



2020 Virtual Conference

CEO Panel Life Industry Insights: The Now and The Future

Michael James, *Head of Individual Solutions and President, NFP Life Solutions*

Neil Sprackling, *President US Life and Health, Swiss Re*

Brooks Tingle, *President and CEO, John Hancock*

Moderator: Susan Ghalili, *FALU, FLMI, CLU Vice President, Underwriting Transformation and Chief Underwriter, John Hancock*

Join us for a discussion with Life CEOs from a producer group, direct company and reinsurance company. They will discuss pertinent topics and issues in the evolving life insurance industry as a result of the impact of COVID-19. What is the new normal after this is over? What challenges will our industry face as we strive for future growth? What is the future of life insurance going to look like in the next 5-10 years from those who sell it, underwrite it, and reinsure it?

Underwriting in the Eye of a Pandemic: Considerations in COVID-19

Dr. Dave Rengachary, MD, DBIM, FALU, *Senior Vice President and Chief Medical Director, US Mortality Markets, RGA*

As the global pandemic continues to rapidly evolve, underwriters are already facing challenging risk classification scenarios both from the perspective of assessment of those at heightened risk for infection and now a growing group of individuals applying after recovery. This process is made more difficult by incomplete and often contradictory data. Join us then for a summary of medical evidence to date that will cover the basic virology of the disease, risk factors for COVID-19 mortality and early evidence around long-term complications.

2020 AHOU Annual Meeting

Brad Gabel, *President, AHOU*

Scott Corbett, *Vice President, AHOU*

Digital Strategy Through the Underwriting Lens

Mary C. Giosia, *Corporate Vice President, New York Life*

Adnan Haque, *Assistant Vice President, Integrated Analytics, Munich Re*

Adnan Raja, MSPM, PMP, *Corporate Vice President, New York Life*

Paul Rivard, FLMI, AALU, *2nd VP Client Solutions, Munich Re*

Did you know that an estimated 90% of the world's data has been collected in the past two years? Join us for a discussion of the rapidly evolving digital world around us and what it means to be digital. Understand why it is relevant to our underwriting industry and how both direct writers and reinsurers are reinventing their processes to adapt to this new reality. The presenters are seasoned digital leaders who will begin with an overview of the current digital state of our industry along with real world examples of digitization. They will then shift focus and walk you through salient topics, including the practical and technical elements of digitization, the building and stacking predictive models, and new technologies in the digital health landscape. After immersing you in their worlds, they will conclude the session with an interactive panel that will allow you to dynamically shift the conversation to specific areas that interest you most. Don't miss it!

Risk Selection in Fluid-less Environment - Do we need them or not?

Thomas Naraindas, *Senior Data Scientist, Munich Re*

Betsy Sears, *MSM, MT(ASCP), Executive Vice President, Laboratory Strategy and Sales, Exam One*

With recent increase utilization of data analytics, predictive modeling and risk algorithms and velocity of adoption of accelerated underwriting programs is fluid testing and its results becoming a relic of risk selection past? This presentation will cover how underwriters use fluid results and non-fluid data in risk selection and include a lively point-counter point discussion between two distinguished industry professionals.

AI Driven Decisions: Opportunities and Impacts in Underwriting

Marcel Loetscher, *Partner, Synpulse USA, Inc.*

Artificial Intelligence (AI) is not something of the future, it is already omnipresent in our daily life (in many ways we are often unaware of). It can be looked at as something scary or as a big opportunity. It is without question that companies able to embrace AI in a meaningful way have a competitive edge in the life insurance industry. Those waking up to this reality are asking where they can start and what can be learned from other industries and from pioneers within life insurance already using AI.

Beyond Acceleration: Dynamic Requirements Gathering

Guizhou Hu, *MD, PhD, Vice President, Head of Risk Analytics, RGA*

The focus on implementing an accelerated underwriting program is shifting to refinement. Do two applicants of differing medical profiles - one healthy, one less so - necessitate pulling a complete set of medical information for both? This presentation shares insights about dynamic requirements process that will enable carriers to pull less information, thereby further streamlining their accelerated underwriting programs, saving time and money for carriers and applicants alike.

Know the Code: How Digital Health Data is Transforming the Underwriting Process

Speaker: Dianne Schuetz, *Vice President, Business Initiatives, US Markets, RGA*

Panelists: Jenna Fariss, *ASA, MAAA, Manager and Product Actuary, Milliman IntelliScript*

Carolyn McAvinn, *Director of Business Development*, MIB

Nick Zambruno, *Business Development, Insurance Lead*, Human API

Explore the journey through the Digital Health Data (DHD) evolution and all the potential that it brings. DHD is an all-encompassing term that includes EHR and medical claims data and Dianne Schuetz, from RGA, will start the session with an overview of the topic. A Q&A panel discussion with Human API, Milliman IntelliScript, and MIB will follow to cut straight to the facts -- from acquisition to interpretation through deployment of DHD.

Two Underwriters, an Actuary and a Lead Investigator: A Fraud Conversation

Mark Dion, FALU, FLMI, *Vice President Underwriting Education and Training*, RGA

Alan Hobbs, FSA, MAAA, LLIF, *Vice President, US Underwriting Innovations*, RGA

Kristina Mulholland, CFE, CAMS, *Lead Investigator, Global Investigative and Forensic Services*, John Hancock

John Valickus, FALU, FLMI, CLU, *Vice President and Deputy Chief Underwriter*, Lincoln Financial

Nobody likes to think about fraud, but it exists in the life insurance industry. Join our experts on this fraud session where they will share some best practices, trends and some incredible real-life examples of fraud. This will be an interactive session shedding light on fraud from the carrier, reinsurance and special investigation perspectives.