

"The Top Life Insurance Conference to Attend in 2011"*

The Life Insurance Conference

April 11-13, 2011

Caesars Palace, Las Vegas, NV

All In For Life

- Senior executive panel insights on trends, challenges, and opportunities in life insurance.
- Social media and the evolving roles and opportunities for the industry.
- Trends in life insurance products, distribution, and administration.
- Life industry outlook from a rating agency perspective.

** FINS, part of the Wall Street Journal Digital Network*



All In For Life!

Join us in Las Vegas as we go “all-in” to bring you the industry’s most outstanding meeting. The 2011 Life Insurance Conference is designed for our wide-ranging audience of professionals involved with the development, operations, marketing, distribution, or administration of individual life insurance products.

The conference will help you improve your business practices through knowledge gained from quality research and information sharing. No other conference can offer you the depth and breadth of information that you’ll find here!

This multi-disciplinary event gives you the opportunity to learn the latest ideas and strategies that will help your company succeed. You’ll be able to meet and connect with industry leaders who encounter — and solve — the same problems you see every day.

Breaks, receptions, and luncheons provide ample opportunity to discuss current issues with your peers and industry experts and to visit with the wide range of vendors who will be presenting their latest products and services.

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Caesars Palace,
Las Vegas, NV**



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.

Insights and Outlook from Senior Executives

To succeed today you need to understand the external forces that affect the way you do business. Our senior executive panel will give you the latest information on the key issues facing the industry. You'll hear up-to-the-minute discussion about the trends, challenges, and opportunities that are vital to your success in the uncertain economic environment.



Gary "Doc" Huffman, CLU, ChFC
*President and Chief Executive Officer,
Ohio National Financial Services*



Thomas M. Marra, FSA, MAAA
*President and Chief Executive Officer,
Symetra Financial Corporation*



J. Eric Smith, CLU, ChFC
President, USAA Life Insurance Company



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

Making Insurance Lemonade from a Banking Crisis Lemon: Insights from Conversations with Consumers



Richard I. Kolsky, Ph.D.
*Lecturer, Kellogg School of Management,
Northwestern University, and President,
Kolsky & Company*

Dr. Kolsky will share insights and opportunities derived from in-depth interviews with two groups significantly affected by the crisis: pre-retirees and young families. Learn how the findings can be used to innovate current industry business models and help you uncover new product, service, and channel solutions. The presentation will address:

- Has the financial crisis really changed consumers' attitudes about saving, investing, and protecting?
- Will the rediscovery of stable-value and insured products be fleeting or long-lasting?
- How can insurers capitalize on and preserve this window of opportunity?

Social Media and the Future of Life Insurance Advertising



Benjamin Gentry
*Communication, Culture & Technology
Master's Candidate,
Georgetown University*

Recent technology has fundamentally changed the way consumers, employees, and companies interact online. To develop effective marketing strategies, you must understand the influence of these changes. Attend this session where we will discuss this shift from traditional marketing to online marketing. We will also address advertisement regulatory concerns and uncover the best ways to utilize social media in the life insurance industry.

The Economic Environment of the Life Insurance Industry — Is It Time to Be All In?



Senan O'Loughlin, FSAI, FIA
*Senior Vice President, Clients Markets,
Swiss Re Life & Health America, Inc.*

O'Loughlin will relate his insights on the financial environment of the life insurance industry while sharing his thoughts on where the industry has been and the trends that will take us into the future. He will address how the emerging economic environment will impact companies and help them determine if they should be All in for Life.

