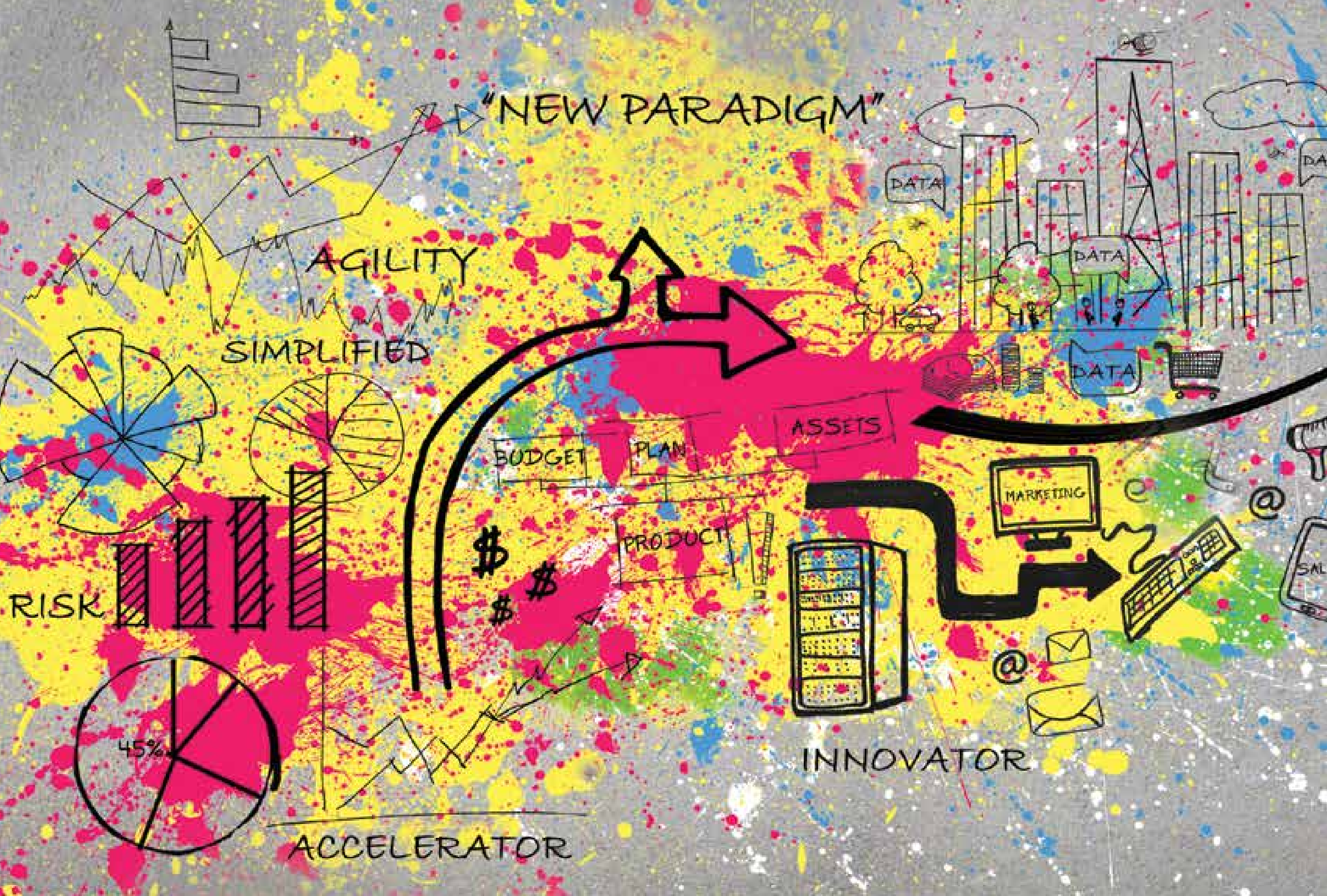
AHOU 2017

16th Annual Conference

Appetite *for* *Disruption*



April 2 – 5, 2017
Marriott Marquis & Marina
San Diego, CA

AHOU 2017 – Appetite *for* Disruption

Greetings! I want to take the opportunity to update our membership and Annual Conference attendees on some of the work AHOU has engaged in as well as provide some initial insights about what everyone can expect from our 2017 Annual Conference.

At the 2016 AHOU Annual Conference I was honored to accept the role as incoming President; as a first step it was important to let our membership and attendees know what their elected Executive Council would focus on in the coming year. Well, let me say it has been an active and successful year so far as we have accomplished many of the goals outlined at that meeting.

Education: In 2015 the EC established an Education Task Force (led by EC Champion Bill Moore of Munich Re) and included the assistance of industry veterans and project management by our AMS Executive Director team. An Education Feasibility study was completed in 2016 which was an investment made on behalf of members so the Executive Council could ensure that AHOU was focused on the areas of education that were most important and critical to our underwriting profession. Bill and his team proposed a number of initiatives to the EC for consideration with a focus on those initiatives that would bring the most value to our members within a six to nine month timeline. The outcome was an initiative around delivering a podcast series that would focus on underwriting specific leadership and management skills. The first podcast series will be delivered in early 2017 so be sure to look for updates on our monthly Bulletin and Connections newsletter announcing this educational opportunity.

Communication/Transparency: In an effort to further improve communication with our members we have developed the monthly AHOU Bulletin that provides industry and profession specific updates utilizing quick highlights of information. The goal was to provide a quick read for our members that would keep them apprised of nationwide association meetings, industry conferences, industry updates, and insight into AHOU initiatives. This effort has been led by EC Champion Jean Pfundtner of Thrivent. This year we also committed to our members to provide monthly association financials on our website to provide full financial transparency. In addition, we posted the full Education Feasibility study so members could understand the driving forces behind our educational objectives.

