



LIFE INSURANCE CONFERENCE 2016 BY LIMRA EMEA

BARCELONA

**THE VALUE
CHAIN,
WHAT'S NEW?**

25TH-27TH SEPT. 2016

LIMRA[®]



THE VALUE CHAIN, WHAT'S NEW?

Innovation is the new key to growth, and that's why this year we ask a crucial question "The Value Chain, what's new?" We aim to provide an overview of the latest trends and innovative solutions, by addressing relevant topics developed by experts, from underwriting to regulation, from management to marketing; let's explore what matters most to the consumer of today and what elements of your business require fresh solutions.

The **LIMRA EMEA Annual Conference** is one of the leading life insurance conferences within the EMEA region. Each year LIMRA welcomes over 100 top executives from life insurance companies and offers a unique opportunity to network with peers and leading industry experts.

Our Speakers 2016

Our speakers will share their latest insights and knowledge by answering the question: “The Value Chain, What’s New?”.



Robert A. Kerzner

CLU®, ChFC®
President and CEO
*LIMRA, LOMA, and LL Global, Inc.,
USA*



Artemis Pantelidou

General Manager
EuroLife Ltd.,
Cyprus



Dr Craig Errington

Group CEO
*Wesleyan Assurance
Society,
UK*



Maria Ferrante-Schepis

Managing Principal, Insurance
& Financial Service
*Maddock Douglas,
USA*



Bernard Delas

Vice-president, Autorité de contrôle
prudentiel et de résolution
*BANQUE DE FRANCE,
France*

We certainly hope that together we can hold a constructive conversation and learn what are the best strategies to follow as well as the challenges to overcome.



Bernard Retali

President
*LIMRA Europe, Middle East &
Africa,
Spain*



Dr Marisa Attard

Director Insurance and Pensions
Supervision Unit
*Malta Financial Services Authority,
Malta*



Sean Rowley

Strategy Development
*Remark Group,
UK*



Edgar Gropiron

Olympic Champion and triple World
Champion of Mogul Skiing
France



Robert Kuloba

Chief Manager, Policy Research and
Development
Insurance Regulatory Authority, Kenya

Venue

WHERE?

BARCELONA:

Every year technology events such as the Mobile World Congress, 4 Years From Now and many others take place in Barcelona. LIMRA EMEA's mission is to encourage innovation within life insurance organizations. Hence, we decided to hold the next EMEA Annual Conference in Barcelona and thus take advantage of the dynamism of the city as an inspiration for our industry.

PULLMAN BARCELONA SKIPPER HOTEL:

Just 50 meters from the Barceloneta beach there is a unique, cosmopolitan, impeccably designed hotel: the Hotel Pullman Barcelona Skipper. Ideally situated less than 10 minutes from the city center and the Barcelona International Convention Centre and just 12km from the airport, it is the perfect base for exploring the city of Barcelona.

This quiet, convivial atmosphere goes perfectly with the latest technology, placed at your disposal by the hotel.

ADDRESS: Av. del Litoral, 10, 08005 Barcelona

From the airport, a taxi will cost you around 30 €. Drivers mainly can be paid by card. However, some only accept cash.



Agenda

LIFE INSURANCE CONFERENCE 2016 BY LIMRA EMEA

25

9:00 – 16:00	LIMRA EMEA GOLF CUP
17:00 – 19:30	REGISTRATION
18:00 – 19:30	WELCOME DRINK

26

08:00 - 09:00	REGISTRATION
9:00 – 11:00	GENERAL SESSION > Lost in translation - Impact of Culture on Business – <i>Bernard Retali</i> > <i>Robert Kerzner</i>
11:00 – 11:30	COFFEE BREAK
11:30 – 12:30	WORKSHOPS (Money Laundering, Millenials, Digital Onboarding)
12:30 – 14:00	NETWORKING LUNCH
14:00 – 15:30	GENERAL SESSION > The European regulatory framework for insurance distribution and consumer protection - Working together to make it more efficient - <i>Bernard Delas</i> PANEL OF SPEAKERS ON REGULATION & COMPLIANCE – <i>Bernard Delas, Dr. Marisa Attard, John Madinger, Robert Kuloba, Bernard Retali</i>
15:30 – 16:00	COFFEE BREAK
16:00 – 17:30	GENERAL SESSION > Flirting with the uninterested - Innovating in a "Sold, not bought" category – <i>Maria Ferrante-Schepis</i> > Thinking like a champion – <i>Edgar Grosperon</i>
20:30 – 23:00	GALA DINNER, Noche Española

