trends in LTC Care Delivery

This session will explore the evolution of care delivery. This session will go beyond the emergence of assisted living facilities and provide some of the latest changes that are being seen in the industry.

**GRACE NOGUEIRA**, Vice President, LTCG;  
Additional Speakers TBA

## 2.5 Consumer Understanding of Disability Insurance

Many consumers feel that they do not need disability insurance coverage, despite being ill-prepared for the financial consequences of a disability. How well do people understand this product and the likelihood of needing it? How would they approach paying living expenses if they became disabled? In this session, hear the results of recent LIMRA research that explored these issues. Then, break into groups to discuss possible solutions to the question, "How can we improve consumers' understanding?"

**KIMBERLY LANDRY**, Assistant Research Director, Workplace Benefits Research, LIMRA; **Moderator: RICHARD DIXON**, Assistant Vice President, Underwriting Service, Munich Re

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

## 3.1 Affordable Care Act — Operating Through the Unknown of the ACA

The Affordable Care Act continues to be a factor in the Supplemental Health Insurance space. Join us for a discussion of how employer options are changing, how to plan as a carrier for the unknown, and how to shift appropriately when modifications occur. This session will discuss how to be proactive rather than reactive when navigating through the legislative changes that may arise.

**GREG FANN, FSA, FCA, MAAA**, Senior Consulting Actuary, Axene Health Partners; **DENNY WEINBERG**, Chief Executive Officer and Founder, Hixme Insurance Solutions; **Moderator: DUSTIN TINDALL, FSA, MAAA**, Consulting Actuary, Axene Health Partners

## 3.2 Back by Popular Demand — Underwrite This! A Critical Illness, Accident, and Hospital Indemnity Case Study

Join us for an interactive look at some actual critical illness, accident, and hospital indemnity cases in the group market.

**CHELLI ESSER**, National Accounts Case Underwriting Consultant, Life and Voluntary Products, Securian Financial Group; **BRET FREDERICKSEN**, Director, Underwriting Select Benefits, Symetra; **MARY JOHNSON**, Senior Marketing Underwriter, RGA Reinsurance Company; **Moderator: MICHELLE HAINES, ASA, MAAA**, Associate Actuary, U.S. Group Reinsurance, RGA Reinsurance Company

## 3.3 Policyholder Options for LTC Rate Increase

Insurers are providing more and more options for policyholders to reduce/change benefits in lieu of rate increases. This session will explore these options from an actuarial perspective. The new actuarial guideline calls for more transparency. How will benefit options factor in this documentation? Rate increases will continue for years to come so communication with all of the stakeholders including regulators, policyholders, shareholders, etc., will be critical.

**RALPH DONATO**, Senior Consultant, LTCG; **NICK SHEAHON**, Actuary, Genworth

## 3.4 Claims and Underwriting From a Critical Thinking Perspective

Join us to review some DI claims stories and then venture back to the original underwriting. We will apply critical thinking to develop a current perspective. We encourage all participants to join in the conversation.

**JODY ELMORE, HIA, DHP, LTCP, HCAFA**, Senior LB Risk Management Consultant, Munich Re; **KAREN RUGG**, Second Vice President, Disability Underwriting, Berkshire Life; **Moderator: RICHARD DIXON**, Assistant Vice President, Underwriting Services, Munich Re

## 3.5 InsurTech and Innovation: Application to Living Benefit Products

There is a great buzz today about InsurTech. Most insurance companies state that they are or want to be innovative. However, it can sometimes be challenging to find real examples of innovations, especially those that can be applied to living benefit products. In this session, our presenters will delve deeper into these topics to give us examples of innovations that already are occurring or have a great deal of potential in being applied to issuance or ongoing management of living benefit products.

**JIM FILMORE, FSA, MAAA**, Vice President and Actuary, Munich Re; **STEVE WOODS**, Vice President, Senior Account Executive Group and Specialty Reinsurance, Gen Re; **Moderator: STEPHEN BOYD, ASA, MAAA**, Actuarial Associate, Mutual of Omaha



1:00 to 2:00 p.m.