Association outreach and engagement: We have had a tremendous effort on improved and more effective engagement with our association brethren. All local and regional association leaders have been reached out to personally as well in a follow-up survey to determine how we can work together to better support each other. We found that as associations we all share the common goal of wanting to support our member's educational needs and ensure the development and survival of our profession. We also determined that there is value in working, learning, and supporting each other to achieve common goals for the profession. The EC Champion leading efforts on this front has been Bill Tilford of Tilford Consulting. He continues to work to bridge the gap and develop long term relationships that will benefit our industry and profession.

These are just a few of the driving initiatives and priorities we have worked on this past year, we have several more that we will continue to share updates on in the coming months so you will want to be sure your membership is up to date so you do not miss out on all of progress and updates yet to come!

As you might have noticed in the weeks and months leading up to the conference that our 2017 theme is "Appetite for Disruption". Our theme was born out of more than just a technology buzzword, it truly encompasses what our industry, in particular our underwriting profession, has been "feeling" for several years. The underwriting profession that most of us have grown up in, known and loved for our entire careers is at a tipping point; evolution vs. marginalization-or as industry veteran Hank George stated in our final presentation in 2016 "clericalization" of our profession. We have big data, predictive analytics, scored tools, mortality calculators, streamlined and fluid-less underwriting processes being built into automated solutions along with non-traditional life insurance players hitting us from all sides and contributing to rapid evolution. As a profession, it is critical that we not only "feel" the disruption but "lean in"; embrace those processes, tools, and a new way of thinking that will fit into this new paradigm yet at the same time take an active role in defining what that new world will look like. We must also be vocal and steadfast in educating those that are not the gate keepers of mortality so they understand what's at stake. It's vital that those leading the charge on the vision and goals for the industry understand the immense protective value that our profession brings to the process and that it is imperative to ensure that promises are kept to the customers, policy holders, and an industry that employs several million workers that carriers will be prudent, solvent, and survive. The objectives for our EC and PC is to support our underwriting professionals as they navigate through this new world; provide them with the insights and tools they need to lead the industry into the future and clearly establish their value proposition by providing ongoing educational content, well-rounded views of all technology, tools, and relevant information that supports the ongoing growth and sustainability of our profession around the world. It is also our steadfast objective, and responsibility, to be passionate advocates of our profession ensuring our "seat at the table" and the longevity of the profession long after each of us moves on. It is our "pay it forward" duty. We look forward to supporting our industry, profession, and members and invite you to join us as we work together to disrupt and redefine the industry!

Traci Davis, AALU, FLMI, ACS
AHOU President 2016-2017
MIB, Inc
Braintree, MA
president@ahou.org

Saturday, April 1

3:00 p.m.-7:00 p.m. — **Registration**
Pacific Ballroom Pre-Function

Sunday, April 2

8:00 a.m.-6:00 p.m. — **Registration/Information**
Pacific Ballroom Pre-Function

2:00 p.m.-6:00 p.m. — **AHOU Marketplace and Welcome Reception**
Pacific Ballroom

4:00 p.m.-5:00 p.m. — **New Attendees Welcome Event**
Grand Terrace

Evening on Your Own

Monday, April 3

7:00 a.m.-5:00 p.m. — **Registration/Information**
Grand Registration Desk

7:15 a.m.-8:15 a.m. — **Continental Breakfast**
Grand Foyer

8:15 a.m.-11:30 a.m. — **Opening Ceremonies/ MainstagePresentations**
Grand Ballroom

- ***8:15-8:30 a.m. – Opening Ceremonies and Presidential Address***
- ***8:30-9:15 a.m. – Keynote Presentation***

Going Social

Jennifer Golbeck, PhD
Director of the Social Intelligence Lab and Associate Professor in the College of Information Studies, University of Maryland

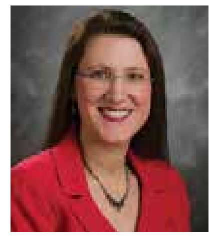
Dr. Golbeck's research focuses on analyzing and computing with social media and creating usable privacy and security systems. She writes for *Slate* and *The Atlantic* and frequently appears on National Public Radio (NPR), including as a regular guest host for *The Kojo Nnamdi Show*. Her TED talk was named one of the most powerful talks of 2014. Her degrees include: a BA in Economics, a BS and MS in Computer Science from the University of Chicago, and a PhD in Computer Science from the University of Maryland.

Social media has transformed the way people use the web and the way they interact with companies. Gone are the days where a customer mails you a letter and waits weeks for responses; they expect nearly instant and in-depth interaction. Similarly, employees are on social media and the way they present themselves and your company can dramatically impact how you are perceived. In this presentation, Dr. Golbeck, a leader in social media and analytics, offers five lessons for how your company can use social media to recruit the best talent and manage your brand.

- ***9:15-9:45 a.m. – Networking Refreshment Break***
- ***9:45-10:15 a.m. – Celebration Time: AHOU Executive Council Updates & AHOU 2017 Hall of Fame***
- ***10:15-11:15 a.m. – Mainstage Presentation***

Disrupt or Be Disrupted – The Future of Underwriting is Now

Sarah Schneider, FLMI, CLU, ChFC, CASL, CFP
Vice President – Life and Annuity New Business
Northwestern Mutual



In today's rapidly changing environment, business as usual is a thing of the past. Digital trends, uncertain regulations, and sustained low interest rates are impacting the insurance industry now, as well as promising more change in the future. This presentation will explore how underwriters in a once-conservative mutual company are embracing change, engaging technology, and exploring innovation to create the future. See how you can help lead your company through change.

- ***11:15-11:45 a.m. – Association Delegates, New FALU Recognition & Closing Comments***

11:45 a.m.-2:00 p.m. — **Lunch on Your Own**

2:00 p.m.-3:00 p.m. — **Breakout Session #1**

1.1 Developing a Successful Underwriting Training Program

Willie Whatley, FLMI, AALU, ACS
Underwriting Director
Prudential

This will be an interactive discussion regarding the challenges and opportunities in a changing underwriting environment. We will share best practices and experiences that will enable success in introducing, cultivating, and retaining new talent in underwriting.

