

### AGENDA & PRELIMINARY ATTENDEE LIST

Wednesday, June 5, 2024

2:00 p.m. **Welcome from LIC & RGA**

2:15 p.m. **From Beginning to End: An Exploration of the Final Expense Policy Life Cycle**

*Scott Grandmont, CLU, FALU, FLMI, FLHC, AIRC, ARA, ACS, Vice President, Underwriting Solutions, RGA*

*Nathan Hill, FSA, MAAA, VP & Actuary, RGA*

*JS Ledoux, ASA, Head of North American Product*

*Management, Foresters Financial*

This panel will discuss the entire final expense cycle, including problems and solutions in Sales/Distribution, Underwriting/Application Process, Policy Delivery, Administration/Monitoring, and Claims.

3:15 p.m. **Facilitated Discussion on Final Expense Topics**

The number-one value cited by LIC conference attendees is the ability to participate in open discussions with peers. Get live feedback from the group on your most pressing questions. Topics include:

- Agent Compensation
- Retention Programs
- Persistency Trends
- E-App Experience
- Improving Profitability
- Claims Adjudication
- Persistency Boosters
- Marketing and Distribution
- Rescission Rates
- And More!

Hosted By



### Managing Final Expense Profitability

In managing life products, especially small face life products, mortality is the biggest factor in achieving profitability and expected results. Tiny improvements in execution can mean big increases in profitability when you sell large volumes of small policies. Are you managing every aspect of this process?

This annual workshop includes detailed presentations covering all areas of final expense administration, management, and marketing. Attendees learn from industry experts, case studies, and discussion with peers at other companies, and have ample time for networking with fellow attendees and vendors interested in working with final expense companies.

Registration & Information:

[www.loma.org/finalexpense](http://www.loma.org/finalexpense)

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## 2024 LIC Final Expense Workshop

### Wednesday, June 5, 2024

- 4:00 p.m. **Sessions Adjourn for the Day**
- 6:30 p.m. **Hosted Networking Dinner at**  
[EdgeWild Restaurant and Winery](#)

### Thursday, June 6, 2024

- 7:30 a.m. **Continental Breakfast**
- 8:30 a.m. **How Predictive Modeling Can Help To Manage and Improve Final Expense Profitability**  
*Michel Hebert, VP of Pricing and R&D, Optimum Life Re*  
*Guillaume Ducharme, Director of R&D, Optimum Life Re*  
Learn how to build a predictive model to assess mortality; how predictive modeling can improve the knowledge of your mortality risk compared with traditional methods; how predictive modeling insights can impact mortality experience, risk selection, and profitability, and improve the quality of your block of business.
- 9:30 a.m. **Market Opportunities in Final Expense**  
*Ben Harrison, Insights Analyst with Competiscan*  
Ben Harrison will lead an insightful dive into marketing data to help us illuminate broader sales opportunities for final expense. This segment will include an analysis of data from LIMRA and Competiscan, along with other secondary research, to provide a picture of best-fit customers and messaging that will effectively gain their attention.
- 10:30 a.m. **Break**
- 11:00 a.m. **Case Study: Extending Distribution through Online Sales**  
*Lauren Rainey, FLMI, ACS, Vice President, Operations, KSKJ Life*  
*Nicole Mwesigwa, FLMI, Co-founder and COO, iCover*  
Think direct distribution might disrupt your traditional agency distribution model? Learn how deploying an online market strategy can complement and amplify every sales channel.
- 12:00 p.m. **Networking Luncheon**
- 1:00 p.m. **LIC Final Expense Survey Discussion**  
LIC's annual Final Expense Survey will be reviewed this year to invite more input from participating companies and help ensure that it provides the most relevant and useful data. Attendees will have the opportunity to weigh in on the topics and questions, as well as ways to increase company participation.
- 2:00 p.m. **Adjourn**

LIC Community Engagement



LIC strives to leave a positive impact on the local communities where our conferences are held. For the 2024 LIC Final Expense Workshop we are supporting [Operation Food Search](#), a hunger relief organization that provides free food, nutrition education and innovative programs proven to reduce food insecurity in the region around St. Louis. With a strategic focus aimed at ending childhood hunger, OFS provides food and services to 200,000 individuals on a monthly basis – one-third of whom are children – in 42 Missouri and Illinois counties.

