

Facing the Future Together



AHOU

20th Annual Conference

APRIL 19-21, 2021



From the President

Welcome friends, colleagues and those new to AHOU! Let me first start by saying I sincerely hope you and your families are safe and well. This has been a difficult and unprecedented time, and many or all of us have been adversely impacted in some capacity by this pandemic. However, this past year has also taught us how strong and capable we are together. It has reminded us of the things in life that we cherish most.

I would next like to thank you for joining us for our annual conference. Yes, the format will be different and unlike anything we have done before. We will miss seeing our friends and interacting in person. Although it will be different, there will be many aspects of this year's conference that will be even better because of our virtual format.

We will offer a robust platform that will allow you to learn, engage and network. As a registered attendee, you will have full access to all breakout sessions after the conference. And speaking of conference sessions, our team has put together an incredible program for you this year! We will learn how the pandemic has impacted our industry and what we are doing collectively to achieve results, becoming stronger together. We will learn about how technology and accelerated underwriting programs have been embraced, enabling growth despite the pandemic. Dr. Helen Fagan will teach us how to become more effective leaders by leveraging diversity. We will also be influenced by Robert Waldinger, a true expert in his field, as he helps us understand how to achieve a better and more fulfilling life. And finally, we will be inspired by Ethan Zohn, a CBS Survivor winner! Ethan is also a cancer survivor who draws on his life experiences to motivate others in persevering through even the toughest life challenges.

I hope your registration has been submitted and your seat belt is fastened. This will be a fun, dynamic and thought-provoking conference you don't want to miss! Our robust platform will ensure a quality and interactive experience. We will walk away with purpose and the tools necessary to thrive in any environment, *Facing the Future Together!*

Scott Corbett, FALU, FLMI
AHOU President



Please note that
all times are EST

Conference Schedule

MONDAY, APRIL 19

11:00 a.m.-11:45 a.m. AHOU Mainstage

- Opening Ceremonies
- State of the Association
- CE Program
- ALU
- Hall of Fame Awards Presentation
- Outgoing Executive Council / Volunteer Recognition
- Overview of Conference

11:45 a.m.-12:15 p.m. Sponsored Break

12:15 p.m.-1:15 p.m. Concurrent Session #1

1.1 SHOWDOWN AT THE AHOU CORRAL: A MEDICAL DIRECTOR DEBATE

SPEAKERS:

Dave Rengachary, MD, DBIM, FALU, FLMI

SVP and Chief Medical Director - US Mortality Markets
RGA

Michael H. Wetzel, MD, DBIM, CLU®

Chief Medical Director
Equitable Life

MODERATOR:

Diane M. Hobbs, FLMI, FALU, CLU

Corporate Chief Underwriter
Allstate Life Insurance Company

In 2019, a brawl between medical directors debating the industry's hottest topics went the distance in a grueling dead heat. Now, after this all-out slugfest, comes a high-noon showdown that is expected to be even bigger and badder than the last! Reprising this successful point-counterpoint format between these two doctors, this session will serve as a Texas-sized debate over a new set of medical topics and the corresponding underwriting approach for them. Topics include alternative data tools, genetics, continuous underwriting, and even the future of the profession!

1.2 THE CUSTOMER AT THE CENTER: APPLYING BEHAVIORAL SCIENCE TO RETHINK THE LIFE INSURANCE JOURNEY

SPEAKERS:

Aisling Bradfield, FSAI

Head of Behavioral Science
SCOR Global Life

Pamela L. Bergsten, FALU, FLMI, ACS

Director, Underwriting Operations
SCOR Global Life Americas

This session will discuss the applications of Behavioral Science in life insurance, particularly underwriting. The aim is to rethink the life insurance journey by placing the customer at the center. Advances in underwriting and new technology are changing the way we interact with insurance customers and understanding the customer perspective is key to leveraging those opportunities for innovation in life insurance. Applying Behavioral Science when collecting information at the underwriting stage can help improve disclosure and also enhance the customer experience. Practical applications will be covered including the creation of an application incorporating behavioral science.

