



2022 LIC Annual Conference



Vision Forward!

JW Marriott Orlando Bonnet Creek Resort & Spa
February 1-3, 2022

Vision Forward!

The theme of the 2022 LIC Annual Conference is **Vision Forward!** At every level of each company, we're focusing forward on new technology, new consumer expectations and needs, and new ways of doing business. We'll hear from companies and individuals who have a unique perspective on growth and innovation, and we'll engage in interactive sessions designed to send everyone home with practical ideas that can be implemented to help your company succeed.

PRELIMINARY AGENDA & EARLYBIRD ATTENDEE LIST

Tuesday, February 1, 2022

6:00-7:00 p.m. **Opening Reception & Registration**
Hosted by JW Marriott Bonnet Creek Resort
Bring your CLEAR HealthPass for LIC Check-In.

7:00 p.m. **Dinner on Your Own**

Wednesday, February 2, 2022

8:00 a.m. **Networking Breakfast**

8:30 a.m. **Welcome from LIC's Board Chair**
Byron Allen, President/CEO, American Savings Life Insurance Company

8:45 a.m. **From Forecasting to Superforecasting**
Dan Gardner

Accurately forecasting the near- to medium-range future isn't impossible. But it is hard. And doing it better than your competitors is that much harder. In this presentation, Dan Gardner delves into the largest study of forecasting ever undertaken—a program sponsored by the United States Office of the Director of National Intelligence. Among the many revelations was the discovery of a small percentage of forecasters who were consistently outstanding.

What makes these "superforecasters" so good? They are well-informed, but superforecasters don't owe their success to specialist knowledge or secret information. They are intelligent, but it isn't their IQ that makes them the best. And they are numerate, but their accuracy isn't the product of algorithms and arcane math. What makes the difference is how they think. And that isn't something they're born with. The cognitive characteristics and mental habits of superforecasters can be learned, adopted, and practiced. With the right attitude and effort, any forecaster can become a superforecaster.

Dan Gardner is an award-winning journalist and expert on risk management, forecasting, and the psychology of decision making. He is also the New York Times bestselling author of three books — Risk: The Science and Politics of Fear, Future Babble, and, most recently, Superforecasting: The Art and Science of Prediction. He is a senior fellow at the University of Ottawa's Graduate School of Public and International Affairs and has spoken and consulted to organizations worldwide, including Google, Goldman Sachs, Zurich Insurance, and a variety of hedge funds and governments.

10:00 a.m. **Networking Break**

Pre-Meeting Event **LIC CEO Forum**

JW Marriott Orlando Bonnet Creek Resort & Spa
January 31 – February 1, 2022

Life insurance company CEOs and Presidents are invited to network and discuss strategic issues and solutions one day before the LIC Annual Conference.

More Info: www.loma.org/LICCEO



Byron Allen



Dan Gardner

10:30 a.m.

Direct To Consumer Marketing

Dierdre Woodruff, Sr. Vice President, Puritan Life Insurance Company of America
Dan Shinnick, CEO and Board Chair, BetterLife

Hear about direct to consumer marketing from two companies that were both very early in committing to D2C but used two different products for this initiative. Learn why they chose this route, what's worked and what hasn't worked in terms of executing your plan, and what their expectations are for the future.



Dierdre Woodruff



Dan Shinnick

11:15 a.m.

Artificial Intelligence & Tech for Good, The Alliance of an Era

Eugene Shafronsky, Head of Strategy, thinktum

Artificial Intelligence (AI) is the primary driver of the Fourth Industrial Revolution (4IR), significantly impacting the insurance industry. With some insurance lines of business starting to incorporate AI into their systems, most of the Life Insurance sector has been experiencing several challenges in succeeding at tech innovation. With AI and 4IR forcing the race for the most optimized, personalized user experience, organizations must continue reinventing themselves to remain in the game.

The session will focus on:

- AI and 4IR impact the insurance industry.
- Existing AI implementation-related challenges.
- Current and upcoming industry trends.
- Observations from and experiences with the global market.
- An alliance to make the industry better for all.

thinktum is an innovation enabler in the insurtech space. Current developments include various no-code and low-code insurance turn-key solutions, with an AI-driven personalized risk-assessment engine as its current core asset.



Eugene Shafronsky

12:00 p.m.

Networking Luncheon

1:00 p.m.

