

## AGENDA & SAMPLE 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. **Panel – Reinsurance Opportunities in Final Expense**

10:30 a.m. **Break**

11:00 a.m. **Case Study/Discussion: Market Opportunities in Final Expense**

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 Final Expense Workshop – Sample Attendee List (from Last Year)

Aetna - Actuarial Manager  
Aetna - Director  
Aetna - Lead Director, Product Management / Development  
American Home Life - National Sales Director  
American Home Life - VP-Underwriting and Administration  
American-Amicable Group of Companies - Underwriting Manager  
American-Amicable - VP, New Business & Marketing Admin  
Americo - Senior Marketing Manager, Product Development  
Bankers Life Insurance Company of America - President  
BetterLife - SVP Member Experience  
Cincinnati Equitable Life - Chief Operating Officer  
Competiscan - Sr. Sales Director  
Converge Re - Head of Business Development  
Corebridge Financial - Director, Product Management  
ELCO Mutual - Vice President of Business Development  
ELCO Mutual - SVP, CSO  
EMC National Life - Underwriting Manager  
EPOQ - Business Development Director  
ExamOne - Strategic Account Executive  
ExamOne - National Sales Insurance Director  
Friedland Consulting Services, LLC - Principal  
GPM Life - Vice President - Director of Marketing  
GTL - Actuary  
Homesteaders Life Company - VP-Independent Distribution  
INSTANDA - VP of Sales  
Insurance Supermarket - Director, Product Management  
iPipeline - Software Sales Director  
iPipeline - VP, Product Management  
Kansas City Life Insurance Company - Senior Actuarial Assistant  
KSKJ Life - CMO  
LCBA - VP-Administration/Secretary  
LCBA - President and CEO  
Lewis & Ellis, Inc. - Assistant Vice President  
Lewis & Ellis, Inc. - Vice President & Consulting Actuary  
LifeShield National Insurance Company - Actuarial Manager  
LifeShield National Insurance Company - President  
Lincoln Heritage Life Insurance - Vice President  
Locke Lord LLP - Attorney  
Management Research Services, Inc. - Chief Executive Officer  
Milliman Intelliscript - Client Relationship Manager  
Milliman, Inc. Principal and Consulting Actuary  
Milliman, Inc. - Principal & Consulting Actuary  
Milliman, Inc. - Director, Sales & Marketing  
Munich Re - Regional VP Business Development  
Munich Re - Senior Data Scientist  
Mutual of Omaha - SVP  
Old American Insurance Company - VP Sales & Marketing  
Optimum Life Reinsurance - Director  
Optimum Life Reinsurance - VP, R&D  
Optimum Life Reinsurance - Vice President, Claims  
Optimum Life Reinsurance - AVP, Client Services  
Optimum Life Reinsurance - Vice President Business Development  
Parkway Advisors - President / CEO  
Prudential - Director  
QLAdmin Solutions - CTO & Director of Software Development  
QLAdmin Solutions - Chief Marketing Officer  
RGA - Executive Director, Underwriting  
RGA - Actuary  
RGA - VP, Business Development  
RGA - VP Business Initiatives  
Royal Neighbors of America - Product Manager  
Security National Life - VP  
Security National Life - VP Marketing & Sales Operations  
Sons of Norway - Life and Annuity Product Manager  
Swiss Re - SVP  
thinktum - CFO  
thinktum - Director, Underwriting Innovation & Integration (US)  
Toronto Police Widows and Orphans Fund - CEO and President  
Trilogy Actuarial Solutions - Partner  
Trilogy Actuarial Solutions - Founding Partner  
TruStage - Manager of Final Expense Partner Experience  
United Benefits - Chief Marketing Officer  
United Home Life - Director of Marketing  
Wellabe - Product Manager  
Zinnia - Sales Director