

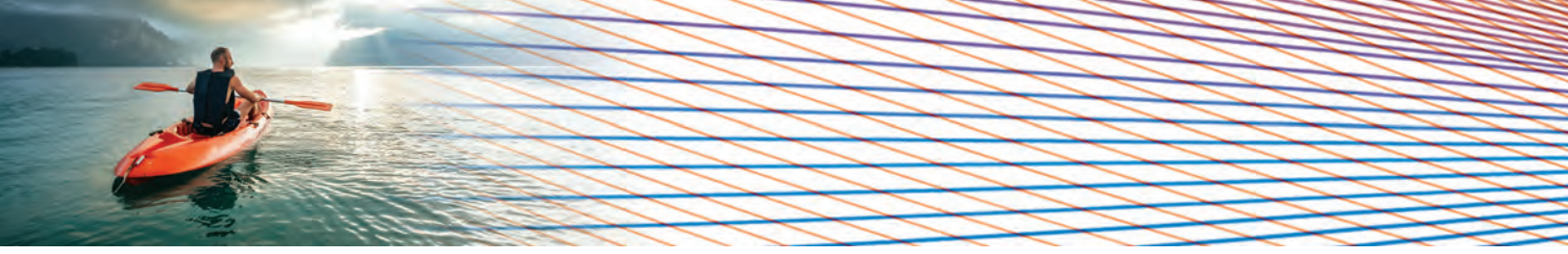
2021

**LIMRA and LOMA  
Canada *Virtual*  
Annual Conference**

MAY 19 – 20, 2021

*Pivot, Persevere, Prosper*





# Pivot, Persevere, Prosper

The pandemic has imposed the imperative to change course, steer in a new direction, and adapt — all at an accelerated pace and within a compressed time frame. With unprecedented change happening quickly all around, what’s the new normal and next normal?

The LIMRA and LOMA Canada Virtual Annual Conference presents fresh perspectives, inspiring ideas, and actionable insights for the new era. Visionary thought leaders and pundits will address critical and timely topics such as creating new opportunities during this global crisis, reimagining your customers’ needs and wants from end-to-end, solving carriers’ pain points through intelligent digital technology, and overcoming irrational investor sentiments. You’ll come away with knowledge on how to thrive in disruption, differentiate yourself from the crowd, and win with your customers.

## AGENDA

### WEDNESDAY, MAY 19

**10:00 – 10:15 a.m. — Conference Opening Remarks**

**BRENT LEMANSKI**

*Assistant Vice President and Executive Director  
LIMRA and LOMA Canada*

**10:15 – 11:00 a.m. — New Directions, New Possibilities**

**JOHN CARROLL**

*Corporate Vice President, Member Relations and Sales  
LIMRA, LOMA, and LL Global, Inc.*

2020 unleashed crises that no one could have ever imagined and forced the industry to pivot quickly to a new way of working. A year later, we’re still trying to figure out and adapt to a new normal. But what are the key business changes that are emerging from the pandemic? How have customer experiences and expectations shifted? Where’s our industry headed and what opportunities will be created from this challenging time? Carroll will draw upon LIMRA’s wide-ranging global research and resources, as well as his own deep industry insights, to address these issues and help you better understand — and prepare for — what lies ahead.

**11:00 – 11:45 a.m. — Helping Advisors Build Better Businesses to Serve More Canadians**

**HUGH MONCRIEFF**

*Executive Vice President, Advisory Network and Industry Affairs  
Canada Life*

With Canadians living longer and needing to make financial decisions in a sea of overwhelming information, advice has never been more valuable. Canada Life is evolving its partnership with advisors to make a bigger impact on their business, so they can make a bigger impact on the financial, physical, and mental well-being of Canadians. Moncrieff will speak to how his company helps advisors build better businesses and serve more Canadians.

**11:45 a.m. – 12:30 p.m. — How to Prosper in the New Norm (Hint: It’s paved with addressing your customers’ experience)**

**ALEX WATSON**

*Managing Principal and Co-Lead, Insurance Practice – Canada  
Capco*

Success in the New Norm starts with addressing your customers’ experience (CX) through a re-imagination of their needs and wants. The last decade focused investments in CX through a digital glass of point-in-time interactions to the benefit of the insurer. Now is the time to be visionary, creating end-to-end experiences to the benefit of those we serve. Watson will discuss his market observations and point of view on what insurers can do to fit in the New Norm.

