Creating Connections
Seizing Opportunities

ACLI Annual Conference 2018

October 7–9 | Washington, D.C.

ACLI
Financial Security...for Life.

American Council of Life Insurers

acli.com

PROGRAM GUIDE

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R&A
Rives & Associates, LLP
Certified Public Accountants

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WELCOME

Welcome to ACLI's Annual Conference 2018—Creating Connections, Seizing Opportunities.

For 44 years, the ACLI Annual Conference has served as an epicenter for industry discussion about the day's most critical business and political issues. Our conference theme this year of **Creating Connections, Seizing Opportunities** challenges us to continue this tradition by building an even stronger, more engaged industry.

At its core, the ACLI Annual Conference is about creating connections. It's an intersection of people and policies, a convening of partnerships, and a marketplace of ideas.

We have a full slate of more than 30 sessions and events that will address the depth and range of our industry. As you participate in the sessions, we're hopeful that you'll come away with a better understanding of the policy landscape, new ideas for your companies, and inspiration from your colleagues.

There's no greater time to create connections and seize opportunities than right now as we continue our mission of providing peace of mind to the 90 million American families who rely on our products and services.

We are delighted you are here and we hope you enjoy the conference.

Sincerely,

Mark Mullin
President & Chief Executive Officer
Transamerica

Susan K. Neely
President & Chief Executive Officer
American Council of Life Insurers

GENERAL INFORMATION

RENAISSANCE WASHINGTON, D.C. DOWNTOWN HOTEL

999 9th Street NW
Washington, D.C. 20001
(202) 898-9000

REGISTRATION DESK
Grand Foyer, Ballroom Level

Sunday, October 7	8:00 am–5:00 pm
Monday, October 8	7:00 am–5:00 pm
Tuesday, October 9	7:00 am–2:00 pm

EXHIBITOR NETWORKING LOUNGE
Congressional, Ballroom Level

Sunday Welcome Reception	5:30–6:30 pm
Monday Continental Breakfast	7:15–8:15 am
Monday Ice Cream Social	3:00–3:30 pm
Monday Networking Reception	5:00–6:00 pm

ATTIRE
Business casual unless otherwise noted.

WIFI

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Network Name: Renaissance_Conference
Password: brighthouse

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CHARGING STATIONS

Sponsored by

SCOR The Art & Science of Risk

Join the conversation! For live updates via Twitter, follow **@ACLINews** and the conference hashtag **#ACLI2018**.

MOBILE APP INSTRUCTIONS

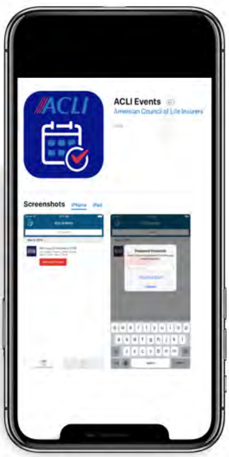
DOWNLOAD INSTRUCTIONS

1. From your mobile device, search your App Store for ‘**ACLI Events**’ and download the app. (If you already have it, go to step 2.)

2. Find and install ‘**ACLI Annual Conference 2018**’ in the ACLI Events app.

3. Enter the password: **acliann18**.

4. Log in for more features. *(You’ll be asked to enter your first name, last name, email address, and the verification code you receive via email.)*



COMPLETE THE EXHIBITOR CHALLENGE FOR A CHANCE TO WIN $1,000!

In the conference app, click on the ‘**Exhibitor Challenge**’ icon to view the instructions and get started. The challenge is to take a selfie with a representative from each booth and submit the photos in the app for points. Once you complete all 23 booth selfies, you will be entered in a drawing for a chance to win $1,000.

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Willis Towers Watson

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ADVISORY COMMITTEE

COMMITTEE CHAIR

Maurice A. Perkins, Transamerica

MEMBERS

Jeffery Grubbe, M.D., Allstate

John F. Guyot, Security Benefit Life Insurance Company

Gina C. Guzman, M.D., Munich Re US (Life)

Mark A. Haydukovich, Oxford Life Insurance Company

Bradley Hunkler, Western & Southern Life Insurance Company

Dennis L. Johnson, United Heritage Life Insurance Company

Brent Korte, Ameritas

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Cynthia A. Tidwell, Royal Neighbors of America

ACLI MEMBERS

Susan K. Neely, American Council of Life Insurers

David Turner, American Council of Life Insurers

Elizabeth Cookson, American Council of Life Insurers

ACCREDITATION/ ANTITRUST STATEMENT

ACCREDITATION

Program Level: Intermediate—this program will build on basic skills in order to relate fundamental principles and skills to practical situations and extend them to a broader range of applications. This level is for participants with exposure to the subjects.

Learning Objectives: Upon completion, participants will better understand: credit cycle trends and potential impacts on the U.S. life insurance sector; a macroeconomic overview of the economy and credit cycle; how to evaluate the current market environment and manage portfolios in light of risk and return opportunities; the impact from lower tax rates; the role that innovation plays in the assessment of a company's financial strength; the deal drivers increasing activity in the life insurance M&A market; and industry efforts to identify a replacement for LIBOR and the steps investment professionals should be taking now to prepare.

Program Prerequisites/Advance Preparation: No advanced prerequisite or preparation is required.

Instructional Method: All presentations are group-live with instructor in room with participants. Recommended CPE Credits 6.0 hours.* Sponsored activities are measured by program length, with one 50-minute period equal to one CPE credit. One-half CPE credit increments (equal to 25 minutes) are permitted after the first credit has been earned in a given learning activity.

*Not all state boards have adopted this method of calculation; some may not accept half-credit increments.

