2020 SUPPLEMENTAL BENEFITS FORUM

ROARING CAUTIOUSLY INTO THE TWENTIES

NASBI
National Association of Supplemental Benefit Insurance

2020 NASBI Forum Sessions @ a Glance

DAY	TITLE / SPEAKER	DESCRIPTION
WEDNESDAY, September 9 • ALL TIMES SHOWN ARE CST		
9:00–10:00am **General Session**	**Diversity in Marketing: How to Reach Today's Buyer** Paulo Hutson Solorzano – Co-founder, Managing Director Southeast USA and Central America, A Medida Communications LLC Lydia Jones – Associate Product Manager, Trustmark Benefits Octavia Fuller – Product Director, Life and Disability Product Development, USAbleLife	With a diverse and ever-changing benefits' marketplace, is your marketing strategy keeping up? One size fits all is no longer an option for today's marketing. The importance of diversity in marketing has grown in response to the increasing diversity in the U.S. population. With the retirement age averaging older and diversity/inclusion a hot button topic in today's landscape, this session will discuss age trends, social/economical/cultural trends, and how companies are changing their marketing strategies.
CONCURRENT **10:15–11:00am** **Breakout #1**	**Supplemental Products 101** Ashlee Borcan, FSA, MAAA – Principal and Consulting Actuary, Milliman, Inc. David Polen – Assistant Vice President, Colonial Life	This foundational session will be engaging and information-packed! Our panelists will present an overview of each product category being showcased throughout this Forum: Accident, Critical Illness, Hospital Indemnity, Life and Short-term Disability. Just the basics… and a little beyond. Not currently involved in all five product lines? Curious for some good insights into each product category, including buyer demographics and market opportunity? Or, a fairly new participant to the Supplemental Benefits space? Then, this session is right for you!
10:15–11:00am **Breakout #2**	**The Domesticated Actuary: Learn All About its Habits and Habitat** Jonathan Racine, FSA – Vice President, Business Development, Optimum Re Insurance Company	Have you ever talked to an actuary and came away with more questions than answers? In this session we will study the domesticated actuary. Learn all about its habits and daily routine. Explore how to communicate with the domesticated actuary and learn the basics of their language: Actuarial Mathematics. After this session, the actuary will be your best friend and you might consider getting a second one!
10:15–11:00am **Breakout #3**	**Keeping the House's Edge: Updates in Underwriting Capabilities** Sue Bartholf – Consulting Actuary, Milliman Intelliscript Justin Baker – Senior Director, Life Vertical Market, LexisNexis Moderator: Bill Mehilos – Consulting Actuary, Milliman	Managing mortality and morbidity risk is a core competency for life and health insurance products. While the underwriting for supplemental products tends to be less robust underwriting as individual insurance products, both are evolving. This session will discuss how underwriting has advanced in both the individual and supplemental spaces and analyze opportunities for future advancement.
1:00–2:00pm **General Session**	**Accident, HI, CI Surveys – Milliman** Michael Weilant – Principal and Consulting Actuary, Milliman, Inc. Ashlee Borcan – Principal and Consulting Actuary, Milliman, Inc. Jennifer Howard – Consulting Actuary, Milliman, Inc.	Data is king and in the supplemental benefits space, it can be hard to come by. In this session, we will review the results of recent surveys on hospital indemnity, critical illness, and accident products and compare those results to market trends and developments. Audience participation is expected and encouraged as we interpret results and speculate about the next great innovation!
CONCURRENT **2:15–3:00pm** **Breakout #1**	**Combo Product Shark Tank** Clay Cole – Worksite Innovation and Product Development, Mass Mutual Frances Thomas – Industry Intelligence, Mass Mutual Austin Rombalski – Executive Director & Actuary, Trustmark Adam Bezman – Voluntary Benefits Life Product Manager, Trustmark Moderator: Robert Eaton – Principal, Milliman	The honeymoon is over for the Combo Bachelorettes. Three energetic young innovators approach the judges to find out what combination life and long-term care (or chronic illness) product will get funding! In this latest episode, the rich extension of LTC benefits product takes on the lithe but effective discounted death acceleration benefit. But a 3rd challenger lies waiting in the wing…
2:15–3:00pm **Breakout #2**	**New Wave of Drugs: Marijuana, Opioids & Vaping** Anastasia Jaegerman, FLMI, ACS, AALU – VP Underwriting & Chief Underwriter, Optimum Re Insurance Company	More than 30 states have legalized cannabis, the healthcare system has an opioids epidemic on its hand and vaping is on the rise. In this sessions, we will take a look at the newsworthy issues concerning drugs: the opioid crisis, the legalization of cannabis & marijuana and the vaping controversy. We will assess its impact on mortality, morbidity and the insurance industry.
2:15–3:00pm **Breakout #3**	**Walking the Tightrope of Product Development** Daniel Haas – AVP Product Designer, Accident & Health, Zurich North America Tarie Summers – Director, Voluntary Products, The Hartford Bill Bade – Consultant, Sydney Consulting Group Stacey Hunter – VP Voluntary Pricing, Voya	It's exciting to be a product developer. The creativity, the complexity, the constant barrage of complaints from sales…not to mention state DOI's and their opinions on our products that seem to change with the wind! How do you sort through the conflicting feedback and multi-layered obstacles while balancing the need build competitive yet financially successful products? How do we bring value to our insureds in this ever-changing market? Our panelists will facilitate an open discussion about the wins/losses/ties we all experience, and share their tips on how to succeed within your organizations as a product developer.