1.3 OPTIMIZING UNDERWRITING RESULTS: DRIVING IMPROVEMENTS THROUGH THE USE OF DATA AND ACTIVE MANAGEMENT OF A/E AND UNDERWRITING REQUIREMENTS

SPEAKER:

Bill Wysong

Chief Underwriter
Transamerica Life Insurance Company

In this session, you'll see how taking a deeper dive into underwriting results (early duration claims, product and distribution segments, decline rates, persistency, etc.) can illuminate opportunities to improve results and identify targeted ways to adjust specific underwriting requirements while maintaining expense controls. This practical session will provide you with tangible steps you can take to better manage your business and positively impact your results.

1:15 p.m.-2:15 p.m. AHOU Marketplace

2:15 p.m.-3:15 p.m. Concurrent Session #2

2.1 INCLUSIVE LEADERS: DIVERSITY AND INCLUSION EFFORTS THAT LEAD TO POWERFUL AND PRODUCTIVE TEAMS

Please note that
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Conference Schedule

SPEAKERS:

Helen Abdali Soosan Fagan, PhD

Gender Pronouns: She/Her/Hers
Assistant Professor of Practice
Rural Fellows Program Coordinator
University of Nebraska–Lincoln

Research has shown that effective inclusion of diversity enhances performance and generates better financial returns for organizations. But what is effective inclusion of diversity? In this session, participants will explore conscious and unconscious biases, attributes and impacts of inclusive team members, and increase the capacity of becoming someone who is consistently effective at inclusion and diversity.

2.2 MORTALITY MEDLEY

SPEAKER:

Steven Rigatti, MD, DBIM, FAAM, FALU, FLMI

Consulting Medical Director
Clinical Reference Laboratory

In this presentation Dr. Steve Rigatti will share a medley of risk insights including the demographics of Hepatitis C, a detailed analysis of NT-proBNP including a newly discovered correlation, the mortality effects of marijuana, a cadence of new research regarding misrepresentation, and so much more.

2.3 BREAK OUT OF THE BOX – AN OVERVIEW AND PANEL ON ALTERNATIVE UNDERWRITING CAREER PATHS

SPEAKER:

Ali Cox, CBAP, IIBA-AAC, PMP, PMI-PBA, SAFe Agilist, CSM, TKP, MBA

Management 3.0 Facilitator, IC-Agile ICP General Manager /
Lead Expert, LEGO® Serious Play® Method Facilitator
Netmind

SPEAKER AND MODERATOR:

Jennifer Swazo, FLMI, ACS

AVP, Head of Underwriting Innovations
Pacific Life

PANELISTS:

Sean Flanagan, FLMI, FALU

Associate Chief Underwriter
Brighthouse Financial

Katy Herzog, FALU, CLU

Senior Underwriting Solutions Consultant
Securian Financial

Kory Petoske, ACS

Senior Automated Underwriting Rules Specialist
Sammons Financial Group

You've gotten your AALU or FALU and taken all the relevant LOMA exams, now what? Come learn about new skills, course curricula and disciplines that will keep you marketable and relevant as the industry continues to drive toward leveraging technology to automate and streamline processes. Hear from an UW innovation team leader as well as an expert who delivers courses on project delivery certifications and best practices, followed by a panel of your colleagues who have already developed these skills (by earning certifications or through on-the-job experience). Get prepared to open your mind to what is possible and make an informed decision about where to take your career next.

3:15 p.m.-3:30 p.m.
Break

3:30 p.m.-4:30 p.m.
Mainstage Presentation

WHAT DOES THE GOOD LIFE ACTUALLY LOOK LIKE? LESSONS ON THE LONGEST STUDY ON HAPPINESS

Robert Waldinger, MD

Clinical Professor of Psychiatry
Harvard Medical School

What brings us happiness and keeps us healthy as we go through life? Many people think money and fame are the answer to a meaningful life - but is it?

Robert Waldinger is a psychiatrist, psychoanalyst, and Zen priest. He is Clinical Professor of Psychiatry at Harvard Medical School and directs the Harvard Study of Adult Development, one of the longest-running studies of adult life ever done. The Study tracked the lives of two groups of men for over 78 years and now follows their Baby Boomer children to understand how childhood experience reaches across decades to affect health and wellbeing in middle age. Year after year, they asked about their work, their home lives, and their health—trying to determine what makes for a meaningful and healthy life.



