

# Life Insurance Conference

**April 9 - 11, 2018**

Chicago Marriott Downtown Magnificent Mile, Chicago, IL

Conference 2018

**PROGRAM**



Innovation in  
Insurance: New Tools  
for an Old Industry



# 2018 Life Insurance Conference



## MONDAY, APRIL 9

*Grand Ballroom, 7th Floor*

**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.**

*Chicago Ballroom B, 5th Floor*

**1.1 From eApp to NoApp — A Paradigm Shift**

**VINOD KACHROO**, Chief Information Officer, SE2

*Chicago Ballroom D/E, 5th Floor*

**1.2 Life Insurance from the Consumer Perspective**

**MATT DERRICK**, Executive Vice President, Programs and Marketing, Life Happens;

**JAMES SCANLON, HIA**, Senior Research Director, LIMRA

*Chicago Ballroom G, 5th Floor*

**1.3 InsurTech**

**MICHAEL GUGIG**, Vice President, State Government Affairs and Associate General Counsel, Transamerica Life Insurance Company; **SCOTT M. KOSNOFF**, Partner, Faegre Baker Daniels LLP; **J. P. WIESKE**, Deputy Commissioner, Wisconsin Department of Insurance; **Moderator: JIGAR GANDHI**, Counsel, ACLI

*Houston Room, 5th Floor*

**1.4 PBR's 1st Birthday! Learning Experiences and Growing Pains**

**BRYAN AMBURN**, Director, Life Actuarial, Farm Bureau Life Insurance Company of Michigan;

**ALIJAWAD HASHAM**, Vice President and Senior Valuation Actuary, Swiss Re; **LEE HATHAWAY**,

**CLU**, Director, Product Strategy, Individual Life, Prudential; **KEVIN PIOTROWSKI, FSA, CERA**,

**MAAA**, Actuarial Manager, Financial Services, EY

**BREAK — 4:00 to 4:15 p.m.**

# Conference

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

*Chicago Ballroom B, 5th Floor*

**2.1 Being Direct on Buying Direct: Consumers Tell All**

**SHANNON HAVENER**, Research Analyst, LIMRA; **TODD A. SILVERHART, Ph.D., LLIF**, Director of Insurance Research, LIMRA

*Houston Room, 5th Floor*

**2.2 Robotic Process Automation for Actuarial Processes**

**MI LI, FSA, MAAA, CFA**, Manager, EY; **MARSHALL LIN, FSA, MAAA, CFA**, Senior Manager, EY

*Chicago Ballroom D/E, 5th Floor*

**2.3 IT Transformation Solutions for Smaller to Medium Carriers**

**COLLEEN RISK, FLMI**, Senior Analyst, Life, Annuity and Health, Celent; **SANJEEV SINGH**, Chief Information Officer, Fidelity and Guaranty Life

*Chicago Ballroom G, 5th Floor*

**2.4 Accelerated Underwriting — New and Not So New Challenges**

**RICK PRETTY, FSA, MAAA**, Senior Vice President, Deputy Head of Life R & D, SCOR Re; **JASON VON BERGEN, FSA, MAAA**, Director, Risk Section Strategy, Research and Analytics, Northwestern Mutual

*Grand Ballroom, 7th Floor*

**WELCOME RECEPTION — 5:15 to 6:30 p.m.**

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# 2018 Life Insurance Conference



## TUESDAY, APRIL 10

*Grand Ballroom, 7th Floor*

**CONTINENTAL BREAKFAST** — 7:30 to 8:30 a.m.

*Chicago Ballroom D/E, 5th Floor*

**GENERAL SESSION** — 8:30 to 10:00 a.m.

**GINA BIRCHALL, J.D., LLIF, CLU**, *Presiding*

*Chief Operating Officer  
LIMRA and LOMA*

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**ROBERT A. KERZNER, CLU, ChFC**

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

***Disruptive Innovation***



**ERIK QUALMAN**

*Entrepreneur, Author, Technology and Digital Media Expert*

*Grand Ballroom, 7th Floor*

**REFRESHMENT BREAK** — 10:00 to 10:30 a.m.

**CONCURRENT SESSIONS** — 10:30 to 11:30 a.m.

*Chicago Ballroom D/E, 5th Floor*

**3.1 Life Insurance Product Update**

**TIM PFEIFER, FSA, MAAA**, *President, Pfeifer Advisory LLC*; **MIKE SANTORE, FSA, MAAA**, *Consulting Actuary, Milliman*

