WORKSHOP DESCRIPTIONS

Monday
September 18, 2017

10:30AM – 11:30AM

1.1 TIME FOR LEADERSHIP

LP

Leaders today are challenged with finding time to lead! With 3.27 hours on average spent on e-mail every day, endless hours occupied by back-to-back meetings, tremendous energy consumed by constantly changing priorities, and, in addition, the time spent wrestling with increasingly complex technologies, how much time is really left for leading? This translates into an inability to coach and develop employees, difficulty staying strategic, and a struggle to keep innovation and creativity in the forefront. Not having time to lead is not a side effect; it is a core threat to leadership. In this inspiring and innovative session, based on his revolutionary Accomplishing More Leadership Program, Pierre Khawand, Founder & CEO of People-OnTheGo, demonstrates how focus on results, strategic thinking, emotional acumen, and increased awareness of self and others can be put to work to help you find the time to create turnaround in your ability to lead and your organization's success.

Takeaways:
• New insights into time, the perception of time, and the multi-dimensional aspects of working effectively to speed up progress and win the war against time.
• Practical techniques that can lead to behavioral changes that turn into practices, enabling you to rewire your brain and augment your leadership potential.
• Redefinition of playtime and insights into adopting innovative ways to get rejuvenated, leading to new levels of creativity and the path to happiness and fulfillment.

Tracks: Leading Practices

Level: Beginners (New Hires, New to the Industry), Mid-Level Professionals (Several Years of Industry Experience) , Advanced Professionals (Executives/Long-term Experience)

Speakers: Pierre Khawand, People OnTheGo

1.2 WHAT YOU NEED TO KNOW ABOUT TRUST CLAIMS

L/A

Are you a Claims Leader or Claims Examiner who has wondered what the differences were between a Revocable and Irrevocable Trust, or have questions on whose death triggers a claim payment when a Trust is involved? If the answer is yes, than this is a session for you. This session will provide basic knowledge of different Trust types, who's who in a Trust, what are the benefits of listing a Trust as beneficiary, how settlement options are influenced by Trust claims, and claim best practices when a Trust is involved.

Takeaways: Attendees will leave with an increased knowledge of the various trust types, benefits, and key players. In addition we will go over a few case scenarios to enhance awareness around red flags when Trust Claims exist.

Tracks: Life and Annuity

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience)

Speakers:
David Kauffman, State Farm
Rhonda Wolverton, Jackson

WORKSHOP DESCRIPTIONS

Monday
September 18, 2017

10:30AM – 11:30AM

1.3 SOCIAL SECURITY PAST, PRESENT AND FUTURE

DIS

This session will provide a history of Social Security, why it was created, why it was funded as a pay as you go system, and its future solvency. We will include a discussion of the current political climate and the potential impact on SS Disability Program and the possible impact on insurers and claimants. This is a must see presentation as it literally affects each and every one of you and it is currently a hot button political issue.

Takeaways: You will leave this session with an understanding of the financial pressures facing the Social Security Trust funds and the proposed solutions which will make it solvent into the future; including the impact of these proposed changes on current and future beneficiaries.

Tracks: Disability

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Speakers:
Barbara Mountain, Doherty, Cella, Keane LLP
Christopher Doherty, Doherty, Cella, Keane LLP

1.4 PERSPECTIVES FROM THE LEGAL TEAM AND THE LIFE CLAIMS AREA ON HANDLING TODAY'S LIFE CLAIM ISSUES

L/A

Are you seeing an increased number of claims related to Prescription drug use? How do you apply an ADB exclusion related to a RX drug use death? Many of us are faced with the task of controlling costs related to claim investigations. How do you control costs but at the same time make sure you have enough documentation to substantiate your claim decision? Discuss challenges of Material Misrepresentation based solely on tobacco use.

Takeaways: A better understanding/best practice of handling each of these issues affecting our life claim's issues of today.

Tracks: Life and Annuity

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Speakers:
Cindy Sumner, Texas Life Insurance Company
Richard S. Maselli, Ogden & Sullivan P.A.

WORKSHOP DESCRIPTIONS

Monday
September 18, 2017

10:30AM – 11:30AM

1.5 GREATEST HITS ROUNDTABLE: WHAT WE'VE LEARNED FROM THE ICA AND HOW IT CAN HELP YOU

L/A

An interactive roundtable discussion of the best ICA Life and Annuity actionable ideas gleaned from years of ICA membership. Expect a potpourri of topics that could range from assisted suicide to the xenophobia of foreign death claims. We will solicit your very best take home ideas and include them in the handout to guide our roundtable discussion. This is going to be one you won't want to miss.

Takeaways: Through the discussion and sharing of ideas, attendees should come away with at least a couple best practices that can be implemented within their own work environment.

Tracks: Life and Annuity

Level: Beginners (New Hires, New to the Industry)

Speakers:
Kenneth T. Wallach, Federal Life Insurance Company
Sherry L. Smith, Lincoln Financial Group
Curtis McAdams, RGA Reinsurance Company

1.6 INVESTIGATION METHODS, PERSONAL INJURIES

FRM

In this workshop you will be given a tour around some of the methods and ways of investigating fraud cases in a Danish pension company. It is tricky when it comes to objectively proving a customer "not-being-ill" when some of the medical, and other subjective "evidence" to all intents and purposes seem to be pointing to the opposite.

Takeaways: You will see examples of some of the most effective methods – and hopefully you will be able to take most of it right back home to your own investigations.

Tracks: Fraud and Risk Management

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Speakers:
Henrik Schuler, SIU Advisor
Morten Knudsen, SIU Advisor

WORKSHOP DESCRIPTIONS

Monday
September 18, 2017

10:30AM – 11:30AM

1.7 THE CLAIM-RIGHT ZONE

LAW LP

CLE credit is available for this session. CLE is managed and sponsored by Wilson Elser, Moskowitz Edelman & Dicker and Shutts & Bowen LLP.

