

2019 CONFERENCES

Life Insurance Conference

What's Next? Setting the Agenda for Life



April 1 – 3, 2019
Baltimore Marriott Waterfront
Baltimore, MD



www.limra.com



www.loma.org



www.soa.org



*American Council
of Life Insurers*

www.acli.com

2019 Life Insurance Conference

What's Next? Setting the Agenda for Life

Leading insurers have begun to realize that digital is only a piece of the solution. To meet the challenges of the marketplace they need nothing less than a total transformation of the way they do business.

The 2019 Life Insurance Conference delivers insights on the transformation journey that will shape our future.

This year's conference will draw a broad audience of professionals involved in the development, operations, marketing, underwriting, technology, distribution, and administration of life insurance products. Conference partners LIMRA, LOMA, the SOA, and the ACLI, are all committed to providing attendees with the very best in research and knowledge that will help guide decision makers toward a more successful future.

This premier conference offers 30 workshops on topics including product innovation, distribution, markets, technology, administration, and regulation. This is your opportunity to join the crucial dialogue.

No other conference can offer you the depth and breadth of information that you'll find here. Join us in Baltimore. We promise to fill you with ideas and send you home inspired!

General Session Highlights

Remaining Relevant in a Changing World



DAVID LEVENSON
*President and Chief Executive Officer
LIMRA, LOMA, and LL Global*



SUSAN K. NEELY
*President and Chief Executive Officer
American Council of Life Insurers*

General Session Highlights

Exciting New Medical Frontiers: Are You Prepared?



DAVE RENGACHARY, M.D.
Senior Vice President and Chief Medical
Director, U.S. Mortality Markets
RGA

Join us for this important exercise — utilizing a 5 to 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 trend might impact the broader life insurance industry.

Datashock: Artificial Intelligence, Connectedness, and Ready for the Big Data and Social Future



JENNIFER GOLBECK
Director of the School Intelligence Lab
University of Maryland, College Park

The future is going to be driven by Artificial Intelligence (AI). Huge power lies in smart algorithms combined with big social data to track behavior and develop new insights into customers and what they want. How could these insights alter long-standing practices in the life insurance industry? Where do business opportunities lie in leveraging new technological capabilities, and how can organizations prepare for these changes? Golbeck will explain how new computational techniques are revealing hidden traits of millions of people online, and how this impacts the future of our business.

I Now Pronounce You Work and Life



AL CHIARADONNA
Senior Vice President
SEI Investments

Work is changing at fundamental levels: where we work, how we work, and who we work with (human or machine). Given these changes, how do we stay relevant in our careers, and as leaders? How do we balance our life and work? During this session, Al Chiaradonna will share his unique perspective on the evolution of work, what that means to you, and tips on how to navigate your own integrated journey of personal and professional growth. The session will provide guidance on how to manage your own career while also offering a framework that will allow you to take action, and begin your own journey towards thriving as leaders and individuals.

How We Show Love



KIRSTEN SCHOWALTER
Author and Founder
Aging Courageously

Nobody wants to expect the worst. But for Kirsten Schowalter and her family the worst case scenario found them. As she shares her inspiring story of how she and her family picked up the shattered pieces of their lives after a fatal car crash, Schowalter emphasizes how the life insurance industry helps us show our love for people we care about most.

The Future of Life Insurance Experiences and Advice



BRANDON CARTER, CLU, ChFC, CFP
Chairman and President
USAA Life Insurance Company

Brandon Carter will share his perspective on why the life insurance industry must accelerate the use of technology to improve experiences for consumers and the evolving role advisors must play in a digitally led, holistic advice conversation.

2019 Life Insurance Conference

Program Overview

MONDAY, APRIL 1

REGISTRATION — 11:00 a.m. to 6:30 p.m.

MEET AND GREET — 2:30 to 3:00 p.m.

Join us as the conference begins to meet and greet peers while you share ideas and common experiences.

CONCURRENT SESSIONS — 3:00 to 4:00 p.m.

BREAK — 4:00 to 4:15 p.m.