Schedule at a Glance



The 2010 Life Insurance Conference

Monday, April 11

1:00–6:30 P.M.	Registration Desk Open
3:30–4:00 P.M.	Meet and Greet
4:00–5:00 P.M.	Early Bird Sessions
5:30–6:30 P.M.	Welcome Reception

Tuesday, April 12

7:00 A.M.–4:45 P.M.	Registration Desk Open
7:00–8:00 A.M.	Continental Breakfast
8:00–10:00 A.M.	General Session

Insights and Outlook from Senior Executives

Gary "Doc" Huffman, CLU, ChFC

Thomas M. Marra, FSA, MAAA

J. Eric Smith, CLU, ChFC

Moderating: Robert A. Kerzner, CLU, ChFC

Making Insurance Lemonade from a Banking Crisis Lemon: Insights from Conversations with Consumers

Richard I. Kolsky, Ph.D.

10:30–11:30 A.M.	Concurrent Sessions
11:30 A.M.–1:00 P.M.	Luncheon
1:00–2:00 P.M.	Concurrent Sessions
2:15–3:15 P.M.	Concurrent Sessions
3:45–4:45 P.M.	General Session

Social Media and the Future of Life Insurance Advertising

Benjamin Gentry

Free evening to enjoy Las Vegas.

Wednesday, April 13

7:00–8:00 A.M.	Continental Breakfast
8:00–8:45 A.M.	General Session

The Economic Environment of the Life Insurance Industry — Is It Time to Be All In?

Senan O'Loughlin, FSAI, FIA

9:15–10:15 A.M.	Concurrent Sessions
10:30–11:30 A.M.	Concurrent Sessions
11:30 A.M.	Conference Adjourns

Monday, April 11

4:00–5:00 P.M.

1.1 Changing Channels: Tuning in to New Demands on Producer and Customer Service

Robert McDonald
Business Consultant, CSC

Many insurance companies provide producer and customer service in the same way they have for decades. But today, both producers and customers are demanding more. They're increasingly mobile and connected and expect to interact with carriers according to their own preferences. What should your company do to keep pace with and exceed these expectations? Join us to learn winning service strategies that come from the direct experience of large and small life and annuity carriers.

1.2 Predictive Modeling for Life Insurers: Just Another Fad or Here to Stay?

Chris Stehno
Senior Manager, Deloitte Consulting

David J. Weinsier, FSA, MAAA
Director, Towers Watson

In light of Six Sigma, TQM and Lean Manufacturing, will predictive modeling fade away or will it become commonplace? Our speakers will give you:

- An explanation of how techniques employed by P&C insurers can also be applied to the life insurance space.
- A description of how predictive modeling can improve upon traditional methods used to model life insurance risks.
- Examples of innovative applications in marketing, retention, underwriting, and distribution.
- A sense of the overall business structure needed to promote best in class analytics capabilities within your organization.



The 2010 Life Insurance Conference

1.3 Holism: Enabling Insurance High Performance

Steven W. Diamond
Senior Manager, NA Insurance, Accenture

Kevin J. Kraft
Managing Director, Growth and Distribution Lead, NA Insurance, Accenture

Would you like to improve policy processing efficiencies, reduce NIGO rates, shorten sales cycle time and transform the agent and customer experience? You can by developing a holistic approach to distribution leveraging five new enabling technologies. Analytics, Mobility, Digital Marketing, Collaboration and Social Media, when deployed as an integrated enterprise capability, can help Carriers truly innovate and drive higher levels of sales performance.

During this session, Kraft and Diamond will discuss how these Holism capabilities can impact the distribution value chain, and provide a live demonstration of the Holism capabilities using an iPad.

1.4 The Future is Now!

Scott R. Kallenbach, FLM
Associate Research Director, Strategic Research, LIMRA

Michael A. Yashnyk, CLU
Vice President, Agency Life Operations, New York Life
Additional Speaker TBA

What do companies have up their sleeve to help revitalize sales, and how will they emerge from today's turmoil? What product innovations and distribution strategies are on the horizon? Don't miss our panel's discussion that will take a practical look at the product features now resonating with consumers, motivating buyers, and engaging future target markets. You'll learn what a leading life insurer and a top producer have in store and why they chose their strategies.

Tuesday, April 12

10:30–11:30 A.M.