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Conference Schedule

After years of research, Dr. Waldinger has gathered key findings of what the good life is. In his keynote address, he will share the latest research from the study address relationships and their impact on the happiness and health of our lives.

Dr. Waldinger is the author of numerous scientific papers as well as two books, and he directs a teaching program in psychotherapy at Massachusetts General Hospital in Boston. He has won awards for teaching and research from the American Psychiatric Association, Harvard Medical School, and Massachusetts Psychiatric Society, and he is consistently named as one of the Best Doctors in America. He is also a transmitted teacher in Boundless Way Zen and teaches Zen through-out New England. His TED talk on lessons from the longest study of happiness has had over 13 million views and is the fastest spreading talk in the history of TEDx events.

TUESDAY, APRIL 20

**11:00 a.m.-12:00 p.m.
Concurrent Session #3**

3.1 WHAT IS COVID-19 DOING TO YOUR HEART? THE PRESENT AND THE FUTURE

SPEAKER:

Daniel Zamarripa, MD

Chief Medical Director
AIG

The COVID 19 pandemic represents the most significant medical challenge in decades. While COVID-19 primarily affects the lungs, it has specific implications in the cardiovascular system. We will take a deep dive into these implications, the short-term and long-term consequences, and how risk assessment for life insurance has changed.

3.2 EMERGING UNDERWRITING TOOLS

SPEAKERS:

Scott Marquis

SVP Life Underwriting
American National

Tom Fletcher, PhD, CHFC

VP Data Analytics
PartnerRe

Debi Gilmore, PMP

Product Manager
Clinical Reference Laboratories

Drake Livada, CLU, ALMI, ACS

Business Development
Verisk

Patrick Sugent

Vice President Analytics
LexisNexis Risk Solutions

Insurance carriers are continually challenging to innovate and evolve wisely. A growing number of new tools continue to emerge and it's important for underwriting leaders to understand the offerings and determine which tools are worth pursuing. In this session, three of the industry's top service providers will discuss newly validated and emerging tools. Independent perspectives will be provided from a reinsurer, carrier and from pilot studies on the use and efficacy. Join us for a session that is sure to be both engaging and informative.

3.3 PERSPECTIVES ON SUICIDE: ACTUARIAL, UNDERWRITING & CLAIMS

SPEAKERS:

Marlon Fearon, FLMI, ALHC, UND, ACS

Vice President Life Claims
Swiss Re Life & Health

Michelle Privett, MS, RN, FALU, FLMI, PCS

President
Illuminate! Consulting

Scott A Rushing, FSA, MAAA

VP, Head of Data Insights
RGA

Suicide continues to be a major public health concern in the U.S. and around the globe, and recent studies show suicide is on the rise in certain populations. Underwriters are challenged with assessing the mortality associated with applicants who struggle with mental health, suicidal ideation, and/or substance use. The COVID-19 pandemic only exacerbates key risk factors associated with suicide, including social isolation, unemployment, and financial problems. Join us in our discussion regarding the current state of suicide and how it affects companies' traditional and accelerated underwriting business in the current pandemic environment.

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Conference Schedule

12:00 p.m.-12:30 p.m.
Sponsored Break

12:30 p.m.-1:30 p.m.
Concurrent Session #4

4.1 EVOLVING FRAUD RISKS IN LIFE INSURANCE: TRIANGULATING THE RISK

SPEAKERS:

Paul Marquez

Private Investigator

Vice President

Diligence International Group, LLC

Ann Binzer, FLHC, FALU, CLU, ChFC, FLMI

Vice President, Life Claims

The Cincinnati Life Insurance Company

Jim Leyse, FLMI, CFE, FALU, ACS

Underwriting Consultant-Fraud SME

Sammons Financial Group

MODERATOR:

Kevin B. Mann, FALU, CLU®, FLMI

Senior Underwriting Analyst

State Farm Life Insurance Company

Please join us for a lively panel discussion on the impact of fraud and emerging risks in an industry that is shifting toward an increased reliance on data and automation. Professionals from the Claims, Underwriting, and Fraud Investigation disciplines will share case studies and real-life examples that will include new trends and fraud risks that demonstrate the importance of collaboration as these threats continue to evolve in the insurance market. Their diverse perspectives will ensure that this presentation will offer something for everyone.