Submitted for your approval. One disability claim, three gray areas: mental vs. physical disability; legal vs. factual disability; partial vs. total disability. Come journey into a wondrous land that starts with a disability claim and ends in litigation. You'll explore the gray areas and substantive issues, and escape with best practices and pointers. A veteran in-house counsel and a seasoned litigator will be your guides. Your next stop . . . the Claim-Right Zone.

Takeaways: Getting the right result depends on (1) using the appropriate investigative techniques; (2) conducting an intense factual analysis; and (3) understanding jurisdictional differences.

Tracks: Legal, Leading Practices

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Speakers:
Melissa M. Cowan, Burke, Williams & Sorensen, LLP
Adam E. Formus, The Guardian Life Insurance Company of America

1.8 CAUSE OF DEATH - PART 1

LP

At the end of this lecture the participant will understand the components of the cause of death statement. Participants will also understand the different categories that can be utilized for manner of death. Participants will understand through case examples how the same cause of death can have different manners of death, and the discussion will include examples of how the investigation of death and autopsy findings allow for these determinations.

Speaker:
Dr. Jennifer Hammers, Medical Examiner
Christian Kanehl, IIU Prudential

WORKSHOP DESCRIPTIONS

Monday
September 18, 2017

10:30AM – 11:30AM

1.9 SURVIVING "ATTACKS" TO THE ATTORNEY-CLIENT PRIVILEGE -- AN UPDATE FOR CORPORATE COUNSEL AND CLAIMS

CLE credit is available for this session. CLE is managed and sponsored by Wilson Elser, Moskowitz Edelman & Dicker and Shutts & Bowen LLP.

At the end of this lecture the participant will understand the components of the cause of death statement. Participants will also understand the different categories that can be utilized for manner of death. Participants will understand through case examples how the same cause of death can have different manners of death, and the discussion will include examples of how the investigation of death and autopsy findings allow for these determinations.Lessons learned from "attacks" on the attorney-client privilege. A discussion of potential "pitfalls" and how to avoid them, both from the persective of corporate counsel and claims.

Takeaways: Practices and policies that can help protect the confidentiality of communications between corporate counsel and claims

Tracks: Legal

Level: Mid-Level Professionals (Several Years of Industry Experience), Advanced Professionals (Executives/Long-term Experience)

Speakers:
Geoff Tong, LTL Attorneys LLP
William Demlong, The Cavanagh Law Firm, P.A.

WORKSHOP DESCRIPTIONS

Monday
September 18, 2017

11:45AM – 12:45PM

2.1 ACCIDENTAL DEATH/SUICIDE - PART 2

LP

At the end of this lecture the participant will recognize the basic investigative and autopsy findings needed to make the determination of manners of death in an accidental death as well as a suicide. Through the use of case examples, participants will appreciate the complexity of a suicide determination, as well as the difficulty of separating a suicide from and accident, which may result in an undetermined manner of death.

Speaker:
Dr. Jennifer Hammers, Medical Examiner
Christian Kanehl, IIU Prudential

HLTC

2.2 BENEFITS FRAUD SCHEMES, SCAMS, AND SOLUTIONS

FRM

Benefits fraud is a serious concern across the industry and threatens the sustainability of employer-sponsored benefits plans. As health care costs rise, the pressure for plans to remain sustainable continues to grow, and managing fraud is becoming a critical activity in containing costs. The complexity and scope of fraud is growing to include collusion based schemes and organized crime rings that include criminal groups who are moving into the benefits space as they view health care dollars as easy money. As schemes become much more sophisticated, so must the insurance industry's approach to an effective and evolving anti-fraud strategy.

Takeaways: This session will explore how an insurance carrier uses intelligence led strategies and analytics in the detection, investigation and prevention of organized crime and collusion based schemes. It will call attention to the importance of collaboration, awareness and whistleblowing as the most powerful tools to combatting fraud.

Tracks: Health and Long Term Care, Fraud and Risk Management

Level: Advanced Professionals (Executives/Long-term Experience)

Speakers:
Shelley Frohlich, Sun Life Financial

WORKSHOP DESCRIPTIONS

Monday
September 18, 2017

11:45AM – 12:45PM

2.3 THE UNFAIR CLAIMS SETTLEMENT PRACTICES ACT - TRAPS, PITFALLS, AND YOU

LAW
LP

CLE credit is available for this session. CLE is managed and sponsored by Wilson Elser, Moskowitz Edelman & Dicker and Shutts & Bowen LLP.

All states have adopted some form of an “Unfair Claims Settlement Practices Act” (UCSPA.) This law sets forth the “dos” and “don’ts” of claim investigation, communication, payment, and denial. While the terms of any state’s UCSPA is not an exhaustive list of what to do or not do when you’re adjusting a life insurance claim, the law sets forth a basic framework for life insurance claim adjustment practices and procedures. Routine failure to follow the provisions of the UCSPA may subject your company to insurance department complaints filed by beneficiaries, formal regulatory investigations and actions, and, at worst, bad faith litigation. Once you become a target of a regulator or the plaintiffs’ bar, your company runs the risk of multiple market conduct exams or more lawsuits. Poor claims handling practices may also result in reputational damage, loss of business and resulting negative financial impact. Preventing claims handling problems before they arise is far easier than trying to solve issues once they happen.

Takeaways: Claims personnel are under specific legal and regulatory duties when they are handling life insurance claims in all states. This presentation provide an overview and explanation of the UCSPA and use factual scenarios explaining how to apply those duties to claims handling. Claims personnel will also understand the possible range of consequences they may face if they fail to follow the UCSPA.

Tracks: Legal, Leading Practices

SESSION 2.3 CANCELLED

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience)

Speakers: Geoffrey M. Baker, Elam & Burke, PA

2.4 NEW YORK CIRCULAR LETTER NO. 1--ITS IMPACT AND RECOMMENDATIONS FOR COMPLIANCE

L/A
LAW

CLE credit is available for this session. CLE is managed and sponsored by Wilson Elser, Moskowitz Edelman & Dicker and Shutts & Bowen LLP.

This session will examine the background which prompted the issuance of the Circular Letter, analyze the content of the Circular Letter, assess the impact of the Circular Letter on life insurance companies, and discuss how the companies are responding to it.

