

2018 LIMRA Annual Conference

Reclaiming Relevance



Now Is the Time!

October 28-30 • New York Marriott Marquis • New York, NY

LIMRA[®]

Reclaiming Relevance



Our industry protects millions of people against risk. We make a unique contribution to their quality of life, giving them a feeling of economic security that adds immeasurably to peace of mind.

What could be more relevant to the overall health and financial welfare of so many? Yet, our industry is facing challenges from consumers demanding the same buying experience they have with online retailers. How do we compete for wallet share against “must-have” consumerism?

LIMRA’s 2018 Annual Conference will focus on the strategies that will help us better communicate our relevance to consumers. The program features forward-thinking executives from diverse industries who will discuss key strategies in areas that will influence the future of our industry and *reclaim our relevance*.

Featured Speakers

Simon Sinek

Optimist and Best-Selling Author



The Infinite Game

Described as “a visionary thinker with a rare intellect,” Simon Sinek teaches leaders and organizations how to inspire people. With a bold goal to help build a world in which the vast majority of people wake up every single day feeling inspired, safe at work, and fulfilled at the end of the day, he is leading a movement to inspire people to do the things that inspire them. A trained ethnographer and fascinated by the people and organizations that make the greatest, lasting impact, Sinek shares some remarkable patterns he has discovered to help other leaders and organizations inspire action. Sinek is also a best-selling author. His latest book, *The Infinite Game*, is due out early in 2019.

James Comey

Director, Federal Bureau of Investigation (2013 – 2017)



Leadership: A Higher Loyalty

James Comey’s mettle has been tested throughout a career of public service, early on as a federal prosecutor and U.S. attorney, later as U.S. deputy attorney general, and, finally, as director of the FBI. His adherence to a higher loyalty, rising above partisan politics and razor-sharp controversy, gives him a unique voice to challenge our industry to renewed leadership, service, and the resolve to stay on the high ground when the path forward is uncharted. Comey will share the experiences detailed in his recent book, *A Higher Loyalty: Truth, Lies, and Leadership*, that represents an example of what it means to lead from the front.





Kat Cole

Be a Leader of Innovation and Progress: How to Iterate, Adapt, and Succeed Faster

Chief Operating Officer and President, North America
FOCUS Brands, Inc.



Robert A. Kerzner, CLU, ChFC

Looking Back to Move Forward: How 40 Years of Change Has Positioned the Industry for Growth

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



Platon

Powerful Portraits: An Intimate Look at Humanity and Leadership

World-Renowned, Award-Winning Photographer and Master Storyteller

InsurTech Panel: Leveraging Disruptive Technology to Gain Relevance

Panelists



Saeed Amidi

Chief Executive Officer and Founder
Plug and Play



JJ Carroll, FSA, MAAA

Head New Solutions Group and Senior Vice President
Swiss Re



Jennifer Fitzgerald

Chief Executive Officer and Founder
Policygenius



Jay Weintraub

Chief Executive Officer
InsureTech Connect

Demos



Shona Cotterill

Boundlss



Gary Hoberman

Unqork



Maria Miller

Life by Spot



Matt Randall

Life by Spot



Program

Sunday, October 28

Early-Bird Workshops 4:00 to 5:00 p.m.

Women Leaders' Reception 5:00 to 5:45 p.m.
(For LIMRA members only)

Welcome Reception 6:00 to 7:00 p.m.
Sponsored by Vitech

Monday, October 29

Continental Breakfast 7:00 to 8:00 a.m.
Sponsored by Pacific Life Insurance Company

General Session 8:00 to 10:00 a.m.

Michael Ferik, FSA, Presiding
Executive Vice President and Chief Financial Officer
GUARDIAN

**Looking Back to Move Forward: How 40 Years of
Change Has Positioned the Industry for Growth**

Robert A. Kerzner, CLU, ChFC
President and Chief Executive Officer
LIMRA, LOMA, and LL Global, Inc.