Growth Case Study

Michael Fosbury, President & CEO, Columbian Mutual Life Insurance Company
Dan Acker, President & CMO, SILAC Insurance Company
Alan Jahde, JD, L.L.M, CEO, Investors Preferred Life Insurance Company

Many smaller companies struggle with growth but each of the companies on this panel offer a unique perspective of success: a start-up, an established company that pivoted into a new product line, and one with a long history of success that has attracted outside capital to fuel future growth. Bring your questions and share your perspective in this interactive discussion with Q&A.



Dan Acker



Alan Jahde



Mike Fosbury

2:00 p.m.

Networking Break

2:15 p.m.

Looking Ahead: Facilitated Discussion with Live Polling

Participants set the agenda for Facilitated Discussion with live polling. This is a unique opportunity to delve into shared challenges and practical solutions with leaders of similar small-to-midsize life insurance companies. Here are some of the topic requests that have been submitted so far:

- What are other companies' greatest challenges in 2022
- Enabling business operations through digital transformation
- 3-5 year product development opportunities/challenges
- Distribution challenges created by "mega" IMO's, and strategies to address them
- Hiring trends, pay rate competition, challenges finding people, the great resignation, remote work
- Who is repricing because of Covid...or making other process changes (like underwriting) to mitigate risk?
- What other companies are doing/planning to do with AI, underwriting, and user experience
- How can my company get more out of our investment portfolio?
- Is re-insuring high guarantee annuity blocks a strategy that will be a continuing trend for our industry?

3:30 p.m.

Sessions Adjourn for the Day

Wednesday, February 2, 2022 (continued)

6:00 p.m. **Networking Reception**

6:30 p.m. **Annual Membership Banquet**

to 8:30 p.m. *Sponsored by Parkway Advisors, Trilogy Actuarial Solutions, and iPipeline*

LIC's traditional annual banquet is a chance to enjoy fine dining, develop old and new friendships in the industry, and hear a light-hearted State of the Association address as the leadership changes from outgoing LIC Chair Byron Allen, President/CEO, American Savings Life Insurance Company, to incoming 2022 Chair Francois Duguay, Executive Vice President & Chief Actuary, Optimum Life Reinsurance.

Thursday, February 3, 2022

8:00 a.m. **Networking Breakfast**

8:30 a.m. **Welcome from LIC's Incoming Board Chair**

Francois Duguay, Executive Vice President & Chief Actuary, Optimum Life Reinsurance



Francois Duguay

8:45 a.m. **Life Assessments Using Artificial Intelligence and Aging Biology:
A New Kind of Minority Report**

S. Jay Olshansky, Ph.D., University of Illinois at Chicago and Lapetus Solutions, Inc.

The rise of human longevity in the 20th and 21st centuries has brought forth new challenges and opportunities. While many more people will live to extreme old age in this century than ever before, the challenges imposed by aging bodies will lead to unprecedented increases in frailty and disability, and incredible new opportunities for those that achieve old age in good mental and physical health. Dr.

Olshansky will explain what the prospects are for life extension in this century, and why aging biology is on the verge of a breakthrough that could slow the rate at which we age. We'll explore how to navigate the landscape of predicting survival and health, assessments our industry relies on. Experience a live demonstration of a new kind of "Minority Report" that allows for remote assessments of health and longevity by combining the scientific tools of AI, epidemiology, genetics, and aging biology.



Jay Olshansky

Jay Olshansky is a professor at University of Illinois at Chicago's School of Public Health and co-founder and chief scientist at Lapetus Solutions. His research focuses on estimating upper limits to human longevity, forecasts of longevity, slow aging in people (the "longevity dividend"), and more. He is a board member of the American Federation of Aging Research, author of *The Quest for Immortality* and *A Measured Breath of Life*, and co-editor of *Aging: The Longevity Dividend*.

10:00 a.m. **Networking Break**

10:15 a.m. **In Search of Small Company Unicorns**

Jeff Shaw, CLU, ChFC, Executive Director, LIC

- How are small companies and large companies different?
- How are A rated companies different?
- And how are those elusive small A rated companies different?

From LIC's unique vantage point as THE trade association for small to midsize life insurance companies, we have the ability to gather data on smaller companies and provide insight on what drives success.



Jeff Shaw

11:00 a.m. **Adjourn**

www.loma.org/LIC2022

LIC2022 Orlando: Advance Attendee List

Here are registrants signed up currently for LIC2022.
Register today at www.loma.org/LIC2022.