4.2 EVALUATING MODELS AND TOOLS FOR FAIRNESS

SPEAKERS:

Dave Goehrke, FLMI, FALU, CLU

Assistant Vice President, Underwriting, Biometric Research
and Accelerated Underwriting Services

Munich Re

Hareem Naveed

Director, Integrated Analytics

Munich Re

Tom Fletcher, PhD, ChFC

VP Data Analytics, North America

PartnerRe

In the insurance industry, data and machine learning models are increasingly used to make decisions that affect people's lives. How do we know the models are free of bias and decisions are deemed fair? In this session, concepts such as bias and fairness are discussed. Key considerations are illuminated with respect to what is bias and fairness including what questions to ask and when to be concerned. Practical suggestions are given with respect to model usage in the underwriting process.

4.3 COLON CANCER: AN UNDERWRITER'S VERY PERSONAL STORY

SPEAKERS:

Colin DeForge

Executive Director, Underwriting

RGA

Valerie R. Kaufman, MD, FACC, DBIM

Vice President and Medical Director

RGA

RGA Underwriter Colin DeForge has reviewed thousands of impaired cases, many of which included cancer diagnoses, but none of it prepared him for his own diagnosis: colon cancer. Now on the winning side of a lengthy treatment and numerous surgeries, Colin wants to share his story and the unique perspective he now has as a survivor who specializes in underwriting impaired cases.

1:30 p.m.-2:30 p.m.
AHOU Marketplace

2:30 p.m.-2:45 p.m.
Break

2:45 p.m.-3:45 p.m.
Concurrent Session #5

5.1 WOMEN WHO LEAD

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Conference Schedule

PANELISTS:

Dr. Gina C. Guzman, MD, DBIM, FAAIM, FALU, FLMI

Vice President & Chief Medical Director
Munich Re US Life

Brona Magee, BAFS, FIA

Deputy CEO and Head of Global Markets
SCOR Global Life

Betsy Sears, MSM, MT(ASCP)

EVP Laboratory Strategy and Sales
Exam One

Calinda Stringer

Corporate Vice President
New York Life

MODERATOR:

Tracie Davis, FALU, FLMI, FFSI, ARA, AIRC

Senior Associate, Underwriting
New York Life

A four-member panel of influential female Insurance Industry leaders will enhance conference attendees' understanding and awareness about the scope of women in leadership roles. Their discussion will cover unique challenges they have overcome to succeed professionally, provide insight on managing diverse situations, making thorough, quick, and effective decisions, and how to refocus organizations and thrive through disruptive processes.

5.2 REGULATION OF BIG DATA

SPEAKERS:

Mary Bahna-Nolan, FSA, MAAA, CERA

SVP, Head of Product Innovation and Strategy
Pacific Life

Jan Graeber, ASA, MAAA

Senior Actuary
American Council of Life Insurers

Vincent Tsang, FSA, MAAA

Actuary
Illinois Department of Insurance

MODERATOR:

Dale Hall, FSA, MAAA, CERA, CFA

Managing Director of Research
Society of Actuaries

The National Association of Insurance Commissioners (NAIC) and industry continue discussions on how big data and accelerated underwriting processes might grow in regulatory focus. With the development in 2019 of the NAIC's accelerated Underwriting Working Group and more conversation among industry and trade associations on how product filings may evolve, regulation will be a key topic in 2021 and the years to come. Join the discussion in this session and hear an update and potential next steps featuring viewpoints from industry, trade associations and state regulators.

5.3 FINANCIAL UNDERWRITING: MORE THAN JUST DOLLARS AND CENTS

SPEAKERS:

Jordan Carreira, FALU

Vice President and Chief Underwriter
Lincoln Financial Group

Chris Regione, FALU, FLMI, CLU, ChFC

Associate Vice President, Chief Underwriter
Sammons Financial Group

Despite all of the advances in underwriting over the past several years, financial underwriting remains a challenge for many. Please join these two industry leaders for what promises to be an informative, educational and entertaining session where we will look beyond the simple dollars and cents of financial underwriting.