2.1 The Middle Market and More

Jon Dressner
Senior Vice President and Chief Creative Officer, LIFE Foundation

Joel Mier
Vice President, Marketing, Genworth Financial

Be the first to hear results from the new LIFE/LIMRA Annual Survey of life insurance trends and issues. The inaugural survey findings will be released at the 2011 Life Insurance Conference. Results will be shared by market, with a special focus on the middle market. In addition, learn how a major insurance company uses research and technology to develop strategies to reach the vast underinsured middle market.

2.2 Electronic Applications and Processing: Who Is All In?

Paul Grinvalds, FSA
Life New Business Vice President, Farm Bureau Life

Richard McKissack, PMP, FLMI
*Director, Project Management,
Southern Farm Bureau Life Insurance Company*

Additional Speaker TBA

While it's unlikely that any carrier will be able to receive and process all life insurance applications electronically, our speakers' companies have taken steps to implement the use of various electronic processes. Come listen to our presenters as they provide an overview of the implementation of electronic initiatives in their company while providing insight on adoption rates and lessons learned.

2.3 Deciphering and Implementing the Dodd-Frank Regulatory Reform Act [Legislation]

Thomas M. Kelly
Partner, Debevoise & Plimpton LLP

With the enactment of the Dodd-Frank Wall Street Reform and Consumer Protection Act (financial regulatory reform legislation in its final form), this session will focus on the impact its provisions will have on the life insurance industry, policyholders, and the financial services sector as a whole. Learn about:

- Systemic risk determination and regulation.
- Derivatives regulation.
- Resolution authority.
- Broker-dealer standards of care.
- And much more.

2.4 Socioeconomic Trends and the Implications for Product and Distribution

Moderator: Andy Ferris, FSA, MAAA, CFA
Senior Manager, Deloitte Consulting

Lucian Lombardi
Vice President, LIMRA

How will trends in the economy, population, and societal expectations anticipated over the next five years affect consumer needs for financial security products? What are the implications of these trends on product design and distribution – the “so whats”? This workshop will explore the issues as portrayed through the results of a major new research study conducted jointly by LIMRA and the Society of Actuaries.

1:00–2:00 P.M.

3.1 Cash in on Simplified Issue

Greg Marion
*Vice President of Protection Products,
USAA Life Insurance Company*

G. Michael Vaughan, FSA, CLU, ChFC
*Associate Vice President, Individual Protection
Business Development, Nationwide Financial*

With individual life insurance ownership at a 50-year low, what will it take for the industry's message to connect with the unprotected? How are companies reaching this market with their simplified issue products? What are the best strategies? The panel will delve into the experience of developing and delivering competitive simplified issue products.

3.2 The Next Generation of Sales Talent: Up Close, Remote, and Personal

Patrick Leary
Assistant Vice President, Distribution Research, LIMRA

The employment landscape that once promised quick success and guaranteed benefits has turned into a landscape of unease and uncertainty. What do Gen X-ers and Millennials think of the prospect of a sales career within the financial services industry? What impact has the financial crisis had on their perceptions of an insurance sales career? You'll want to take part in this session which will cover the views and expectations of young job hunters and explore the opportunities organizations have to attract them.

3.3 How to Lose a Million Bucks without Really Trying: Oversights in Negotiating Life Reinsurance Treaties

C. Spencer Alridge, II
*Vice President, Deputy General Counsel,
Transamerica Reinsurance*

Clark Himmelberger, FSA, MAAA
Consulting Actuary, Milliman, Inc.

Our experts are ready to handle your toughest life reinsurance treaty negotiation questions!

But first, come hear real-world examples of common costly reinsurance treaty oversights. The discussion will also identify and review the essential resources available for managing the life reinsurance treaty function. We'll arm you with valuable information on the reinsurance treaty development process which will enable you to help your company develop and negotiate more successful reinsurance treaties.