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

WELCOME RECEPTION — 5:15 to 6:30 p.m.

TUESDAY, APRIL 2

REGISTRATION — 7:00 a.m. to 5:00 p.m.

CONTINENTAL BREAKFAST — 7:00 to 8:00 a.m.

GENERAL SESSION — 8:00 to 10:15 a.m.

Remaining Relevant in a Changing World

DAVID LEVENSON

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

SUSAN K. NEELY

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Exciting New Medical Frontiers: Are You Prepared?

DAVE RENGACHARY, M.D.

Senior Vice President and Chief Medical Director
U.S. Mortality Markets
RGA

**Datashock: Artificial Intelligence, Connectedness, and
Readying for the Big Data and Social Future**

JENNIFER GOLBECK

Director of the School Intelligence Lab
University of Maryland, College Park

REFRESHMENT BREAK — 10:15 to 10:45 a.m.

CONCURRENT SESSIONS — 10:45 to 11:45 a.m.

LUNCHEON — 11:45 a.m. to 1:15 p.m.

CONCURRENT SESSIONS — 1:15 to 2:15 p.m.

BREAK — 2:15 to 2:30 p.m.

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

REFRESHMENT BREAK — 3:30 to 4:00 p.m.

GENERAL SESSION — 4:00 to 5:00 p.m.

I Now Pronounce You Work and Life

AL CHIARADONNA

Senior Vice President
SEI Investments

WEDNESDAY, APRIL 3

CONTINENTAL BREAKFAST — 7:00 to 8:00 a.m.

GENERAL SESSION — 8:00 to 9:00 a.m.

How We Show Love

KIRSTEN SCHOWALTER

Author and Founder
Aging Courageously

The Future of Life Insurance Experiences and Advice

BRANDON CARTER, CLU, ChFC, CFP

Chairman and President
USAA Life Insurance Company

REFRESHMENT BREAK AND 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.

CONFERENCE ADJOURNS — 11:45 a.m.

Distribution of Conference Sessions

	#	Session Title	Distribution/ Marketing Markets	Admin./ Underwriting	Actuarial/ Product Dev.	Regulatory	Technology
Monday							
3:00 to 4:00 p.m.	1.1	Legislative and Regulatory Update				◆	
	1.2	Advancements and Opportunities in Life Insurance Underwriting		◆			
	1.3	Information to Save Your Life...Insurance Marketing	◆				
	1.4	Recent Trends in Life Insurance Policyholder Behavior			◆		
4:15 to 5:15 p.m.	2.1	Beyond Steps — Wearables and Insurance		◆			◆
	2.2	The Secrets to Life Insurance Sales Success	◆				
	2.3	Innovation Experience			◆		
	2.4	A Changing Game: "Best Interest" in a Post-DOL Rule World				◆	
Tuesday							
10:45 to 11:45 a.m.	3.1	Partnering for Success	◆				
	3.2	Life PBR: Lessons Learned and the Road Ahead			◆	◆	
	3.3	Genetic Testing — Friend or Foe of Insurers?		◆			
	3.4	Robotic Process Automation — From Ideation to Implementation					◆
1:15 to 2:15 p.m.	4.1	Recent Trends in the Life Insurance Market		◆	◆		
	4.2	Consumer Privacy in the Wake of a Data Backlash in the Digital World				◆	
	4.3	System Conversions: Square Pegs in a Round Hole...					◆
	4.4	Gaining Experience With Customer Experience	◆				
	4.5	Technology Trends in Life Insurance		◆			◆
2:30 to 3:30 p.m.	5.1	Fraud and Life Insurance — This Will Keep You Up at Night		◆			◆
	5.2	Digital Reality: Digital Distribution Meets Life Product Development	◆		◆		
	5.3	Image Matters	◆				
	5.4	Underwriting Technology Modernization and Trends		◆			◆
	5.5	InsurTech and Life Insurance		◆			◆
Wednesday							
9:30 to 10:30 a.m.	6.1	Product Innovation and Impact on Systems		◆	◆		◆
	6.2	Who Will Buy and Who Can Sell? A Predictive Modeling Approach	◆				
	6.3	Innovating to Pursue Opportunities in the Women's Market	◆				
	6.4	Tax Reform: A Look at the Year After and What's Ahead for the Future				◆	
10:45 to 11:45 a.m.	7.1	The Digital Path to Purchase	◆				
	7.2	Life Insurance Experience Redefined — Establishment Meets New		◆			◆
	7.3	Actuarial Professionalism: You Know It Don't Come Easy			◆		
	7.4	Demystifying Artificial Intelligence in Insurance					◆