1.2 Liars and Deniers – How to Avoid Misrepresentation in Simplified Products

Robert Gregg, FSA, CERA, MAAA
Product Performance Director
Mutual of Omaha Insurance Company

Doug Parrott
AVP, Chief Underwriter-North America
Foresters Financial

Our innovation experts will discuss how to avoid misrepresentation in simplified products. From application design – to underwriting requirements needed – to agent analysis, they will cover the full range of tools and techniques to help improve applicant disclosure and influence improvements in mortality.

1.3 Lifting the Smoke Screen: Tobacco Risk Realities in the Age of Accelerated Underwriting

Brian Lanzrath, MBA
Director of Analytics
ExamOne

Karen Phelan, FLMI, AALU
Senior Director of Strategy
LexisNexis Risk Solutions

Moderator: Patrick Sugent
Vice President, Analytics
LexisNexis Risk Solutions

Carriers are searching for every opportunity to drive growth, improve the customer experience, and accelerate the underwriting process. A key element in this process is identifying and protecting against those with "smoker's amnesia." In this session, we'll discuss the current landscape of tobacco non-disclosure and misrepresentation, the additional risk that accelerated underwriting introduces, the mortality and adverse selection considerations, and the tools and resources available to combat and mitigate its risk in this new underwriting paradigm.

1.4 NT-ProBNP…Several Years Later

Craig Davison, MD, DBIM, CLU
VP, Chief Medical Director ILI
Prudential

Robert Lund, MD, DBIM
VP and Medical Director
Munich Re

James Topic, MD, DBIM, FAFP, FLMI, CLU
Medical Director
Protective Life

NT-ProBNP laboratory testing has been prevalent in our industry for several years. Have you wondered what, if any, conclusions we can draw from these results and how it has been shown to correlate (or not) to mortality thus far? During this informative session, current research data will be provided. In addition, two different direct companies who use this test as part of their underwriting criteria will share some of their own experience with the audience.

1.5 The Drivers of Future Mortality: Why Aren't We Dead Yet?

Philippe Aussel
Director, Underwriting
SCOR Global Life Canada

In this thought-provoking presentation, we will discuss the determinants of mortality improvements over the last 150 years from different standpoints: medical, social, economics, etc., and look at the possible key components of future longevity. If you're interested to know exactly how mortality has improved and why we are still alive, this session is just for you.

Discussion Group #1 – Management of Regional, State, and Local Underwriting Associations and Conferences

Moderators: Donna Daniells, FALU, FLMI, MBA
VP Underwriting Risk Management
AXA

Bill Tilford, FALU, FLMI, CLU, Fellow (ALUCA)
Principal Consultant
Tilford Consulting

During this highly-interactive session, we will focus on important topics as they relate to regional, state, and local underwriting associations and conferences. The discussions will include building membership, sponsorship, use of technology, and locating speakers. Ideas will be solicited from attendees before the conference and emphasis given to the areas of greatest interest and relevance. This session is primarily intended for current, former, and future association and conference officers, committee members, and sponsors but is open to all interested parties.

3:00 p.m.-3:15 p.m. **Transition to Next Session**

3:15 p.m.-4:15 p.m. **Breakout Session #2**

2.1 Embracing Change – Teamwork in a New Underwriting Era

Lauren Cross, FSA, MAAA
AVP Pricing, Research & Development
John Hancock Financial

Susan Ghalili, FLMI, FALU, CLU
Vice President, Chief Underwriter
John Hancock Financial

Vishwa Kolla, MBA
AVP
John Hancock Financial

Moderator: Kyle Bauer, FSA, MAAA, CERA
VP, Key Account Manager
Swiss Re

This engaging panel will describe the ways in which they collaborate within their organization and how their traditional roles intersect in an environment of change. Every company is looking to remain relevant with their product offerings and improve the customer experience. By embracing change instead of avoiding it, each of their functional areas has an opportunity to positively influence what life insurance looks like in the future and establish a culture that supports experimentation and innovation.

2.2 Liars and Deniers – How to Avoid Misrepresentation in Simplified Products

Robert Gregg, FSA, CERA, MAAA
Product Performance Director
Mutual of Omaha Insurance Company

Doug Parrott
AVP, Chief Underwriter-North America
Foresters Financial

Repeat of **Monday, April 3, 2:00 p.m.** session

2.3 Pharmacogenetics: Sequencing the Future of Medicine One Patient at a Time

Dave Rengachary, MD
SVP and Chief Medical Director U.S. Mortality Markets
RGA

The days of a "one size fits all" approach to medicine are over! Join us for a deep dive into the world of personalized medicine with a thorough exploration of pharmacogenetics. What exactly does it mean? How can the principles of the field be used for risk assessment? Which conditions may be impacted the most from a longevity and pricing standpoint? Are there opportunities for product development in this burgeoning space? We'll answer these questions and more in this engaging session.

2.4 Underwriting Diabetes Using Prescription Histories

Scott Coller, PharmD
Pharmacy Consultant
Milliman IntelliScript

This presentation will provide an overview of Type 1, Type 2, and Gestational Diabetes and then move into a description of some of the newest therapies available. We'll see how a prescription rules engine can take into account medication patterns and relative mortality data to interpret likely diabetic conditions. In addition, we'll cover a few tricks-of-the-trade to detect patterns within a prescription history that are likely indicators of diabetic comorbidities and discuss how various medications influence hemoglobin A1c values.

Discussion Group #2 – Handling Disruptions and Change

Moderator: Sarah Schneider, FLMI, CLU, ChFC, CASL, CFP
Vice President – Life and Annuity New Business
Northwestern Mutual

This interactive discussion will focus on the impact and challenges of incorporating data, technology, and an overall theme of innovation in the underwriting arena. Additionally, we will share how we are leading our teams to be able to embrace change and deal with our fast paced environment. More detailed topics will be solicited prior to the conference. This session is geared toward underwriting leadership of all levels.