ANTITRUST STATEMENT

The American Council of Life Insurers is committed to adhering strictly to the letter and spirit of the antitrust laws. Meetings conducted under the ACLI's auspices are designated solely to provide a forum for the expression of various points of view on topics described in the agenda. Under no circumstances shall ACLI meetings be used as a means for competing companies to reach any understanding, expressed or implied, which tends to restrict competition, or in any way, to impair the ability of members to exercise independent business judgment regarding matters affecting competition.

Sunday, October 7

8:30–10:00 am

Forum 500 Section Board of Governors Meeting (ACLI members only)
Renaissance East, Ballroom Level

Breakfast will be available.

8:45–10:00 am

Forum 500 Continental Breakfast
Mount Vernon A/B Foyer, Meeting Room Level

Sponsored by

KBRA KROLL BOND RATING AGENCY

10:00 am–12:00 pm

Forum 500 General Session
Mount Vernon A/B, Meeting Room Level

Session 1
A Changing Game: "Best Interest" in a Post-DOL Rule World

While the Department of Labor's fiduciary rule is officially gone, the idea of a "best interest" standard lives on in the marketplace and in several unfolding regulations – from the U.S. Securities and Exchange Commission, to the NAIC, and to individual states. This panel will explore the complexities of the converging regulatory developments and how they could affect the industry's sales force in the coming years.

Moderator: **Dennis L. Johnson**, Chief Executive Officer, United Heritage Financial

Speakers: **Keith M. Gillies**, President, National Association of Insurance & Financial Advisors (NAIFA); **Barbara Richardson**, President, Commissioner, Nevada Division of Insurance

Johnson

Gillies

Richardson

Sunday, October 7

10:00 am–12:00 pm

Forum 500 General Session (cont.)
Mount Vernon A/B, Meeting Room Level

Session 2
Effective Board Governance

The importance of an organization's board cannot be overstated. How can boards be most effective at governing the organizations they serve? What practices and policies should they have in place? What are the current best practices for corporate governance among life insurance companies? Hear a board governance expert address these and other questions during this presentation on effective board governance for small- to mid-sized companies.


Barrett

Speaker: **Annalisa Barrett**, Senior Advisor, ValueEdge Advisors

10:15 am–2:00 pm

ACLI Board Committee Meetings
(ACLI members only)
Renaissance West A and B, Ballroom Level

12:15–1:45 pm

Luncheon
Today's Economy: Lessons from the Past and What They Tell Us About Tomorrow
Grand South, Ballroom Level

Sponsored by

Milliman

Every economy is driven by how groups of people respond to incentives and opportunities. Those behaviors are ingrained in human nature, rarely changing over time–therefore, we can learn about tomorrow's economy by studying the economies of the past. At the same time, the economy in recent years has undergone tremendous changes in how people share and interpret information. Two years after the Wright brothers flew for the first time, *The New York Times* still questioned whether humans would ever fly; today, Twitter breaks news faster than any journalist can report it. That has upended many of the traditional forces that have guided how people think about risk and opportunity, and thus economic growth.

Presented through the lens of behavioral finance and psychology, this session explores where the economy is heading and how industries can position themselves to thrive.

Housel

Speaker: **Morgan Housel**, Partner, Collaborative Fund and Former Columnist, *The Wall Street Journal* and *The Motley Fool*

3:30–5:30 pm

ACLI Board of Directors Meeting
(ACLI members only)
Renaissance East, Ballroom Level

PROGRAM

Sunday, October 7

5:00–5:45 pm

Reinsurance Reception (by invitation only)
Fireview Room, Lobby Level

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MAYER • BROWN

5:30–6:30 pm

Welcome Reception
Congressional, Ballroom Level

Join us in the Exhibitor Networking Lounge.

Sponsored by

ATHENE

6:30–9:00 pm

ACLI Board of Directors Dinner (by invitation only)

Monday, October 8

7:15–8:15 am

Continental Breakfast
Congressional, Ballroom Level

Join us in the Exhibitor Networking Lounge.

Sponsored by

RGA

7:15–8:15 am

Chairman's Club Breakfast (by invitation only)
Meeting Room 16, Meeting Room Level

Wasserman

Speaker: **David Wasserman**, The U.S. House Editor and Senior Election Analyst, *The Cook Political Report*

Monday, October 8

7:30–8:15 am

Hot Issues Breakfast
The Credit Cycle, Life Insurers, and Credit Ratings
Grand South, Ballroom Level

Sponsored by

S&P Global
Ratings

S&P Global Ratings will present on credit cycle trends and potential impacts on the U.S. life insurance sector. As the current credit cycle approaches record length, there is heightened discussion around the impact of the next downturn. The presentation will include rating trends in the corporate and financial sectors, potential fallen angels, and the impact of an increasing amount of 'BBB' bonds on the corporate debt markets. It will also cover key regulatory developments, legacy risks, sales trends, and investment portfolio shifts influencing the life insurance industry.

Speaker: **Deep Banerjee**, Director and Sector Lead, S&P Global Ratings

8:30–9:30 am

General Session
Grand North/Central, Ballroom Level

Regan

Mullin

Neely

- Emcee-Welcome Remarks
  Trish Regan, News Anchor and Markets Correspondent, Fox Business Network
- Chairman's Perspective
  Mark Mullin, President & Chief Executive Officer, Transamerica
- Annual Business Meeting and Elections
- President's Perspective
  Susan K. Neely, President & Chief Executive Officer, American Council of Life Insurers

PROGRAM

Monday, October 8

9:30–10:15 am

General Session
Beyond the Horizon: 21st Century Global Security and Risk
Grand North/Central, Ballroom Level

Admiral James Stavridis served nearly four decades in the Navy, rising to the four-star level as a global combatant commander and senior military assistant to the Secretary of Defense. The admiral will provide a global overview of risks, opportunities and strategies and how emerging security concerns will be addressed in the future with a combination of cyber capabilities and special operations forces. He will lay out the future of these untraditional 21st century security tools, how the world of international defense is fundamentally changing, and the impact on business, personal life and the global marketplace. He will also focus on how to create a culture that is conducive to moving a message both traditionally and non-traditionally, especially at the senior level.