27

9:00 – 10:15	MARKETING EXPERTS INTERVIEW – <i>Maria Ferrante-Schepis, Antoine Hemon Laurens, Lynn Kesterson-Townes, Lee-Han Tjioe</i>
10:15 – 10:45	COFFEE BREAK
10:45 - 11:45	GENERAL SESSION > To niche, or not to niche, that is the question.... – <i>Dr. Craig Errington</i> > Navigating successfully through the storm – <i>Artemis Pantelidou</i> > Customers want a better experience – NOW! – <i>Sean Rowley</i>

Speakers biography



Robert A. Kerzner, CLU®, ChFC®,

President and CEO *LIMRA, LOMA, and LL Global, I, USA*

As president and CEO of LIMRA, LOMA, and their parent organization, LL Global, Bob Kerzner leads the world's largest association of life insurance and financial services companies. The combined organizations have over 1,200 members in more than 70 countries, including most of the world's largest life insurance companies. Before joining LIMRA in 2004, Kerzner was head of the individual life division of Hartford Life. Kerzner's career with The Hartford spanned 30 years, and in his first 20 years he established performance records in field sales and management, before moving to senior management.



Artemis Pantelidou,

General Manager EuroLife Ltd. *Cyprus*

After qualifying in the UK as a Chartered Accountant she worked for KPMG Cyprus. In 1989 with the start-up of EuroLife, she joined as CFO and in 2007 took on the challenging role of General Manager, a position she holds today. Despite the economic crisis, she successfully led Eurolife out of recession and back to the path of long-term growth.

In 2015, she became Chairman of the Cyprus Association of Insurance Companies, at a very critical time for the industry. Artemis is also a member of the Executive Committee of Bank of Cyprus and serves on the boards of Eurolife Ltd, General Insurance Company of Cyprus Ltd and the non-profit organization CYMEPA



Maria Ferrante-Schepis,

Managing Principal, Insurance & Financial Service, *Maddock Douglas, USA*

After more than 20 years as an executive in the insurance and financial services industry, Maria joined the Maddock Douglas team to focus on the opportunities for innovation in the insurance and financial services industry. Her mission is to enable like-minded executives to proactively shape their own change versus having it shaped for them. She is a frequent speaker at insurance industry events and is a regular contributor to magazines and forums such as National Underwriter Life & Health Edition and A.M. Best's Review. Maria was also chosen as one of the "20 Most Creative People in Insurance" by National Underwriter in 2015. Her book "Flirting With the Uninterested: Innovating in a 'Sold, Not Bought' Category" is available on amazon.com.



Bernard Retali,

President *LIMRA Europe, Middle East & Africa, Spain*

Bernard Retali is responsible for LIMRA's overall operations in Europe, the Middle East and Africa. Under Bernard's leadership, LIMRA EMEA will deliver a market-leading value proposition to better serve its membership. Bernard is an experienced insurance industry executive and consultant with over 20 years of experience. During his career as an executive in the insurance industry, he served for more than 10 years as CEO and Chairman of life insurance companies and pension funds in Poland, Portugal and Czech Republic. Bernard also founded two companies: INOV Finance consulting company mainly dedicated to the insurance industry and INOV Insurance broker dedicated to the expat community based in Spain.



Dr Craig Errington,

Group CEO, *Wesleyan Assurance Society, UK*

He has been the CEO of Wesleyan, the UK's leading niche market player focused on doctors, dentists, teachers and lawyers, since 2005. He joined the company in 1991 as a Financial Adviser and was quickly promoted through the ranks to a Board position in 2002. Under his leadership, Wesleyan has gone through a period of transformational change and growth. Wesleyan has grown from c.600 employees to more than 1,600 and in its sales team around the UK and has over £6 billion of assets under management. Craig is also Chairman of the Aston Reinvestment Trust, a community finance development initiative. In 2011 he was named overall Director of the Year by the Institute of Directors and last year received an Honorary Doctorate from Birmingham City University in recognition of his contribution to the finance sector.