Discussion Group #3 – Managing Your Underwriting Career

Moderator: John Duff, FALU, FLMI, ACS
Director, Underwriting
BMO Life Assurance

During this group session, we will focus on career resiliency, managing change, and planning for the future. Discussion topics will be solicited from attendees prior to the conference with an emphasis on the areas of greatest interest and value to the majority. This is intended for underwriters of all levels.

2:00 p.m.-5:00 p.m. — **AHOU Marketplace**
Pacific Ballroom

5:00 p.m.-6:30 p.m. — **President's Reception** *(by invitation only)*
Grand Terrace

Tuesday, April 4

7:00 a.m.-5:00 p.m. — **Registration/Information**
Grand Registration Desk

7:00 a.m.-8:00 a.m. — **FALU Breakfast**
Bayside

7:15 a.m.-8:00 a.m. — **Continental Breakfast**
Grand Foyer

8:00 a.m.-9:00 a.m. — **Breakout Session #3**

3.1 Adapting Electronic Record Information to Insurance Underwriting

Steve Dunlap, MD, DBIM
Medical Director
USAA Life Insurance Company

The presenter will give an overview of the electronic medical record (EMR) systems in use, types of data available, and strategies for retrieval. Insight will be provided as to the use of electronic content in the context of contemporary underwriting needs for precision and speed. In addition, the disruptive potential of EMR data and systems will be reviewed and how the innovation process is utilized.

3.2 Financial Case Clinic – Making 'Cents' of It All

Patrick Brachmann, FALU, FLMI
Senior Life Underwriting Consultant
Munich Re

Mike Happold, FALU, FLMI, AFSI
Second Vice President-Underwriting
Munich Re

Join us for a review of some unique financial underwriting situations comparing types of cases that at first glance might, or might not, appear to be financially acceptable. In a point/counterpoint format, the presenters will provide insight on what to look for when confronted with these types of cases.

3.3 Advances in the Diagnosis and Treatment of Malignancies

Steven Zimmerman, MD, FLMI, CLU
Medical Consultant
CRL Plus

Traditional methods of diagnosing and treating cancer has been accepted for years and have been associated with improvements in early detection and successful outcomes. However, as we enter a new era of medical knowledge, these newer, more focused techniques are reaching exciting new heights. This presentation will explore some of these new approaches including early detection as well as targeted and individualized therapies. We will also discuss how these new advances can impact risk selection and mortality. This talk will focus on cancers commonly encountered in underwriting.

3.4 Childhood Obesity: An Epidemic Beyond the Scale

Jeffrey Hoschek, MD, FAAP
Assistant Medical Director
COUNTRY Financial

Childhood obesity is a nationwide problem that is affecting the overall health of this generation of children. Typical adult diseases such as Type 2 diabetes, hypertension, and obstructive sleep apnea are being diagnosed in obese children, which affects medical cost, morbidity, and certainly mortality. This presentation will detail the impact that childhood obesity has on the risk of developing chronic medical conditions unique to this generation and how these conditions impact their overall longevity.

3.5 Creating the Future of Insurance – What's Going on in InsureTech and Why Now?

Jacqueline LeSage-Krause
Managing Director
Munich Re/HSB Ventures

Paul Rivard, FLMI, AALU
Second VP, Underwriting Marketing, Strategic Client Solutions
Munich Re

In this two-part presentation, you will hear about the future of insurance through the eyes of a venture capitalist currently collaborating with and investing in the very companies and technologies that are positioning themselves to disrupt the industry. In addition, you will learn about some specific technologies in various stages of development that could impact the underwriting paradigm in the not-so-distant future.

3.6 Marijuana: Assessing the Risk

Gina Guzman, MD, DBIM, FALU, FLMI
Vice President and Chief Medical Director
Munich Re

Chris Regione, ChFC, CLU, FALU, FLMI, FLHC
Assistant Vice President, Underwriting Services
Munich Re

The increase in medical usage of marijuana coupled with the trend toward decriminalization of medical and recreational use could create the impression that the drug has well understood effects and benefits. In fact, scientific research on the topic is still at a very early stage. This presentation will provide an introduction to marijuana and its effects on the human body. In addition, we will share current clinical evidence for the use of medical marijuana, discuss the shifting attitudes towards recreational marijuana, and outline possible implications for the insurance industry.

9:00 a.m.-9:30 a.m. **Networking Refreshment Break**
Grand Pre-Function

9:30 a.m.-10:30 a.m. **Breakout Session #4**

4.1 Coronary Calcium Scores and Cardiac CTA

Judy Finney, MD, FACC
Associate Medical Director
Allstate Life and Retirement

Coronary Calcium Scores and the Cardiac CTA are newer tools that underwriters and Medical Directors can use to their advantage in terms of mortality prediction in the complex cases on the spectrum or coronary artery disease that presents to the insurance underwriting world. In this session, the presenter will describe some useful basics, review the pros and cons of the studies, and compare this tool to others in the overall assessment of a CAD risk.

4.2 Financial Data in Life Underwriting – What Have We Learned?

Bob Cicchi, FALU, FLMI, CLU
Vice President, Underwriting
AIG

Sean Conrad, FSA, FIA, MAAA, CFA
VP and Actuary
Hannover Re

Keith Hoeffner
Director Life Sales
LexisNexis

Mario M.S. Martins, CFP, RFC
Corporate Vice President
New York Life

During this panel discussion, you will hear industry experts with different perspectives describing the value, impact, and opinions on the future of using financial data scoring to help determine an individual's mortality risk. As the availability of data derived from untraditional resources increases, analyzing the correlation between scores and mortality is emerging as the next frontier in life underwriting. Both the new, as well as the seasoned underwriter, are encouraged to attend and participate.

4.3 Genetics and Life Insurance: An Update

Bruce Margolis, DO, MBA, CHIE
AVP, Medical Director
Pacific Life

In this session, we will provide an update on the clinical use of genetic testing, the concept of personalized medicine, direct-to-consumer (DTC) genetic testing, the current legislative landscape with a U.S. and International comparison, and the social and ethical issues with genetics and insurance.