3.4 A Brave New World: Life Industry Outlook from a Rating Agency Perspective

Laura Bazer
*Vice President and Senior Credit Officer,
Moody's Investors Service*

With the ongoing financial recovery, insurers continue to examine their balance sheets, the products offered, and the associated risks. Bazer will provide her insight on the types of risk that companies must consider while discussing the attributes of their product offerings that can most influence their ratings.

2:15–3:15 P.M.

4.1 Intrapreneurship — Building Producer Loyalty through Teaming

Candace Barone
*Assistant Director, Practice Management,
Northwestern Mutual*

Steven H. Brown
*Senior Consultant, Assessment and
Development Solutions, LIMRA*

LIMRA research has shown the positive impact teaming can have on a producer's ability to grow their practice while serving the needs of his/her clients. In this session, you will not only learn the implications of this research for our industry, you will also hear from a company that is successfully supporting this type of practice approach.

4.2 Whole Life, the Outlook for 2011 and Beyond

Damon Bates
Vice President, Life Insurance Marketing, MassMutual

David Simbro, FSA, MAAA
Vice President, Life Products, Northwestern Mutual

David F. Woods, CLU, ChFC, LUTC
Woods Financial Group

Today's consumers recognize the value in managing long-term risk with whole life insurance. Our presenters and their companies – who are committed to whole life – will share their perspectives on the resurgence of this traditional product. You'll learn how our industry can capitalize on the need and demand for the product and leave this session with a better understanding of the trends and opportunities in whole life.

4.3 Automated Underwriting for Life Insurance

M. Clark Troy, Ph.D.
Research Director, Aite Group

Dave Dorans, CLU
*Vice President, Mortality Solutions,
Transamerica Reinsurance*

Additional Speakers TBA

Many underwriting solutions exist that base decisions on responses to questions posed to applicants or in combination with data obtained from third-party vendors. This session will feature an overview of what's new in automated underwriting with insight from a direct writer and a reinsurer.

4.4 Reinsurance Regulation under Dodd-Frank's NRR

Thomas W. Blair (Invited)
*Assistant General Counsel, Life Reinsurance,
American General*

Dana Charles Wiele
*Senior Vice President and Associate General Counsel,
RGA Reinsurance Company*

The Nonadmitted and Reinsurance Reform Act in Title V of the Dodd-Frank Wall Street Reform and Consumer Protection Act became effective July 21, 2010. It immediately changed how credit for reinsurance and reinsurer solvency is regulated in the U.S. We'll review those changes and look at their affect on:

- Direct writers' existing and new business.
- Reinsurers.
- The structure of the U.S. market.

Wednesday, April 13

9:15–10:15 A.M.

5.1 Risks and Rewards of Social Media Marketing

Michael Fitzgerald
Senior Analyst, Celent Communications

Social media is changing the way people communicate and interact. Celent, an international strategy consultancy, will report on the results of a detailed survey into current and future digital marketing strategies. Don't miss this discussion of real-world examples of how insurance companies are using social media to reach consumers. We will also cover compliance issues related to social media communication and show you how to manage the risks associated with this exciting new medium.

5.2 The Expanding Universe of Universal Life Products

Rhonda Elming, FSA, MAAA
Senior Vice President, Product Management, Aviva, USA

Robert Stone, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Universal life products have been part of the life insurance landscape for over 30 years, and in that time a wide variety of other product types have hit the marketplace. Yet even as a mature product, universal life has seen innovation. This session will:

- Provide a market update on all UL product types.
- Share insights on the latest generation of UL products.
- Discuss the road ahead for old and new products alike.

5.3 What Changes Are Underway in U.S. Insurance Solvency Regulation?

Thomas E. Bartell, JD, CLU, ChFC
*Vice President and Assistant General Counsel,
Deputy Director, Government Affairs,
Hartford Financial Services Group, Inc.*

Gary L. Falde, FSA, MAAA
*Vice President and Appointed Actuary, Pacific Life
Insurance Company*

Wayne Mehlman
*Counsel, Insurance Regulation,
American Council of Life Insurers*

The NAIC's Solvency Modernization Initiative (Ex) Task Force plans short-term and near-term changes in the United States' insurer solvency regulation framework. The planned changes address group supervision, corporate governance, enterprise risk management, own risk and solvency assessment, and capital adequacy, among other topics.