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DAY	TITLE / SPEAKER	DESCRIPTION
THURSDAY, September 10 • ALL TIMES SHOWN ARE CST		
9:00–10:00am **General Session**	**Best Practices for the Claims Experience** Carol Harnett – President, Council for Disability Awareness	Carol Harnett returns to NASBI to discuss popular trends and statistics from the Council for Disability Awareness for 2020.
CONCURRENT **10:15–11:00am** **Breakout #1**	**Actuarial Senior Leadership Panel** Mike Hawksworth, FSA, MAAA – VP & Actuary, Trustmark Stacey Hunter, FSA, MAAA – VP Voluntary Pricing, Voya Richard Schaefer, FSA, MAAA – SVP Product Development and Underwriting, Allstate Benefits	Supplemental Benefits carriers are being challenged to do more with less in the face of both competitive pressure and economic impacts from the COVID-19 pandemic. Our expert panel will discuss trends in the market related to liberalized underwriting, the impact of COVID on emerging product experience, sales compensation demands, and competitive pricing pressure.
10:15–11:00am **Breakout #2**	**Agility in Today's Product Design Market** Michael Weiss – Founder and Chief Disruptor, MSW Innovative Moderator: Katy Whittle – Product Manager, Product Offering Development, Unum	Agility in today's market is about solving problems and enabling success. Period. It's not about selling canned workshops or trendy solutions. Agility methodology takes the time to understand your unique needs and goals then develop a personalized approach to help you do more than you ever thought possible. Former Director of Innovation for a Fortune 250 company, Michael Weiss shares his expertise in innovation around the customer and applying agile methodology.
10:15–11:00am **Breakout #3**	**Worksite Life Insurance in the 20s** Bill Mehilos, FSA, MAAA – Consulting Actuary, Milliman	This session offers robust discussion of the market trends shaping the worksite life market and the future of combination products. Presenters will report out the high-level findings and points of interest from Milliman's 2020 Worksite Life Surveys. Topics will include competitive analysis and an overview of key combo product features in today's market.
11:00am–12:00pm **Optional during lunch**	**Actuarial Professionalism** Darrell Knapp, FSA, MAAA	Are you an actuary looking for Society of Actuaries Continuing Education credits? Do you work with actuaries and want to learn more about the ethics they are required to follow? This will be an interactive session with case studies to engage the audience on some of the ASOPs and precepts that actuaries live by.
1:00–2:00pm **General Session**	**Supplemental Benefit Regulatory Topics and Trends** Stacy Koron – Principal and Compliance Consultant, Milliman, Inc. Cindy Goff – American Council of Life Insurers	It can be a challenge to stay ahead of ever-evolving supplemental benefit regulation, but our speakers are here to help! Join Stacy Koron of Milliman and Cindy Goff of the ACLI as they discuss the laws and regulations they've been tracking this year. They will identify trends in regulatory activity and help you be better prepared for what comes next.
CONCURRENT **2:15–3:00pm** **Breakout #1**	**Supplemental Benefits Mythbusters** Bill Bade – Consultant, Sydney Consulting Group Nick Rockwell – President, Eastbridge Consulting Group	KNOWLEDGE IS POWER. . . unfortunately it is sometimes difficult to sift through tremendous amounts of data to determine which is information, disinformation, opinion, or simply MYTH. This session will utilize live anonymous Q&A to discuss the questions that are important to you.
2:15–3:00pm **Breakout #2**	**Mental Health Trends Across Supplemental Products** Michael B. Garfield – Senior Vice President, Global Business Development, ComPsych Corporation Tom Heritage – LPC, Behavioral Clinical Account Manager, CIGNA	Mental health conditions are included in the top ten health conditions affecting Americans. With the stigma around mental health conditions, it can be difficult for those suffering from these conditions to receive the help they need. This session will provide multiple perspectives on this growing concern and provide ideas on how our industry can offer innovative supplemental product and program solutions.
2:15–3:00pm **Breakout #3**	**21st Century Approaches for Improved Enrollment Results** Sarah Thacker – AVP Group Life and Supplemental Benefits Underwriting, Voya Rob Moran – Vice President Actuarial Pricing and Financial Services, Aflac Group Insurance Garrett Viggers – Co-Founder, VP of Innovation & Product Evangelist, Limelight Health	Industry surveys have routinely shown that the portion of new sales in the supplemental benefits market which is takeover business has increased year over year. This trend is likely to continue into the future with the competitive pressure of existing and new entrants. In this session, we will explore company practices, technology solutions, and fact-based management strategies centered on promoting best-in-class enrollment results for your supplemental portfolio.