Please consider making a contribution toward the 2024 Final Expense Workshop donation to OFS: [LIC's Virtual Food Drive Link](#).



## **2024 LIC Final Expense Workshop – Earlybird Attendee List** (May 15, 2024)

Agenium - Tim Dineen, Sr VP  
American Home Life - Tom Lobell, President & CEO  
Americo - Bryan Amburn, Chief Actuary  
Benekiva - James Preston, Sr. National Account Executive  
BetterLife - Derek Metcalf, Chief Financial Officer  
Catholic Life - Christopher Belz, President/CEO  
Citizens, Inc. - Harvey Waite, Chief Actuary  
Columbian Financial Group - Alan Igielski, Vice President, Pricing and Product Development  
Converge RE - Dariush Akhtari, Chief Actuary  
EMC Life - Brian Updegraff, Actuarial Manager  
Epoq, Inc - Clifford Cohen, Business Development Director  
ExamOne - Andrew Sutton, Strategic Account Executive  
Foresters Financial - JS Ledoux, Head of North American Product Management  
Friedland Consulting Services, LLC - Bruce Friedland, Principal  
GTL - Greg Lev, Product Actuary  
illustrate inc - Lyndon Edwards, President  
iPipeline - Emily Hiss, Director, Sales  
iPipeline - Michael Deck, Software Sales Director  
Kansas City Life - Dave Eyler, AVP  
KSKJ Life - Lauren Rainey, Vice President, Operations  
LIC - Audrey Wittenburg, Associate Director  
LIC - Dean Lambert, Executive Director  
LifeShield - Akroman Bekro, Actuarial Manager  
LIMRA and LOMA - Julý McGlamry, Senior Event Planner  
Lincoln Heritage Life - Jesse Allen, AVP Underwriting & Marketing  
Lincoln Heritage Life Insurance Company - Bryce Rosel, AVP and Actuary  
Loyal Christian Benefit Association - Matt Barr, VP- Sales & Marketing  
LTC Global Solutions - Robin Cunningham, Actuary  
LTC Global, Inc. - Nathan Skupny, Actuary  
Milliman - Al Klein, Principal and Consulting Actuary  
Milliman Inc - Dan Rueschhoff, Actuarial Consultant  
Milliman IntelliScript - Sarah Witthauer, Client Relationship Manager  
Munich Re - Dawn Koranda, Sr. Underwriting Consultant  
Obra Capital - Joseph Hwang, Managing Director  
Optimum Life Re - Guillaume Ducharme, Director

Optimum Life Re - Michel Hebert, VP, R&D  
Optimum Life Re - Shamika Jones, AVP, Client Services  
Optimum Re - Terrence Weiser, Vice President Business Development  
Parkway Advisors - Theron Holladay, President & CEO  
Parkway Advisors - TJ Holladay Jr., Investment Consulting Strategist  
PartnerRe - Christopher Hessenius, Head of Strategy and Capability Development  
QLAdmin Solutions - Kat Correa, Chief Marketing Officer  
Reinsurance Group of America - Mark James, Director, Underwriting Innovation  
RGA - Becky Riehm, Director, Underwriting Innovation  
RGA - Brian Sibley, VP, Business Development  
RGA - Colin DeForge, VP, Underwriting  
RGA - Eric Rybczynski, Executive Director, Strategy & Innovation  
RGA - Nathan Hill, VP & Actuary  
RGA - Nick Little, Director, Business Development  
RGA - Scott Grandmont, Vice President, Underwriting Solutions  
Royal Neighbors - Chris Geerts, Product Manager  
Royal Neighbors of America - Matt Stoefen, CSC Director  
Senior Life Insurance Company - Ron Powell, President  
Texas Service Life Insurance Company - George Wise, Chief Actuary  
The DIG Agency! - Dave Duford, Owner  
Trinity Life Insurance Company - Alvin Begnoche, Vice-President, Marketing  
TruStage - Illya Golanek, Director Actuary  
WoodmenLife - Sarah Ritchie, Director - Product Management