2019 Life Insurance Conference

Concurrent Sessions

MONDAY, APRIL 1

3:00 to 4:00 p.m.

1.1 Legislative and Regulatory Update

This session will provide the latest update on key regulatory and legislative issues affecting the life insurance market. Regulatory and legislative changes are occurring at a rapid pace, and the life insurance industry continues to be in the crosshairs of many of these activities. This session will focus on updates from the federal and state perspectives. Issues to be touched on include guaranty association assessments, fiduciary rule/best interest standard of care, retirement savings, regulatory views, and activity on innovation and cybersecurity.

ALANE DENT, Senior Vice President, Federal Relations, ACLI;
BRUCE FERGUSON, Senior Vice President, State Relations, ACLI

1.2 Advancements and Opportunities in Life Insurance Underwriting

Underwriting is perhaps the most critical activity undertaken by a life insurance company. As societal trends evolve, combined with increasing abundance of new applicant information from electronic health records and other sources, it is becoming possible to underwrite life insurance more accurately, quickly, and in a cost effective manner. Attendees in this session will learn how societal trends and the abundance of information are impacting how life insurance is underwritten.

ZACH PUGH, Head of Life and Health, U.S. Underwriting, Swiss Re; **JENNIFER RICHARDS**, Vice President, New Business, MassMutual

1.3 Information to Save Your Life...Insurance Marketing

Consumers receive a barrage of marketing messages every day. To capture their attention, financial marketers need to deliver compelling and relevant content. Findings from the 2019 Insurance Barometer study can help marketers develop the content that breaks through the congestion and reaches the consumer. Study co-sponsors, LIMRA and Life Happens, share insights into the mindset of today's financial consumer. The presentation includes examples of communications developed by Life Happens to inform and educate the public about life insurance.

MAGGIE LEYES, Senior Vice President of Content, Life Happens;
JAMES SCANLON, HIA, Senior Research Director, LIMRA

1.4 Recent Trends in Life Insurance Policyholder Behavior

Preparing for PBR? Looking for benchmarks for life insurance key risk assumptions other than mortality? This session will highlight the most recent data on lapse/surrender activity for life insurance products, including level term and joint life, as well as the results of an inaugural universal life premium persistency study.

MARIANNE PURUSHOTHAM, FSA, MAAA, Corporate Vice President, LIMRA; **MAUREEN SHAUGHNESSY, FSA, MAAA**, Research Actuary, LIMRA; **Moderator: R. DALE HALL, FSA, MAAA, CERA, CFA**, Managing Director of Research, Society of Actuaries

4:15 to 5:15 p.m.

2.1 Beyond Steps — Wearables and Insurance

Insurance underwriting today is based on one point in time, providing little value to the customer and limited future value to insurers. Wearable technology offers the ability to leverage physiological data, not just for the purpose of initial underwriting, but also throughout the lifespan of the policy. Swiss Re is studying the value of data from today's devices, as well as future medical-grade devices, in order to help insurers understand and integrate these devices into their operations and customer offerings. Attend this session to learn how to leverage data from wearable technology and view the capabilities these devices will bring to our industry in the future.

JOANNA ROGERS, Vice President and New Solutions Program Manager, Swiss Re

2.2 The Secrets to Life Insurance Sales Success

Life insurance sales growth for the industry has been modest at best over the last several years. But while industry results have been lackluster, some companies have beat the odds and achieved strong growth year after year after year. How do they do it? At this session, two life insurers will share the secrets to their success in reaching significant sales growth milestones.