Takeaways: The main objectives of this session will be to educate attendees about the potential impact of the Circular Letter on their claims practices and provide them with some tools to comply with it, while at the same time providing recommendations to help them ensure that only valid claims are paid.

Tracks: Life and Annuity, Legal

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Speakers: Julie Ovicher, RivkinRadler LLP
Mark Trigg, Nationwide
David Koth, State Farm

WORKSHOP DESCRIPTIONS

Monday
September 18, 2017

11:45AM – 12:45PM

2.5 REINSURANCE AND THE TECH REVOLUTION

RI

This workshop will explore the way technology is currently changing the relationship of reinsurer and cede for the better. The working relationship has been streamlined and made more transparent through software innovations that some companies have adopted in one form or another. We will take a detailed look at one such technological tool and closely examine its value and whether a standardized approach throughout the industry is possible and beneficial. The workshop will then take a step into the future of the reinsurance business model and consider where the innovative blockchain technology will lead us. This transformative technology can change the entire structure of the industry and the workshop will provide you with some of the tools you will need to be a full participant in the blockchain roundtable that will follow (Session 6.8). Make no mistake, blockchain is coming and the reinsurance industry is taking a hard look at how and when it will be implemented.

Takeaways: Participants will understand that tech-phobia is no longer acceptable and the best in the industry will be using streamlining technologies. They will further takeaway an appreciation that this is an ever evolving field and those who do not take the time to grasp what is on the horizon, will likely be left behind.

Tracks: Reinsurance

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Speakers:
Jay Kenigsberg, Rivkin Radler LLP
Robert Tesdahl, Fidelity & Guaranty Life
Brian Bullock, Scor Global Life Americas
Kristie Henderson, Hannover Re

2.6 LOST AND FOUND: ADMINISTERING LOST POLICY SEARCHES AND STATE SSDMF REQUIREMENTS TO FIND YOUR BENEFICIARIES

L/A

The NAIC has joined the many states that require life insurance companies to search their policy databases for lost policies, while at the same time, new states are passing regulations to search the SSDMF on a quarterly or semi-annual basis. Keeping up with these rules, developing processes to implement them and locating beneficiaries and/or relatives can be a real challenge. This session will discuss the various requirements for these searches and survey participants to learn how others are handling this new reality for life claims operations.

Takeaways: Ideas on how to best meet the requirements of lost policy searches and SSDMF matches

Tracks: Life and Annuity

Level: Mid-Level Professionals (Several Years of Industry Experience)

Speakers:
Ann Binzer, The Cincinnati Life Insurance Company
Cindy Sumner, Texas Life Insurance Company

WORKSHOP DESCRIPTIONS

Monday
September 18, 2017

11:45AM – 12:45PM

2.7 MOCK DISPUTED DISABILITY CLAIM MEDIATION

LAW DIS

CLE credit is available for this session. CLE is managed and sponsored by Wilson Elser, Moskowitz Edelman & Dicker and Shutts & Bowen LLP.

Have you ever been to a Mediation? Have you ever thought about using a mediated approach to resolve a disputed claim or wondered what goes on in an actual mediation? Please join us for this presentation, which will feature a mediated resolution to a disputed disability claim. The presenters will include a: practicing mediator, plaintiff's attorney, plaintiff, defense attorney, insurance company in-house counsel and a narrator. This workshop is suitable for disability professionals with varying levels of experience and expertise.

Takeaways: Takeaways include a better understanding of how, when and where to consider using a mediated settlement approach to resolve potentially problematic claim scenarios.

Tracks: Disability, Legal

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Speakers:
Barbara Carra, Law Offices of William J. Fennell, P.C.
Robert Dubiel, MetLife
Joseph Hamilton, Mirick O'Connell
Colleen Jordan, Hartford Life Ionsurance Companies
Richard Maselli, Ogden & Sullican P.A.
Adrienne Publicover, JAMS

2.8 THE NEW ERA OF CLAIMS

DIS HLTC L/A

If you thought the claims adjudication process was getting boring, think again, because the insurance industry, including claims, is being affected by new influences in our environment. These influences will necessitate that we be prepared to alter how we anticipate and handle the types of situations we will be faced with when handling claims. Included are the current opioid epidemic, climate change, genetic testing, and gender reassignment, among others.

Takeaways: The claims process is no longer a "one size fits all" proposition, but each case has to be carefully treated according to any and all nuances that are brought about by our current environment.

Tracks: Disability, Health and Long Term Care, Life and Annuity

Level:: Mid-Level Professionals (Several Years of Industry Experience)

Speakers: Dr. Charlotte Lee

WORKSHOP DESCRIPTIONS

Monday
September 18, 2017

2:00PM-3:30PM

3.1 SIU JEOPARDY

FRM

This is a roundtable focused on what you want to know and talk about related to SIU investigations in insurance claims. Topics could range from discussing current fraud trends and red flag indicators in various business products, current investigation strategies (social media/internet), surveillance and field investigations, and developing a case for referral to law enforcement and possible prosecution/restitution. The audience will drive the discussion in this lively roundtable by choosing the topic of discussion from the “Jeopardy” board. Our moderators will provide valuable insight on the chosen topics but also will pull the audience into the discussion to capitalize on everyone’s experiences! Come listen, share, and learn with us!

Takeaways: Anyone that attends the roundtable should be able to walk away with a little better understanding of when an SIU investigation should occur, some current fraud trends in the insurance industry, and current investigation strategies being employed.

Tracks: Fraud and Risk Management

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Moderators:
Dori Farrey, CUNA Mutual Group
Mark Lanford, Lemieux & Associates
Brad Proctor, SFG Members

3.2 EXPLORING THE REINSURER AND CEDENT RELATIONSHIP

RI

If you are involved with reinsurance, then this is the session for you! Reinsurers have unique challenges in the industry and by simply sharing YOUR burning questions, YOUR observations / experiences and YOUR challenges, YOU will be guaranteed a lively discussion. Attendees can forward discussion items prior to the conference or bring them up during the session.

