

AGENDA & PRELIMINARY ATTENDEE LIST

Wednesday, June 5, 2024

2:00 p.m. **Welcome from LIC & RGA**

2:15 p.m. **From Beginning to End: An Exploration of the Final Expense Policy Life Cycle**

Scott Grandmont, CLU, FALU, FLMI, FLHC, AIRC, ARA, ACS, Vice President, Underwriting Solutions, RGA
Nathan Hill, FSA, MAAA, VP & Actuary, RGA
JS Ledoux, ASA, Head of North American Product Management, Foresters Financial

This panel will discuss the entire final expense cycle, including problems and solutions in Sales/Distribution, Underwriting/Application Process, Policy Delivery, Administration/Monitoring, and Claims.

3:15 p.m. **Facilitated Discussion on Final Expense Topics**

The number-one value cited by LIC conference attendees is the ability to participate in open discussions with peers. Get live feedback from the group on your most pressing questions. Topics include:

- Agent Compensation
- Retention Programs
- Persistency Trends
- E-App Experience
- Improving Profitability
- Claims Adjudication
- Persistency Boosters
- Marketing and Distribution
- Rescission Rates
- And More!

Hosted By



Managing Final Expense Profitability

In managing life products, especially small face life products, mortality is the biggest factor in achieving profitability and expected results. Tiny improvements in execution can mean big increases in profitability when you sell large volumes of small policies. Are you managing every aspect of this process?

This annual workshop includes detailed presentations covering all areas of final expense administration, management, and marketing. Attendees learn from industry experts, case studies, and discussion with peers at other companies, and have ample time for networking with fellow attendees and vendors interested in working with final expense companies.

Registration & Information:
www.loma.org/finalexpense

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2024 LIC Final Expense Workshop

Wednesday, June 5, 2024

4:00 p.m. **Sessions Adjourn for the Day**

6:30 p.m. **Hosted Networking Dinner at [EdgeWild Restaurant and Winery](#)**

Thursday, June 6, 2024

7:30 a.m. **Continental Breakfast**

8:30 a.m. **How Predictive Modeling Can Help To Manage and Improve Final Expense Profitability**

Michel Hebert, VP of Pricing and R&D, Optimum Life Re

Guillaume Ducharme, Director of R&D, Optimum Life Re

Learn how to build a predictive model to assess mortality; how predictive modeling can improve the knowledge of your mortality risk compared with traditional methods; how predictive modeling insights can impact mortality experience, risk selection, and profitability, and improve the quality of your block of business.

9:30 a.m. **Market Opportunities in Final Expense**

10:30 a.m. **Break**

11:00 a.m. **Case Study: Extending Distribution through Online Sales**

Think direct distribution might disrupt your traditional agency distribution model? Learn how deploying an online market strategy can complement and amplify every sales channel.

12:00 p.m. **Networking Luncheon**

1:00 p.m. **LIC Final Expense Survey Discussion**

LIC's annual Final Expense Survey will be reviewed this year to invite more input from participating companies and help ensure that it provides the most relevant and useful data. Attendees will have the opportunity to weigh in on the topics and questions, as well as ways to increase company participation.

2:00 p.m. **Adjourn**



LIC Final Expense Workshop – Earlybird Attendee List (May 10, 2024)

Agenium - Tim Dineen, Sr VP
American Home Life - Tom Lobell, President & CEO
BetterLife - Derek Metcalf, Chief Financial Officer
Catholic Life - Christopher Belz, President/CEO
Citizens, Inc. - Harvey Waite, Chief Actuary
Columbian Financial Group - Alan Igielski, Vice President, Pricing and Product Development
Converge RE - Dariush Akhtari, Chief Actuary
Epoq, Inc - Clifford Cohen, Business Development Director
Foresters Financial - JS Ledoux, Head of North American Product Management
Friedland Consulting Services, LLC - Bruce Friedland, Principal
GTL - Greg Lev, Product Actuary
illustrate inc - Lyndon Edwards, President
iPipeline - Emily Hiss, Director, Sales
iPipeline - Michael Deck, Software Sales Director
Kansas City Life - Dave Eyler, AVP
KSKJ Life - Lauren Rainey, Vice President, Operations
LIC - Audrey Wittenburg, Associate Director
LIC - Dean Lambert, Executive Director
LifeShield - Akroman Bekro, Actuarial Manager
LIMRA and LOMA - Julý McGlamry, Senior Event Planner
Lincoln Heritage Life - Jesse Allen, AVP Underwriting & Marketing
Lincoln Heritage Life Insurance Company - Bryce Rosel, AVP and Actuary
Loyal Christian Benefit Association - Matt Barr, VP- Sales & Marketing
LTC Global Solutions - Robin Cunningham, Actuary
LTC Global, Inc. - Nathan Skupny, Actuary
Milliman - Al Klein, Principal and Consulting Actuary
Milliman Inc - Dan Rueschhoff, Actuarial Consultant
Munich Re - Dawn Koranda, Sr. Underwriting Consultant
Obra Capital - Joseph Hwang, Managing Director
Optimum Life Re - Guillaume Ducharme, Director
Optimum Life Re - Michel Hebert, VP, R&D
Optimum Re - Terrence Weiser, Vice President Business Development
Parkway Advisors - Theron Holladay, President & CEO
Parkway Advisors - TJ Holladay Jr., Investment Consulting Strategist
PartnerRe - Christopher Hessenius, Head of Strategy and Capability Development
QLAdmin Solutions - Kat Correa, Chief Marketing Officer
Reinsurance Group of America - Mark James, Director, Underwriting Innovation
RGA - Becky Riehm, Director, Underwriting Innovation
RGA - Brian Sibley, VP, Business Development
RGA - Colin DeForge, VP, Underwriting
RGA - Eric Rybczynski, Executive Director, Strategy & Innovation
RGA - Nathan Hill, VP & Actuary
RGA - Nick Little, Director, Business Development
RGA - Scott Grandmont, Vice President, Underwriting Solutions
Royal Neighbors - Chris Geerts, Product Manager
Senior Life Insurance Company - Ron Powell, President
Texas Service Life Insurance Company - George Wise, Chief Actuary
The DIG Agency! - Dave Duford, Owner
Trinity Life Insurance Company - Alvin Begnoche, Vice-President, Marketing
TruStage - Illya Golanek, Director Actuary
WoodmenLife - Sarah Ritchie, Director - Product Management