DENNIS MARTIN, FSA, FCIA, MAAA, President, Individual Life and Financial Services, OneAmerica Financial Partners; **ACHIM SCHWETLICK**, Senior Vice President, Business Innovation Group, National Life Group; **Moderator: Elaine Tumicki, CLU, ChFC, LUIF**, Corporate Vice President, LIMRA

2.3 Innovation Experience

Are you using innovation to improve what you do? Come see where you stand...literally. At this lively session, LIMRA will briefly share research on the state of innovation in the industry. Then it's your turn. Using simple innovation tools you can learn on the spot, you'll team up with others in the room to solve an innovation challenge. Along the way, you'll learn some tips and techniques you can take back to use with your own team.

ERIC SONDERGELD, ASA, CFA, Corporate Vice President, LIMRA

2.4 A Changing Game: "Best Interest" in a Post-DOL Rule World

While the Department of Labor's fiduciary rule is officially gone, the idea of a "best interest" standard lives on in the marketplace and in several unfolding regulations — from the U.S. Securities and Exchange Commission, to the NAIC, and to individual states. This panel will explore the complexities of the converging regulatory developments, and how they could affect the industry's sales force in the coming years.

JOHN DEITELBAUM, Senior Vice President and Deputy General Counsel, MassMutual; **BRUCE FERGUSON**, Senior Vice President, State Relations, ACLI; **Moderator: CARL WILKERSON**, Vice President and Chief Counsel, Securities, ACLI

TUESDAY, APRIL 2

10:45 to 11:45 a.m.

3.1 Partnering for Success

Life insurers seeking to make an impact on the underinsured mass market are looking to strategic distribution partnerships to help broaden distribution in this market. Often these partners have access to a specific target market, have built unique technology experiences, or have a combination of attributes that the insurer is not willing or able to create internally. Vantis Life's relationship with Fabric is one example of a traditional life insurer partnering with an InsurTech innovator for the benefit of both organizations. Prudential's partnership with BabyList now enables the ability to crowdfund a life insurance solution for expecting parents directly from a baby registry. Both Vantis and Prudential continue to seek partners to expand their reach in underserved markets.

KATHRYN DELCAVO, Director, Customer Experience, Prudential; **CRAIG SIMMS**, Senior Vice President and Chief Marketing Officer, Vantis Life

3.2 Life PBR: Lessons Learned and the Road Ahead

Life PBR is upon us, with less than a year before the optional phase-in period ends and implementation is mandatory. Significant work remains as PBR implementations are back-loaded for all but a handful in the industry. With all this activity, it is important to step back and skillfully manage all areas impacted. This session will provide an overview of Life PBR, anticipated impacts to various parts of the business, and give the audience insights into lessons learned and challenges faced from early adopters.

REANNA NICHOLSEN, FSA, MAAA, Corporate Vice President and Actuary, New York Life; **CHRIS WHITNEY, FSA, MAAA**, Principal, Oliver Wyman; **XIMING YAO, FSA, MAAA**, Vice President and Actuary, Prudential

3.3 Genetic Testing — Friend or Foe of Insurers?

Genetic testing is on the rise. Recent research showed that genetic testing increased by 75 percent in 2017.

Advancement in medical technology in recent years has created both opportunities and challenges for the life insurance industry. Perhaps none more so than the massively increasing availability and affordability of genetic testing to consumers. Increased clinical offerings allows for predictive genetic testing to estimate future disease, preventative care, and better management of health outcomes. What are the implications for customer buying behavior and inforce management? What's going on in the regulatory space? Join this session and make your own decision about the benefits or risks of genetic testing.

YOMMY CHIU, Head of Life and Health Research and Development, Swiss Re

3.4 Robotic Process Automation — From Ideation to Implementation

As adoption of robotic process automation (RPA) continues to evolve in the life insurance industry, it is important for RPA to be deployed with a goal to drive efficiency in a cost effective manner. This session will provide examples of effective RPA deployment in life insurance and the types of processes ripe for RPA implementation. Attendees will also gain insight on how to develop an effective and efficient RPA strategy from ideation to implementation.