Dr Marisa Attard,

Director Insurance and Pensions Supervision Unit,
Malta Financial Services Authority, Malta

Notary Public and Doctor of Laws, Marisa Attard is an Associate and Chartered Insurance Practitioner of the Chartered Insurance Institute of the UK. Before joining the MFSA, she was 13 years with Mediterranean Insurance Holding Ltd responsible for various technical divisions. In 1989 she was promoted to Deputy General Manager of the Insurance Broking Company in 1991. In 1993 she was appointed Chief Executive of the Insurance Agency of the Group. She joined the MFSA evolving from Insurance manager to Director of the Insurance Unit. On January 1st, 2010 the Insurance Unit also took over the responsibility for the supervision of Pensions.

Marisa Attard is also a visiting lecturer and examiner at the Faculty of Laws at the University of Malta in the M.A. (in Financial Services) Course lecturing in 'Regulation of Insurance Business'.



Bernard Delas,

Vice-president, Autorité de Contrôle Prudentiel et de Résolution,
BANQUE DE FRANCE, France

As a trained economist, he spent most of his professional career leading French insurance and bancassurance groups. From subsidiaries to the Group, Bernard held various positions before becoming Group CEO of Groupama- GAN. At this time, he also served as Chairman of the French Federation of Mutual Insurance Companies (FFSAM) and Vice Chairman of the French Federation of Insurance Companies (FFSA). In 2001, after nearly 30 years at Groupama, he became the CEO of CNP International (Paris) before being Credit Agricole's CEO. In 2010, he left Credit Agricole Group to start his own strategy consulting company "Bernard Delas Conseil Sarl", before joining the "Autorité de contrôle prudentiel et de resolution" as VP. He is also a member of the Banque de France's General Council and a member of the High Council for Financial Stability (HCSF).



Sean Rowley,

Strategy Development at *Remark, UK*

Mr Rowley joined ReMark in 2007 and has held a number of roles from Global Product Development Manager, to CFO to Managing Director, Asia. He currently works in strategy development, with a particular focus on automated underwriting solutions.

After completing his studies in Economics and Statistics at the University of Cape Town, Mr Rowley held positions with the leading actuarial firms Watson Wyatt (Towers Watson) and William Mercer in London. In addition, he has held several roles with Old Mutual in finance, product development and actuarial. Mr Rowley is a Fellow of the Institute of Actuaries (UK).



Edgar Grospron,

Olympic Champion and triple World Champion of Mogul Skiing,
France

Olympic Champion and triple World Champion of Mogul Skiing, Edgar Grospron led one of the most impressive careers in French skiing history. Since he retired as an athlete in 2001, he developed an expertise in the field of human performance and has conducted over 600 seminars for many companies with the goal to improve the motivation of their staff. These efforts have brought him to manage large projects in sports, as well as to co-develop a consultancy group specialized in supporting SMEs while becoming a member of management committees in different companies. Edgar has a true gift to shedding light on the issues of human performance in teams of both worlds: sports and business, and his casual approach helps the audience to relate easily to his experience.



John Madinger,

Founder and President,
AML Aware, USA

John Madinger had a law enforcement career spanning 35 years, as a narcotics agent and supervisor and later special agent for the U.S. Treasury Department. He is the author of *Money Laundering, a Guide for Criminal Investigators*, the standard reference book used by the U.S. Department of Justice in its overseas training programs, a college text at the University of Florida and other institutions, and a reference used by fraud investigators, police, and others. As a consultant on money laundering and terrorism financing for the Department of Justice, he has developed international training programs on money laundering and financial crime in countries in Asia, Africa, Europe, the Middle East, and Latin America. He holds a bachelor's degree in criminal justice from Indiana University, and a master's degree in history from the University of Hawaii.