**12:30 – 1:15 p.m. — Open Platforms to Unlock Your Client Experience**

**ROB KRUGMAN**

*Chief Digital Officer  
Broadridge*

**ANDREW JONES**

*Director, Sales – Canada  
Broadridge*

The COVID-19 pandemic has altered most companies’ digital strategies, and almost all are planning to expand their use of APIs to connect with more external stakeholders and exchange additional types of data. As they undertake a digital transformation, many are still navigating fragmented legacy IT ecosystems, siloed data and disjointed processes. Leading companies are realizing the benefits and opportunities fueled by open platforms. These API-driven platforms break monolithic capabilities into individual services, unlocking flexible features that historically have been difficult to access and implement. Krugman and Jones will explain how to accelerate your digital transformation and reimagine the customer experience with the use of open platforms. Learn how to enable personalized policyholder experiences that can be deployed quickly, and leverage existing technology investments while developing a practical roadmap to support your digital initiatives.

**1:15 – 1:20 p.m. — Day 1 Closing Remarks**

**BRENT LEMANSKI**

*Assistant Vice President and Executive Director  
LIMRA and LOMA Canada*

# 2021 LIMRA AND LOMA CANADA VIRTUAL ANNUAL CONFERENCE

## THURSDAY, MAY 20

10:00 – 10:15 a.m. — Day 2 Opening Remarks

### BRENT LEMANSKI

Assistant Vice President and Executive Director  
LIMRA and LOMA Canada

10:15 – 11:00 a.m. — Digital Transformation Revolutionizes  
Operational and Financial Management

### CARL CAPATO

Senior Vice President, Risk Management Strategic Partnerships  
FastTrack

Intelligent digital transformation technologies and automation are rapidly being utilized by life and disability insurers to proactively and objectively manage claims liability and improve customer experiences. Capato will discuss how digital transformation technologies — such as intelligent online portal, digital barcoding, robotic process automation, intelligent character reading, and automated business rules engines — are significantly improving carriers' operational efficiencies, bottom line, and disabled life reserves.

11:00 – 11:45 a.m. — Optimizing Your CX Strategy and  
Technology to Create Opportunities

### RAY ADAMSON

Vice President, Insurance Solutions – Canada  
Equisoft

In insurance distribution, "customer" applies to several audiences: distributor, advisor, and consumer. Exceeding their differing expectations at each step of the customer journey requires a strategic approach to digital transformation — one that is focused on a thorough understanding of the experiences these stakeholders have every time they interact with your organization, and built on identifying clear customer experience goals, crafting the right processes, and implementing the best technologies. Adamson will explore the go-to-market strategies, value propositions, and technologies that create superior experiences for each type of stakeholder and new opportunities for growth.

11:45 a.m. – 12:30 p.m. — Becoming a Behavioral Coach

### CATHERINE MILUM

Head of Wealth Sales  
Manulife

### NIC PASCOE

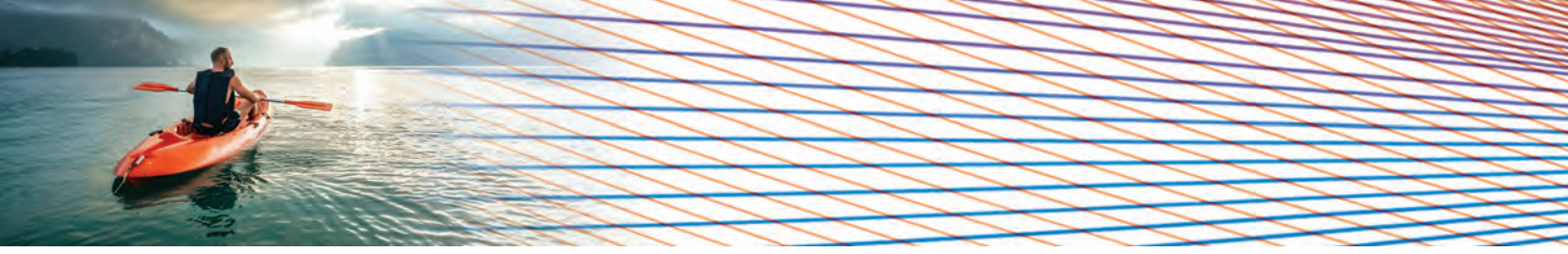
Sales Leader, Individual Insurance Sales  
Manulife