Takeaways: Excellent reinsurance networking opportunities. Latest trends including claims on lapsed policies, jumbo reviews and the value of internet searches will be discussed. Find out what value added services are being provided by your peers.

Tracks: Life and Annuity

Level: Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Moderators:
Pamela Evans, PacificLife Re
Mary A. Beaufait, Hannover Re
Monica Clink, Optimum Re Insurance Company

WORKSHOP DESCRIPTIONS

Monday
September 18, 2017

2:00PM-3:30PM

3.3 ANNUITY AND TAXATION ROUNDTABLE

L/A

An interactive discussion on all things annuities. This year we would like to focus on tax and the different regulations that impact the annuity world.

Takeaways: You will learn something new or take away at least one idea you can implement back where you work.

Tracks: Life and Annuity

Level: Beginners (New Hires, New to the Industry)

Moderators:
Rhonda Wolverton, Jackson National Life insurance Company
Rosie Gruber, Symetra Life Insurance
Sherry Smith, Lincoln Financial Group

3.4 IT'S WRITTEN ALL OVER YOUR FACE - THE PHONE INTERVIEW VS. FIELD INTERVIEW (2017 EDITION)

DIS

Actual videos of two psychological claimants illustrate the particular difficulties of evaluating mental limitations. Our roundtable discussion will first focus on what one "hears" over the telephone (audio only), and then what additional information is obtained through observation (audio and video). We will discuss what to listen for, in conjunction with one of the most underutilized practices in evaluating a claim: the face-to-face field visit / interview. This session is back by popular demand and our speakers intend to delve even further into their discussion regarding the value of conducting an in-person visit, promoting this practice within your company, various techniques and approaches, utilizing internal or external resources, and the challenges of performing field visits / interviews.

Takeaways: To demonstrate the value of this underutilized practice. Face to face interviews are considered best but, if an interview must be conducted over the telephone, use critical listening for context clues.

Tracks: Disability

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Moderators:
Chuck Angiolillo, Claims Bureau USA
Jessica Friedman, Friedman Law Firm
Douglas Friedman, Friedman Law Firm

WORKSHOP DESCRIPTIONS

Monday
September 18, 2017

2:00PM-3:30PM

3.5 LEVERAGING AVAILABLE TECHNOLOGY TO ENHANCE THE CLAIM EXPERIENCE OF TODAY & TOMORROW

L/A

This roundtable is designed to allow for a robust dialogue about the technologies that are currently available to enable a more digital claim experience. Discussion topics will include electronic notification of death, electronic claim forms, e-Signatures, effectively leveraging websites and usage of data analytics. Innovations abound across financial services with many focusing on ways to enhance the new business experience. Let's take this opportunity to discuss the applications for claims and ensure that we mobilize our organizations to understand what is available, tap into it and drive a vastly improved customer experience - while also allowing for efficiency gains for our teams.

Takeaways: Attendees will deepen their understanding of the tools that are available in the industry to enable a better and more efficient service experience both for our customers and for our employees.

Tracks: Life and Annuity

Level: Mid-Level Professionals (Several Years of Industry Experience)

Moderators:
Jill Rewis, Prudential
Devon Wallace, MassMutual

LAW

DIS

3.6 ERISA UPDATE

CLE credit is available for this session. CLE is managed and sponsored by Wilson Elser, Moskowitz Edelman & Dicker and Shutts & Bowen LLP.

Are you ready? New ERISA requirements for LTD claims are scheduled to go into effect for claims incurred on and after 1/1/2018.   Ready or not you should attend this interactive session to discuss the new actions needed and potential "unintended consequences" of the new regulations. We will have plenty of ERISA topics to review whether the new Administration allows the regulations to proceed as written, amends the requirements, or even throws the new rules out. Come join in the discussion!

Takeaways: ERISA regulations as approved in early 2017 will change the handling requirements of LTD claims. This session will provide a review of the current ERISA rules; an introduction of the new ones, and plenty of discussion around what are the best practices for LTD claim management going forward.

Tracks: Disability

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Moderators:
Joshua Bachrach, Wilson Elser Moskowitz Edelman & Dicker LLP
Rick Denman, Munich Re

WORKSHOP DESCRIPTIONS

Monday
September 18, 2017

2:00PM-3:30PM

3.7 GET BACK ON TRACK WHEN IDI CLAIMS ARE "DERAILED" AND "DELAYED"

DIS

Please join our discussion where we uniquely exam, "Family Feud Style", why a claim gets stopped or stalled during the adjudication process and what can be done to get the claim back on track utilizing best practice techniques.

Takeaways: Provide best practices with claim adjudication and provide solutions to both unique and common claim adjudication problems.

Tracks: Disability

Level: Mid-Level Professionals (Several Years of Industry Experience)

Moderators:
Kimberly Tomaselli, Munich Re
Jill Steffen, Ohio National Financial Services

3.8 THE BUSINESS OF MEDICINE

DIS

LP

This presentation will chronicle the business of medicine over the past 30+ years and the impact upon the disability industry from a utilization perspective (for your claimants) to the claims management perspective and managing the Physician/Dentist/Chiropractor in the new "normal" of Obamacare care and managed care.

Takeaways: The major objectives are: 1) as claims professionals become more expert as to the medical industry (the DI industry is still generating 50% of its market share from the medical industry) 2) to distinguish/understand the issues pertaining to the analysis of occupation/duties as a physician so as to properly assess total v. residual disability 3) to be able to measure and understand the appropriate techniques for loss measurement for these types of claims

Tracks: Disability, Leading Practices

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Moderators:
Ernest Patrick Smith, Nawrocki Smith, LLP
Sophia Horsman, The Standard