Antoine Hemon-Laurens,

Senior Product Manager,
GMC Software, Switzerland

Antoine Hemon-Laurens has a strong expertise in CCM and Customer Engagement solutions. His role at GMC Software is to drive product strategy and to conceive innovative solutions helping insurers and banks to better communicate and engage with their customers. He focuses on mobile solutions, customer engagement and digital signatures to help enterprises grow their revenues and reduce their operational costs



Lynn Kesterson-Townes,

Worldwide Commerce Marketing Leader,
IBM, United States

Being IBM's Worldwide Commerce Marketing Leader focusing on the Insurance Industry, Lynn has over twenty years of management and advisory expertise in marketing, market research, strategic planning, management consulting, business development, mergers and acquisitions, and project management. She has a proven track record as a line and project manager working on location in the Americas, Europe, Asia Pacific and Africa. Lynn holds an M.B.A. from Harvard Business School; a Master of Science in Electrical Engineering from the University of Southern California; and a Bachelor of Science in Electrical Engineering from North Carolina State University.



Robert Kuloba,

Chief Manager, Policy Research and Development
Insurance Regulatory Authority, Kenya

Robert is currently the Chief Manager, Policy Research and Development at the Insurance Regulatory Authority Kenya with over 20 years of service in the public sector cutting across various sectors from agriculture, public administration, governance, tourism and finance. He started off as a young researcher working on socio economic analysis of adoption of various technologies by farmers across various farming systems, then as a trainer and consultant especially in areas of strategy development, monitoring and evaluation. He has been involved extensively in areas of governance, undertaken research and presented various papers in conferences locally, regionally and internationally. Within the insurance sector, he was instrumental in undertaking various research studies and also involved in setting up of the Insurance Fraud Investigation Unit in Kenya. He is currently in charge of research, strategy development, monitoring and evaluation as well as knowledge management at IRA. He holds a master's degree in economics (policy management) and has attended various courses on leadership and management.



Lee-Han Tjioe,

Vice President and Partner European Insurance Industry Leader
IBM Global Business Services, The Netherland

Lee-Han Tjioe is Vice President and consulting Partner for IBM Global Business Services. He worked in mature and developing markets for insurance companies on matters like digital transformation and core insurance transformation. Through his work with insurance companies, he has acquired a worldwide perspective on successful innovations in insurance. Lee-Han led the global and growth markets insurance industry consulting practices for IBM and now he is responsible for the European integrated insurance industry practice for IBM Global Business Services.

Highlights



Network with peers and industry experts while we give you an insight of the new trends and inform you on ways to deal with the challenges to come. It is a fantastic opportunity to open your eyes to new possibilities, increase profitability, improve competitiveness and attract new customers.

The 2016 EMEA Annual Conference will cover the important issues and identify strategies that will shape the future of our industry.

Get ready with the help of our “How to” workshops. We selected them carefully for their value and usefulness.

Who attends?

Senior executives from over 26 countries in the EMEA region: Europe, Middle East and Africa.



NOCHE ESPAÑOLA

In celebration of the 100th anniversary of LIMRA, don't miss the Noche Española (Spanish night) at the heart of the architectural museum Poble Espanyol, a reconstruction of traditional Spanish villages that will grant you a glimpse of the looks and ambiance of villages from all around Spain!

On the menu: Traditional Spanish dinner and Flamenco show.

Dress code: Casual outfit and comfortable shoes

Event duration: From 20:30 to 23:00

Meeting point: We will wait for you at the lobby of the Hotel on Monday, September 26, at 20:00 from where we will depart all together by private bus. Return to the hotel by private bus at 23:00.



LIMRA EMEA GOLF CUP

We are also preparing a Golf Initiation for the newbies to enjoy learning while enjoying the delicious late summer weather in front of the Mediterranean sea.

The Course

Terramar Golf Club, inaugurated in 1927, is one of the best traditional private clubs in Spain. It is located on the shores of the Mediterranean Sea in the town of Sitges (Barcelona), known for its beautiful beaches and temperate climate that makes it a pleasure to play golf all year round.

This privileged setting and the club's history make Terramar a course on which every golfer wants to play at least once in their lifetime.

Today the club offers, for members and keen golfers in general, new facilities that are well integrated in the environment to avoid disrupting the town's distinctive personality and style. Sport, leisure, culture and gastronomy are brought together in one place.

