

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 Ottowa'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.

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

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

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.



Eugene Shafronsky

The session will focus on:

- Al and 4IR impact the insurance industry.
- Existing Al 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 insuretech space. Current developments include various no-code and low-code insurance turn-key solutions, with an Al-driven personalized risk-assessment engine as its current core asset.

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" IMOs, 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?

Sessions Adjourn for the Day 3:30 p.m.

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**

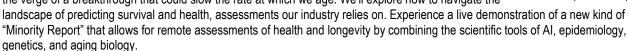
8:30 a.m. Welcome from LIC's Incoming Board Chair

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

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



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*.

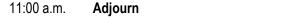
10:00 a.m. **Networking Break**

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.





Jay Olshansky



Jeff Shaw

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

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



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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

Management Research Services - GG Oncel, Head of Customer Strategy & Growth

Management Research Services - Steve DeLonge, Director of Client Success

MVP Advisory Group - Russ Bostick, Managing Partner

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