3:45p.m.-4:00 p.m.
Break

4:00 p.m.-5:00 p.m.
Networking Event

WEDNESDAY, APRIL 21

11:00 a.m.-12:00 p.m.
Concurrent Session #6

6.1 COVID 19 – A GAME CHANGER FOR LIFE INSURANCE? GLOBAL, DOMESTIC, CLINICAL AND INSURANCE PERSPECTIVES

Please note that
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Conference Schedule

SPEAKERS:

Dr. Achim Regenauer

Chief Medical Officer
PartnerRe

Dr. Rob Profumo

Medical Consultant
PartnerRe

In this session you will get a deeper insight in topical issues related to COVID with a special emphasis on our life business. Some aspects regarding long-term medical impacts of COVID-19 underwriting, excess mortality trends resulting in claims and possible implications for pricing will be presented. Furthermore we will elaborate and discuss a pragmatic approach, how to address in underwriting those who are and are not vaccinated, how to assess risks of long term heart and lung issues of those with a previous COVID-19 infection.

6.2 THE FUTURE OF UNDERWRITING AND PRICING: ACCELERATING THE INEVITABLE

SPEAKER:

Chris Behling

Hub Head and Chief Underwriter, Life and Health Americas
Swiss Re

The COVID-19 pandemic has created a confluence of events. Consumers are becoming more aware of their need for protection, while at the same time, circumstances are pushing life insurers to adopt new approaches to underwriting. Many of these changes are more consumer-centric and have been under consideration for decades. In many ways, the pandemic is "accelerating the inevitable." This session will discuss the four things carriers will need to succeed in this new world and the key success factors to consider.

6.3 EHR – WHAT'S NEXT?

PANELISTS:

Vanda Brinson, FALU, FLMI, LPN, MA

Underwriting Training Manager
Legal and General America

Nick Milinovich, FALU, FLMI, ACA, AFSI, AIAA, AIRC, ARA

Senior Director, Digital Health Strategy
Northwestern Mutual

Ron Schaber, FALU, FLMI, ACS, AIAA, HIA

2nd Vice President, Underwriter
Munich Re

MODERATOR:

Lori Boucher, FALU, FLMI, CSSC

Senior Underwriting Innovation Consultant
Pacific Life

Join our panel of experts for a discussion on the future of this evolving data source including the opportunities and challenges carriers face as they pilot, implement, train and track the use of EHR (electronic health records).

12:00 p.m.-12:30 p.m. Sponsored Break

12:30 p.m.-1:30 p.m. Concurrent Session #7

7.1 COVID-19 LESSONS LEARNED: ADAPTING TO DISRUPTION

SPEAKERS:

John Helberg, AALU, ALMI, ACS

Chief Underwriter, Individual Markets
Securian Financial Group

Mike Hesse, FALU, FLMI, ARA

Vice President, Chief Underwriter
RGA

Dr. John Greene

VP & Chief Medical Director
Lincoln Financial Group

MODERATOR:

John Valickus, FALU, FLMI, CLU

VP/Deputy Chief Underwriter
Lincoln Financial Group

The COVID-19 pandemic has greatly affected our industry and forced insurers to rapidly take action in order to mitigate the potential negative impacts. Join our panel of experts for a discussion about how direct carriers and reinsurers partnered together to deal with the crisis as it emerged and evolved.

7.2 EVOLUTION OF AN UNDERWRITER IN A DATA-DRIVEN WORLD

SPEAKERS:

Rosemary Cruz

Senior Data Scientist
RGA

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Conference Schedule

Vivian Adams, FALU

AVP, Underwriting Audit & Training
Lincoln Financial Group

MODERATOR:

Diane Hobbs, FALU, FLMI, CLU

Corporate Chief Underwriter
Allstate

Attendees of this session will hear from underwriting and data science experts about the value of expanding underwriters' understanding of data in this ever-evolving area of our world. This includes the reasons for advancing underwriters' knowledge and the benefits of building their acumen; the types of enhanced knowledge that will need to be developed and incorporated into training programs. Our data scientist will demystify the many terms and share the importance of establishing a common language between the data analysts, data scientists, actuaries, and underwriters.

