



# NASBI

National Association of  
Supplemental Benefit Insurance



Accident | Critical Illness | Hospital Indemnity | Life Insurance | Short Term Disability

*In the footsteps of independence*

## 2018 NASBI Supplemental Benefits Forum Sessions

	DAY	TITLE	DESCRIPTION
Concurrent Sessions	WEDNESDAY, September 5 11:00am–12:00pm	Supplemental Benefits 101	If you are new to supplemental benefits, join us for this lively and interactive session which will review foundational aspects and trends for supplemental benefit products. We will cover key topics including: product design and pricing, marketing and distribution trends.
	11:00am–12:00pm	Life and Short Term Disability 101	If you are new to Life and Short Term Disability benefits, this session will provide foundational information on aspects such as rating, renewability, worksite v. true group v. individual plan structures. You will learn about riders, risk, offsets/integration and market niches.
	11:00am–12:00pm	Actuarial Professionalism – Continuing Education Session	Are you looking for SOA continuing education credits in professionalism? We will review hypothetical case studies of professionalism challenges. Attendees will discuss each scenario, identify the pertinent ASOPs, and rank the scenarios to determine the worst offenders.
	1:45–2:45pm	Eastbridge Consulting – Trends in Supplemental Benefits	To remain competitive in the dynamic supplemental benefits marketplace, it's imperative to understand the foundation – the state of the supplemental benefits marketplace. Join Eastbridge to learn about the latest trends and changes impacting products, distribution, and administration. Leave this session armed with insights and perspective to inform your competitive strategy.
Concurrent Sessions	3:15–4:15pm	Critical Illness Insurance Market Survey	Join us to hear the results of the 2018 annual Critical Illness Insurance survey conducted by GenRe. GenRe will provide insight into the numbers and emerging trends evidenced by this important survey of the critical illness insurance industry. Additional insights drawn from Milliman's 2018 Critical Illness Survey will be included.
	3:15–4:15pm	Connecting with the Consumer – “In the Palm of their Hands”	Technology has dramatically enhanced our ability to communicate with our customers in a multitude of ways, improving our ability to serve them on their own terms. Other segments of the financial services industry have created very high consumer expectations. Join us as we explore how the insurance sector can use technology to strengthen our relationship with our customers, improve our service and create a stronger brand image by harnessing new and existing technologies..
	3:15–4:15pm	The Old Rules are History: What's New in Life and STD Regulation	While the market might change, laws and regulations don't always move so fast. As companies update their life and short-term disability products, they need to understand how to apply old rules to new business challenges. Carrier and insurance compact representatives will address how to deal with portability, addition of non-insurance ancillary benefits, increased plan flexibility and other compliance issues.
Concurrent Sessions	4:30–5:30pm	As the Business Churns	More and more we are seeing requests for takeover business for cases of all sizes. Hear multiple perspectives on these opportunities. We will explore best practices, challenges and implications of taking over business from another carrier
	4:30–5:30pm	Disability Market Survey	This session will review highlights from recent Milliman and other industry disability insurance surveys. Individual, group, and worksite surveys will all be covered.
	4:30–5:30pm	VM-20 and 2017 CSO: Going Live!	Many changes are happening in the life insurance market when it comes to reserves and mortality tables. VM-20 and 2017 CSO has been in effect for almost two years, and the 3-year phase-in period will be complete before we know it. This session will provide insight on how companies are implementing this new mortality table and reserve regulations, as well as how carriers are dealing with some intricacies specific to supplemental life products such as guaranteed and simplified issue and unisex rating.
	THURSDAY, September 6 8:00–9:15am	Sustainable Development Goals for Product Design	The United Nations has highlighted the need for sustainable development in order to improve the plight of all global citizens. Insurance carriers play a critical role in helping to achieve these goals as part of their corporate business activities. This session will provide you with an understanding that will allow your company to be a leader in advancing the health and welfare of the global community.