WORKSHOP DESCRIPTIONS

Monday
September 18, 2017

2:00PM-3:30PM

3.9 MINDFULNESS @WORK: THRIVE IN THE MIDST OF THE OVERLOAD!

LP

Information overload, social media, mobile apps, constant interruptions, competing priorities, you name it! Our day has become so fragmented and so inefficient. Fulfillment and satisfaction have become rare commodities! However, it doesn't have to be this way. There are effective and proven ways to navigate through these challenges while feeling less stressed and more fulfilled than ever thought possible. This revolutionary presentation tackles today's workplace challenges by introducing mindfulness, demystifying it, and translating it to simple techniques that you can easily incorporate into your daily work life through the use of a journal, a timer, and a method, to help you skillfully manage through the most demanding work environments. You probably have heard about the benefits of mindfulness practices for our physical and mental health — lower blood pressure and cortisol (stress) levels, a stronger immune system, improved sleep, increased ability to focus, enhanced emotional stability, among others. Isn't it time we introduce mindfulness at work and bring these benefits to our workday where we spend the most time and most energy? Join us to discover how to do so! Please note that this session is not about Buddhism or any other spiritual belief system. It is also not about meditation and/or Yoga, even though it does encourage you to incorporate such practices (meditation and/or Yoga) into your overall development effort. This session is largely about self-awareness and awareness of our surroundings and the impact that our thoughts, emotions, and actions have on our experience, and mostly importantly, this session is about equipping you with a method to become more mindful, more purposeful, and more effective at work and beyond.

Tracks: Leading Practices

Level: All

Moderator:
Pierre Khawand, People OntheGo

WORKSHOP DESCRIPTIONS

Tuesday
September 19, 2017

9:00AM – 10:00AM

4.1 CONQUERING THE OUT OF THE ORDINARY CLAIM INVESTIGATION

FRM

What do you do when there are red flags but your claim investigation has reached a dead end? Could there be creative ways to gather information that would be pertinent to your investigation? Are you using all of the available tools to ensure that you have the complete picture? This workshop/roundtable will be led by claim professionals with extensive background in life and disability claim investigations. This interactive session will combine case studies with practical tools for enhancing your life and disability claim investigations. Bring your questions and expertise for sharing and discussion.

Takeaways: The attendees will be given a handout that lists ordinary and not so ordinary sources of information for their claim investigation; attendees will also benefit from brainstorming with their colleagues about managing claim investigations.

Tracks: Fraud and Risk Managment

Level: Mid-Level Professionals (Several Years of Industry Experience)

Speakers:
Rebecca Jones, Allstate Life Insurance Company
Tina Marshall, American Fidelity

4.2 50 SHADES OF GREY

L/A LP

Life & living benefit products are becoming increasingly complicated as insurers compete with each other to offer the consumer a broader range of coverage & benefits. On the face of it surely it can only be a good thing for there to be more coverage; but is there an unintended consequence of product complexity and can it have a negative impact on customer experience at the claims stage? This session will provide examples of product complexity for living benefits and how it can result in unexpected outcomes.

Takeaways: An appreciation of the need to provide clear benefit coverage and what can go wrong if you don't.

Tracks: Life and Annuity, Leading Practices

Level: Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Speakers:
Peter Barret, RGA Reinsurance Company

WORKSHOP DESCRIPTIONS

Tuesday
September 19, 2017

9:00AM – 10:00AM

4.3 A VIEW FROM THE COURTROOM: WHAT HAPPENS WHEN CLAIM-RELATED DECISIONS END UP IN LITIGATION?

L/A

LAW

CLE credit is available for this session. CLE is managed and sponsored by Wilson Elser, Moskowitz Edelman & Dicker and Shutts & Bowen LLP.

This session will offer a legal perspective concerning claim-related decisions, primarily focusing on lawsuits over the propriety of rescissions. We will discuss the typical evolution of a lawsuit and how claims representatives may be involved and/or consulted in the context of such litigation. We will also offer an overview of the discovery process, including how internal claim documentation may end up in the hands of a plaintiff's lawyer and best practices for depositions.

Takeaways: Attendees will gain a sense of what litigation over a claim denial and/or rescission looks like. That may be valuable in seeing how actions and documents could end up before a court.

Tracks: Life and Annuity, Legal

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Speakers:
Kate Villanueva, Drinker Biddle & Reath LLP

4.4 PROVIDING EXCEPTIONAL SERVICE TO GRIEF IMPACTED CUSTOMERS

L/A

LP

It's clear that providing service to our customers at a time when they are going through some stage of the grieving process can be one of the most challenging but rewarding experiences you or your staff will ever encounter. There are few experiences that can more clearly define a life insurance company than how it treats people during these critical life moments. We invite you to participate in a discussion of grief and bereavement and how you can train your staff to understand what grief is, provide them guidance and an explanation of the grief cycle and describe ways to best communicate sympathy to a grieving caller. These topics and more will be covered in this important session.

Takeaways: Attendees will learn at least one new way you might handle a situation that involves a grieving client.

Tracks: Life and Annuity , Leading Practices

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience)

Speakers:
Don Trexler, New York Life
Jill Rewis, Prudential

WORKSHOP DESCRIPTIONS

Tuesday
September 19, 2017

9:00AM – 10:00AM

4.5 OBAMACARE, WHERE IT IS AND WHERE IT MIGHT BE

HLTC LAW

CLE credit is available for this session. CLE is managed and sponsored by Wilson Elser, Moskowitz Edelman & Dicker and Shutts & Bowen LLP.

The Affordable Care Act is, in the words of Speaker Paul Ryan, "the law of the land". It was not repealed. It will face considerable opposition and attempts to restrict it, some of which have taken place. This presentation will examine where the A.C.A. is at the time of the presentation in September 2017, what are the pending bills in Congress to change it, what is its future in the insurance industry, what insurers have left the A.C.A. market, who are still in it, what challenges do they face and where is it all likely to go. This presentation will be as factual as we can make it. It will not take a position for or against the A.C.A. It will encourage discussion of the various issues but will not accept arguments for or against the Act.

Takeaways: We hope that the attendees will take away a greater knowledge of the facts involving the A.C.A., not the rhetoric of either side. We hope that this will support informed decisions by both insurers and consumers.