Stavridis

Speaker: **Adm. James G. Stavridis, U.S. Navy (ret.**), NATO's 16th Supreme Allied Commander Europe and 15th Commander of the U.S. European Command (2009-2013); Head of U.S. Southern Command (2006-2009); Chief International Security Analyst for NBC News; Operating Executive Consultant, The Carlyle Group

10:15–10:30 am

Refreshment Break
Grand Foyer, Ballroom Level

Sponsored by

NIPR
NATIONAL INSURANCE PRODUCER REGISTRY

10:30–11:45 am

Concurrent Sessions
Legal/Compliance
1. In Search of the "Perfect" Regulatory Balance
Grand South, Ballroom Level

Join this session to hear a candid discussion between a current regulator, an industry representative, and someone who has held both roles. This exciting panel will focus on the interplay between industry and regulators and the attempts of both stakeholders to make regulations fit "just right."

Moderator: **Julie Spiezio**, Senior Vice President & General Counsel, American Council of Life Insurers

Speakers: **Richard Choi**, Shareholder, Carlton Fields Jorden Burt; **Jane C. Cline**, Director of Public Policy, Spilman, Thomas & Battle; **Steve Taylor**, Commissioner, District of Columbia Department of Insurance, Securities and Banking

Finance/Investment
2. Macroeconomic Outlook: Guide to the Markets
Mount Vernon A, Meeting Room Level

This year continues to see strengthening of the U.S. economy with accelerating economic growth, a modest pickup in inflation and wage growth, and a fall in the unemployment rate to its lowest level since the 1960s. Financial markets remain volatile, however, as investors worry about higher interest rates, rising trade tensions, an apparent softening in overseas growth, and nagging worries about the prospects for growth and earnings beyond this year—issues which will likely continue to dominate markets in the months ahead. This session will examine the uncertainties and opportunities facing investors today, as well as provide an economic and market outlook for 2019.

Speaker: **Samantha Azzarello**, Global Market Strategist, J.P. Morgan Asset Management

Monday, October 8

10:30–11:45 am

Concurrent Sessions (cont.)

3. A Look at the Future of Online Technologies in Life Insurance

Mount Vernon B, Meeting Room Level

Wealth management startups and established firms alike have begun to explore online/mobile tools as another means to serve the public and reach new prospects. This session will examine this evolving approach to business development, information delivery, and sales. The discussion will cover which markets may be receptive to technologies such as robo-advice, why online/mobile technologies may not translate to all markets, and the role of new technologies in the life insurance industry.

Speaker: **Pranav Pasricha**, Chief Executive Officer, Intellect SEEC

12:00–1:45 pm

Luncheon

Grand North/Central, Ballroom Level

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Goldman Sachs Asset Management

Life Happens Presentation

There are countless examples of people whose lives have been forever changed by circumstances beyond their control. This presentation from Life Happens features real life stories from people who have faced the unexpected. Their true stories represent how life insurers' products like life, disability, and long-term care insurance can make a difference when it is needed the most.

Speakers: **Marv Feldman**, President & Chief Executive Officer, Life Happens; **Prentiss Bullard**, Student, The George Washington University; **Mike Jaap**, Owner, Southwest Metals

A Conversation with Donna Brazile and Ana Navarro
Donna Brazile and Ana Navarro, an otherwise unlikely pair, have become one of D.C.'s dynamic duos. With views from the left and right, Brazile and Navarro come together to shed light on both political perspectives. The pair will share their insider knowledge of the ever-shifting political landscape and insight into how the environment in Washington, D.C. impacts our future.


Brazile


Navarro

Speakers: **Donna Brazile**, Veteran Democratic Political Strategist; Adjunct Professor; Author; Syndicated Columnist; **Ana Navarro**, Republican Strategist and Political Contributor to CNN, ABC News, and Telemundo

2:00–3:00 pm

Concurrent Sessions
Legal/Compliance
1. Use of Consumer Data in Accelerated Underwriting
Mount Vernon B, Meeting Room Level

Accelerated underwriting has rapidly grown in popularity among life insurers. Cost savings, faster delivery, and more accurate pricing are among the perceived benefits for companies and consumers alike. Regulators have generally embraced innovation by insurers, but the use of data analytics to facilitate accelerated underwriting has raised consumer protection questions around transparency, privacy, and fairness. This panel will discuss the changes being brought about by accelerated underwriting and the challenge of addressing regulator concerns.

Moderator: **Paige S. Freeman**, Senior Vice President, General Counsel & Secretary, Munich Re

Speakers: **Jillian Froment**, Director, Ohio Department of Insurance; **Brent Korte**, Senior Vice President & Chief Marketing Officer, Ameritas

Monday, October 8

2:00–3:00 pm

Concurrent Sessions (cont.)
Finance/Investment
2. Innovation of Asset Management
Mount Vernon A, Meeting Room Level

This session will explore how insurance company CIOs and CFOs evaluate the current market environment and how they move their portfolios in light of risk and return opportunities. In addition, the session will explore investing trends in InsurTech.

