

2025 LIC ANNUAL CONFERENCE

*Unlocking Potential:
Research-Fueled Decision Making*

Hyatt Regency Clearwater Beach, Florida | February 5-7, 2025



The theme of LIC's 2025 Annual Conference is **Unlocking Potential: Research-Fueled Decision Making**. Data-driven decision-making is paramount in creating company strategy and everyday management of operations. From long-term planning to real-time customer experience decisions, despite being smaller companies with corresponding constraints, a culture of business intelligence and data-centered decision making are vital to responding to market pressures, competing, and long-term success.

At this conference, you will hear from top subject matter experts who will help you understand the importance of a business intelligence culture and how to build it; research design and methodology; the impact and promise of artificial intelligence and "GenAI" on research and data analysis; summaries of the latest research from LIC and LIMRA/LOMA; plus open discussion and networking with leaders from small-to-midsize life insurance companies to share similar challenges and innovative ideas. After attending the LIC Annual Conference, you'll be refreshed, excited, and equipped with new tools to help make 2025 your best year ever. Unlock YOUR potential!

AGENDA

Wednesday, February 5, 2025

6:00 p.m. **Opening Reception & Registration**

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

Thursday, February 6, 2025

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

8:30 a.m. **Welcoming Remarks – State of the Association and Introduction to the 2025 Program**

Featuring David Levenson, FSA, CFA, President & CEO of LIMRA and LOMA
LIC Board Chair Tony Mravle, President & CEO of KSKJ Life
LIC Executive Director Dean Lambert

9:00 a.m. **Keynote Address**
**Understanding Consumer Psychology and
Uncovering Hidden Consumer Preferences
using Zaltman Metaphoric Elicitation
Technique**



James Forr
Olson Zaltman

James Forr, Head of Insights, Olson Zaltman

James Forr is an expert on understanding what makes people tick and how their psychology affects their behavior. In this session, he will introduce the ZMET technique: the philosophy, how it evolved, how insights are derived, and why these insights are so important to understanding what really motivates consumer behavior. In addition to leading ground-breaking in-depth research into perceptions of the funeral industry a decade ago, James has consulted for Fortune 500 companies including Amazon, PepsiCo, Pfizer, P&G, and CVS Health. He also has lectured at universities around the country, including the Wharton School, Georgetown University, and Boston University.



The 2025 LIC Annual Conference is proud to support **Habitat for Humanity Tampa Bay Gulfside** (habitatattbg.org) as part of our #MeetingsThatMatter initiative to leave a lasting positive impact in the areas where we convene.

In addition to its commitment to empower individuals and families to build and purchase their own homes, this local affiliate of Habitat for Humanity International has been helping homeowners rebuild the in the aftermath of Hurricanes Helene and Milton. Your donation can make a difference!

[Click Here to Join in the LIC2025 Contribution](#)



David Levenson
LIMRA and LOMA



Tony Mravle
KSKJ Life



Dean Lambert
LIC

Thursday, February 6, 2025, continued

10:00 a.m. **Open Discussion**
Facilitator: Dean Lambert, Executive Director, LIC

10:15 a.m. **Break**

10:30 a.m. **Effective Vision and Strategy Development Begins with Internal Data Mining & Analysis**
Jed Jones, MBA, PhD, CEO & Chief Data Scientist, Ambient Array

The need to understand what is happening in your business is paramount before creating a go-to-market strategy. This, in fact, guides leaders in what external market insights are needed to discuss short- and long-term vision. Over 25 years and through his various businesses, Jed Jones has supported hundreds of business clients as a marketer and a data scientist, helping CEOs and business owners get themselves in a position to make data-driven decisions. He has worked for, in and around small businesses, Fortune 100 companies, and as a founder and owner of two advertising agencies.



Jed Jones
Ambient Array

11:45 a.m. **Facilitated Discussion**
Facilitator: Dean Lambert, Executive Director, LIC

Your meeting...your topics! A focus of every LIC meeting is a facilitated discussion featuring your requested topics of opportunities and challenges as leaders of small-to-midsize insurance companies. What's on your mind? This is time for additional discussion on the morning presentations, plus pre-submitted topics such as: use of technology system data to inform strategy decisions (PAS usage, CRM, portals, etc.); cybersecurity; practical AI use cases; and regulatory and legal issues.



Dean Lambert
LIC

12:15 p.m. **Networking Luncheon**

1:15 p.m. **Artificial Intelligence and Information Systems**
Kartik Sakthivel, Ph.D., VP & CIO and Regional CEO-Asia West, LIMRA and LOMA

A discussion of artificial intelligence, specifically as it relates to information systems and introduction of LIMRA's new AI Governance Group, which draws expertise from 72+ business and technology executives representing 40+ US insurance companies. In addition to his role at LIMRA and LOMA, Kartik is an accomplished thought leader in the field of digital transformation and AI, a TEDx speaker, and the author of three books on leadership and AI, including *Find Your Red Cape* and *DNAI: The AI Management (AIM) Framework*.



Kartik Sakthivel
LIMRA and LOMA

2:15 p.m. **Networking Break**

2:30 p.m. **Insights on Research Planning**
Bryan Hodgens, AIF, CRC, Senior Vice President and Head of Research, LIMRA and LOMA

In his role at LIMRA and LOMA, Bryan develops and executes the research strategy for both the distribution and retirement research programs, focused on providing insights and best practices to address the current and emerging business challenges facing LIMRA members. He will share his insights on effective research planning, including defining what learning is desired, developing scope and methodology, question design, sample selection, data collection, and analysis.



Bryan Hodgens
LIMRA and LOMA

Thursday, February 6, 2025, continued

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

6:00 p.m. **LIC Annual Banquet Reception**

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

LIC's traditional Annual Banquet is a chance to enjoy fine dining, develop old and new friendships in the industry, and mark the occasion as the LIC leadership is handed off to the new incoming board for 2025. All LIC Annual Conference attendees come together at the banquet for more great networking plus a celebration of LIC's membership, mission, and importance in the insurance industry.

Thank You to Our Banquet Sponsors!



Friday, February 7, 2025

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

8:30 a.m. **Welcome from LIC's Incoming Board Chair 2025**

Joan Cleveland, CLU, ChFC, REBC, President & CEO, SWBC Life Insurance Company



Joan Cleveland
SWBC Life

8:45 a.m. **LIC Research: Introduction & Summary Findings**

Moderator: Dean Lambert, Executive Director, LIC

Learn about the research LIC has been conducting to help small-to-midsize life insurance companies and the modest-to-middle income marketplace, and hear summary findings of the latest studies:

LIC-Equisoft Technology Needs Study

LIC Final Expense Survey

LIC Preneed Survey

American Fraternal Alliance-LIC CEO Compensation Study

9:45 a.m. **Break**

10:15 a.m. **Discussion: Opportunities and Threats in 2025 and Beyond**

Robert Eaton, Principal, and David Bahlinger, Market Research Leader for Milliman, will discuss possible near-term opportunities and threats for consideration and discussion. The goal of this session is for attendees to gain insights that help leaders and strategy team members proactively prepare for and respond to evolving market conditions and insurance consumer needs.



Robert Eaton
Milliman

11:15 a.m. **Closing Remarks and Discussion**

Dean Lambert, Executive Director, LIC

Audrey Wittenburg, FLMI, ACS, Director of Operations, LIC

Final opportunity for questions and answers, and results from our Habitat for Humanity community engagement drive! #MeetingsThatMatter



David Bahlinger
Milliman

11:30 a.m. **Adjourn**

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