4.4 The Bloody Truth about CBCs

Brad Heltemes, MD, DBIM
VP and Chief Medical Director
Voya Financial

What should you be assessing when you see a complete blood count in the medical records? What does it mean if a result is high or low? During this hour, we will cover the various components of blood and bone marrow including disorders of the red blood cells, white blood cells, and platelets. We will also outline the important underwriting aspects to consider when encountering abnormalities of the complete blood count.

4.5 The Gold Mine AFTER Issue

Robyn Wallner, FALU, FLMI, CLU
AVP, Life Underwriting
MassMutual

This presentation will cover the wealth of information that can be obtained after underwriting approval and issue. It can come from many sources, and the analysis and proactive review can mitigate risk in front-end underwriting activities.

4.6 Underwriting Alcohol-Related Risk with Confidence

Cliff Hale, MD, MBA, DBIM
Assistant Medical Director
State Farm

We'll review recent and salient past studies quantifying alcohol-related mortality risk and examine the risk implications of mild, moderate, and heavy alcohol consumption as well as the case characteristics that modify these risks. Biological and psychosocial markers for alcohol-related risk including CDT will be examined, and we will show how to use these markers in risk selection. We will help underwriters understand their own biases in assessing the risk and help guide objectivity in explain the risks to clients and agents.

10:30 a.m.-11:00 a.m. Networking Refreshment Break
Grand Pre-Function

11:00 a.m.-12:00 p.m. Breakout Session #5

5.1 Adapting Electronic Record Information to Insurance Underwriting

Steve Dunlap, MD, DBIM
Medical Director
USAA Life Insurance Company

Repeat of **Tuesday, April 4, 8:00 a.m.** session

5.2 Back to the Future – The Underwriting Requirements Revolution

Cindy Mitchell, CLU, FALU, FLMI, ACS
AVP, Underwriting Research
SCOR Global Life Americas

Our research and development expert will recount the evolution of age and amount requirements, the history of preferred classes, and where these are headed in the future. From no fluids underwriting – to full blood profiles – to no fluids underwriting with new data sources and predictive models, she will cover the paradigm shift as we enter a new era.

5.3 Be the Disruptor: Making Yourself Relevant in a Data Driven World

Eric Flender, FALU, FLMI, CLU, ChFC
AVP, Chief Underwriter
Nationwide

Susan Hennis, FALU, FLMI, CLU, ACS
Chief Underwriter
COUNTRY Financial

Roger Tafoya
Corporate Vice President Underwriting R&D
New York Life

***Moderator:* Phil Murphy, FLMI, MBA**
Second Vice President, Individual Reinsurance - Innovation
Munich Re

The times they are a changin'! Underwriting can either lead the disruption or find themselves on the outside looking in. A panel of industry experts will share their experience with implementing a rules engine, a simplified issue product, and a predictive model to streamline the process for traditional products. Learn from their experiences with being the disruptor—and not the disrupted.

5.4 Behavioral Economics – Applications to Insurance

Yommy Chiu
Head of Life & Health R&D America
Swiss Re

Behavioral economics is all the rage, but is anyone actually doing anything about it? How does changing the context rather than the content of our communications encourage customers to purchase life insurance? These are just two of the questions we can, and are, answering with behavioral economics. Behavioral economics merges psychology with traditional economic theory, offering insights into individual decision making behavior that go beyond the purely rational model. Join us in this enlightening session to learn more about the concept and how it can be applied within our industry.

5.5 Marijuana: Assessing the Risk

Gina Guzman, MD, DBIM, FALU, FLMI
Vice President and Chief Medical Director
Munich Re

Chris Regione, ChFC, CLU, FALU, FLMI, FLHC
Assistant Vice President, Underwriting Services
Munich Re

Repeat of **Tuesday, April 4, 8:00 a.m.** session

5.6 Underwriting in a Global Environment

Rafael Shabetai
Vice President and Chief Underwriter
Pan American Life Insurance Group

Unique issues are faced when underwriting an applicant who resides outside the United States, including U.S. citizens living abroad and citizens residing in their home countries other than the U.S. What information do you use to verify information financially and medically? What are the obstacles to obtaining reliable information? What are the differences in regulations faced in different countries? What are the best ways to underwrite foreign nationals living in the U.S.? All of these questions and more will be covered in this presentation.

12:00 p.m.-2:00 p.m. Lunch on Your Own

2:00 p.m.-3:00 p.m. Breakout Session #6

6.1 Big Data: Restrictions on Use for Underwriting and Emerging Concerns about Discrimination

Jonathan Sager, FLMI
Executive Vice President and General Counsel
MIB

Insurers' use of big data products for both underwriting and non-underwriting purposes poses challenges for their compliance with the Fair Credit Reporting Act (FCRA) and certain state laws. This session will provide guidance on knowing when and how to comply with the FCRA. It will also explore whether insurers should regulate themselves when using big data. Finally, it will raise awareness about the potential discriminatory effects of using this data for certain eligibility decisions.

6.2 Financial Data in Life Underwriting – What Have We Learned?

Bob Cicchi, FALU, FLMI, CLU
Vice President, Underwriting
AIG

Sean Conrad FSA, FIA, MAAA, CFA
VP and Actuary
Hannover Re

Keith Hoeffner
Director Life Sales
LexisNexis

Mario M.S. Martins, CFP, RFC
Corporate Vice President
New York Life

Repeat of **Tuesday, April 4, 9:30 a.m.** session

6.3 Leveraging Technology to Attract New Customers

Jamie Hale
Co-Founder and CEO
Ladder

Chris Shanahan, FSA, MAAA
Executive Vice President, Mortality Solutions
Hannover Re

Dustin Yoder
CEO
Sureify

A panel of new market entrants from InsureTech will discuss their visions for how the life insurance industry will be disrupted and emerge in the next decade. At the conclusion of the session, attendees will be able to develop a better understanding of exactly how our world may be significantly changed through the use of technology in the not-so-distant future.