Speaker: **Mike Siegel**, Managing Director, Global Head, Insurance Asset Management, Goldman Sachs Asset Management

Reinsurance
3. Growth from Change
Grand South, Ballroom Level

Reinsurer CEOs will share their insights into opportunities for direct writers as the pace of change keeps accelerating. Topics will include adapting to changing consumer needs and expectations, building the talent pool, embracing data and technology, and adapting to regulatory change.

Moderator: **Neil Sprackling**, President, U.S. Business, Swiss Re Life & Health America Inc.

Speakers: **Sebastien Blondeau**, President, Chief Operating Officer, Optimum Re Insurance Company; **Mike Emerson**, Executive Vice President & Head, U.S. & Latin American Markets, RGA Reinsurance Company; **Marc-Andre Giguere**, President & Chief Executive Officer, Munich American Reassurance Company; **Jeff Poulin**, Chair & Chief Executive Officer, Canada Life Re; **Pete Schaefer**, President & Chief Executive Officer, Hannover Re

2:00–3:00 pm

Concurrent Sessions (cont.)

4. Harnessing the Power of InsurTech

Meeting Room 16, Meeting Room Level

InsurTech is poised to transform the life insurance industry, impacting underwriting, claims management, and even consumer marketing. This session will cover how to maximize InsurTech capabilities with big data analytics, best practices for incorporating InsurTech into existing claims and how to mitigate risk stemming from adoption of the new technology.

Speaker: **Dorothy Andrews**, Associate, Society of Actuaries

3:00–3:30 pm

Networking Ice Cream Social

Congressional, Ballroom Level

Join us in the Exhibitor Networking Lounge.

Sponsored by

Swiss Re

3:30–4:30 pm

Concurrent Sessions

Legal/Compliance

1. Litigation and Regulatory Update

Grand South, Ballroom Level

This session will provide a review of recent court decisions including the California Consumer Privacy Act.

Moderator: **Pat Reeder,** Vice President & Deputy General Counsel, American Council of Life Insurers

Speakers: **Jeremy Feigelson**, Co-Chair of the Global Cybersecurity & Data Privacy Practice, Debevoise & Plimpton LLP; **Bo Phillips, Jr.**, Partner, Alston & Bird; **Jason A. Walters**, Partner, Bradley Arant Boult Cummings LLP

Monday, October 8

3:30–4:30 pm

Concurrent Sessions (cont.)
Finance/Investment
2. Industry Capital Update
Mount Vernon A, Meeting Room Level

The industry has hit record high risk-based capital ratios in recent years. This year, though, that might be starting to change. The industry is seeing capital pressure from various changes at the NAIC on required capital for variable annuity products and investments, reduced capital from deferred tax asset write downs, and higher capital requirements due to tax reform and the impact of lower tax rates. This session will discuss what these items are; what the expected impact is, and what companies are doing to respond.

Moderator: **Brian Bayerle**, Senior Actuary, American Council of Life Insurers

Speakers: **Philip Barlow**, Associate Commissioner, District of Columbia Department of Insurance, Securities & Banking; **Andrew Edelsberg**, Managing Director, Insurance, Kroll Bond Rating Agency

3. The Future of Insurance Talent Acquisition & Management
Mount Vernon B, Meeting Room Level

The ongoing digital revolution and new technologies are pushing insurers to rethink their external talent acquisition approach, as well as internal talent engagement and development programs. This session will examine the competitive advantages that can be derived from a creative talent management strategy. Discussion will focus on how to infuse new digital skill sets and innovation into an organization, and how to maximize the latent knowledge present in a business to drive transformational change and growth.

Speakers: **Brian Klapper**, Partner, Heidrick & Struggles; **Francois Kouroriez**, Partner, CEO & Board Practice/Insurance Sector Leader, Heidrick & Struggles

5:00–6:00 pm

Networking Reception
Congressional, Ballroom Level

Join us in the Exhibitor Networking Lounge.

Sponsored by

FHLBANKS
A NATION OF LOCAL LENDERS

6:30–9:30 pm

PAC Event (by invitation only)
District Winery

ACLIPAC

PROGRAM

Tuesday, October 9

7:15–8:15 am

Continental Breakfast
Grand Foyer, Ballroom Level

Sponsored by

Debevoise & Plimpton

7:30–8:15 am

Hot Issues Breakfast
Life Insurers: Benchmarks and Innovation
Grand South, Ballroom Level

Sponsored by

A.M. BEST

A.M. Best will discuss current market outlooks for the life/annuity segment and will also highlight some early benchmarking results from the implementation of the new Best's Credit Rating Methodology (BCRM), which has been in place since October 2017. The speakers will also discuss the importance for companies to develop a culture of innovation to remain competitive in the marketplace – including how A.M. Best expects innovation to play a greater role in the assessment of a company's financial strength and a perspective of the current position of companies in the insurance industry.

Speakers: **Ken Johnson**, Senior Director, A.M. Best; **Edward Kohlberg**, Associate Director - North American & Caribbean Life Health, A.M. Best

8:30–9:30 am

General Session
Revving up the Retirement Engine: Opportunities for Innovation to Address Key Challenges and Enhance Retirement Security
Grand North/Central, Ballroom Level

A dynamic panel of thought leaders in the retirement industry will discuss the strengths of the current retirement system, key challenges, and how common-sense enhancements to the current system can improve retirement security outcomes. Topics covered in the discussion will include how America's retirement system is faring, who is at risk and why, and what can be done to improve the current system.