During the global pandemic, how do you overcome investor challenges that may include swinging from panic to overconfidence? Milum and Pascoe will use behavioral insights to shed light on the psychological biases impacting consumer financial decision-making at this time. They will describe perceptions on seeking and following financial advice, the value of relationships and trust, the benefits of working with an advisor, and the likelihood of working with an advisor in the future, as well as provide actionable recommendations grounded in the science of decision-making.

12:30 – 12:35 p.m. — Conference Closing Remarks and  
Adjournment

### BRENT LEMANSKI

Assistant Vice President and Executive Director  
LIMRA and LOMA Canada



## BIOGRAPHIES



### RAY ADAMSON

*Vice President,  
Insurance Solutions – Canada  
Equisoft*

Adamson leads Equisoft's sales process and helps drive strategic initiatives for Canadian carriers and national accounts. Having assumed senior leadership roles in financial services for over 25 years at Kronos Technologies, Bluesun, Great-West Life, and The Covenant Group, he has deep insight into the unique needs of advisors, distributors, and insurers, and how client challenges can be turned into opportunities. He is reputed for helping carriers and distributors in North America take their business to the next level. He increased sales at a major Canadian bank by using process optimization and technology, and at 10 of the largest insurance distributors by upgrading their legacy systems.



### JOHN CARROLL

*Corporate Vice President,  
Member Relations and Sales  
LIMRA, LOMA and LL Global, Inc.*

Carroll is a financial services executive with a passion for strategic planning and execution around client initiatives and relationships, driving organizational change through process development and improvement, and designing and implementing client-centric programs. He joined LL Global in 2020. Prior to this, he was Head of Intermediary Client Relations at Epoch Investment Partners in New York City; Head of U.S. Retail Distribution for Allianz Global Investors (AGI) and a member of the U.S. Executive Committee; Chief Executive Officer and Chief Operating Officer of AGI Distributors; and Managing Director, Head of Distribution and Co-Head of Merrill Lynch Insurance Group.



### CARL CAPATO

*Senior Vice President,  
Risk Management  
Strategic Partnerships  
FastTrack*

Capato has held leadership positions in innovative technology organizations for over 25 years. He started his technology career in 1993 with Keynomics, Inc. in California as Senior Vice President of Technology Productivity Partnerships for the United States. In 2006, he joined FastTrack in New Jersey as Senior Vice President of Risk Management Strategic Partnerships. He has been instrumental in building and managing teams that primarily service insurance companies in the life, disability, and health verticals, with a focus on improving productivity and quality through automated claims and decision-readiness solutions.



### ANDREW JONES

*Director, Sales – Canada  
Broadridge*

Jones is responsible for assisting clients transform their customer communications, create a superior consumer experience and achieve digital adoption and engagement mandates. Leveraging years of industry knowledge, he helps clients solve challenges in their communications journey and develop high-value solutions which derive tangible business impact.



### ROB KRUGMAN

*Chief Digital Officer  
Broadridge*

For the past two decades, Krugman has been dedicated to innovating new solutions to help businesses get the most out of emerging digital technologies. He currently leads digital strategy and innovation. By supplementing traditional communication channels with new and emerging technology, companies can improve customer engagement, reduce business costs and make every touchpoint more meaningful. Krugman frequently presents; is quoted in industry publications; and writes about the future of omni-channel engagement, consumer preferences, identity management and brand digitization strategies.