SAMANTHA CHOW, Senior Analyst, Aite Group; **ANAND LOGANI**, Senior Vice President, Life and Annuity, EXL; **TOM MARTORANA**, Senior Vice President, Operations and Chief Transformation Officer, CUNA Mutual

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1:15 to 2:15 p.m.

4.1 Recent Trends in the Life Insurance Market

This session will provide an overview of recent trends in the U.S. life insurance market, including sales trends, product design trends, underwriting trends, regulatory issues, etc. Panelists will discuss opportunities and issues presented by current life insurance products. Attendees of this session should obtain a better understanding of the life insurance landscape and where they stand relative to their peers and competitors.

LAUREN CROSS, FSA, MAAA, Assistant Vice President and Actuary, John Hancock Financial Services; **PAUL FEDCHAK, FSA, MAAA**, Principal and Consulting Actuary, Milliman

4.2 Consumer Privacy in the Wake of a Data Backlash in the Digital World

This session will explore the dramatic upheaval in the privacy landscape since the passage of the E.U. General Protection Regulation and the California Consumer Privacy Act of 2018. How are insurers and regulators affected by the data privacy backlash facing the digital world?

JIGAR GANDHI, Associate, Faegre Baker Daniels LLP; **MICHAEL GUGIG**, Vice President, State Government Relations and Associate General Counsel, Transamerica Life Insurance Company; **AL REDMER JR.**, Commissioner, Maryland Insurance Administration; **Moderator: KATE KIERNAN**, Vice President and Chief Counsel, Insurance Regulation, ACLI

4.3 System Conversions: Square Pegs in a Round Hole...

The life insurance industry has seen an increased focus on technology due to the influence of investment firms, InsurTech, and other companies all competing for the same revenue. This pressure is pushing traditional companies to improve the customer's experience through new and improved technology which can require new administrative platforms. The question becomes what to do with the aging and outdated systems. This session will feature a panel that has worked through these challenges and can provide insight to those who are currently in the process or exploring system conversion projects.

BILL MEHILOS, FSA, MAAA, Consulting Actuary, Milliman; **JOHN SHAW, FSA, MAAA**, Chief Actuary, DXC Technology; **Moderator: CURT CLINGERMAN, FSA, MAAA**, Consulting Actuary, Milliman

4.4 Gaining Experience With Customer Experience

Customer experience continues to receive attention as it increasingly becomes a coveted source of business differentiation. Efforts in the life insurance industry continue to evolve, as carriers address challenges unique to our industry. This session will combine a discussion of LIMRA research focused on how life insurance companies are approaching customer experience with a case study of a life carrier's specific efforts.

WENDY DOWD, Senior Vice President and Head of Enterprise Consumer and Digital Experience, Guardian; **TODD A. SILVERHART, Ph.D.**, Corporate Vice President, LIMRA

4.5 Technology Trends in Life Insurance

The life insurance industry will continue to be technology driven. Will AI, robotics, and blockchain be among the driving technology trends to reshape the life insurance industry, or is there a rising tsunami of other technology solutions which may propel a quantum change and revolutionize the life insurance industry? Will IT solutions enable the business to innovate, or will business demand more innovative technology? This session will feature an overview of the technologies and trends such as artificial intelligence, blockchain, robotics, and others that are reshaping the technology agenda for the future.

JOHN BARR, Senior Analyst, Life, Annuity, and Health Insurance, Celent; **SAMANTHA CHOW**, Senior Analyst, Aite Group; **CHRIS EBERLY**, Vice President of Research and Consulting, Novarica

2:30 to 3:30 p.m.

5.1 Fraud and Life Insurance — This Will Keep You Up at Night

Fraud in the financial services industry is a multi-billion dollar industry...and growing! Life insurance is not exempt, with industry fraud evolving from agent and claim fraud to social engineering and account takeover. Presenters from leading insurance companies will provide an overview of fraud trends in the life insurance industry, ranging from traditional types of fraud to schemes perpetrated by 21st century fraudsters. Attendees will gain insight on the types of fraud the industry is experiencing as well as tips on how to identify and avoid various fraud schemes.