Regan


Biggs


Brown


Prater

Moderator: **Trish Regan**, News Anchor and Markets Correspondent, Fox Business Network

Speakers: **Andrew Biggs**, Resident Scholar, American Enterprise Institute (AEI); **Chad Brown**, Vice President, Managing Director of Retirement, Transamerica; **Lori Prater**, Policy Director and Tax Counsel, Representative Mike Kelly (R-PA)

Tuesday, October 9

9:45–10:45 am

Concurrent Sessions
Legal/Compliance
1. Suitability, Best Interest and the Regulation of Investment Advice
Grand South, Ballroom Level

This session will provide an update on how activity by the federal government, National Association of Insurance Commissioners (NAIC), and individual states is driving regulators toward a new "best interest" standard. It will also include a discussion on various "best interest" and suitability proposals across the spectrum, analysis of business impact, compliance implications, and what's next for these proposals.

Moderator: **Carl Wilkerson**, Vice President & Chief Counsel, Securities, American Council of Life Insurers

Speakers: **Patrick D. Hughes**, Partner, Faegre Baker Daniels LLP; **Scott Rothstein**, Executive Vice President & Deputy General Counsel, Mutual of America

9:45–10:45 am

Concurrent Sessions (cont.)

Finance/Investment

2. Insurance M&A: Accelerating Growth, Jump-Starting Innovation and Importance of Non-Traditional Players

Mount Vernon A, Meeting Room Level

The increasing activity in the insurance M&A market occurring over the past two years seems on pace to continue, as major insurers continue to pursue strategic investments in InsurTech targets by advancing their distribution, providing new avenues of access and value-add services to consumers, and exploring new sources of disruption. This panel will explore the deal drivers underlying such activities from various perspectives, the challenges faced in the competitive transactional market, and the attributes of successful transaction planning and execution strategies.

Moderator: **B. Scott Burton**, Partner, Eversheds Sutherland

Speakers: **Menes Chee**, Senior Managing Director, Blackstone; **Jamie Hale**, Chief Executive Officer and Co-Founder, Ladder Life; **Richard Leblanc**, Senior Vice President, Global Acquisitions, RGA; **David Schieldrop**, Head of Financial Institutions M&A, Wells Fargo Securities

Medical

3. The Opioid Crisis: A Potential Risk for the Life Mortality Experience

Mount Vernon B, Meeting Room Level

The ongoing opioid crisis in the U.S. continues to have a negative impact on life expectancy, which has the potential for adverse mortality impact in the life insurance industry. This session will look at who has been most affected, how the crisis has evolved, and where potential risk remains for the industry.

Speaker: **Jeffrey Grubbe, M.D.**, Chief Medical Director, Medical Life Underwriting, Allstate Insurance Company

Tuesday, October 9

9:45–10:45 am

Concurrent Sessions (cont.)

4. The Impact of Short-Term, Limited-Duration Insurance Regulations on Supplemental Benefits

Meeting Room 16, Meeting Room Level

Recent federal regulatory changes have impacted short-term, limited-duration insurance covering medical expenses. This session will discuss the anticipated plan by state insurance regulators and the NAIC to enact regulatory guardrails in the states in response to the new federal regulations around these products. The panelists will highlight NAIC Model Regulation 171 along with how any state regulations may impact other HIPAA excepted supplemental benefits.

Moderator: **Chuck Piacentini**, Vice President, Insurance Regulation & Associate General Counsel, American Council of Life Insurers

Speakers: **Cindy Goff**, Director, Public Policy & Regional, Aflac; **Michael Rowden**, Senior Legislative Director, State Relations, American Council of Life Insurers; **Pieter Williams**, General Counsel & Chief Operating Officer, Regulatory Insurance Advisors

10:45–11:00 am

Refreshment Break

Grand Ballroom Foyer, Ballroom Level and Mount Vernon Foyer, Meeting Room Level

Sponsored by

NIPR
NATIONAL INSURANCE PRODUCER REGISTRY

11:00 am–12:00 pm

Concurrent Sessions
Legal/Compliance
1. Response to Cyber Incidents
Grand South, Ballroom Level

In today's digital era, the number of online threats to businesses and their customers increases every day. This session will examine what the insurance industry can learn from recent cyber incidents and what may be anticipated for the future. Discussion will focus on the latest in threat intelligence and collaboration, implementation challenges of various new regulatory requirements, and current practices in the response and recovery phase following a cyber incident.

Moderator: **Jordan Quinn**, Director, Government Affairs, The Hartford

Speakers: **Elizabeth Bower**, Partner, Willkie Farr & Gallagher LLP; **Leah Schloss**, Senior Associate, Wilmer Hale; **Byron Thompson**, Assistant Vice President, Security Control & Data Protection, Jackson National

Finance/Investment
2. The Departure of LIBOR
Mount Vernon A, Meeting Room Level

This session will focus on industry efforts to identify a replacement for LIBOR, which regulators have indicated should be phased out by the end of 2021, and the steps investment professionals should be taking now to prepare.

Moderator: **Carl Wilkerson**, Vice President & Chief Counsel, Securities, American Council of Life Insurers

Speakers: **David Bowman**, Special Advisor to the Federal Reserve Board; **Charles Schwartz**, Chief Risk Officer, Venerable Holdings, Inc.

Tuesday, October 9

11:00am–12:00 pm

Concurrent Sessions (cont.)

3. Navigating Opportunities & Challenges in Risk Classification

Mount Vernon B, Meeting Room Level

In the rapidly evolving world of underwriting, insurance medicine, and technology, companies are facing questions regarding their use of new and more complex tools in underwriting. Policymakers and consumers are often leery of "new" tools, whether it's the use of these data algorithms in accelerated underwriting or the use of predictive or diagnostic genetic test results as an indicator of future mortality or morbidity risk. This panel will discuss the opportunities and challenges that companies face in underwriting, as well as the privacy concerns that the public share about what the present and future may hold for underwriting, including the use of genetic information and third-party data by insurers.