Tracks: Health and Long Term Care

Level: Mid-Level Professionals (Several Years of Industry Experience)

Speakers:
Philip M. Howe, Esquire, LTL Attorneys, LLP

4.6 SELECTING THE CORRECT CAUSE AND MANNER OF DEATH

L/A

Come test your knowledge against other professionals in the industry. Death claim data, including the manner and cause of death of an insured individual, is a key data element for life insurance companies. As the primary collectors of this data, it is essential that claims professionals understand its importance and how to collect it in a reliable manner. This interactive session will provide several examples of data obtained from death certificates and allow the audience to select the proper cause of death when it sometimes may be ambiguous or have several underlying causes. Come join us for what is sure to be a lively discussion

Takeaways: Selecting the proper cause of death is critical for measuring mortality rates which is essential for product development, pricing and determining underwriting requirements.

Tracks: Life and Annuity

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Speakers:
Karen Riendeau, Munich Re
Kim Houston, Munich Re

WORKSHOP DESCRIPTIONS

Tuesday
September 19, 2017

9:00AM – 10:00AM

4.7 SUICIDE CLAIMS: INVESTIGATION, EXPERTS, BURDEN OF PROOF, AND RISK MANAGEMENT

CLE credit is available for this session. CLE is managed and sponsored by Wilson Elser, Moskowitz Edelman & Dicker and Shutts & Bowen LLP.

Suicide claims present unique claim considerations. This session will focus on the key elements necessary for the defense of a claim denial where suicide is identified as the insured's cause of death. Discussion will include the different legal burdens of proof and presumptions for life and accidental death insurance claims, the psychology of suicide, the use of experts and investigators, and the evidentiary challenges presented to claim professionals.

Takeaways: Understanding and appreciating the risk management of a suicide claim investigation and denial, including the importance of evidence, investigators, and experts.

Tracks: Life and Annuity, Legal

Level: Mid-Level Professionals (Several Years of Industry Experience)

Speakers:
Timon V. Sullivan, Ogden & Sullivan P.A.
Sarah Bouwman, Sammons® Financial Group Member Companies
Cynthia Maskol, Wilson Elser Moskowitz Edelman & Dicker LLP

WORKSHOP DESCRIPTIONS

Tuesday
September 19, 2017

10:15 AM – 11:15 AM

5.1 DEPOSITION TECHNIQUES AND TRAINING - PART 1

CLE credit is available for this session. CLE is managed and sponsored by Wilson Elser, Moskowitz Edelman & Dicker and Shutts & Bowen LLP.

In this first of 2 sessions, experienced outside litigation counsel will review the deposition procedure and review essential deposition preparation for witnesses as well as techniques to ensure clear, accurate and truthful responses to questions. Attendees should expect to be entertained as well as educated by video clips footage of both real and fictional deposition testimony and salient war stories to demonstrate and reinforce the content.

Takeaways: This presentation will demystify the deposition process and expose "tricks of the trade" so that the witnesses will be better equipped to avoid pitfalls in their deposition testimony.

Tracks: Legal

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Speakers:
Robert Lesko, Wilson Elser
Salvatore Clemente, Wilson Elser

5.2 CONTESTABLE CLAIMS: TIPS TO ENSURE YOUR REVIEW IS COMPLETE

When claims are presented during the contestable period of the policy, this presents another whole facet of complexity to the review and investigation of claims. Often analysts or examiners are not accustomed to dealing with this complexity – So how do you ensure that a comprehensive contestable review is being properly completed? Join our session and learn from the presenters and each other. We'll cover topics including – What do you review? Should you have a checklist? When do you involve the underwriter? What role does your legal department play? Who makes the decision? And...Do you ever pay benefits if you're contesting the coverage?

Takeaways: An enhanced understanding of the process for evaluating contestable claims.

Tracks: Disability

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience)

Speakers:
Jason J. Gallant, Munich Re
Sophia Horsman, The Standard Insurance Company

WORKSHOP DESCRIPTIONS

Tuesday
September 19, 2017

10:15 AM – 11:15 AM

5.3 "IT CAN MAKE YOU OR BREAK YOU" WHY THE CLAIM ADMINISTRATION SYSTEM IS THE LIFEBLOOD OF AN ORGANIZATION

LP

Claim systems are no longer designed for the primary purpose of issuing payments. Presenters will discuss the wide array of issues and capabilities that must be considered when developing or enhancing a claim administration system. The system must be designed to support work processes and be equipped with edits and safeguards to ensure the integrity and protection of data. Platforms must have the capacity to import, store, and export data as more customers demand mobile access to claim information. Trend identification and predictive modeling capabilities are also key components. While the claim system is the cornerstone of a successful claim department, it must also support other functional areas across the organization.

Takeaways: Attendees will learn what technology and data capture is necessary to ensure accurate and efficient claim processing as well as service and risk management excellence.

Tracks: Leading Practices

Level: Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Speakers:
Kathy Serunian, DRMS
Leo Corcoran, ClaimVantage

5.4 ESTABLISHING AND COMMUNICATING THE VALUE OF FRAUD FIGHTING EFFORTS: REPORTING YOUR UNIT'S WORTH UP THE CHAIN

FRM

Communicating the value your fraud-fighting effort brings to the organization can often be a challenge. In this session we will explore ways to report metrics, results and value up the chain to help show the true value and achievements of your unit. We will also discuss ways to improve your operational efficiency with the help of metrics reporting.

Takeaways: Attendees will learn some best practices in reporting and measuring, and will walk away with some valuable examples of reporting and metrics tracking.

Tracks: Fraud and Risk Management

Level: Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Speakers:
Rick Shepherd, Polonious SIU Systems

WORKSHOP DESCRIPTIONS

Tuesday
September 19, 2017

10:15 AM – 11:15 AM

5.5 SO YOU HAVE A PREDICTIVE MODEL, NOW WHAT?

DIS

Claim staff sometimes have trouble focusing on value-added activities and consistently managing outcomes. Claim Analytics enables an insurer to translate data into insights on claimant behaviors or likely claim outcomes while helping claim staff manage claim complexity and align resources. By bringing consistency and predictability into claim processing, claim staff spend more time adding value rather than trying to piece together information to develop a claim management strategy.