The Infinite Game

Simon Sinek
Optimist and Best-Selling Author

Gina Birchall, LLIF, CLU, J.D., Moderator
Chief Operating Officer
LIMRA and LOMA

Refreshment Break 10:00 to 10:30 a.m.
Sponsored by KeyBanc Capital Markets

Concurrent Workshops 10:30 to 11:30 a.m.

Networking Luncheon 11:30 a.m. to 1:00 p.m.

Concurrent Workshops 1:00 to 2:00 p.m.

Refreshment Break 2:00 to 2:30 p.m.

General Session 2:30 to 4:50 p.m.

William Gaumond, Presiding
Chief Financial Officer
Allianz Life Insurance Company of North America

**Be a Leader of Innovation and Progress:
How to Iterate, Adapt, and Succeed Faster**

Kat Cole
Chief Operating Officer and President, North America
FOCUS Brands, Inc.

**Powerful Portraits: An Intimate Look at Humanity
and Leadership**

Platon
World-Renowned, Award-Winning Photographer
and Master Storyteller

Tuesday, October 30

Breakfast Buffet 7:00 to 8:00 a.m.

General Session 8:00 to 9:50 a.m.

Neil Sprackling, *Presiding*
President, Life & Health U.S.
Swiss Re

Passing the Torch of Leadership

Celebrate the retirement of Robert A. Kerzner, President and CEO of LIMRA, LOMA, and LL Global, Inc. Bob has been a leading voice in the financial services industry, and he will introduce you to your association's new leader.

InsurTech Panel: Leveraging Disruptive Technology to Gain Relevance

Saeed Amidi
Chief Executive Officer
Plug and Play

JJ Carroll, FSA, MAAA
Head New Solutions Group and
Senior Vice President
Swiss Re

Jennifer Fitzgerald
Chief Executive Officer and Founder
Policygenius

Jay Weintraub
Chief Executive Officer
InsureTech Connect

James Kerley, LLIF, *Moderator*
Chief Membership Officer
LIMRA and LOMA

Demos

Shona Cotterill
Boundlss

Maria Miller
Life by Spot

Gary Hoberman
Unqork

Matt Randall
Life by Spot

Refreshment Break 9:50 to 10:15 a.m.

Concurrent Workshops 10:15 to 11:15 a.m.

Refreshment Break 11:15 to 11:45 a.m.

General Session 11:45 a.m. to 12:45 p.m.

Michael Doughty, *Presiding*
President and Chief Executive Officer
Manulife Canada

Leadership: A Higher Loyalty

James Comey
Director, Federal Bureau of Investigation
(2013 – 2017)

Robert A. Kerzner, CLU, ChFC, *Moderator*
President and Chief Executive Officer
LIMRA, LOMA, and LL Global, Inc.

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LIMRA



Workshops

Sunday, October 28 4:00 to 5:00 p.m.

1 *Blockchain Applications in Insurance: A Team Sport*

Over the last couple of years, industry investment in understanding the power of blockchain technology has accelerated. Most prominently, two insurance-based blockchain organizations, The Institutes' RiskBlock Alliance (RBA) and B3i, have gained real traction. Initial applications have focused on the property and casualty market. Now, LIMRA has partnered with RBA to drive cross-industry collaboration and bring this transformational platform to the benefit of the life, annuity, retirement, and group benefits markets. In this session, these blockchain industry pioneers will demystify the blockchain technology, explain how your company may be affected, and show how you can benefit from the sector's early learnings.

Susan Joseph, B3i

Christopher McDaniel, The Institutes' RiskBlock Alliance

Kartik Sakthivel, LIMRA and LOMA, Moderator

2 *Image Matters*

For an industry that essentially exists to do good by helping people manage their financial lives, it's important for people — in turn — to feel good about the industry. During this session, LIMRA researchers will present findings from consumer research that defines the current industry image. They will also share industry member perspectives on the desired image and actions that companies can take to collectively move the needle in the right direction.