	DAY	TITLE	SPEAKERS
Concurrent Sessions	THURSDAY, September 6 9:45–10:45am	<b>Insurtech Opportunities for Supplemental Markets</b>	Insurtech is one of the hottest buzzwords in insurance right now. What's the buzz all about? Can insurtech be a disruptor for the supplemental product space? Learn how technologies currently being adopted might be the next great thing for your company.
	9:45–10:45am	<b>Voluntary Worksite Life Insurance Market Trends</b>	In an era where life insurance has seen little growth, voluntary worksite sales have consistently grown over several years. Milliman has conducted the first survey of voluntary life worksite products from a distribution, product, and pricing perspective. This survey includes carriers with varying levels of maturity in the market, and includes all of the leading carriers. Join us to hear key results from the survey and to hear feedback from carrier representatives as they provide their perspective of the market that may allow you to gain a deeper understanding of product and pricing topics in this area.
	9:45–10:45am	<b>Understanding Disability Trends from the Outside</b>	Research in the disability and insurance industry typically looks at patterns within the data that's available, including claim and demographic information. This approach is based on analysis performed by looking in the rearview mirror. In this presentation, we flip the research pattern. We look at trends that present themselves from outside the industry and set hypotheses that test whether these patterns exist in the claim experience.
Concurrent Sessions	11:00am–12:00pm	<b>Value Added Benefits: Providing Patient Advocacy Services</b>	The Karis Group's products and services help clients, companies and individuals tackle the stress and complexity of today's healthcare world. Join this session to learn what benefits make up "patient advocacy," what are the driving consumer forces, best practices in offering this value added benefit, and how it can strengthen and benefit the insurer-policyholder relationship.
	11:00am–12:00pm	<b>The Combo Bachelorette – Which Combination will She Choose?</b>	Combination products have been around in some fashion for all of our lives. However, about a decade ago, the concept of fully integrating multiple benefits within a single contract really began to become popular. Over the past couple of years, this trend has been lovingly embraced by worksite carriers. In this session we will discuss the financial and risk mitigation advantages of combining multiple coverages into a single contract. There are many ways to do this. The question is "...which approach is most attractive for you?"
	11:00am–12:00pm	<b>Accident &amp; Hospital Indemnity Survey Results</b>	Milliman and GenRe will present the results from their annual Hospital Indemnity survey as well as their inaugural Accident surveys, new in 2018. Join us as we review key learnings on how carriers and producers are viewing these fast-growing supplemental benefits products.
Concurrent Sessions	1:00–2:00pm	<b>A "Product for Life" Continuum</b>	As life insurance products evolve, gone are the days of one product serving only one purpose. With a wealth of information at their fingertips, insureds are more knowledgeable about the marketplace and more in tune with their future needs. This session will discuss how new products can provide continuous coverage, for the different life events ahead.
	1:00–2:00pm	<b>Exploring the Disability Market – Target Markets, Product Design, Underwriting and Sales</b>	Join this panel of disability experts to hear insights on the growth of voluntary disability products and learn how other companies are addressing successes and struggles with offerings, plan designs and features as well as the regulatory environment. Hear about key differences in pricing, underwriting and trends for traditional group, worksite and individual markets.
Concurrent Sessions	2:15–3:15pm	<b>Supplemental Health Regulatory Update</b>	As supplemental health products are no longer new to regulators, we expect fewer regulatory changes. However, changes continue to come. We will discuss the new NAIC Accident and Sickness Models on the way and changes in state law that have impacted accident, critical illness and hospital indemnity insurance in the past year.
	2:15–3:15pm	<b>New Markets and Opportunities – Capturing Business by Understanding the New Worker Demographics</b>	As the working demographic continues to shift from boomers to millennials, new markets and sales opportunities are created. Are current distributions and products equipped to reach the new generation and fill their insurance needs? The session will discuss how the industry can reach the Millennial market, what carriers are currently doing to grasp this untapped market and what new opportunities are generated from shifts in the workforce.
	2:15–3:15pm	<b>Experience Differences for Disability</b>	As the voluntary market continues to become more competitive, is there room to improve or add a short term disability offering as well? In this session, we'll compare/contrast various Group STD product variations/features like: Issue Age vs Attained Age rates, high/low vs. flat commissions; as well as discuss product design, enrollment methods, marketing, market size and participation.
Concurrent Sessions	3:45–4:45pm	<b>The Seven Deadly Sins (and Virtues)</b>	For over 400 years we've heard about the seven deadly sins and virtues. Learn how these sins and virtues can help your company produce Supplemental Benefit products that your brokers will sell and their customers will buy.
	FRIDAY, September 7 8:00–9:00am	<b>Life Insurance 201 – Tackling Today's Challenges in a Variety of Life Insurance Markets</b>	Life insurance is life insurance, so why does it matter how it's sold? This session will articulate the differences between life insurance sold in the group market, worksite market, and individual market. The panel will share variations of distribution channel, underwriting, administration, and product design between these three markets. There will also be discussion around some of today's challenges that are unique to each market.
	8:00–9:00am	<b>Microinsurance – Building a Global Market for Everyone</b>	Leveraging insurance products that are specifically designed for low income people, microinsurance has become an important option in the range of products that help insurers across the globe to reach millions more insureds, learn lessons of scale that help them operate more efficiently, and build markets for the future. This session will provide examples of how supplemental benefits have become a key tool in business and development.
	9:30–10:30am	<b>ACLI – Advocacy and You</b>	The ACLI recently formed the Supplemental Benefits Committee focused on supplemental health benefits and will showcase the collaboration and advocacy efforts on behalf of member companies. The American Council of Life Insurers (ACLI) advocates on behalf of approximately 290 member companies dedicated to providing products and services that contribute to consumers' financial and retirement security. ACLI member companies represent 95 percent of industry assets, offering life insurance, annuities, retirement plans, long-term care insurance, disability income insurance, reinsurance, dental and vision and other supplemental benefits.
	10:45–11:45am	<b>Let's Get Innovating!</b>	Innovation in insurance? It's not an oxymoron! We'll present innovative ideas for supplemental benefits product development and servicing that you can bring back to your company.