Takeaways: How to translate the data into claim activities

Tracks: Disability

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Speakers:
Ken Hallden, Prudential
Mike Fueurstein, The Standard

5.6 SIX YEARS TO SIX SECONDS - THE VALUE OF ARTIFICIAL INTELLIGENCE FOR INSURANCE CLAIMS

HLTC

Insurance claims are complex, voluminous, and data rich. The sheer volume of information is growing exponentially at a rate that we can not absorb and process. How can you handle the information overload, and focus on the relevant data to make the right decisions in the investigation, and claims process? How can you identify future behavior by claimants and their associates in facilitating complex insurance fraud schemes? Artificial intelligence (A.I.) is the key in developing your advanced analytics platform.

Takeaways: In this session, you will learn when, what and how to use A.I. and machine learning in your investigations, without comprising the human aspect, and still be successful.

Tracks: Health and Long Term Care

Level: Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Speakers:
John Standish, Infinilytics, Inc.

WORKSHOP DESCRIPTIONS

Tuesday
September 19, 2017

10:15 AM – 11:15 AM

5.7 WORKING THE ANGLES... USING CREATIVE INVESTIGATIVE TECHNIQUES TO GET THE TRUTH

DIS

Complex claim situations present unique challenges. Sometimes, out-of-the-box thinking is the way to uncover the full story. This presentation will dive into claims situations where resolution occurred by unconventional means.

Takeaways: Attendees will gain a better understanding of cutting edge creative investigation techniques which can be applied to difficult claim situations.

Tracks: Disability

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Speakers:
Adam Love, Sun Life Financial
Penny Newton, Sun Life Financial
Mike Caldarazzo, Photofax
Joe Brady, Photofax

WORKSHOP DESCRIPTIONS

Tuesday
September 19, 2017

12:45 PM - 2:15 PM

6.1 DEPOSITION TECHNIQUES AND TRAINING - PART 2

LAW

CLE credit is available for this session. CLE is managed and sponsored by Wilson Elser, Moskowitz Edelman & Dicker and Shutts & Bowen LLP.

Experienced outside litigators will lead attendees through a series of interactive exercises, demonstration and discussion so that each attendee will leave with lasting insights based upon first-hand experience navigating the traps and pitfalls often encountered in rendering deposition testimony. This is part 2 of a series, and while attendance at part 1 is highly encouraged, it is not absolutely necessary.

Takeaways: Participants in this session can expect to gain lasting insights based upon first-hand experience asking and responding to deposition questions and will be better equipped to testify effectively when called.

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Tracks: Legal

Moderators:
Robert Lesko, Wilson Elser
Salvatore Clemente, Wilson Elser

6.2 LIFE CLAIMS PANEL: COME TALK TO THE PROFESSIONALS

L/A

We will walk through life claims scenarios with claims professionals (examiners, managers, paralegals, attorneys and perhaps others) giving the audience an inside look at how and why they interact with the claim. Here is an opportunity to engage the professionals and ask those tough questions. Join us for what will be a lively discussion!

Takeaways: To understand the many facets of a life claim with difficult case facts, from the report of death to final claim payment empowering the audience members to take back a new perspective to evaluate and analyze life claims

Tracks: Life and Annuity

Level: Mid-Level Professionals (Several Years of Industry Experience)

Moderators:
Jackie Raspotnik, Thrivent Financial
Mark Trigg, Nationwide

WORKSHOP DESCRIPTIONS

Tuesday
September 19, 2017

12:45 PM - 2:15 PM

6.3 THE STAFF FACTOR: HOW TO LEVERAGE TRENDS IN THE WORKPLACE TO IMPROVE TEAM PERFORMANCE

L/A LP

Do you have questions or best practices to offer regarding staff engagement, change management, goal setting, remote work, or other people driven initiatives? If so, this roundtable is for you! Leaders of people face many challenges in the workplace from managing a diverse workforce, entering the brave new world of virtual work arrangements, and keeping those steady performers motivated, among others. Join us for an active discussion centered on how to keep your players motivated and ready to jump into the game. Bring your challenges as we discuss best practices for companies of all sizes.

Takeaways: Attendees will be challenged to think about whether or not their company is doing all that it can to improve team performance.

Tracks: Life and Annuity, Leading Practices

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Moderators:
Wendy Berndt, Prudential
Don Trexler, New York Life

LP DIS FRM

SESSION 6.4 HAS BEEN CANCELED

6.4 SUBROGATION, RECOVERY, AND SELF-FUNDED DISABILITY CLAIM ADMINISTRATION ROUNDTABLE

This session will be an interactive roundtable opening up the discussion of how subrogation and recovery of overpayments for all lines of coverage can be challenging, especially in those situations when the overpayment was incurred over a long period of time. Market pressures and recent court decisions put more burden on insurers in an already constrained process. The discussion will focus on general best practices and current issues that carriers are facing as well as successful tactics put into effect to mitigate emerging risks with subrogation and overpayment recovery. But that's not all.... For some, the face of disability claim administration is changing in order to meet the needs of the self-funded world. The roundtable discussion will provide a casual atmosphere in which you and your industry peers will be able to discuss hot topics and areas of concern in self-funded disability claim administration.

Takeaways: Attendees will have the opportunity to share experiences and discussions on topics that are some times misunderstood or overlooked in the industry.

Tracks: Disability, Fraud and Risk Management, Legal, Leading Practices

Level: Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Moderators:
Hope Wysocki, Trustmark Insurance
Kenneth Hallden, Prudential

WORKSHOP DESCRIPTIONS

Tuesday
September 19, 2017

12:45 PM - 2:15 PM

6.5 FRA_D ANALYTICS: U HAVE TO BE INVESTED

DIS FRM

Fraud predictive analytics development is sweeping the insurance industry. However, there are still companies just breaking the ice and entering this exciting arena. This discussion will focus on developing a fraud analytics system for disability claims. The moderators will talk about their experiences, pain points, and successes about the development process of this technology. This will drive a larger discussion among the audience of people's questions, considerations, experiences, and thought processes on the development of fraud analytics for disability claims. If you are thinking about developing fraud predictive analytics in your disability product area, you are in the process of doing so, or have successfully implemented it please come and share your experiences!