Jennifer Douglas, LIMRA

Eric Sondergeld, ASA, CFA, LIMRA

2.5 *Fraud Symposium: Fraudsters Share Information, So Should We*

A panel of leading fraud prevention experts from insurance and financial services will discuss the evolving nature of fraud, the threats it poses to both our customers and our brands, and the new processes and tools that are being developed and deployed to deter and thwart attempted fraud. We will also preview some of the new tools and other resources being developed by the industry as part of the LIMRA LOMA Fraud Initiative. To help frame the panel discussion, Paul Henry will share recent LIMRA research on the evolving nature of fraud, the industry response, and consumer expectations. Audience participation and questions are encouraged. *Note: This symposium will end at 5:30 p.m.*

Paul Henry, LIMRA, Moderator

Monday, October 29 10:30 to 11:30 a.m.

3 *Harnessing the Power of Ideation to Transform the Customer Experience*

When Amazon and Netflix are the benchmarks for the expected customer experience, how do we compete? Any successful effort to innovate around distribution or new products requires a holistic understanding of how the consumer feels about the product and the purchasing experience. In this interactive session, hosted by experienced facilitators from Swiss Re, attendees will engage in customer journey mapping to understand the factors that influence the customer experience, and discuss how our industry can leverage technology to navigate these experiences. Using ideation techniques, participants will learn how to uncover fresh perspectives around a challenge every company faces.

Pascal Marmier, Swiss Re Institute

Todd Silverhart, Ph.D., LIMRA, Moderator

4 *InsurTech Rising in Global Markets*

The digital transformation is underway for the global insurance industry. Recent years have seen exponential growth of InsurTech, driven by the combination of changing customer expectations, decrease in effectiveness of existing distribution channels, and persistent pressure to increase profitability. The InsurTech explosion and resulting marketplace disruption are sure to continue with a vengeance in 2019. There's no doubt that challenges lie ahead. Hear about the challenges and future of global insurance in this session.

Presenters TBA

5 *Re-igniting the Value Proposition for Lifetime Guaranteed Income*

Annuities provide unique value that enhances an individual's portfolio and bestows peace of mind in retirement. The need for lifetime guaranteed income provided by annuities is high, but sales of individual annuities have fallen for the past three years. As fee-based practice models proliferate and consumer misperceptions abound, can the industry turn around the trend by reclaiming the narrative? In this session, the audience will be presented with ways to reinforce the relevancy and core value of income guarantees for consumers and advisors, using a combination of objective and subjective concepts.

Matthew Drinkwater, Ph.D., FSRI, FLMI, AFSI, PCS, LIMRA Secure Retirement Institute

John Galvin, CFP, AXA

Joseph Toledano, Morgan Stanley Wealth Management

6 *Meeting Tomorrow's Challenges With Diversity Today*

The global marketplace is in a state of constant evolution. Today's changing world requires savvy recruiting and retention strategies that engage a workforce as diverse in background and skills as it is in perspective. To keep up with the pace of transformation, companies must offer a unique value proposition that is relevant and compelling to the next generation of top talent. Avoiding costly turnover requires creating a climate of diverse thought and inclusion that offers real opportunities for all employees. This engaging session will feature a panel of rising stars. Learn what attracted them to our industry and what factors have led them to stay and, most importantly, thrive.

Jessica Choi, Penn Mutual Life Insurance Company

Brandy McNalis, COUNTRY Financial

Sears Merritt, MassMutual Financial Group

Neil Sprackling, Swiss Re, Moderator

7 *Streamlining Insurance: How Platforms Are Changing the Industry Through Ecosystems, Innovation and Interoperability*

Insurers are moving toward platform models for the technology cost savings and flexibility to innovate. Platform models also allow insurers to create multi-partner ecosystems, meet customer needs at the point of risk, and provide a better customer experience. IBM provides a closer look at how insurers are becoming more agile, improving differentiation, and adding customer value while lowering technology costs. This session will showcase examples from global insurers who are cutting their own path through the insurance landscape.

Noel Garry, IBM Insurance Platforms, IBM Industry Platform

Monday, October 29 1:00 to 2:00 p.m.