Presenters TBA

5.2 Digital Reality: Digital Distribution Meets Life Product Development

Are you ready for the digital age? Come hear how innovation is happening in product development as companies move into a digital world of distribution. This session will allow attendees to learn from those who have developed digital strategies and to understand how new product development has been launched in months and not years.

SHIELA COMPANIE, FSA, MAAA, Chief Life Actuary, Amica Life Insurance Company; **SCOTT GRANDMONT, CLU, FALU, FLHC, FLMI**, Vice President, Underwriting Solutions, RGAX

5.3 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 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, Research Director, LIMRA; **ERIC SONDERGELD, ASA, CFA**, Corporate Vice President, LIMRA

5.4 Underwriting Technology Modernization and Trends

Based on a survey of LOMA members, this session will explore strategies the life insurance industry is likely to pursue going forward to improve underwriting efficiency and accuracy. Attendees will learn about the driving business factors for underwriting modernization, impediments to modernization, and IT strategies likely to be employed in the life insurance industry from implementing best of breed underwriting systems to the use of artificial intelligence, robotic process automation, and potentially outsourcing underwriting.

KIMBERLY HARRIS-FERRANTE, Vice President and Distinguished Analyst, Gartner

5.5 InsurTech and Life Insurance

The phrase “InsurTech” denotes innovation, transformation and disruption in the insurance industry. This session will examine how startup companies are changing the life insurance industry not only through technology but with regard to products and processes. This session will feature individuals discussing the status of InsurTech in the life insurance industry, the role of InsurTech in life insurance and insight on how InsurTech may continue to reshape the life insurance industry.

JOEL ALBARELLA, Senior Vice President and Head of NYL Ventures, New York Life; **ELIZABETH CARRARO**, Director, Digital Strategy and Partnerships, Securian Financial; **MICHAEL KALEN, CLU, ChFC**, Chief Executive Officer, Covr Financial Technologies, Inc.; **Moderator: JOHN BARR**, Senior Analyst, Life, Annuity, and Health Insurance, Celent

WEDNESDAY, APRIL 3

9:30 to 10:30 a.m.

6.1 Product Innovation and Impact on Systems

As life insurance products evolve and become more innovative, so must the infrastructure and technology to support these products from underwriting and issue to administering the policies. Presenters in this session will provide insight into the necessity for product development and IT to collaborate to ensure new products can be deployed effectively and efficiently for a seamless launch of a new life insurance product from the IT perspective.

JUSTIN GEORGE, CISA, MCPM, Assistant Vice President, IT New Product Development, Lincoln Financial Group; **ROBERT TURNER, FLMI, ACS**, Assistant Vice President, Application Development, Western & Southern Financial Group

6.2 Who Will Buy and Who Can Sell? A Predictive Modeling Approach

What drives people to buy individual life insurance? And what makes a good agent who can sell it to them? LIMRA's Center of Excellence for Analytics has tackled these big questions using the power of data and predictive modeling. In this session, we explore the factors that influence customers' life insurance purchase behavior, based on data we collected from life insurance shoppers. We also discuss the factors that influence agent productivity and retention, based on our analysis of agent-level data sourced from our member companies.

VIKRAM KAMATH, Director, Center of Excellence for Analytics, LIMRA

6.3 Innovating to Pursue Opportunities in the Women's Market

Whether it is attracting them to be an advisor or client, women today provide a huge opportunity for insurers, yet there is a struggle to understand how to reach them and motivate them to act. Penn Mutual is pursuing that opportunity by building a consumer facing brand, myWorth, which provides education, tools, and resources for women. In this session, you will discover the pitfalls and keys to success in building an internal innovation lab to drive transformation and create sustainable sources of growth within a 171 year old insurance company.

ANDE FRAZIER, CFP, CLU, ChFC, RICP, BFA, CEO, Head of Vision and Brand, myWorth; **TODD A. SILVERHART, Ph.D.**, Corporate Vice President, LIMRA

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6.4 Tax Reform: A Look at the Year After and What's Ahead for the Future

This session will cover what's happened since tax reform on the tax issues facing life insurers, with particular emphasis on investment issues, including guidance from Treasury and IRS, and what companies should be thinking (and worrying) about for the future.