#### 4.1 Bet Your Competition Always (or Never) Does This! Agent Truths in 2018

Supplemental health carriers are often told by their producers that all their competitors do (or don't) do something. Carriers will submit topics in advance and the audience will vote to describe as "very, very hugely true," an "alternative truth," or "fake news."

**ASHLEE BORCAN, FSA, MAAA**, Principal and Consulting Actuary, Milliman; **STEPHEN ROWLEY**, Vice President and Senior Account Executive, Gen Re

#### 4.2 To Package or Not to Package: Supplemental Health Combo Products

Come hear this panel made up of product/actuarial design and sales leaders discuss pros and cons of combining hospital indemnity, critical illness, and accident products. The panel will discuss packaging in general, filing as one product and marketing bundles.

**JENNIFER HOWARD, FSA, MAAA**, Consulting Actuary, Milliman; **RICHARD KENDRICK**, Sales Manager, Aflac; **Moderator: RICHARD SCHAEFER, FSA, MAAA**, Chief Actuary, Allstate Benefits

#### 4.3 The State of Combination Products — LIMRA/EY Surveys

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 product features currently available. 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, Insurance and Actuarial Advisory Services, EY; **ELAINE TUMICKI**, Corporate Vice President, Insurance Research – Product, LIMRA

#### 4.4 LTC Litigation

This session will explore recent claim litigation and rate increase litigation cases related to LTC. Legal experts will describe key aspects and outcomes, and most importantly, lessons learned.

**JOSH AKBAR**, General Counsel, Long Term Care, Genworth; **JEREMY F. HEINNICKEL**, Associate, Saul Ewing Arnstein & Lehr LLP; **SANDRA JONES**, Associate, Drinker Biddle & Reath; **Moderator: AARON BALL, FSA, MAAA**, Vice President and LTC Business Leader, New York Life

#### 4.5 Alternative Distribution Experiments: DI's Break From Tradition

As buying behaviors change, see the different responses coming from the industry.

**CHRISANN FUNK**, DI Product Director, Principal Financial; **STEVE TISI**, Project Manager LifePreserve

2:30 to 3:30 p.m.

#### 5.1 Consumer Perspective on Supplemental Health

The audience will hear true stories from a cancer survivor and how critical illness products would have helped during financial hardship.

**ASHLEY FLYNN**, APRN (Nurse Practitioner), Pediatric Oncology; Additional Speakers TBA

#### 5.2 Health Insurance With a Side of Health Insurance

As cost sharing for medical insurance increases, there is a growing trend to seek additional coverage through supplemental health policies. Conceptually, this makes sense, but how well has it worked in practice? This session will explore the application of combining medical and supplement health products — the decisions to be made and the challenges to be overcome — from both an actuarial and sales perspective. The latest market activity and modeling techniques will also be discussed.

**GREG FANN, FSA, FCA, MAAA**, Senior Consulting Actuary, Axene Health Partners; **DUSTIN TINDALL, FSA, MAAA**, Consulting Actuary, Axene Health Partners; **DENNY WEINBERG**, Chief Executive Officer and Founder, Hixme Insurance Solutions; **Moderator: JACK NORBY, FSA, MAAA**, Director and Actuary, Trustmark

#### 5.3 The Nuts and Bolts of Short-Term Care

The speakers will provide an overview of short term care, including design, pricing, and regulatory issues, give an overview of how it compares to long-term care from an underwriting perspective, and discuss the issues a company might consider if looking to enter the short-term Care market today.

**GAIL MITCHELL**, Vice President, Underwriting, Bankers Life; **LINDSEY MURRAY**, Director, Actuarial Individual Products, National General Insurance; **Moderator: SANJA ZEHNDER**, Managing Actuary, Bankers Life



# Conference

## 5.4 Accelerated Underwriting

With accelerated underwriting, the future is now as companies and systems apply and analyze predictive analytics, real time medical data and other new forms of evidence to underwrite and potentially issue policies more quickly and perhaps at a lesser cost. How does it work? How can advancements in other insurance lines be applied to LTCI and combo products underwriting? Join this session to learn more about this cutting-edge underwriting process from reinsurers and service providers.