6.4 Life Lessons: A History of Data/Analytics from Property and Casualty

Peter Wu, FCAS, ASA, MAAA
Managing Director, Advance Analytics and Modeling
Deloitte Consulting

The property and casualty insurance arena is more than ten years ahead of the life insurance industry when it comes to the use of new data sources and statistical techniques in underwriting. Hear from a P&C expert about the challenges encountered, solutions found, and lessons learned.

6.5 The Gold Mine AFTER Issue

Robyn Wallner, FALU, FLMI, CLU
AVP, Life Underwriting
MassMutual

Repeat of **Tuesday, April 4, 9:30 a.m.** session

6.6 The Secrets Behind Improving Your Insurance Policy Placement Rates

Tiffany Hyde, FALU
Senior Vice President, Head of Underwriting
Lion Street

This fascinating and must see presentation will reveal secrets that can dramatically improve your case placement rates. This session is geared towards the home office underwriter who wants to gain insight into the many factors that impact getting a policy placed.

3:00 p.m.-3:30 p.m. Networking Refreshment Break
Grand Pre-Function

3:30 p.m.-4:30 p.m. **Breakout Session #7**

7.1 Be the Disruptor: Making Yourself Relevant in a Data Driven World

Eric Flender, FALU, FLMI, CLU, ChFC
AVP, Chief Underwriter
Nationwide

Susan Hennis, FALU, FLMI, CLU, ACS
Chief Underwriter
COUNTRY Financial

Roger Tafoya
Corporate Vice President Underwriting R&D
New York Life

Moderator: Phil Murphy, FLMI, MBA
Second Vice President, Individual Reinsurance - Innovation
Munich Re

Repeat of **Tuesday, April 4, 11:00 a.m.** session

7.2 Exploring Foreign Death Claims

Lucie Cossette, ACS, FLHC
Director, Group & Individual Claims
RGA Canada

Investigating foreign death claims is always a challenge for reinsurers, direct companies, and investigators. The number of foreign claims will continue to rise in our global environment where information is more and more available, but is the information reliable? Join us to discover the different concerns that claim adjudicators face every day with death overseas. This session will focus on key points that can help an underwriter identify red flags at the time of application and ultimately reduce these death claims.

7.3 Gear Up for the Fight Against Fraud

Brenda Sutton, CFE, FLMI, ACA
Life and Annuity Forensic Investigator
Midland National Life

This session aims to help you identify, avoid, and manage the ever-changing challenge of fraudsters. Both novice as well as expert underwriters will benefit by learning some quick tips for avoiding the typical pitfalls along with gaining some insights on the emerging tools available to help you identify fraud.

7.4 HIV: A Chronic and Insurable Condition

Dan Zimmerman, MD, DBIM
VP and Medical Director
RGA

Thanks to medical advances, more individuals with HIV are living longer and healthier lives. This presentation will cover the specifics of the disease and the timeline of how it has now evolved into an insurable condition. We will highlight the current drug treatments available, including prophylactic medication use for pre-exposure. In addition, we will discuss HIV prevention and how to underwrite this as a chronic disease.

7.5 How Important is a Family History of Cancer?

Natalie Gleed, FSA, FIA, MAAA
Marketing Actuary
Swiss Re

Kristen Kay, AALU, ALMI, ACS
Life Guide Underwriter
Swiss Re

Monica Wilson, MD
Chief Medical Officer, Senior Vice President
Swiss Re

This dynamic panel will explore the importance of a family history of cancer in this underwriting-themed session with relevant case studies. The presentation will include both actuarial and regulatory-focused components, as well.

7.6 Life Underwriting with Real Time Biofeedback

Jordi Posthumus, BSc, FFA
VP Analytics
Hannover Re

The rise of mobile computing has brought business models in numerous industries to their knees while simultaneously enabling entirely new ones. Traditional life insurance underwriting will be affected and will evolve gradually away from medical science towards data science. We will explore various tools that will most likely be a part of our underwriting future. See where we are with wearable technology and where we are headed.

5:30 p.m.-7:00 p.m. **Networking Reception**
Marina Terrace

Evening on Your Own

Wednesday, April 5

7:30 a.m.-11:00 a.m. **Registration/Information**
Grand Registration Desk

7:45 a.m.-8:30 a.m. **Continental Breakfast**
Grand Foyer

8:30 a.m.-9:30 a.m. **Breakout Session #8**

8.1 An Underwriting Buffet: A Variety of Interesting Topics in Risk Selection

Clifton Titcomb, Jr., MD

VP and Chief Medical Director
Hannover Re

This presentation will cover a potpourri of topics that are of interest to and often vexing for underwriters. These topics range from the common (rheumatoid arthritis and depression in pregnancy) to the unusual (gallbladder polyps and RDW elevation), among others. The focus will be on brief reviews and factors that aid in decision making.

8.2 Shake, Rattle, and Roll: The Pediatric Brain

Regina Rosace, MD
AVP and Medical Director
SCOR Global Life Americas

In this enlightening presentation, we will review the brain anatomy and function, define the different aspects of the pediatric brain, and explore the various neurologic and psychiatric impairments we typically see today when underwriting younger age applicants.

Discussion Group #4 – Brokerage Underwriting

Moderator: Lori-Anne Walker
Chief Underwriter
Diversified Brokerage Services, Inc.

Home office underwriters, brokerage underwriters, reinsurance underwriters, and vendors will discuss how to work together effectively in the rapidly changing environment that includes new technologies, information sources, and automation.

Discussion Group #5 – Leading Through Change

Moderators: Pam Beals, FALU, FLMI, CLU
Vice President and Chief Life Underwriter
MassMutual

Shelby Hollister-Share, FALU, FLMI, LTCP
Head of Life Underwriting
AXA

This interactive session will focus not only on leading others through change with discussion topics such as building trust, alliances, and confidence in leadership; but also the challenges of managing your own career while at the same time leading others. Additional discussion topics will be solicited from attendees prior to the session with emphasis given to the areas of greatest interest. This session is intended for new business and underwriting managers of all levels.