Moderator: **Mariana Gomez-Vock**, Assistant General Counsel, American Council of Life Insurers

Speakers: **Jason Brodeur**, Florida State Representative (R-FL); **Kevin Mayeux,** Chief Executive Officer, National Association of Insurance and Financial Advisors (NAIFA); **Dave Rengachary, MD**, Senior Vice President, Chief Medical Director, U.S. Mortality Markets, RGA Reinsurance Company

12:15–2:00 pm

Luncheon
Leadership: Rising to the Occasion
Grand North/Central, Ballroom Level

Co-Sponsored by

CARLTON FIELDS JORDEN BURT

WILLKIE FARR & GALLAGHER LLP

Business is evolving. There are always new challenges, competition, technology and hurdles. What does it take to propel your business forward? What should you do as a leader to ensure your team's success? As an influential leader in the NFL, DeMaurice Smith will discuss what makes a leader successful in times of change and how leadership qualities along with a successful branding strategy can ignite your team. Inspiring both your team and your stakeholders can be the difference between staying afloat and achieving great forward-looking success.

Smith

Speaker: **DeMaurice Smith**, Executive Director of the National Football League Players Association (NFLPA)

2:00–3:00 pm

The Big Picture: Regulatory and Legislative Landscape in 2019
Grand South, Ballroom Level

A panel of experts from the American Council of Life Insurers (ACLI) will provide a review of the most pressing legislative and regulatory challenges facing the industry today. Join a candid living-room style conversation with ACLI senior staff for their big picture outlook on 2019.

Speakers: **Alane Dent**, Senior Vice President, Federal Relations, ACLI; **Kate Kiernan**, Vice President, Chief Counsel & Deputy, State Relations, ACLI; **Regina Rose**, Senior Vice President, Taxes & Retirement Security, ACLI; **Julie Spiezio**, Senior Vice President & General Counsel, ACLI

3:00 pm

Adjournment

SPOUSE/GUEST PROGRAM

Sunday, October 7

12:00–5:00 pm

Spouse/Guest Hospitality Suite Open
Penn Quarter, Lobby Level (2nd floor of Lobby)

Stop by the hospitality suite to connect with other spouse/guest program participants and check out information on activities and things to do in the D.C. area.

Afternoon refreshments will be served from 3:00–5:00 pm.

12:15–1:45 pm

Luncheon
Today's Economy: Lessons from the Past and What They Tell Us About Tomorrow
Grand South, Ballroom Level

Sponsored by

Milliman

Every economy is driven by how groups of people respond to incentives and opportunities. Those behaviors are ingrained in human nature, rarely changing over time–therefore, we can learn about tomorrow's economy by studying the economies of the past. At the same time, the economy in recent years has undergone tremendous changes in how people share and interpret information. Two years after the Wright brothers flew for the first time, *The New York Times* still questioned whether humans would ever fly; today, Twitter breaks news faster than any journalist can report it. That has upended many of the traditional forces that have guided how people think about risk and opportunity, and thus economic growth.

Presented through the lens of behavioral finance and psychology, this session explores where the economy is heading and how industries can position themselves to thrive.


Housel

Speaker: **Morgan Housel**, Partner, Collaborative Fund and Former Columnist, *The Wall Street Journal* and *The Motley Fool*

3:00–5:30 pm

Hands On Cooking Lesson at Milk Bar
Meet in Penn Quarter, Lobby Level (2nd floor of Lobby)

Milk Bar is an award-winning bakery owned by Christina Tosi, who has appeared on the popular TV show "MasterChef." During this private class, you will have the opportunity to make truffles in the playful and nostalgic spirit that epitomizes the Milk Bar philosophy.

5:30–6:30 pm

Welcome Reception
Congressional, Ballroom Level

Join us in the Exhibitor Networking Lounge

Sponsored by

ATHENE

6:30–9:00 pm

ACLI Board of Directors Dinner (by invitation only)

Monday, October 8

7:30 am–5:00 pm

Spouse/Guest Hospitality Suite Open
Penn Quarter, Lobby Level (2nd floor of Lobby)

Stop by the hospitality suite to reconnect with other spouse/guest program participants, check out information on activities and things to do in the D.C. area.

Breakfast available from 7:30–9:00 am.
Afternoon refreshments from 3:00–5:00 pm.

SPOUSE/GUEST PROGRAM

Monday, October 8

8:30–9:30 am

General Session
Grand North/Central, Ballroom Level

Regan

- Emcee-Welcome Remarks
  Trish Regan, News Anchor and Markets Correspondent, Fox Business Network

Mullin

Neely

- Chairman's Perspective
  Mark Mullin, President & Chief Executive Officer, Transamerica
- Annual Business Meeting and Elections
- President's Perspective
  Susan K. Neely, President & Chief Executive Officer, American Council of Life Insurers

9:30–10:15 am

General Session
Beyond the Horizon: 21st Century Global Security and Risk
Grand North/Central, Ballroom Level

Admiral James Stavridis served nearly four decades in the Navy, rising to the four-star level as a global combatant commander and senior military assistant to the Secretary of Defense. The admiral will provide a global overview of risks, opportunities and strategies and how emerging security concerns will be addressed in the future with a combination of cyber capabilities and special operations forces. He will lay out the future of these untraditional 21st century security tools, how the world of international defense is fundamentally changing, and the impact on business, personal life and the global marketplace. He will also focus on how to create a culture that is conducive to moving a message both traditionally and non-traditionally, especially at the senior level.