## BIOGRAPHIES



### CATHERINE MILUM

*Head of Wealth Sales, Wealth and Asset Management, Canada  
Manulife*

Milum guides Manulife's National Sales team of more than 100 professionals by openly imparting her knowledge and experience to help advisors grow their business. She has spent her career learning, training, and making customers' decisions easier and their lives better. As a customer-obsessed sales powerhouse, her creative approach has earned her a reputation as a top practice management leader and sales trainer in the industry. Recognized as one of "Canada's Most Powerful Women" by the Women's Executive Network, and a 2019 "Champion of Change" recipient by Women in Capital Markets, Milum is a trailblazer in the wealth industry. She is passionate about growing strong relationships and developing the abilities of talented team members — with a specific focus on women in the industry.



### HUGH MONCRIEFF

*Executive Vice President, Advisory Network and Industry Affairs  
Canada Life*

Moncrieff has been active in the financial services industry for over 25 years, having held a variety of distribution leadership roles with Great-West Life across Canada. Currently, he leads the company's Advisory Network, where he is responsible for distribution strategy and delivering an exceptional advisor value proposition. He is also working to shape a public policy environment that supports advisors and customers by leading the company's industry affairs activities. His previous senior roles included leading the Great-West Life Gold Key organization and the Advice Channel Strategy group. He earned the CHS designation, and is a member of CALU and a long-standing member of Advocis.



### NICHOLAS PASCOE

*Sales Leader, Individual Insurance Sales, Life and Living Benefits  
Manulife*

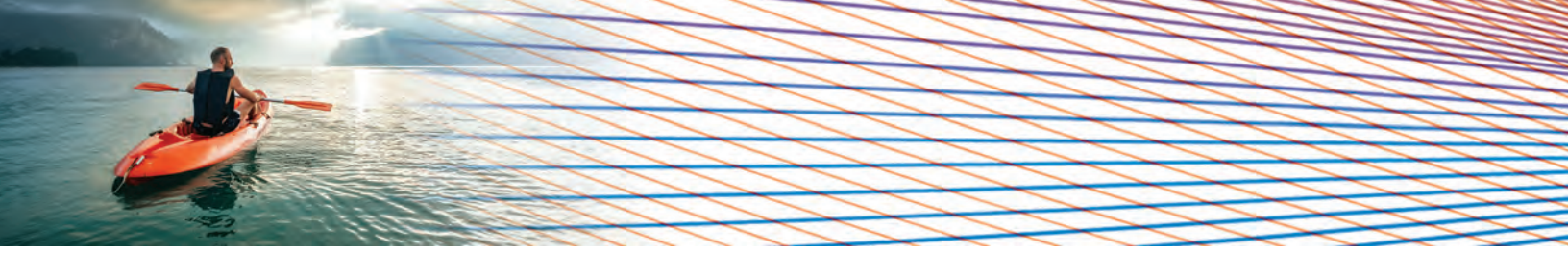
Pascoe creates sales ideas and helps design marketing plans and strategies tailored to his clients' individual needs. He helps Manulife's distribution partners grow their insurance sales and build a strong relationship between their firms and Manulife. He joined Manulife in 2003 and has held various posts in dealer relations, internal wholesaler roles for the life and wealth management sales teams and an external wholesaler position on the insurance sales team. Pascoe has learned how advisors and distribution partners like to be supported in the life and wealth management aspects of their business.



### ALEX WATSON

*Managing Principal and Co-Lead, Insurance Practice – Canada  
Capco*

Watson co-leads Capco's Canadian Insurance practice and is a member of the Global Insurance leadership team. He brings over 12 years of experience advising insurance clients on digital and customer experience strategy/transformation initiatives. His work with clients focuses on designing solutions that connect the needs of customers with the enabling ecosystem and technology to deliver end-to-end experiences. He formerly held management roles at Sun Life, Deloitte and PwC.



## THANK YOU TO OUR SPONSORS

### Premier Sponsors



**Broadridge**, a global fintech leader with \$4.5 billion in revenue, provides communications, technology, data and intelligence. We help drive business transformation for our clients with solutions for enriching client engagement, optimizing efficiency and generating revenue growth. Our flexible suite of solutions — including document composition, print and digital delivery, archival and analytics — reduces costs, delivers insights and satisfies growing consumer demand for omni-channel communications. Reaching 80 percent of North American mailboxes with essential communications on behalf of more than 5,000 brands, we are uniquely positioned to drive innovation and help clients get ahead of today's challenges and capitalize on what's next.