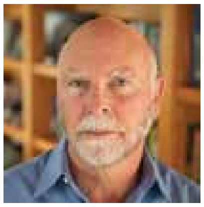
9:30 a.m.-10:00 a.m. **Networking Refreshment Break**
Pacific Foyer

10:00 a.m.-11:30 a.m. **Business Session/Mainstage Presentation/Closing**
Grand Ballroom

- ***10:00-10:15 a.m. – AHOU Officer Transition***
- ***10:15-11:15 a.m. – Closing General Session***

Human Genomics and the Future of Medicine

J. Craig Venter, PhD
Co-Founder and Executive Chairman, Human Longevity, Inc.; Founder, Chairman, and CEO of the J. Craig Venter Institute; and Co-Founder, Co-Chief Scientific Officer, and Chairman of Synthetic Genomics, Inc.



J. Craig Venter, PhD, is regarded as one of the leading scientists of the 21st century for his numerous invaluable contributions to genomic research. In 2013, he co-founded Human Longevity, Inc. (HLI), the genomics-based, technology-driven company creating the world's largest and most comprehensive database of whole genome, phenotype and clinical data designed to enable pharmaceutical companies, insurers and healthcare providers to impact and improve health. HLI is developing and applying large scale computing and machine learning to make novel discoveries to revolutionize the practice of medicine.

In addition to HLI, Dr. Venter is also Founder, Chairman, and CEO of the J. Craig Venter Institute (JCVI), a not-for-profit, genomics-focused research organization with approximately 250 scientists and staff, and is Co-Founder, Chairman, and Co-Chief Scientist of Synthetic Genomics Inc. (SGI), a privately held company dedicated to commercializing genomic-driven solutions to address global needs such as new sources of energy, new food and nutritional products, and next generation vaccines.

- ***11:15-11:30 a.m. – Closing Remarks, Giveaways, and Invitation to the 2018 AHOU Annual Conference***

11:30 a.m. **Adjournment**

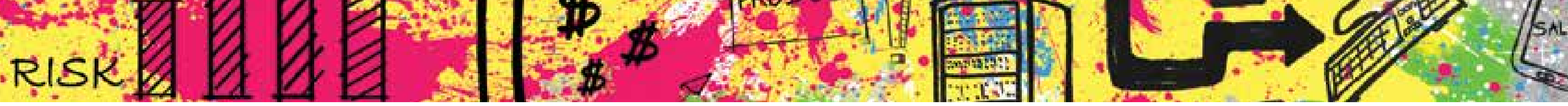
CALIFORNIA COOL

Time to Celebrate!

Join your colleagues on the Marina Terrace for some "chill" California styled fun and frivolity. Let's celebrate the program, speakers, sponsors, and our amazing profession.

Wear your flip flops, shorts, and we'll provide the shades, munchies, and adult beverages! A "cool" prelude to a night on your own enjoying the amazing entertainment possibilities San Diego has to offer!

Tuesday, April 4, 2017
5:30 p.m. – 7:00 p.m.
Marina Terrace



AHOU Thanks Our 2017 Sponsors and Exhibitors!

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Paperless Solutions Group

Listings are complete as of date of printing.

Registration & Hotel Information

Conference Headquarters

Marriott Marquis San Diego Marina
333 West Harbor Drive
San Diego, CA 92101

Soak up the sun in style at Marriott Marquis San Diego Marina! Unique to other downtown San Diego hotels, the Marriott Marquis San Diego Marina is steps from the Gaslamp Quarter and at the center of many popular attractions including:

- Balboa Park
- San Diego Zoo
- Seaport Village
- SeaWorld® San Diego
- LEGOLAND® California

Experience grand service and thoughtful amenities during your stay with a resort-style pool with cabanas and a bar, spa, state-of-the-art fitness center, and a 446-slip marina. Relax at the end of the day in 1,360 well-appointed guest rooms featuring plush bedding, the latest technology, and breathtaking views of San Diego Bay. The Marriott Marquis San Diego Marina features four distinctive restaurants and a Starbucks along with over 15 other unique eateries in Seaport Village.

Registration Information

Registration fees for the full conference include:

- Admission to all general and concurrent sessions
- Access to the Conference App
- Entry into the AHOU Marketplace on Sunday and Monday
- Sunday Welcome Reception (at the Marketplace)
- Continental Breakfast on Monday, Tuesday, and Wednesday
- Tuesday Networking Reception
- Networking/Refreshment Breaks

<u>Early Bird Discounted Registration – *in U.S. currency*</u>
(must be paid by **March 7, 2017**):

- $750: AHOU Members
- $1,200: All Others

<u>Full Registration – *in U.S. currency*</u>
(**March 8, 2017** or later, including onsite):

- $1,050: AHOU Members
- $1,500: All Others

<u>Day Rates – *in U.S. currency*</u>

- Sunday $325
- Monday $650
- Tuesday $650 (does not include the Networking Reception)
- Wednesday $325

AHOU accepts checks, MasterCard, VISA, and American Express for conference and membership payments.

Guest Policy

Individuals in an industry-related position, co-workers, or associates wishing to attend sessions do not qualify for guest registration. Registered Guests (displaying a conference Guest Badge) are invited to attend the following events:

- Marketplace on Sunday and Monday
- Sunday Welcome Reception (at the Marketplace)
- Continental Breakfasts on Monday, Tuesday, and Wednesday
- Tuesday Networking Reception

<u>Guest Fee: $200 – *in U.S. currency*</u>

Guests are also welcome to attend the Monday and Wednesday mainstage presentations after all registrants have been seated. Participation and attendance in the discussion group and workshop sessions is limited only to those who have paid the full registration fee for the conference. Guests who have not properly registered and received a name badge will be denied entry to all AHOU functions by hotel security.