- What changes are underway within the state framework?
- What is the expected timetable?
- How might the changes affect business processes and practices?

5.4 Risk Management at the Point of Sale

Catherine Bierschbach, FSA, MAAA
Vice President, Life Pricing, Transamerica Life & Protection

John Fenton, FSA, MAAA
Principal, Towers Watson

Join us to explore the levers that pricing actuaries and others can employ to mitigate risks. We'll look at universal life products and the impact of several risk factors including a potential sustained low interest rate environment, credit risk, and policyholder behavior risk. We'll also look at:

- Metrics and tools for evaluating the risks and returns.
- The emerging use of market consistent framework.
- The impact of emerging regulations on product design.
- Risk management tools.
- Interest rate hedges.

10:30–11:30 A.M.

6.1 Winning in the Gen X/Gen Y Market

Nilufer Ahmed, Ph.D.
*Senior Research Director, Markets Research,
LIMRA*

Additional Speaker TBA

What do we know about Gen X's and Gen Y's attitudes toward life insurance? You'll get answers from the latest LIMRA research on these groups. Also, a leading carrier offers input on the best ways to market to these generations.

- Are they less likely to own life insurance?
- How are their financial attitudes different?

6.2 Underwriting Cancers: The Changing Landscape in Risk Management

Michael B. Clark, M.D.
*Senior Vice President and Chief Medical Director, North
America, Swiss Re Life & Health America, Inc.*

Dieter Gaubatz, FSA, FCIA, MAAA
Vice President, Biometric Research, Munich Re

Robert W. Lund, M.D.
Vice President and Medical Director, Munich Re

Steven E. Zimmerman, M.D.
*Vice President, Chief Medical Director, Transamerica
Reinsurance*

There is no doubt that nearly everything we understand about cancers is in flux. For actuaries, underwriters, and others, the changing cancer landscape can have a significant impact on results. Our panelists will challenge the audience to review our industry's approach to evaluating the risk of cancer mortality.

6.3 How Much STOLI Exists?

Moderator: Mohana Terry, Esq.
Edwards Angell Palmer & Dodge LLP

Gary Jenkins
Deputy General Counsel, ING Americas

James O. Mitchel, Ph.D., CEBS
Vice President, Developmental Research, LIMRA

Nadeem Waeen
General Counsel, The Peninsula Group

Despite years of controversy, legislation, congressional hearings, and federal and state investigations no one has answered the looming question: How much Stranger-Originated Life Insurance (STOLI) exists? The answer would illuminate the degree of predation of the elderly, the safety of settlements for investors, whether settled policies might ever be safely securitized, and the very legitimacy of settlements. This panel will explain the data needed to determine the quantity of and estimate of the size and nature of STOLI.