7.3 UNDERWRITING AND FINANCIAL CRIMES: LEADERS SURF THE WAVES OF FOREIGN NATIONAL MARKETPLACE

SPEAKERS:

Carlota Balet Gusils

Financial Crimes Director
Allianz Life Insurance Company of North America

Joseph Kotowicz, FLMI

AVP, Underwriting Manager
Global Atlantic Financial Group

As more and more companies are diving into the foreign national market for business growth opportunities, knowing the pitfalls, challenges, and nuances of this wave of the foreign national marketplace are critical. This experienced and talented team of presenters will provide a lively discussion on tools used to evaluate the risks, what has gone favorably and what to avoid, and what is on the horizon in the new world post-pandemic.

1:30 p.m.-2:30 p.m.
AHOU Marketplace

2:30 p.m.-3:30 p.m.
Concurrent Session #8

8.1 TITLE: PANDEMIC AND DISASTER READINESS - STAYING PREPARED FOR THE UNKNOWN

PANELISTS:

Keith Brown, MSM, CLU, ChFC, FALU, FLMI, RHU

Senior Vice President & Chief Underwriter
Gen Re

Dr. Elyssa Del Valle, MD, DBIM

Chief Medical Officer
Swiss Re

Eric Flender, FALU, FLMI, CLU, ChFC, ACS

VP, Underwriting
Hannover Life Re

MODERATOR:

Susan Ghalili, FALU, FLMI, CLU

Vice President of Underwriting Transformation, Chief Underwriter
John Hancock

This session will focus on staying prepared for future pandemics/disasters or any disruption like we've seen this year. Our expert panel will discuss how life carriers need to prepare and respond for future disruptions; consider producers, pricing and overall business continuity and profitability.

8.2 MENTAL HEALTH: AN UNDERWRITING GUIDE

SPEAKER:

Nico Van Zyl, MD

VP and Chief Medical Director
Hannover Life Reassurance Company of America

Underwriting insights on commonplace mental health impairments and newly defined syndromes including Adjustment Disorder, Mood Disorder (depression and anxiety), Stress Related Disorders and the new occupational phenomenon of Burnout will be covered.

8.3 MORTALITY TRENDS: YESTERDAY ISN'T OLD NEWS, TODAY IS THE BIG NEWS, AND TOMORROW IS THE NEXT NEWS

SPEAKERS:

Ed Hui, FSA, MAAA, CFA

VP Analytics
Hannover Re

Steve Rulis, FSA, MAAA

2nd VP & Group Actuary
Munich Re

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Conference Schedule

Jean-Marc Fix, FSA, MAAA

Vice President, Actuarial Research & Development
Gen Re

MODERATOR:

Dale Hall, FSA, MAAA, CERA, CFA

Managing Director of Research
Society of Actuaries

Mortality is in the news more commonly than ever these days, with recent population and insured mortality downturns due to “deaths of despair”, a rebound with stronger population improvement in 2018 and 2019, only to see COVID-19 be the dominant story in recent times. Presenters will cover recent trends, socioeconomic patterns, causes of death and how strong the impact of all these factors are on a variety of insured lines of business. Come hear what the “future headlines” will be on mortality.

3:30 p.m.-3:45 p.m. Break

3:45 p.m.-4:45 p.m. AHOU Keynote Presentation

THE ULTIMATE SURVIVOR

Ethan Zohn

Co-Founder, Grassroot Soccer

Ethan Zohn is a former professional soccer player, cancer survivor, winner of the hit reality television show Survivor Africa, co-founder of Grassroot Soccer and two-time cancer crusher. As demonstrated by his charitable work, volunteerism, and community involvement, Ethan believes that a better and healthier world can be achieved through education, advocacy and inspiration.

Cancer Crusher and Advocate: In April 2009, Ethan Zohn was diagnosed with CD 20+ Hodgkin's Lymphoma. After multiple rounds of chemotherapy and an autologous stem cell transplant, he learned that his cancer had returned. Thanks to the dedication of a team of doctors, Ethan underwent a course of experimental treatment and received a second stem cell transplant in 2011 this time from his brother. Today he lives a cancer free life.