Guests must be 12 years of age or older – it is AHOU policy that children under the age of 12, including infants in strollers and/or carriages, will not be allowed admission to conference social functions, breakfasts, lunches, and/or receptions and will not be admitted into the exhibit hall and/or educational sessions. Please plan for child care accordingly.

Cancellation/Refund Policy

All cancellations and refund requests must be in writing to <u>memberservices@ahou.org.</u> Full refunds minus a $100 administrative fee will be granted only on cancellations received at least ten (10) business days prior to the start of the conference **(by February 20, 2017)**. No refunds will be granted after that date. In the unlikely event that the meeting is cancelled, AHOU will refund all registration fees. However, AHOU will not be responsible for any travel, hotel accommodations, or other costs incurred.

Hotel Reservations

Contact the Marriott Marquis San Diego Marina:

- 877-622-3056 or 619-234-1500
- Online reservation link - <u>https://aws.passkey.com/event/15666999/owner/413/home</u>
- Mention the **2017 AHOU Annual Conference** for the negotiated group rate
- Group Rate: $249 USD single/double + 12.55% tax per night
- A credit card is required to hold the room reservation
- Cancellation must be made at least 24 hours prior to day of arrival to avoid penalty of being charged one night's room and tax
- Reservations received after **March 7, 2017** will be accepted on a space and rate basis
- ***Subject to availability at the time of booking***, the group rate is available (3) days pre and post the dates of Sunday, April 2, 2017–Wednesday, April 5, 2017

Registration & Hotel Information

- Check-in time is after 4:00 p.m.
- Check-out time is by 11:00 a.m.

Room rate includes:

- High-speed internet access
- Complimentary entrance to Fitness Center

Please note that the Marriott Marquis San Diego Marina is a smoke-free hotel and pets are not allowed. For more information on the Marriott Marquis San Diego Marina, please visit the hotel website at http://www.marriott.com/hotels/travel/sandt-marriott-marquis-san-diego-marina/.

AHOU Marketplace

The always exciting AHOU Marketplace features expanded hours in 2017 with more time for you to visit the service providers and educational organizations for the latest information and news!

- Sunday, April 2: 2:00 p.m.-6:00 p.m.
  (includes the Welcome Reception)
- Monday, April 3: 2:00 p.m.-5:00 p.m.

Marketplace Pass (for participating sponsor and exhibitor companies):
$200 – *in U.S. currency*

Conference Presentation Handouts

The conference organizers will ***NOT*** be providing hard copies of handouts for this conference. Presentations ***received from the presenters*** prior to the conference will be available in PDF format so attendees can print handouts to bring with them if they wish. The link to download the presentations will be sent to all registered attendees prior to the conference.

Transportation/Temperature

The Marriott Marquis San Diego Marina is about 3.5 miles from the San Diego International Airport. Taxis are readily available from baggage claim and will run about $15 each way. UBER and LYFT services are also available for those that are users of those options.

Average highs in early April in San Diego are 67° with evening lows of 55°. Please check weather conditions on a regular basis so you can dress appropriately – we want you to be comfortable! www.weather.com.

What to Wear

Resort casual (shorts, sundresses, etc.) is the dress for all conference events in 2017! No business attire at all for San Diego! We suggest you remember to bring a sweater or light jacket in case the meeting room temperature is too cool for you. The "California Cool" Reception on Tuesday, April 4 is beachy casual and on the Marina Terrace. Feel free to wear your shorts, jeans, and sandals—relax and be comfortable!

Children at the AHOU Annual Conference

It is an AHOU policy that children under the age of 12, including infants in strollers and/or carriages, will not be allowed to participate in conference social functions, breakfast, lunches, and/or receptions and will not be admitted into the exhibit hall and/or educational sessions. Should you need child care or more information on programs for children, please contact the Concierge at the hotel. They will be pleased to acquaint you with suitable child care options.

AHOU Annual Conference Attendee Policy

The AHOU through its policies and practices promotes a safe, professional, and comfortable atmosphere for all our attendees. We encourage everyone to enjoy the conference in a responsible manner.

Photographs and Videos

AHOU takes photographs and videos during the Annual Conference, and by attending the conference and participating in conference related activities, you consent to photographs and/or videos being used in AHOU promotional and other materials, including but not limited to slideshows during the conference, on the conference DVD, on www.ahou.org, and in printed materials related to the AHOU, without payment or other consideration, etc. By submitting your registration, you consent to this use.

Registration and attendance at, or participation in, the AHOU meeting and other meetings constitutes an agreement by the registrant to AHOU's use and distribution (both now and in the future) of the registrant or attendee's image or voice in photographs, recordings, electronic reproductions, and audiotapes of such events and activities.

Due to speaker contracts and other legal arrangements *only* AHOU authorized recordings and/or photos are allowed. No recordings and/or photos by attendees will be permitted.

For More Information

Please contact us if you have questions or would like more information regarding the conference, registration assistance or membership information. We can be reached via phone at 202-962-0167 or by email at memberservices@ahou.org.

We look forward to seeing you in San Diego, California for the 16th Annual Conference!

AHOU Policy Statement of Anti-Trust Compliance

The Association of Home Office Underwriters (AHOU) is a voluntary association of individual members. The object of the Association is to advance the knowledge of sound underwriting of life and disability insurance risks, toward which end it holds meetings, publishes papers and discussions, and promotes educational programs.

Because of the nature of its business—bringing together competitors for the purpose of discussing important facts and issues in life and disability risk appraisal—AHOU and its members must at all times be sensitive to both the spirit and letter of anti-trust laws, which broadly state, prohibit any activities that might lessen or tend to lessen the desirable competition of the Association's constituents. It is the policy of AHOU to avoid all activities which could or might appear to violate any anti-trust competitive law.

The AHOU will not, through its programs, policies, or practices, suggest price fixing. Pricing suggestions which are prohibited include suggested extra ratings or proposed business actions regarding individual applicants for insurance. "Price fixing" can be broadly interpreted and any semblance of it must be absolutely avoided.

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