Stavridis

Speaker: **Adm. James G. Stavridis, U.S. Navy (ret.**), NATO's 16th Supreme Allied Commander Europe and 15th Commander of the U.S. European Command (2009-2013); Head of U.S. Southern Command (2006-2009); Chief International Security Analyst for NBC News; Operating Executive Consultant, The Carlyle Group

10:15–10:30 am

Refreshment Break
Grand Foyer, Ballroom Level

Sponsored by

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10:30 am–12:00 pm

Book Club with a Twist
Penn Quarter, Lobby Level (2nd floor of Lobby)

A popular part of the spouse/guest program–Book Club with a Twist, returns! No need to have read a certain book. Rather, bring the titles of your favorite latest reads, or those that missed the mark, to share with others.

12:00–1:45 pm

Luncheon
Grand North/Central, Ballroom Level

Co-Sponsored by

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Goldman Sachs Asset Management

Life Happens Presentation
There are countless examples of people whose lives have been forever changed by circumstances beyond their control. This presentation from Life Happens features real life stories from people who have faced the unexpected. Their true stories represent how life insurers' products like life, disability, and long-term care insurance can make a difference when it is needed the most.

Speakers: **Marv Feldman**, President & Chief Executive Officer, Life Happens; **Prentiss Bullard**, Student, The George Washington University; **Mike Jaap**, Owner, Southwest Metals

SPOUSE/GUEST PROGRAM

Monday, October 8

12:00–1:45 pm

Luncheon (cont.)
Grand North/Central, Ballroom Level

A Conversation with Donna Brazile and Ana Navarro
Donna Brazile and Ana Navarro, an otherwise unlikely pair, have become one of D.C.'s dynamic duos. With views from the left and right, Brazile and Navarro come together to shed light on both political perspectives. The pair will share their insider knowledge of the ever-shifting political landscape and insight into how the environment in Washington, D.C. impacts our future.

Brazile

Navarro

Speakers: **Donna Brazile**, Veteran Democratic Political Strategist; Adjunct Professor; Author; Syndicated Columnist; **Ana Navarro**, Republican Strategist and Political Contributor to CNN, ABC News, and Telemundo

2:00–5:00 pm

United States Capitol Tour
Meet in Penn Quarter, Lobby Level (2nd floor of Lobby)

Join us for a tour of the United States Capitol. On this tour, conducted by the U.S. Capitol Historical Society, you will walk through the halls of Congress and hear the storied history of the legislative branch of government. Depending on the Congressional schedule you will be able to visit the old Supreme Court, Statuary Hall, Brumidi Corridors and the House and Senate chambers.

5:00–6:00 pm

Networking Reception
Congressional, Ballroom Level

Join us in the Exhibitor Networking Lounge.

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6:30–9:30 pm

PAC Event (by invitation only)
District Winery

ACLIPAC

Tuesday, October 9

7:30 am–12:00 pm

Spouse/Guest Hospitality Suite Open
Penn Quarter, Lobby Level (2nd floor of Lobby)

Stop by the hospitality suite to reconnect with other spouse/guest program participants, check out information on activities and things to do in the D.C. area.

Breakfast available from 7:30–8:30 am.

8:30–11:30 am

Trolley Tour at Arlington National Cemetery
Meet in Penn Quarter, Lobby Level (2nd floor of Lobby)

Arlington National Cemetery covers more than 600 acres of hallowed ground. Your docent-led tour will include stops to witness the Changing of the Guard, a time-honored tradition, and the gravesite of President John F. Kennedy.

12:15–2:00 pm

Luncheon
Leadership: Rising to the Occasion
Grand North/Central, Ballroom Level

Co-Sponsored by

CARLTON FIELDS JORDEN BURT

WILLKIE FARR & GALLAGHER LLP

Business is evolving. There are always new challenges, competition, technology and hurdles. What does it take to propel your business forward? What should you do as a leader to ensure your team's success? As an influential leader in the NFL, DeMaurice Smith will discuss what makes a leader successful in times of change and how leadership qualities along with a successful branding strategy can ignite your team. Inspiring both your team and your stakeholders can be the difference between staying afloat and achieving great forward-looking success.

Smith

Speaker: **DeMaurice Smith**, Executive Director of the National Football League Players Association (NFLPA)

3:00 pm

Adjournment

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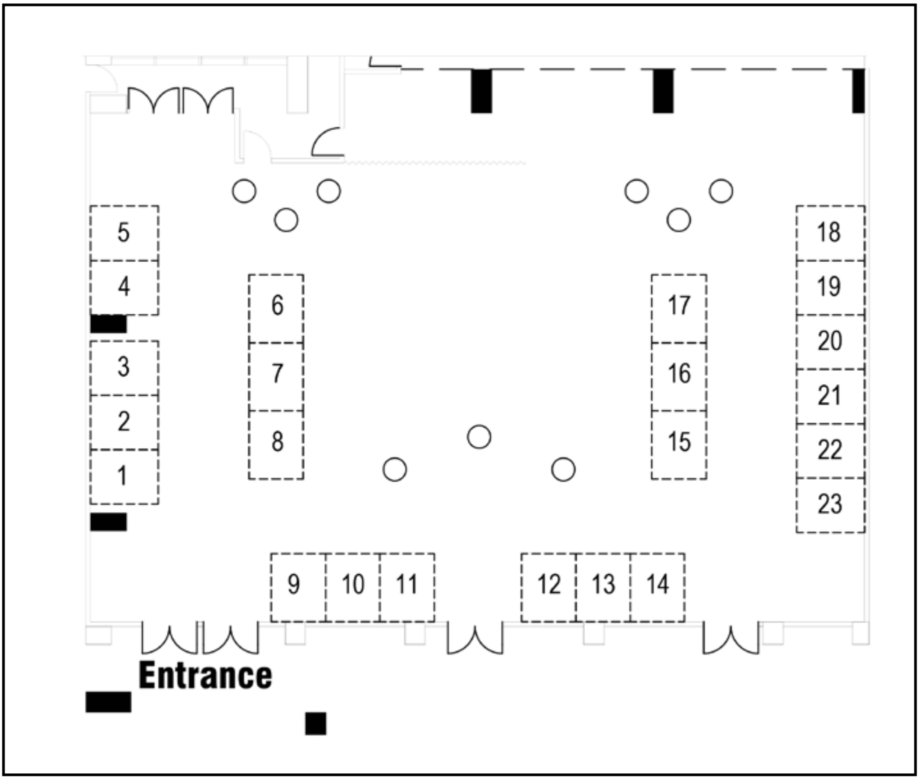
EXHIBITOR NETWORKING LOUNGE