1891 Financial Life - Lisa Bickus, CEO
 AAM - John Olvany, Principal, Business Devel.
 The American College - Kyle Herndon, AVP Business Dev.
 American Farmers & Ranchers - Bernadette Autrey, CFO
 American Farmers & Ranchers - Brandice Rhoades, AVP
 American Fraternal Alliance - Allison Koppel, CAE, CEO
 American Savings Life - Byron Allen, President/CEO
 Atlantic Coast Life- Tom Holland, CPC, VP National Accts
 Baltimore Life - Garry Voith, VP, Business Ops & Planning
 BetterLife - Dan Shinnick, CEO
 Breathe Life - Patrick Viau, Chief Client Officer
 Cincinnati Equitable Life - Tom Schrote, CPCU, LLIF, COO
 Columbian Mutual - Mike Fosbury, CFA, President & CEO
 Converge Re - Ari Lindner, CEO
 CSA Fraternal Life - John Kielczewski, President/CEO
 CUNA Mutual - Tammy Schultz, President, Preplanning Solutions
 Cyrus Works - Chris Meredith, Chief Business Dev. Ofcr
 Duco Tech - David Cohen, Business Dev. Dir.- Insurance
 Everyday Life - Jake Tamarkin, CEO
 Everyday Life - John Richter, Chief Distribution Officer
 First Consulting & Administration - Anita Dulmes, Product Compliance Director
 Friedland Consulting Services - Bruce Friedland, Principal
 Gleaner Life - Arell Chapman, Senior VP, Chief Operations & Technical Officer
 GPM Life - Peter Hennessey IV, Exec VP & COO
 GPM Life - Tonya Carroll, VP, Customer Experience Ofcr
 Healthcare.com - Deirdre Ragan, VP Ins & Coverage Solutions
 Homesteaders - Steve Shaffer, FLMI, CPA, CEO
 illustrate, inc - Eric Swanson, FLMI, VP of Sales
 Investors Preferred Life - Alan Jahde, JD, LL.M, CEO
 iPipeline - Michelle Brands, Director, Sales
 KBRA - Tina Bukow, Managing Director
 KSKJ Life - Tony Mravle, FLMI, PHR, CEO
 Lewis & Ellis, Inc. - Jeff Lee, ASA, MAAA, Assistant Vice President
 Liberty Bankers Insurance Group - Bobby Pierce, Senior VP, Pre-Need, American Benefit Life Insurance Company
 Liberty Bankers Insurance Group - Brad Phillips, Chief Executive Officer
 Liberty Bankers Insurance Group - Eric Johansson, Exec VP & Chief Operations Officer
 Liberty Bankers Insurance Group - Todd Stone, Senior Vice President HS Division
 LIDP Consulting Services - Kimberly Duke, CMO & Vice President of Sales
 LIDP Consulting Services - Matt Segreti, ALMI, Chief Technology Officer & VP of Product Development
 Life.io - Woody Wodchis, FLMI, ACS, Vice President - Growth
 Loyal Christian Benefit Association - Doug Tuttle, FLMI, FICF, ACS, ALHC, President & CEO
 Manage My Limited - Mark Moran, Chief Product Officer
 Management Research Services - Brenda Larson, AMLI, ACS, Director of Life Strategy & Innovation



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Navy Mutual Aid Association - Brian E. Luther, President & CEO
Optimum Life Re - Francois Duguay, FSA, Executive Vice President & Chief Actuary
Optimum Life Re - Terrence Weiser, AVP, Business Development
Parkway Advisors - Theron Holladay, CFA, President
Parkway Advisors - Kyle Timmermann, Director of Consulting
Puritan Life Insurance Company of America - Dierdre Woodruff, Senior Vice President
Royal Neighbors of America - Karen Hayes, FLMI, Operations Executive
SILAC Insurance Company - Dan Acker, President & CMO
SE2 - Ted Mackenzie, FLMI, CLU, ALHC, VP of Business Development
Security National Life Insurance Company - Jason Overbaugh, VP
Security National Life Insurance Company - Marty Rich, VP Dir of Sales Operations
SWBC Life Insurance Company - Joan Cleveland, President & CEO
Tapp Solutions - Michael Potter, CEO
thinktum - Eugene Shafronsky, Head of Strategy
thinktum - Paul Reaburn, FSA, MAAA, FCIA, CFO
Trilogy Actuarial Solutions - Amy Phillips, ASA, Partner
Trilogy Actuarial Solutions - Douglas Brown, ASA, MAAA, Founding Partner
University of Illinois at Chicago - Jay Olshansky, Ph.D., Professor of Public Health and Chief Scientist
UTUIA - Ken Laugel, President / CEO
WAEPA - Montgomery Canfield, CEO
Wexford Partners, Inc. - Bob Schleyer, MBA, FLMI, Owner/President