

Life & Health Compliance Association Fall Meeting 2019

OCTOBER 23–25 | The Westin Alexandria Old Town
Alexandria, VA



AGENDA

WEDNESDAY, OCTOBER 23

- 1:30-5:30 PM **REGISTRATION - Investor's Foyer**
- 2:00-3:15 PM **Executive Committee Meeting - Hopkins Boardroom**
- 3:30-4:00 PM **New Attendees Workshop - Hopkins Foyer**
Speaker:
Vera Ray, Product Filing Director, Great American Insurance Group
- 4:00-4:30 PM **ACLI Legislative and Regulatory Affairs Overview* - Hopkins Foyer**
Speakers:
Olivia Gillis, Vice President, Legislative and Regulatory Information, ACLI
Emily Wolf, Director, Legislative and Regulatory Information, ACLI
Kristin Abbott, Associate Director, Legislative & Regulatory Information, ACLI
- 4:30-4:45 PM **REFRESHMENT BREAK - Investor's Foyer**
- 4:45-5:30 PM **Interstate Insurance Compact** - Edison Ballroom A-C**
Compact staff will provide an update on recent activities, including those relating to its proposed uniform standards on group annuities, individual life and individual disability income insurance, its expedited review process and its draft Strategic Plan. ACLI staff will then address its involvement with the Compact, including the review of proposed standards by its Product Subgroups and the submission of various comment letters.
Speakers:
Karen Schutter, Executive Director, Interstate Insurance Product Regulation Commission
Wayne Mehlman, Senior Counsel, Insurance Regulation, ACLI
- 5:30-6:30 PM **WELCOME RECEPTION - Hopkins Boardroom and Foyer**
- 6:30 PM **Evening Activities and Dinner - On your own**

THURSDAY, OCTOBER 24

- 7:30-5:00 PM **REGISTRATION - Investor's Foyer**
- 7:30-8:30 AM **NETWORKING BREAKFAST - Bell Room**
- 8:30-8:50 AM **Welcome and Opening Remarks - Edison Ballroom A-C**
Speaker:
Susan K. Neely, President & CEO, ACLI
- Anti-Trust Statement - Edison Ballroom A-C**
Speaker:
George Cash, Senior Compliance Analyst, Protective Life
- 8:50-9:30 AM **Privacy Discussion - Edison Ballroom A-C**
This privacy discussion will focus on recently adopted and anticipated new privacy and security laws and regulations, including the California Consumer Privacy Protection Act, the New York Department of Financial Services Cybersecurity Regulation, and the NAIC Insurance Data Security Model Law, and insurers' particular challenges, questions and concerns about complying with these new laws and regulations as well as existing privacy and security laws and regulations.
Speakers:
Robbie Meyer, Vice President & Associate General Counsel, ACLI
Jigar D. Gandhi, Associate, Faegre Baker Daniels
- 9:30-9:45 AM **REFRESHMENT BREAK - Investor's Foyer**
- 9:45-10:45 AM **Q&A Session 1- General, Privacy, Advertising, and Filing**