EXHIBITOR NETWORKING LOUNGE
Congressional, Ballroom Level

Sunday Welcome Reception	5:30–6:30 pm
Monday Continental Breakfast	7:15–8:15 am
Monday Ice Cream Social	3:00–3:30 pm
Monday Networking Reception	5:00–6:00 pm



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Ambest Road
Oldwick, NJ 08858

Contact: Ken Johnson, CFA, CAIA, FRM, Senior Director - Life/Health Ratings Division
Phone: (908) 439-2200, Ext. 5056
Email: ken.johnson@ambest.com

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ACCENTURE

500 Campus Drive
Florham Park, NJ 07932

Contact: Nancy Bass, Sales and Client Management Lead
Email: nancy.bass@accenture.com

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BOOTH #22

BOBTRAK, INC.

35 Linden Drive
Santa Clara, CA 95050
Contact: David Kelly, Founder & Chief Executive Officer
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Email: david.kelly@bobtrak.com

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1025 Thomas Jefferson Street, NW, Suite 400 East
Washington, D.C. 20007
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Carlton Fields Jorden Burt serves its insurance industry and other clients from offices in California, Connecticut, Florida, Georgia, New York, and Washington, D.C. The firm is known for its national litigation practice and has extensive experience in defending its life insurance industry clients in class action defense, national trial practice, white collar representation, and high stakes appeals. The firm also has a substantial practice handling insurance regulatory matters, business transactions, and corporate counseling. Carlton Fields Jorden Burt practices law in California through Carlton Fields Jorden Burt, LLP.

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2800 Rockcreek Parkway
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Contact: Jerry Pullen, Director and Sales Leader
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Email: jpullen@cerner.com

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Email: sundeep.wadhwa@conning.com

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1201 15th St. NW, Suite 250
Washington, D.C. 20005
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2120 L Street, NW, Suite 208
Washington, D.C. 20037
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The Federal Home Loan Banks are a network of 11 district banks that provide liquidity, credit services, and funding agreements to over 6,900-member financial institutions including over 1,400 credit unions.

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929 Walnut, Suite 300
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30 West Monroe Street, Floor 15
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Fort Myers, FL 33919

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2005 Market Street
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Macquarie Investment Management is a trusted advisor and partner to insurance clients worldwide. Macquarie's dedicated investment and client service personnel build custom investment strategies that has led insurance, institutional, and individual clients to entrust the active management of US $249 billion in assets as of June 30, 2018. Macquarie Investment Management is a division of Macquarie Asset Management, a global asset manager with US $386 billion in assets under management as of June 30, 2018.

BOOTH #20

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1166 Avenue of the Americas
New York, NY 10036
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Email: matt.kaufman@milliman.com

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Email: marie.callahan@neamgroup.com

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4515 Falls of Neuse Road, Suite 450
Raleigh, NC 27609
Contact: Diana Hardy, CPA, CFE, Audit Manager
Phone: (252) 560-9310
Email: dhardy@rivescpa.com & bshaw@rivescpa.com

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Phone: (785) 438-3350
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January 7–9	**Reinsurers Executive Roundtable (RERT)*** The Ritz-Carlton Naples, Naples, FL
January 9–11	**Executive Roundtable (ERT)*** The Ritz-Carlton Naples, Naples, FL
January 10	**Board Meeting*** The Ritz-Carlton Naples, Naples, FL
February 23–26	**Medical Section Annual Meeting** The Ritz-Carlton Amelia Island, Amelia Island, FL
March 10–13	**ReFocus** The Cosmopolitan of Las Vegas, Las Vegas, NV
March 20–23	**Financial & Investment Roundtable (FIR)** San Antonio Marriott Riverwalk, San Antonio, TX
April 1–3	**Life Insurance Conference** Baltimore Marriott Waterfront, Baltimore, MD
May 7–9	**Forum 500 CEO Leadership Retreat*** Park Hyatt, Washington, D.C.
June 12–13	**CEO Capitol Forum*** ACLI/Hyatt Regency Washington, Washington, D.C.
July 15–17	**Compliance and Legal Sections Annual Meeting** Fort Lauderdale Marriott Harbor Beach Resort & Spa, Fort Lauderdale, FL
October 13–15	**ACLI Annual Conference 2019** Sheraton Boston Hotel, Boston, MA
November 3–6	**Senior Investment Managers Seminar (SIMS)** Loews Coronado Bay Resort, San Diego, CA

* Event is invitation only.

Visit **acli.com/events** for information on all ACLI meetings.

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