Distribution of Concurrent Sessions

	Monday 4:00–5:00 p.m.	Tuesday 10:30–11:30 a.m.	Tuesday 1:00–2:00 p.m.	Tuesday 2:15–3:15 p.m.	Wednesday 9:15–10:15 a.m.	Wednesday 10:30–11:30 a.m.	
Distribution/ Marketing Markets	1.1 Changing Channels: Tuning in to New Demands on Producer and Customer Service	2.1 The Middle Market and More	3.1 Cash in on Simplified Issue	3.2 The Next Generation of Sales Talent: Up Close, Remote, and Personal	4.1 Intrapreneurship – Building Producer Loyalty through Teaming	5.1 Risks and Rewards of Social Media Marketing	6.1 Winning in the Gen X/Gen Y Market
Actuarial/ Product Dev.	1.2 Predictive Modeling for Life Insurers: Just Another Fad or Here to Stay?				4.2 Whole Life, the Outlook for 2011 and Beyond	5.2 The Expanding Universe of Universal Life Products	
Administration	1.3 Holism: Enabling Insurance High Performance	2.2 Electronic Applications and Processing: Who Is All In?			4.3 Automated Underwriting for Life Insurance		6.2 Underwriting Cancers: The Changing Landscape in Risk Management
Reinsurance			3.3 How to Lose a Million Bucks Without Really Trying: Oversights in Negotiating Life Reinsurance Treaties		4.4 Reinsurance Regulation under Dodd-Frank's NRRRA	5.3 What Changes are Underway in U.S. Insurance Solvency Regulation?	
Regulatory		2.3 Deciphering and Implementing the Dodd-Frank Regulatory Reform Act [Legislation]					6.3 How Much STOLI Exists?
Strategic Management	1.4 The Future is Now!	2.4 Socioeconomic Trends and the Implications for Product and Distribution	3.4 A Brave New World: Life Industry Outlook from a Rating Agency Perspective			5.4 Risk Management at the Point of Sale	

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Contact Barbara Kimball
bkimball@limra.com (860) 298-3950

Registration Fees

Register by March 10, 2011 and Save!

By March 10, 2011

LIMRA, LOMA, SOA, and ACLI members: \$995
Nonmembers: \$1,395

After March 10, 2011

LIMRA, LOMA, SOA, and ACLI members: \$1,095
Nonmembers: \$1,495

Register online:

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

Register by mail or fax:

Download the registration form from the Life Insurance Conference event page at www.limra.com/events or www.loma.org/events

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 per person. E-mail mjadams@limra.com for additional qualifications and other important details regarding this discount.

Hotel Information

Caesars Palace
3570 Las Vegas Boulevard
Las Vegas, NV 89109

Reservations Phone: 866 227-5944

Make your hotel reservations by March 10 by calling the reservations number and mentioning the group code SCLIM1 to receive the low conference rate of \$209 per night single/double. If reservation is guaranteed to a credit card, a first night's guestroom and tax charge, per guestroom, will be billed immediately to the cardholder's account. Further information is available on any of the sponsoring associations' website.

Attire

The dress code for this conference is business casual.

Bonus Opportunity

The Retirement Industry Conference will be held at Caesars Palace, April 13–15, 2011.

Save \$250 when you attend both the Life Insurance Conference and the Retirement Industry Conference! Register by March 10, 2011 and pay only \$1,740 (LIMRA, LOMA, SOA, and ACLI members) or \$2,540 (nonmembers).

After March 10, the discounted rate for attending both conferences is \$1,940 (members) or \$2,740 (nonmembers).

For More Information

LIMRA

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LOMA

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About the Associations

LIMRA was founded in 1916 to support and enhance the marketing functions of life insurance companies through original research and products and services based on that research. Today LIMRA is the premier marketing research organization in the financial services industry, with more than 800 members – life/health insurance companies and financial services companies – around the world.

LOMA is committed to a business partnership with its worldwide members in the insurance and financial services industry to improve their management and operations through quality employee development, research, information sharing, and related products and services. Founded in 1924, the association's membership roster boasts more than 1,200 member companies in nearly 80 countries.

Society of Actuaries (SOA) is an educational, research, and professional organization dedicated to serving the public and Society members. Its mission is to advance actuarial knowledge and to enhance the ability of actuaries to provide expert advice and relevant solutions for financial, business, and societal problems involving uncertain future events.

American Council of Life Insurers (ACLI) is a unified voice on issues from retirement security to international trade. The ACLI is backed by an industry with 250 years of experience protecting American families and businesses. ACLI shapes public debate, stays ahead of trends, and helps its members compete in changing times.

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- Trends in life insurance products, distribution, and administration.
- Life industry outlook from a rating agency perspective.

LOMA

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