10:45-11:45 AM	<p>Regulator Panel: Filing Issues and Tips*** - Edison Ballroom A-C Olivia Gillis, Vice President, Legislative & Regulatory Information, will introduce insurance department professionals from the District of Columbia, Maryland, and Virginia who will participate in an open panel discussion about form filing requirements; provide tips on submitting form filings; and answer questions and provide feedback on specific filing questions from conference attendees. In addition to the open panel discussion, the panelists will be available 1:30 to 5:00 p.m. on Thursday, October 24th for individual 15-minute meetings with those attending the conference. Moderator: Olivia Gillis, Vice President, Legislative & Regulatory Affairs, ACLI Speakers: Elsie Andy, Manager, Life and Health Forms and Rates, Virginia Bureau of Insurance Nour Benchaaboun, Director, Life, Annuities & Credit, Maryland Insurance Administration John M. Rielley, Insurance Examiner, District of Columbia Department of Insurance, Securities & Banking</p>
12:00-1:30 PM	<p>LUNCH WITH KEYNOTE SPEAKER - Edison Ballroom A-C Introduction of Keynote Speaker: Bruce Ferguson, Senior Vice President, State Relations, ACLI Speaker: Julie Mix McPeak, Shareholder, GreenbergTraurig Former Commissioner, Tennessee Department of Insurance and Commerce President, National Association of Insurance Commissioners, 2018</p>
1:30-2:30 PM	<p>Roundtable Discussion: Compliance Hot Topics - Edison Ballroom A-C State regulators and legislators have become increasingly active advancing measures designed to protect consumers. We will discuss how various new measures - including: restrictions and limitations on underwriting practices; product and service offerings; and sales practices for life insurance, long term care and supplemental benefits - impact insurers and the consumers that need access to the financial protection our industry provides. Speakers: Jan Graeber, Senior Health Actuary, ACLI Michael Lovendusky, Vice President & Associate General Counsel, ACLI Chuck Piacentini, Vice President, Insurance Regulation & Associate General Counsel, ACLI</p>
2:30-3:15 PM	<p>Q&A Session 2- Health, Company Procedures, Child Support Data Match, and Gender</p>
3:15-3:30 PM	<p>REFRESHMENT BREAK - Investor's Foyer</p>
3:30-4:15 PM	<p>Insurance Company Products and Industry Innovation - Edison Ballroom A-C Review of Compliance Issues arising with new life insurance product innovations. This session will provide a framework for compliance professionals to use when reviewing issues arising with new products. Speaker: Laurie Lewis, Chief Life Compliance Officer, Amica Life Insurance Company</p>
4:15-5:00 PM	<p>Q&A Session 3- Annuity</p>
5:00-6:00 PM	<p>NETWORKING RECEPTION - Wright Room</p>
7:00 PM	<p>Evening Activities and Dinner - On your own</p>



7:00-12:00 PM	<p>REGISTRATION - Investor's Foyer</p>
7:00-8:00 AM	<p>NETWORKING BREAKFAST - Bell Room</p>
7:00-8:00 AM	<p>EXECUTIVE COMMITTEE MEETING - Hopkins Boardroom</p>
8:00-8:15 AM	<ul style="list-style-type: none"> - Life & Health Compliance Association Announcements - Edison Ballroom A-C - Executive Committee Report - Invitation to Attend Next Meeting <p>Speaker: Vera Ray, Product Filing Director, Great American Insurance Group</p>
8:15-9:15 AM	<p>Life Insurance Industry Report: Past, Present, and Future - Edison Ballroom A-C This presentation takes a broad look at the life insurance industry with a focus on the past, recent challenges, and future opportunities. It examines long term trends in the industry and in economy at large; how economic, societal and demographic changes, and potential regulatory hurdles impacted the sale of our products; and, whether the products we offer are still relevant. It also looks at the investment side of the industry; how our investment holding has changed; whether life insurers can help rebuild our crumbling infrastructure; and, how low interest rates impact both life insurers and retirement savers. These and other relevant issues will be addressed in this data-packed presentation. Speaker: Andrew Melnyk, Vice President, Research & Chief Economist, ACLI</p>

- 9:15-10:00 AM **CSO Mortality Tables - Edison Ballroom A-C**
 With the introduction of the NAIC Valuation Manual, the process to update prescribed mortality tables has changed. While the new process creates opportunity for greater mortality table uniformity between the states, it also introduces new potential challenges for companies.
Speaker:
Brian Bayerle, Senior Actuary, ACLI
- 10:00-10:15 AM **REFRESHMENT BREAK - Investor's Foyer**
- 10:15-11:15 AM **Meeting the Challenge of Promoting Ethics - Edison Ballroom A-C**
 Consumer-facing industries may face challenges promoting ethics within their organizations. While the practice of establishing an Ethics Department or appointing a Chief Ethics Officer may be growing in the life insurance industry, there is still much that can be done to ensure that ethics plays a role beyond a code of business conduct. During this session, CEFLI will present some key findings from their annual Compliance & Ethics Benchmarking Survey and discuss strategies for promoting ethics within the life insurance industry.
Speaker:
Kelly Ireland, Vice President, Compliance & Ethics, CEFLI
- 11:15-12:00 PM **Q&A Session 4- Life Insurance and Technology**
- 12:00 PM **Adjournment and hotel check-out**

* Individual consultations available with ACLI Legislative & Regulatory Affairs throughout conference.

** Individual consultations available with Karen Schutter throughout conference.

*** Individual consultations available with regulators Thursday afternoon.