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.
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.
Sponsored by SE2
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

Our Industry: Doing Good for Families, the Economy, and Society

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.
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

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

<table>
<thead>
<tr>
<th>3:00 to 4:00 p.m.</th>
<th>1.1 From eApp to NoApp — A Paradigm Shift (Chicago Ballroom B, 5th Floor)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1.2 Life Insurance From the Consumer Perspective (Chicago Ballroom D/E, 5th Floor)</td>
</tr>
<tr>
<td></td>
<td>1.3 InsurTech (Chicago Ballroom G, 5th Floor)</td>
</tr>
<tr>
<td></td>
<td>1.4 PBR's 1st Birthday! Learning Experiences and Growing Pains (Houston Room, 5th Floor)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4:15 to 5:15 p.m.</th>
<th>2.1 Being Direct on Buying Direct: Consumers Tell All (Chicago Ballroom B, 5th Floor)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2.2 Robotic Process Automation for Actuarial Processes (Houston Room, 5th Floor)</td>
</tr>
<tr>
<td></td>
<td>2.3 IT Transformation Solutions for Smaller to Medium Carriers (Chicago Ballroom D/E, 5th Floor)</td>
</tr>
<tr>
<td></td>
<td>2.4 Accelerated Underwriting — New and Not So New Challenges (Chicago Ballroom G, 5th Floor)</td>
</tr>
</tbody>
</table>

### Tuesday

<table>
<thead>
<tr>
<th>10:30 to 11:30 a.m.</th>
<th>3.1 Life Insurance Product Update (Chicago Ballroom D/E, 5th Floor)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>3.2 The Robot Era — AI and Robotics (Chicago Ballroom B, 5th Floor)</td>
</tr>
<tr>
<td></td>
<td>3.3 Taking on the “D” Word (Houston Room, 5th Floor)</td>
</tr>
<tr>
<td></td>
<td>3.4 Regulatory Update (Miami Room, 5th Floor)</td>
</tr>
<tr>
<td></td>
<td>3.5 Effective Digital Customer Acquisition for Life (Chicago Ballroom G, 5th Floor)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>1:00 to 2:00 p.m.</th>
<th>4.1 Tax Reform Update (Houston Room, 5th Floor)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4.2 The State of Combination Products: New Solutions to an Old Problem (Chicago Ballroom G, 5th Floor)</td>
</tr>
<tr>
<td></td>
<td>4.3 Managing Customer Experience — How It’s Being Done (Chicago Ballroom D/E, 5th Floor)</td>
</tr>
<tr>
<td></td>
<td>4.4 AI Has Arrived: Real World Cognitive Applications in Insurance (Chicago Ballroom B, 5th Floor)</td>
</tr>
<tr>
<td></td>
<td>4.5 The Pursuit of Loyalty: The Strategic Imperative in Cross-Selling (Miami Room, 5th Floor)</td>
</tr>
</tbody>
</table>

### Wednesday

<table>
<thead>
<tr>
<th>9:30 to 10:30 a.m.</th>
<th>6.1 Competitive Intelligence 101 (Chicago Ballroom B, 5th Floor)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6.2 A View Into the Microscope of Genetics Regulation (Chicago Ballroom G, 5th Floor)</td>
</tr>
<tr>
<td></td>
<td>6.3 Robotic Process Automation: A Tale of Two Companies (Chicago Ballroom D/E, 5th Floor)</td>
</tr>
<tr>
<td></td>
<td>6.4 Rock and a Hard Place: The Decision to Increase COIs (Houston Room, 5th Floor)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>10:45 to 11:45 a.m.</th>
<th>7.1 The Long and Winding Road to STP (Chicago Ballroom G, 5th Floor)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>7.2 Drivers of Life Insurance Purchase Behavior — A Predictive Modeling Perspective (Chicago Ballroom D/E, 5th Floor)</td>
</tr>
<tr>
<td></td>
<td>7.3 Professionalism in the Everyday Life of an Actuary (Houston Room, 5th Floor)</td>
</tr>
<tr>
<td></td>
<td>7.4 Blockchain and Insurance (Chicago Ballroom B, 5th Floor)</td>
</tr>
</tbody>
</table>

#### 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 Toretto, 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
5.5 Innovation and IT Transformation — Strategies for Success

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

REFRESHMENT BREAK — 3:15 to 3:45 p.m.

Rich Habits of Peak Performers

RANDALL BELL, Ph.D.
Director
Landmark Research Group

Wednesday, April 11

WEDNESDAY, APRIL 11

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

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

Mobile App/Wi-Fi Info:
Get the Conference Mobile App!
Sponsored by Sureify

How do I get the app?
Download: Loopd from App Store or Google Play
Access Code: 445079
Login: the email address you used to register for the conference
Password: NetworkNow

Join the conversation!

WI-FI Information
Sponsored by LexisNexis Risk Solutions
Join Network: Marriott_Conference
Password: LexisNexisRiskSolutions

2019 LIFE INSURANCE CONFERENCE
April 1 – 3, 2019
Marriott Baltimore Waterfront, Baltimore, MD
Thank You to Conference Sponsors and Exhibitors

Diamond Sponsors

EXL
IBM
NTT DATA
SE2

Gold Sponsors

CONCENTRINX
vitech

Silver Sponsors

LexisNexis
sureify

Media Sponsor

INSURANCE
SELLING

Exhibitors

Accenture Life and Annuity Software
Altium Insurance Services
American Specialty Health
Axe Group
CalcFocus
Cerner Corporation
Cincom Systems
Competiscan, LLC
dacadoo
D XC Technology
Equisoft
EverQuote, Inc.

FAST Technology
Hyland Software
Insurance Technologies
LIDP Consulting Services
Management Data, Inc.
Milliman IntelliScript
Munich Re Automation Solutions
NEOS, LLC
PaperClip, Inc.
Pyramid Solutions
Sapiens
X by 2