MATTHEW MACMILLEN, Vice President, Head of Tax, Lincoln Financial Group; **DAVID SCHULZ**, Senior Vice President and Chief Tax Officer, Transamerica Companies; **Moderator: REGINA ROSE**, Senior Vice President, Taxes and Retirement Security, ACLI

10:45 to 11:45 a.m.

7.1 The Digital Path to Purchase

For 65 percent of consumers who shop for life insurance, the Internet is part of the process. What happens there? Are consumers finding what they want and need? And in the rapidly evolving and increasingly competitive digital landscape, are you finding them? This workshop will share new LIMRA research exploring the online shopping experience of today's consumer.

SHANNON HAVENER, Research Analyst, LIMRA; **MARY LESCH**, Associate Research Director, LIMRA

7.2 Life Insurance Experience Redefined — Establishment Meets New

This session will feature a unique perspective on the life insurance industry and how a traditional life insurance company is achieving success through reinventing the life insurance experience. This reinvention and innovation is an example of how transformation in the life insurance industry is more than electronic apps, automated underwriting, and straight through processing. Attendees in this session will get a glimpse into the future as these presenters offer insight on this innovative journey.

NANCY CASBARRO, Vice President of Research and Consulting, Novarica; **GREG DRISCOLL**, Senior Vice President and Chief Information Officer, Penn Mutual

7.3 Actuarial Professionalism: You Know It Don't Come Easy

Professionalism as an actuary requires diligence and a concerted effort. It doesn't come easy. Are you all in as a professional? In this session, a combination of presentations, brief case studies, and audience discussions will be used to look at professionalism, what it takes to be a professional, and why it really matters.

JAMES MILES, FSA, MAAA, Consulting Staff Fellow, Society of Actuaries

7.4 Demystifying Artificial Intelligence in Insurance

The goal of this session is to demystify AI to help attendees understand which technologies are considered AI in the life insurance industry. While AI may mean different things to different industries and different companies, the perception and level of investment in AI in the life insurance industry will be presented in this session. Scales will share insight on areas where carriers may successfully focus their AI efforts as well as barriers to success. Perhaps most important, this session will suggest steps companies should take to effectively launch an effective AI strategy.

TOM SCALES, CLU, ChFC, FLMI, Head of Americas Life and Health, Celent

Continuing Education Information

For information on SOA CPD Credit and Continuing Education Credit — U.S. Qualification Standards, please visit the Life Insurance Conference pages at the SOA website: 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 continuing education credits for the Professional Recertification Program.

Conference Details and General Information

Register by March 6 and Save!

REGISTRATION FEES

Early Registration Rates (By March 6, 2019):

LIMRA, LOMA, SOA, and ACLI Members: \$1,285
Non-Member: \$1,925

Standard Rates (After March 6, 2019):

LIMRA, LOMA, SOA, and ACLI Members: \$1,485
Non-Member: \$2,125

REGISTER ONLINE

www.limra.com/conferences
www.loma.org/events
www.soa.org
www.acli.com

MEETING ATTIRE: The dress code for this conference is business casual.

GROUP DISCOUNT

If five (5) 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. This discount applies only to people registering at the full conference rate. See the online registration form for complete details.

HOTEL



Baltimore Marriott Waterfront

700 Aliceanna Street
Baltimore, MD 21202

RESERVATIONS PHONE: 1.877.212.5752
(mention The Life Insurance Conference)

RESERVATION LINK: <https://book.passkey.com/go/LLGlobalConferences>

Make your reservations by **March 6, 2019** in order to receive the group rate of **\$235.00 single/double (plus applicable sales taxes)**. Requests after March 6 will be accepted on the basis of space and rate availability. Hotel rates will increase after the cut-off date, or when the meeting room block sells out, whichever comes first. Make your reservations early to receive our discounted rates.

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