8 *Adapting to Change: The Financial Professional's Perspective*

Many factors impact the practices of today's financial professionals. Technology, changing consumer expectations, and regulatory pressures are spurring financial professionals to re-examine their business models, the products they sell, and how they engage with clients. A panel of financial professionals representing three distinct practice models will share how they are adapting their businesses to drive growth both today and in the future.

J. Kenyon Lang, Cambium Group, LLC

Thomas Mingone, AXA

Additional Presenter TBA

Michael Ferik, GUARDIAN, Moderator

A large, vertical photograph of the Statue of Liberty in New York City, showing the statue from the waist up, holding the torch, with the base and surrounding architecture visible below.

Workshops

Monday October 29 1:00 to 2:00 p.m. (Continued)

9 *Cybersecurity — Staying a Step Ahead!*

Cyberattacks, financial crime, and fraud are becoming more targeted, sophisticated, and persistent. This trend is expected to continue as companies go through digital transformations and consumers and businesses rely more on electronic devices for financial activities. While technologies and processes have made advances in cybersecurity and fraud prevention, many organizations are still vulnerable and recognize a need to do more. This session will give an overview of the environment and discuss some ways to mitigate risk.

Oswin Deally, Capgemini
Kartik Sakthivel, LIMRA and LOMA
Additional Presenter TBA

10 *The Regulatory and Legislative Terrain: Evolving and Uncertain*

In what can seem like a whipsaw regulatory climate, senior industry leaders face an increasingly uncertain legislative landscape. Now, on the eve of the mid-term elections, what do leading legal and government relations industry insiders think about the likely outcomes and the effect on the legislative and regulatory agenda for 2019? In a panel format, law and policy experts will share their insights on where we might expect regulators to land on best interest, suitability, and the evolving state regulatory actions affecting both the annuity and life insurance industry. What policy opportunities might be ahead for the industry and what challenges are we likely to face?

Andrew Bowden, Jackson National
Carolyn Coda, Swiss Re
Bridget Hagan, The Cypress Group
Laura Haines, GUARDIAN, Moderator

11 *Innovative Products Your Competitors Aren't Offering*

In an increasingly global economy, it is important to be aware of not only what's happening in our own backyards, but what's happening around the world. When it comes to product development, South Africa is a hotbed of innovation. At this session, you will learn why, and hear from two of the most innovative companies in that market.

Ross Beerman, AllLife
Schalk Malan, BrightRock

12 *What a Great Digital Customer Experience Looks Like in Insurance and Annuities*

By now there is a common understanding that customer expectations are escalating and the need to harness digital and connect them with existing offline channels is critical. In this session, you will hear from Adobe's Digital Strategy group and EY's financial services practice on recent survey results, best in class examples, and see a live demonstration of how digital channels improve customer experiences while enhancing advisor effectiveness.

Avril Castagnetta, EY
Lisa Sheth, Adobe
Christopher Young, Adobe

13 *Building a Direct-to-Consumer Channel: What You Don't Know . . . (Yet!)*

To meet the needs of today's evolving consumer, insurance companies must adjust their business model to reach consumers where they are and the way they want to be reached. Companies must adopt alternative and expanded means of distribution, purchase, and customer service that span digital, in-person, and more, combined with consumer purchase-friendly products in a true omni-channel method. In this session, a panel of consumer-direct and omni-channel industry experts will help you understand the opportunity and challenges to assist as you explore how best to navigate the direct marketplace.

Richard DeSousa, ReMark International (SCOR)

Rahim Rajpar, John Hancock

Amanda Wallace, MassMutual

Glenn Rothenberg, Farmers Life Insurance, Moderator

14 *Getting Real With Artificial Intelligence*

Artificial Intelligence (AI) is rapidly moving from a mesmeric technology to a powerful foundation for consumer and business decision making. However, AI is poorly understood and claims of an "AI singularity" and portrayals of an "AI apocalypse" are creating a hype machine that is unparalleled in recent history. This session will define and demystify AI, explain the biggest opportunities for applying it in the life insurance/financial services industry, and illustrate how companies are building AI applications to augment, rather than automate, human performance, while minimizing the risk of unintended consequences from Rogue AI.