**Capco** is a global technology and management consultancy dedicated to the financial services industry. Our professionals combine innovative thinking with unrivalled industry knowledge to offer our clients consulting expertise, complex technology and package integration, transformation delivery, and managed services, to move their organizations forward. Through our collaborative and efficient approach, we help our clients successfully innovate, increase revenue, manage risk and regulatory change, reduce costs, and enhance controls. We specialize primarily in banking, capital markets, wealth and investment management, finance, risk and compliance, and insurance. We serve our clients from offices in leading financial centers across the Americas, Europe, and Asia Pacific.



**FastTrack** — a division of Kamine Technology Group (KTG) — is the leading full-service digital technology platform in the life and disability insurance vertical that automates critical elements of the claims handling and adjudication and new business application process. Our suite of products and services helps insurers triage and fully understand their risk management options, drives digitized process automation and makes possible comprehensive data collection and analysis to establish best practices for the life and disability administration processes. Our primary goal is to help claims professionals and underwriters make consistent, repeatable, clear, objective, and defensible benefit and employability determinations for medium and large insurers in both the group and individual insurance verticals.



**iA Financial Group** is one of the largest insurance and wealth management groups in Canada, with operations in the United States. Founded in 1892, we are one of Canada's largest public companies. Our mission is to ensure the financial wellbeing of our clients by offering them personal insurance coverage and investment solutions to help them achieve their personal goals.



**Manulife Financial Corporation** is a leading international financial services group that helps people make their decisions easier and lives better. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2020, we had more than 37,000 employees, over 118,000 agents, and thousands of distribution partners, serving almost 30 million customers. As of December 31, 2020, we had \$1.3 trillion (US\$943 billion) in assets under management and administration, and in the previous 12 months we made \$31.6 billion in payments to our customers.

## THANK YOU TO OUR SPONSORS

### Premier Sponsors (continued)



Insurance

**RBC Insurance**<sup>®</sup> offers a wide range of life, health, home, auto, travel, wealth, annuities and reinsurance advice and solutions, as well as creditor and business insurance services to individual, business and group clients. RBC Insurance is the brand name for the insurance operating entities of Royal Bank of Canada (RBC), Canada's biggest bank, and one of the largest in the world based on market capitalization. Among the largest Canadian bank-owned insurance organizations, RBC Insurance has approximately 2,800 employees who serve more than five million clients globally. The Canadian head office for RBC Insurance is in Mississauga, Ontario.

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At **PwC Canada**, our more than 7,300 partners and staff in offices across the country are committed to delivering quality in assurance, tax, consulting and deals services. PwC Canada is a member of the PwC network of firms with more than 284,000 people in 155 countries.



**The Swiss Re Group** is one of the world's leading providers of reinsurance, insurance and other forms of insurance-based risk transfer, working to make the world more resilient. We anticipate and manage risk — from natural catastrophes to climate change, from ageing populations to cyber-crime. The aim of the Swiss Re Group is to enable society to thrive and progress, creating new opportunities and solutions for our clients.



**The Co-operators Group Limited** is a Canadian co-operative with more than \$47.4 billion in assets under administration. Through our group of companies, we offer home, auto, life, group, travel, commercial and farm insurance, as well as investment products. The Co-operators is well known for our community involvement and our commitment to sustainability. The Co-operators is ranked as the Corporate Knights' #1 Best 50 Corporate Citizen in Canada and listed among the Best Employers in Canada by Kincentric (formerly AON).

## About LL Global

LL Global is the non-profit parent company for LIMRA and LOMA. LL Global provides a unified management and board structure for both trade associations. LIMRA and LOMA have a combined membership of more than 1,400 insurance and financial services companies in 71 countries worldwide.

## About LIMRA®

Serving the industry since 1916, LIMRA helps to advance the financial services industry by empowering nearly 650 financial services companies in 51 countries with knowledge, insights, connections, and solutions. Visit LIMRA at [www.limra.com](http://www.limra.com).

## About LOMA®

Established in 1924, LOMA helps to advance the financial services industry by empowering more than 900 financial services companies in 63 countries with knowledge, insights, connections, and solutions. Visit LOMA at [www.loma.org](http://www.loma.org).