Workshops

IBM MILLENNIALS – INSURANCE DISRUPTION PERSONIFIED!

What is the single largest force disrupting insurance?

Millennials! They're empowered, connected, and leading the charge for change! Millennials have the technology and they aren't afraid to use it! Millennials don't buy your father's insurance. And, they don't shop like your mother. Find out what millennials are demanding from their insurance providers and what their digital disruption means for the insurance industry. We will answer the questions: Why are millennials important to the insurance industry? What do millennials want? How millennials are disrupting the insurance industry? What insurance companies need to do?



Lynn Kesterson-Townes

Being IBM's Worldwide Commerce Marketing Leader focusing on the Insurance Industry, Lynn has over twenty years of management and advisory expertise in marketing, market research, strategic planning, management consulting, business development, mergers and acquisitions, and project management. She has a proven track record as a line and project manager working on location in the Americas, Europe, Asia Pacific and Africa. Lynn holds an M.B.A. from Harvard Business School; a Master of Science in Electrical Engineering from the University of Southern California; and a Bachelor of Science in Electrical Engineering from North Carolina State University.



IMPROVE YOUR CUSTOMER EXPERIENCE WITH DIGITAL ONBOARDING



The onboarding process is the first experience a new life insurance customer has with an insurer. Many times this onboarding process is slow, inefficient and creates frustrated agents and negative customer experiences. These negative customer experiences increase customer churn and reduce profits. In this session learn how digital onboarding processes can make this process better for your customers and agents, while also improving your financial results.

Andrew Hellard



Andrew Hellard is a Product Marketing Manager at GMC Software. His role at GMC is to match GMC capabilities with the needs of insurers. His past experience includes applying technology to solve customer problems in both insurance and marketing. He holds a Master in Business Administration from the Ohio State University.



THE MONEY LAUNDERING RISK TO INSURANCE COMPANIES.

How can executives and managers protect themselves, their companies, and their employees from exploitation by money launderers and financial criminals? Many business executives in regulated industries are impacted by the actions of subordinates who acted on behalf of criminals attempting to use the business to launder money. . In some cases, the lower level employees acted criminally themselves, actively aiding in the money laundering schemes. What measures can executives take to protect the reputation of their company and their positions from the dangers posed by subordinates? Join this workshop to see some of the Anti Money Laundering tools that are available, and how these can be employed.



John Madinger

John Madinger had a law enforcement career spanning 35 years, as a narcotics agent and supervisor and later special agent for the U.S. Treasury Department. He is the author of *Money Laundering, a Guide for Criminal Investigators*, the standard reference book used by the U.S. Department of Justice in its overseas training programs, a college text at the University of Florida and other institutions, and a reference used by fraud investigators, police, and others. As a consultant on money laundering and terrorism financing for the Department of Justice, he has developed international training programs on money laundering and financial crime in countries in Asia, Africa, Europe, the Middle East, and Latin America. He holds a bachelor's degree in criminal justice from Indiana University, and a master's degree in history from the University of Hawaii.



Meeting Details

INTERPRETATION SERVICES:

The event will be simultaneously translated to Spanish. For other languages, we request a minimum of 25 attendees with the same language.

HOTEL INFORMATION:

Pullman Barcelona Skipper Hotel, Av. del Litoral, 10, 08005 Barcelona

DRESS CODE:

- Conference Attire: Smart Casual
- Welcome Cocktail: Smart Casual
- Noche Española, Gala Dinner: Casual outfit and comfortable shoes

[REGISTER NOW](#)

PACKAGE 1 (\$1500)

Conference
Registration,
Welcome Drink,
Noche Española
(including
transportation)

**For non-members:
2100 \$**

PACKAGE 2 (\$2150)

Conference
Registration,
2 nights at the Hotel
Pullman Skipper in
Barcelona,
Welcome Drink,
Noche Española
(including
transportation)

**For non-members:
3150 \$**

PACKAGE 3 (\$2950)

Conference Registration,
3 nights at the Hotel
Pullman Skipper
Barcelone,
Welcome Drink,
Noche Española
(including transportation)
LIMRA EMEA GOLF
CUP (including
transportation)

**For non-members:
3550 \$**

Our Strategic Partners