**PAUL O'KEEFE**, Vice President, AURA Business Development, RGA Reinsurance Company; **MICHAEL REEVES**, Vice President, Partnership Solutions, Hannover Re; **STACY STEUART**, Strategic Product Owner, Data Products, ExamOne; **Moderator: WINONA BERDINE**, Vice President, Business Development, U.S. Individual Health, RGA Reinsurance Company

## 5.5 DI Regulatory Update: Bumps in the Road

Don't get caught driving in the dark without your lights on. Connect with your peers and industry experts as we shed light on issues impacting the disability income industry, so you can avoid any unexpected bumps in the road.

**DAVID STEINBRUNNER, ASA, MAAA**, Assistant Actuary and GSI Underwriter, Product Development – Disability Income, Ameritas

4:00 to 5:15 p.m.

## 6.1 Supplemental Hot Topics — Let's Buzz!

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

**Moderators: ASHLEE BORCAN, FSA, MAAA**, Principal and Consulting Actuary, Milliman; **STEVE KECK**, Senior Vice President and Chief Actuary, Life Insurance Company of Alabama; **RICHARD SCHAEFER, FSA, MAAA**, Chief Actuary, Allstate Benefits; **SUSAN WAGNER**, Assistant Vice President, Worksite & Institutional Insurance Innovation and Pricing, MassMutual; **JOE WURZBURGER, FSA, MAAA**, Staff Fellow, Health, Society of Actuaries

## 6.2 Real-time Quote-to-Enrollment Technology

Join this session and conversation to understand how technology can drive an efficient and compelling point of sale with the employer to an online enrollment experience with employees. Discover how quote-to-enrollment integrations can help us cross the bridge from a paper to digital enrollment experience.

**GARRETT VIGGERS**, Co-founder, Senior Enterprise Sales & Strategy Executive, Limelight Health; **Moderator: MICHELLE HAINES, ASA, MAAA**, Associate Actuary, U.S. Group Reinsurance, RGA Reinsurance Company

## 6.3 LTC Claims Fraud — Investigator's Perspective

This session will present several examples of recent fraud cases. Investigators will describe how the case was first identified as suspicious, what investigative steps were performed, the key findings, and the resulting actions taken.

**PAUL MARQUEZ**, Manager, Diligence International Group, LLC; **EVA V. PORTILLO**, Director, Business Development and Account Management, Archangel Investigations & Protection, Inc.; **Moderator: VALERIE BESSERMAN, CVP**, Claims, New York Life

## 6.4 IDI Hot Topics

Please attend this open forum to discuss what's trending in IDI underwriting. Bring your hot topic. Share your experience and learn from one another in this fully interactive session.

**Co-moderators: KATHLEEN COUGHLIN**, Chief Underwriter, U.S. Insurance Operations, DI New Business, MassMutual; **KAREN RUGG**, Second Vice President, Disability Underwriting, Berkshire Life

# WEDNESDAY, AUGUST 8

7:00 to 8:00 a.m.

## 7.1 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.

**JOE WURZBURGER, FSA, MAAA**, Staff Fellow, Health, Society of Actuaries; Additional Speaker TBA

9:30 to 10:30 a.m.

## 8.1 Supplemental Health Benefits in an Ever-Changing Regulatory Environment

Join our session to learn about current trends and regulatory updates in supplemental health benefits, as well as a discussion with our panelists regarding the evolving regulatory environment and the potential impact on supplemental health products.

**LYDIA JILEK**, Director, Voluntary Benefits, Willis Towers Watson; **STACY KORON, J.D., CLU, FLMI, LTCP**, Compliance Consultant, Milliman; **TARIE SUMMERS**, Director, Voluntary Products, The Hartford



## 8.2 International View of LTC

LTC insurance in the U.S. is at a stage of production decline. This workshop provides a comparison of the LTC insurance risk factors in a number of European and Asian countries relative to lessons learned in the U.S. The audience will gain an appreciation of the private LTC insurance marketplaces, product risks, and future prospects across the globe.