*Chicago Ballroom B, 5th Floor*

**3.2 The Robot Era — AI and Robotics**

**KIMBERLY HARRIS-FERRANTE**, *Vice President and Distinguished Analyst, Gartner, Inc.*

# Conference

## *Houston Room, 5th Floor*

### 3.3 Taking on the “D” Word

**SCOTT KALLENBACH, FLMI**, Research Director, LIMRA; **ERIC SONDERGELD, ASA, CFA**, Corporate Vice President, LIMRA

## *Miami Room, 5th Floor*

### 3.4 Regulatory Update

**CATHERINE BRESLER**, Vice President and Counsel, Government Relations, The Trustmark Companies; **PATRICK HUGHES**, Partner, Faegre Baker Daniels LLP; **Moderator: KATE KIERNAN**, Vice President, Chief Counsel & Deputy, State Relations, ACLI

## *Chicago Ballroom G, 5th Floor*

### 3.5 Effective Digital Customer Acquisition for Life

**SANDEEP MANCHANDA**, Global Head, Digital Customer Acquisition, EXL Service, Inc.; **KEVIN MCKENNA**, Vice President, Digital Solutions, EXL Service, Inc.

## *Grand Ballroom, 7th Floor*

**LUNCHEON** — 11:30 a.m. to 1:00 p.m.

**CONCURRENT SESSIONS** — 1:00 to 2:00 p.m.

## *Houston Room, 5th Floor*

### 4.1 Tax Reform Update

**ART SCHNEIDER**, Consultant, Transamerica Companies; **MARK SMITH**, Managing Director, PwC; **Moderator: PETER BAUTZ**, Senior Vice President, Taxes and Retirement Security, ACLI

## *Chicago Ballroom G, 5th Floor*

### 4.2 The State of Combination Products: New Solutions to an Old Problem

**LINDA CHOW, FSA, MAAA**, Senior Manager, EY; **SCOTT KALLENBACH, FLMI**, Research Director, LIMRA

## *Chicago Ballroom D/E, 5th Floor*

### 4.3 Managing Customer Experience — How It’s Being Done

**ALLISON MARSH**, Director of Consumer Insights and Market Research, John Hancock; **LAURENE POLIGNONE**, Assistant Vice President, John Hancock; **TODD A. SILVERHART, Ph.D., LLIF**, Director of Insurance Research, LIMRA

# Distribution of Conference Sessions

	#	Session Title	Distribution/ Marketing Markets	Admin./ Underwriting	Actuarial/ Product Dev.	Regulatory	Technology
<b>Monday</b>							
3:00 to 4:00 p.m.	1.1	From eApp to NoApp – A Paradigm Shift <i>(Chicago Ballroom B, 5th Floor)</i>		◆			◆
	1.2	Life Insurance From the Consumer Perspective <i>(Chicago Ballroom D/E, 5th Floor)</i>	◆				
	1.3	InsurTech <i>(Chicago Ballroom G, 5th Floor)</i>				◆	◆
	1.4	PBR's 1st Birthday! Learning Experiences and Growing Pains <i>(Houston Room, 5th Floor)</i>			◆		
4:15 to 5:15 p.m.	2.1	Being Direct on Buying Direct: Consumers Tell All <i>(Chicago Ballroom B, 5th Floor)</i>	◆				
	2.2	Robotic Process Automation for Actuarial Processes <i>(Houston Room, 5th Floor)</i>			◆		◆
	2.3	IT Transformation Solutions for Smaller to Medium Carriers <i>(Chicago Ballroom D/E, 5th Floor)</i>					◆
	2.4	Accelerated Underwriting – New and Not So New Challenges <i>(Chicago Ballroom G, 5th Floor)</i>		◆			
<b>Tuesday</b>							
10:30 to 11:30 a.m.	3.1	Life Insurance Product Update <i>(Chicago Ballroom D/E, 5th Floor)</i>			◆		
	3.2	The Robot Era – AI and Robotics <i>(Chicago Ballroom B, 5th Floor)</i>					◆
	3.3	Taking on the "D" Word <i>(Houston Room, 5th Floor)</i>	◆				
	3.4	Regulatory Update <i>(Miami Room, 5th Floor)</i>				◆	
	3.5	Effective Digital Customer Acquisition for Life <i>(Chicago Ballroom G, 5th Floor)</i>	◆				◆
1:00 to 2:00 p.m.	4.1	Tax Reform Update <i>(Houston Room, 5th Floor)</i>				◆	
	4.2	The State of Combination Products: New Solutions to an Old Problem <i>(Chicago Ballroom G, 5th Floor)</i>					◆