Ethan Zohn serves as a National Ambassador for Stand Up

To Cancer (SU2C), The LIVESTRONG Foundation, Gabrielle's Angel Foundation and The Leukemia & Lymphoma Society. He also works with Autism Speaks, America Scores, Stupid Cancer, Maccabi USA, Memorial Sloan Kettering Hospital's Cycle for Survival and Be The Match.

Ethan Zohn travels the world as a motivational speaker emphasizing character, leadership, resiliency, values and service to nurture the immense potential that young people have to change their world.

With the \$1 million prize money that Ethan Zohn secured in winning the 2002 Survivor: Africa, he co-founded Grassroot Soccer (GRS), a nonprofit organization that uses the power of soccer to strengthen communities and empower young people to stop the spread of HIV. Since 2002, GRS has graduated over 1.9 Million children from its tailored, soccer-based HIV prevention-curriculum. GRS now directly implements programs throughout Southern Africa and partners with organizations to implement its curriculum in over 50 countries around the world. Ethan has contributed to GRS' ability to develop a strong donor network, including Nike, the Gates Foundation, USAID, FIFA, Elton John AIDS Foundation, Barclays, Peace Corps and the MAC AIDS Fund. In the summer of 2010, Ethan and Grassroot Soccer teamed up with the (RED) Campaign to bring Soccer Skillz Camps to children in South Africa during the 2010 FIFA World Cup.

4:45 p.m.-5:00 p.m. Closing Ceremonies

- Introduce New President
- 2021-2022 Vision
- Closing Remarks



save the date

21st AHOU
Annual Conference

May 1-4, 2022

Gaylord Rockies
Denver, CO

Track Chart

 2021 CONCURRENT SESSIONS BY TRACK	 CORE	 INDUSTRY INSIGHTS	 INNOVATION & PROFESSIONAL DEVELOPMENT
Monday, April 19th 12:15 to 1:15pm Concurrent Session #1			
1.1 Showdown at the AHOU Corral: A Medical Director Debate	✓		
1.2 The Customer at the Center: Applying Behavioral Science to Rethink the Life Insurance Journey		✓	
1.3 Optimizing Underwriting Results: Driving Improvements through the use of data and active management of A/E and Underwriting Requirements			✓
Monday, April 19th 2:15 – 3:15 PM; Concurrent Session #2			
2.1 Inclusive Leaders: Diversity and Inclusion Efforts that Lead to Powerful and Productive Teams		✓	
2.2 Mortality Medley	✓		
2.3 Break Out of the Box – An Overview and Panel on Alternative Underwriting Career Paths			✓
Tuesday, April 20th 11:00am – 12:00pm; Concurrent Session #3			
3.1 What is COVID-19 Doing to Your Heart? The Present and The Future	✓		
3.2 Emerging Underwriting Tools			✓
3.3 Perspectives on Suicide: Actuarial, Underwriting & Claims		✓	
Tuesday, April 20 12:30 – 1:30pm; Concurrent Session #4			
4.1 Evolving Fraud Risks in Life Insurance: Triangulating the Risk		✓	
4.2 Evaluating Models and Tools for Fairness			✓
4.3 Colon Cancer: An Underwriter's Very Personal Story	✓		
Tuesday, April 20 2:45 – 3:45pm; Concurrent Session #5			
5.1 Women Who Lead			✓
5.2 Regulation of Big Data		✓	
5.3 Financial Underwriting: More than just Dollars and Cents	✓		
Wednesday, April 21st 11:00 – 12:00pm; Concurrent Session #6			
6.1 COVID 19 – A Game Changer for Life Insurance? Global, Domestic, Clinical, and Insurance Perspectives	✓		
6.2 The Future of Underwriting and Pricing: Accelerating the Inevitable		✓	
6.3 EHR - What's Next?			✓
Wednesday, April 21 12:30 – 1:30pm; Concurrent Session #7			
7.1 COVID-19 Lessons Learned Adapting to Disruption		✓	
7.2 Evolution of an Underwriter in a Data-driven World			✓
7.3 Underwriting and Financial Crimes Leaders Surf the Waves of Foreign National Marketplace	✓		
Wednesday, April 21 2:30 – 3:30pm; Concurrent Session #8			
8.1 Pandemic and Disaster Readiness: Staying Prepared for the Unknown		✓	
8.2 Mental Health: An Underwriting Guide	✓		
8.3 Mortality Trends: Yesterday Isn't Old News, Today is the Big News, and Tomorrow is the Next News		✓	



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Accurate as of 03.01.2021

Registration and General Information

Registration Information

Registration fees for the entire conference includes access to all virtual elements – mainstage presentations, concurrent sessions, Marketplace, Networking Event and Breaks. The 2021 AHOU Annual Conference offers over 10 hours of educational programming!