**ETIENNE DUPOURQUE**, Consultant; **ROBERT YEE, FSA, MAAA**, Director, PriceWaterhouseCoopers; Additional Speakers TBA;  
**Moderator: WINONA BERDINE**, Vice President, Business Development, U.S. Individual Health, RGA Reinsurance Company

## 8.3 Robotics and Automation in Insurance Operations

With the rapid advancement of technology, automation and robotics are more than just hot topics, they are real actionable items for many industries today and will quickly become part of our day-to-day lives. Specific to the insurance industry, we are seeing more and more companies trying to automate their operations. In this session, the presenters will discuss case studies of companies that have gone through operational automation processes. This session will help DI and LTC carriers think through how automation and robotics can be applied to their operations learning from others' experiences.

**DARYL LEPAK**, Manager, EY; **RAJU SAXENA**, Senior Manager, EY

## 8.4 Underwriting Trends in GSI

Learn about topics, trends, and issues within the GSI marketplace for DI. How is distribution changing? Marketplaces? Demographics? How much risk is too much and what limits are no longer relevant? Trends for the future? Competition?

**TAMMI ROBERTS**, Director of Case Design Underwriting, Unum;  
**Moderator: DEREK COBURN, FSA, MAAA**, Director, IDI Finance, Unum

10:45 to 11:45 a.m.

## 9.1 Claims Painpoints From High Denial Rates (CI) Claims Perspective

How can the industry address the 30 percent denial rate for CI claims? What are the challenges in understanding from a policyholder perspective and how can these be addressed in the policy language and claims submission process?

**BILL BADE**, Consulting Actuary, Milliman; **SHELLY LABARRE**, Team Lead, Group Insurance, Securian Life; **KEVIN OLBERDING**, Assistant Vice President and Actuary, Unum; **Moderator: KRISTEN WILLEY, GBDS**, Distribution Sales Consultant, Mutual of Omaha

## 9.2 Behavioral Economics for Better Business Results

Take a look at a Gen Re study that focuses on application accuracy and employee engagement for worksite products. Learn how to shape applications to get the results you want.

**KEITH BROWN, CLU, ChFC, FALU, FLMI, RHU**, Vice President, Chief Underwriter, Gen Re, Additional Speakers TBA;  
**Moderator: KATHLEEN COUGHLIN**, Chief Underwriter, U.S. Insurance Operations, DI New Business, MassMutual

## 9.3 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.

**Moderator: JOE WURZBURGER, FSA, MAAA**, Staff Fellow, Health, Society of Actuaries; Additional Speaker TBA

# Conference

## Conference Details and General Information

### TO REGISTER

Register by July 16 and save!

#### **Early Registration Rates (Register by July 16, 2018):**

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

Non-member: \$1,875

#### **Standard Rates (After July, 16, 2018):**

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

Non-member \$2,075

### 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)

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

### 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 ten business days before the meeting. No refunds will be granted if the request is received within ten 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).

### 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.

### 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



#### **San Diego Marriott Mission Valley**

8757 Rio San Diego Drive

San Diego, CA 92108

Phone: 619.692.3800

Make your reservations by July 16, 2018 by calling 800.228.9290 and mentioning the Supplemental Health, DI & LTC Conference or by using this [link](#) to qualify for the group rate of \$199 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.

# Thank You to Our Sponsors and Exhibitors

## Platinum Sponsor



## Welcome Reception Sponsor



## Sponsors



## Technology Sponsor



## Exhibitors



SPONSOR AND EXHIBITOR OPPORTUNITIES ARE AVAILABLE

**Contact:**

STACEY QUANCE, LOMA  
770.634.5714 • [squance@loma.org](mailto:squance@loma.org)