	4.3	Managing Customer Experience – How It's Being Done <i>(Chicago Ballroom D/E, 5th Floor)</i>	◆					
	4.4	AI Has Arrived: Real World Cognitive Applications in Insurance <i>(Chicago Ballroom B, 5th Floor)</i>	◆		◆			◆
	4.5	The Pursuit of Loyalty: The Strategic Imperative in Cross-Selling <i>(Miami Room, 5th Floor)</i>	◆					
2:15 to 3:15 p.m.	5.1	Digital Decisioning, Intelligent Automation, and Shifting to a Customer-Centered Life Insurance Model: A Panel Discussion <i>(Chicago Ballroom D/E, 5th Floor)</i>		◆				◆
	5.2	What Next for the DOL Fiduciary Rule and the Best Interest Standard of Care? <i>(Miami Room, 5th Floor)</i>			◆			
	5.3	Life Insurance In-Force Management <i>(Chicago Ballroom B, 5th Floor)</i>	◆					
	5.4	Marketing to Younger Generations <i>(Chicago Ballroom G, 5th Floor)</i>						
	5.5	Innovation and IT Transformation – Strategies for Success <i>(Houston Room, 5th Floor)</i>						◆
<b>Wednesday</b>								
9:30 to 10:30 a.m.	6.1	Competitive Intelligence 101 <i>(Chicago Ballroom B, 5th Floor)</i>	◆					
	6.2	A View Into the Microscope of Genetics Regulation <i>(Chicago Ballroom G, 5th Floor)</i>		◆				
	6.3	Robotic Process Automation: A Tale of Two Companies <i>(Chicago Ballroom D/E, 5th Floor)</i>						◆
	6.4	Rock and a Hard Place: The Decision to Increase COIs <i>(Houston Room, 5th Floor)</i>					◆	
10:45 to 11:45 a.m.	7.1	The Long and Winding Road to STP <i>(Chicago Ballroom G, 5th Floor)</i>			◆			
	7.2	Drivers of Life Insurance Purchase Behavior – A Predictive Modeling Perspective <i>(Chicago Ballroom D/E, 5th Floor)</i>	◆					
	7.3	Professionalism in the Everyday Life of an Actuary <i>(Houston Room, 5th Floor)</i>				◆		
	7.4	Blockchain and Insurance <i>(Chicago Ballroom B, 5th Floor)</i>					◆	◆

# 2018 Life Insurance Conference



## *Chicago Ballroom B, 5th Floor*

### 4.4 AI Has Arrived: Real World Cognitive Applications in Insurance

**YOUSEF HASHIMI**, Vice President and Partner, Cognitive Big Data and Analytics, IBM

## *Miami Room, 5th Floor*

### 4.5 The Pursuit of Loyalty: The Strategic Imperative in Cross-Selling

**TIM COOK, FLMI, AIRC, CLU, ChFC**, Assistant Vice President, Product Development, American National; **JOE GERGELY**, Agency Vice President, COUNTRY Financial; **LOREN KORFMACHER**, Managing Partner, Farm Bureau Insurance of Michigan; **Moderator: ELAINE TUMICKI, CLU, ChFC, LLIF**, Corporate Vice President, LIMRA

**BREAK — 2:00 to 2:15 p.m.**

**CONCURRENT SESSIONS — 2:15 to 3:15 p.m.**

## *Chicago Ballroom D/E, 5th Floor*

### 5.1 Digital Decisioning, Intelligent Automation, and Shifting to a Customer-Centered Life Insurance Model: A Panel Discussion

**TOM ANFUSO**, Chief Information Officer, NLG; **ANU DIXIT**, Chief Data Analytics Officer, NLG; **NIMESH MEHTA**, Vice President, Customer Innovation, NLG; **Moderator: NORMAND LEPINE**, Senior Director for Data and Analytics in Insurance, NTT Data

## *Miami Room, 5th Floor*

### 5.2 What Next for the DOL Fiduciary Rule and the Best Interest Standard of Care?

**THOMAS B.R. CHRISTENSON II**, Assistant General Counsel & Assistant Secretary, Northwestern Mutual; **CHARLES PLATT**, Partner, WilmerHale; **STEPHEN TORETO**, Vice President and Associate General Counsel, Pacific Life Insurance Company; **Moderator: JIM SZOSTEK**, Vice President, Taxes and Retirement Security, ACLI

## *Chicago Ballroom B, 5th Floor*

### 5.3 Life Insurance In-Force Management

**ANDY FERRIS, FSA, MAAA, FCA**, Managing Director, Deloitte; **JENNIFER MCGINNIS, FSA, CERA, MAAA**, Senior Vice President, Swiss Re