Manoj Saxena, CognitiveScale

15 *Synergies in Insurance and Asset Management*

As retirees move from saving to spending, the widespread need for decumulation strategies has become more apparent. The complexity in creating these strategies has led many industry experts to describe the decumulation challenge as one of the hardest financial problems yet to be solved. Hear from executives representing insurance companies, asset managers, and distributors as they discuss the unique strengths of these organizations, the hurdles that exist in solving the decumulation challenge, and the benefits that could be achieved by working cooperatively on solutions.

Robert DeChellis, Allianz Life Insurance Company of North America

Additional Presenters TBA

16 *Insurance Company of the Future*

Many insurers are thinking about the next move in their strategies for the insurance company of the future. Some are taking big leaps forward and making significant investments in changing their business and operating models. EY will review three different operating models of current insurers, all with the same objectives of eliminating complexity, simplifying the business, and reducing cost. All three models are leveraging the advances in technology to do more with less and turn data into useful information. We will also explore a concept of "best in cost" versus "best in class" and learn how insurers can rethink how they operate in the new competitive landscape to enable achievement of growth and marketplace strategies.

Presenters TBA

Meeting Details:

Learn more details and register online at:
<http://www.limra.com/annual>

Registration Fees

Early Registration Fees:

Member (LIMRA or LOMA)	\$1,350
Non-member	\$2,700

After September 21, 2018:

Member (LIMRA or LOMA)	\$1,550
Non-member	\$3,100

LIMRA requires prepayment of registration fees for all conferences and meetings. Payments made to LIMRA must be in U.S. dollars drawn on a bank in the United States.

Register by September 21 and Save!

Make Your Hotel Reservations Early!

New York Marriott Marquis, 1535 Broadway, New York, NY 10036

Make your reservations by September 28, using the link on the hotel tab at www.limra.com/annual in order to receive the group rate of \$349 single/double (plus applicable sales taxes). Requests after September 28 will be accepted on the basis of rate and space availability. A set group of rooms are available at the group rate until September 28, or until the group block sells out, whichever comes first. While LIMRA works hard to secure a sufficient number of rooms, we cannot guarantee rooms will be available.

Dress for the meeting is business attire.

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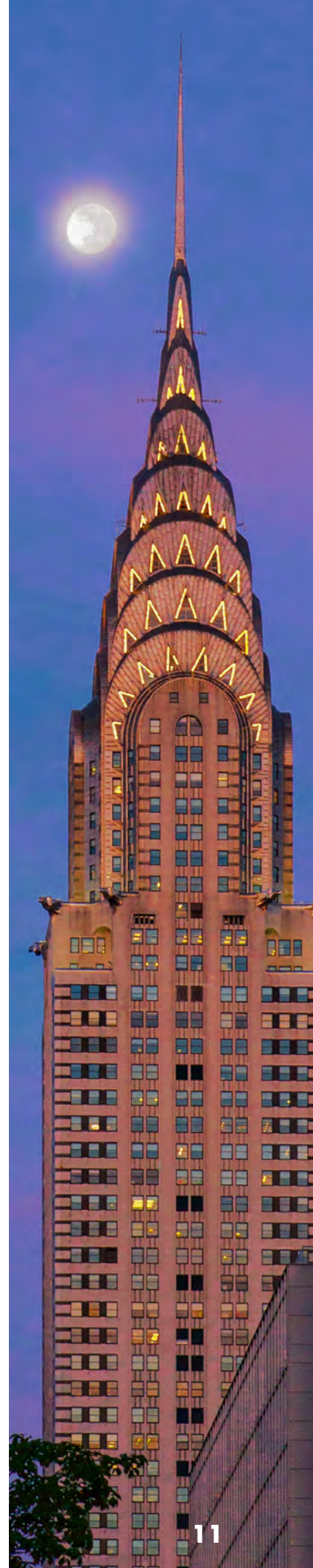


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