VIRTUAL CONFERENCE RATES:

- AHOU Conference Registration Fee - **Member \$450**
- AHOU Conference Registration Fee - **Non-Member \$650**
- AHOU Conference Registration Fee - **Sponsor/Exhibitor \$450**
- Speaker Registration - **Attend Entire Conference \$200**

Refund Policy

All cancellations and refund requests must be received in writing. These requests carry a \$100.00 U.S. administrative charge. Full refunds minus the administrative fee will be granted on written requests received no later than ten business days before the meeting. No refunds will be granted if the request is received within ten business days of the meeting. If for any reason a meeting is cancelled, Conference Organizers will refund the total registration fee. Cancellation requests should be submitted in writing to meetings@loma.org.

Substitution Policy

Substitutions of registrations are permitted up to the virtual event start date by submitting a written request to meetings@loma.org. The individual submitting the substitution request is responsible for all financial obligations (any balance due) associated with that substitution.

AHOU Marketplace

Be sure your conference plans include stopping by the AHOU Virtual Marketplace! We have three hours of dedicated exhibit time for you to visit the service providers for the latest information and news!

MONDAY, APRIL 19 – 1:15-2:15 PM
TUESDAY, APRIL 20 – 1:30-2:30 PM
WEDNESDAY, APRIL 21 – 1:30-2:30 PM

Conference Presentation Handouts

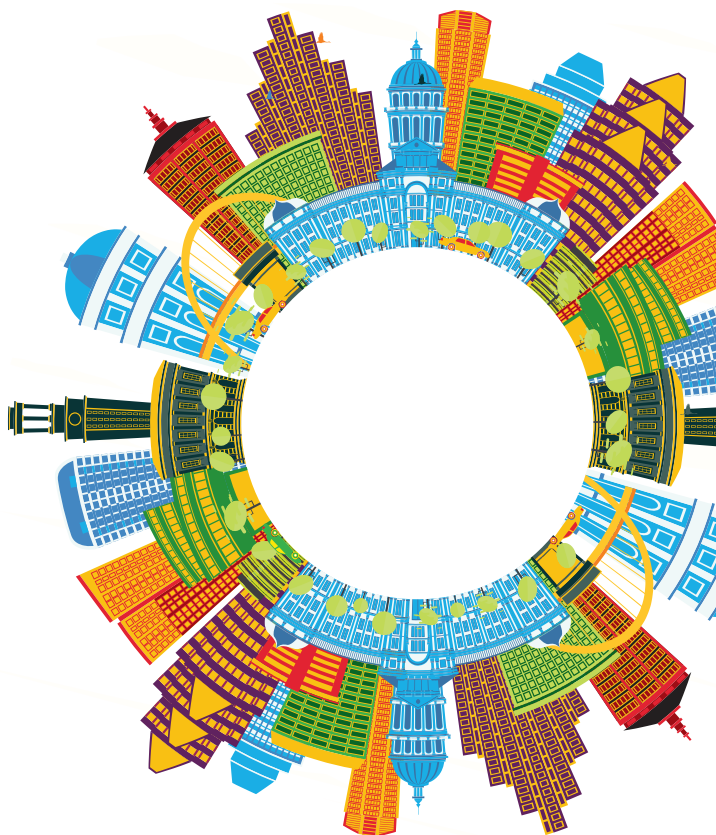
Presentations *received from the presenters* will be available in PDF format through the virtual platform. Please note that not all speakers have a handout or will share their presentation.

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 HAVING YOU
WITH US VIRTUALLY FOR THE 20TH
ANNUAL AHOU CONFERENCE!**



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