## *Chicago Ballroom G, 5th Floor*

### 5.4 Marketing to Younger Generations

**EMILY HOLBROOK**, Director, Personal Market, Northwestern Mutual; **JAMES SCANLON, HIA**, Senior Research Director, LIMRA



# Conference

*Houston Room, 5th Floor*

## **5.5 Innovation and IT Transformation — Strategies for Success**

**ROBERT MCISAAC, FLMI, LLIF**, Senior Vice President, Research and Consulting, Novarica

*Grand Ballroom, 7th Floor*

**REFRESHMENT BREAK — 3:15 to 3:45 p.m.**

*Chicago Ballroom D/E, 5th Floor*

**GENERAL SESSION — 3:45 to 4:45 p.m.**

## **Rich Habits of Peak Performers**



**RANDALL BELL, Ph.D.**

Director  
Landmark Research Group

## **WEDNESDAY, APRIL 11**

*Grand Ballroom, 7th Floor*

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

*Chicago Ballroom D/E, 5th Floor*

**GENERAL SESSION — 8:00 to 9:00 a.m.**

## **Mindwise: How We Understand What Others Think, Believe, Feel, and Want**



**NICHOLAS EPLEY, Ph.D.**

Professor of Behavioral Science  
University of Chicago Booth School of Business

*Grand Ballroom, 7th Floor*

**REFRESHMENT BREAK AND EXHIBITOR RAFFLE — 9:00 to 9:30 a.m.**

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**CONCURRENT SESSIONS — 9:30 to 10:30 a.m.**

*Chicago Ballroom B, 5th Floor*

## **6.1 Competitive Intelligence 101**

**RALPH PERRICONE**, Vice President, Industry Strategy, Prudential; **AMY SAMPLATSKY**, Assistant Vice President, Competitive Intelligence, Lincoln Financial Group

*Chicago Ballroom G, 5th Floor*

## **6.2 A View Into the Microscope of Genetics Regulation**

**RONALD KLEIN, FSA, MAAA**, Director of Global Aging, The Geneva Association; **ACHIM REGENAUER, M.D.**, Chief Medical Officer, Partner Reinsurance Europe SE

*Chicago Ballroom D/E, 5th Floor*

## **6.3 Robotic Process Automation: A Tale of Two Companies**

**ANU PAKALA**, Systems Consultant, Northwestern Mutual; **CHUCK WIEGERSMA**, Assistant Vice President, John Hancock; **Moderator: TOM SCALES, CLU, ChFC, FLMI**, Head of Americas Life and Health, Celent

*Houston Room, 5th Floor*

## **6.4 Rock and a Hard Place: The Decision to Increase COIs**

**CURT CLINGERMAN, FSA, MAAA**, Consulting Actuary, Milliman; **JENNIFER MCGINNIS, FSA, CERA, MAAA**, Senior Vice President, Swiss Re

**BREAK — 10:30 to 10:45 a.m.**

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

*Chicago Ballroom G, 5th Floor*

## **7.1 The Long and Winding Road to STP**

**GREGORY POSTON, LLIF, FLMI, AIAA, ACS**, Vice President, Individual Operations, OneAmerica Financial Partners; **ERIC SONDERGELD, ASA, CFA**, Corporate Vice President, LIMRA

*Chicago Ballroom D/E, 5th Floor*

## **7.2 Drivers of Life Insurance Purchase Behavior — A Predictive Modeling Perspective**

**VIKRAM KAMATH**, Director, Center of Excellence for Data Analytics and Predictive Modeling, LIMRA

# Conference

*Houston Room, 5th Floor*

## 7.3 Professionalism in the Everyday Life of an Actuary

*(SOA Professionalism Session)*

**MIKE BOOT, FSA, MAAA**, Managing Director, Society of Actuaries; **DAVID SCHRAUB, FSA, MAAA, CERA, AQ**, Staff Fellow, Society of Actuaries

*Chicago Ballroom B, 5th Floor*

## 7.4 Blockchain and Insurance

**ARUNASHISH MAJUMDAR**, Head of Innovation, Insurance, Tata Consultancy Services;  
**CHRISTOPHER MCDANIEL**, Executive Director, RiskBlock Alliance, The Institutes;  
**Moderator: JUDY ZAIKEN**, Corporate Vice President, Strategic Initiatives, LIMRA

CONFERENCE ADJOURNS — *11:45 a.m.*

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## 2019 LIFE INSURANCE CONFERENCE

April 1 – 3, 2019

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