Takeaways: Attendees of this session should leave with a better understanding of the considerations of undertaking and implementing a fraud predictive analytics system for disability claims.

Tracks: Fraud and Risk Management, Disability

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Moderators:
Dori Farrey, CUNA Mutual Group
Tina Marshall, American Fidelity
Jennifer Herron, American Fidelity

6.6 UNLOCKING THE MYSTERY OF STD TO LTD CLAIMS

DIS

This interactive session will address one of the great mysteries of Group disability....the successful claim transition from STD to LTD. A mystery because it seems simple but consistently executing the process effectively can be exasperating. There are so many things to consider from customer service to your own company's claim team structure. Come ready to share and learn ideas that might solve this common industry challenge for you and your company!

Takeaways: Idea(s) you can implement to improve at least one part of your current STD to LTD process.

Tracks: Disability

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Moderators:
Rick Denman, Munich Re
Lora Lyons, The Standard

WORKSHOP DESCRIPTIONS

Tuesday
September 19, 2017

12:45 PM - 2:15 PM

6.7 DEALING WITH "THAT" CLAIMANT (AND THE ATTORNEY THEY RODE IN ON)

DIS

We have all dealt with difficult claimants and their attorneys. But what happens when they cross the line from advocacy to making threats? Or they submit a legal brief citing cases instead of records you requested? How we respond to these situations can be as important as any other piece of evidence in the claim file. We will review several different fact patterns and discuss how best to respond to them.

Takeaways: - Better able to handle challenging situations and discussions

Tracks: Disability

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience)

Moderators:
Joshua Bachrach, Wilson Elser Moskowitz Edelman & Dicker, LLP
Sophia Horsman, The Standard

6.8 BLOCKCHAIN AND INSURANCE - - WILL THE INDUSTRY RESTRUCTURE?

RI

Blockchain technology has excited the insur-tech world with more venture capital flowing into this segment of the industry than ever before. Reinsurance and insurance consortiums that grow weekly are studying the technology's impact on claims, underwriting and the current business model. What will this mean to those of us who work in the industry? How might our jobs and practices be affected? Will blockchain live up to the hype or will insurance take a look and see approach as the technology is first applied to the financial sector. This roundtable will explore what the blockchain is, its applications in insurance, its impact on markets and most importantly, its impact on you.

Takeaways: (1) That blockchain is going to be transformative; (2) that it will restructure the way many tasks are performed; and (3) that proof of concept in the insurance industry may be several years in the future, but that could accelerate.

Tracks: Reinsurance

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Moderators:
Brian Bullock, Scor Global Life Americas
Jay Kenigsberg, Rivkin Radler LLP

WORKSHOP DESCRIPTIONS

Tuesday
September 19, 2017

12:45 PM - 2:15 PM

6.9 ADVANCED CLAIMS ROUNDTABLE (SESSION 1)

L/A

This interactive session will provide a forum to exchange questions, ideas and suggestions with other life claim professionals. Led by members of the ICA Life & Annuity Committee who will solicit your discussion points in advance of the conference, this session is always popular among attendees.

Takeaways: This is an opportunity to discuss the topics you want to ask your industry peers about. Attendees usually increase their knowledge or obtain ideas on at least one or more topics that they can actually implement or use to improve their company's claim practices and processes.

Tracks: Life and Annuity

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Moderators:
Curtis McAdams, RGA Reinsurance Company
Rosie Gruber, Symetra Financial
Judith C LeTendre, FLHC, ACS, AIRC, Catholic United

6.10 TRAVELING IN THE EXPRESS LANE – RISKS AND BENEFITS

L/A

This session will discuss the pros/cons, best practices, and industry trends for handling “express” claims. With an increased focus on customer service, join us in discussing the most efficient methods of verifying death, obtaining claimant information, and mitigating the risk of fraud.

Takeaways: 1. Identification of risks and benefits of express claims 2. Ways to mitigate the risks 3. Learn what others are doing

Tracks: Life and Annuity

Level: Mid-Level Professionals (Several Years of Industry Experience)

Moderators:
Brian Anderkin, FLMI, ACS, ARA, Great American Insurance Group
Kevin C. Glasgow, FLMI, FLHC, ARA, Munich Re

WORKSHOP DESCRIPTIONS

Tuesday
September 19, 2017

2:30 PM - 4:00 PM

7.1 WAIVER OF PREMIUM ROUNDTABLE

L/A

Is the waiver of premium topic keeping you up at night? How does it impact your company? Your work? Come prepared to engage in a lively discussion of the challenges, pain points and successes you have experienced while adjudicating waiver of premium claims. Whether you're new to this arena or a seasoned pro, please join us for this always interesting discussion.

Takeaways: Attendees will learn something from their colleagues that you will be able to implement in your own organization.

Tracks: Life and Annuity

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Moderators:
Don Trexler, New York Life
Anne Blackett, Security National Life Insurance Company

7.2 ADVANCED CLAIMS ROUNDTABLE (SESSION 2)

LP

L/A

The Advanced Claims Roundtable #2 is an open, informal forum to discuss the latest claim trends and give you an opportunity to hear what other insurance carriers are doing in the world of claim processing. A kind of “soup to nuts” format, we will cover anything and everything, including contestable claims, unusual deaths, unclaimed property and regulatory impacts, to name a few. Although this is not a dedicated Group Claims session, there is not a separate Group Roundtable; thus, anyone interested in Group topics is encouraged to bring them up during this session. Historically, this has been a wonderful session to meet peers and develop professional relationships that last outside of the ICA Conference. So bring your own claims knowledge and come prepared with lots of questions for this lively session.

Takeaways: This is a great venue to learn what companies are doing, even for the most mundane of claim issues. Participants usually meet a peer or two that they can contact in the future for claim questions.

Tracks: Life and Annuity, Leading Practices

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Moderators:
Mark A. Trigg, Nationwide
Jane McWatters, American Fidelity

WORKSHOP DESCRIPTIONS

Tuesday
September 19, 2017

2:30 PM - 4:00 PM

7.3 THE HIGHS AND LOWS OF CLIENT SERVICE AND HOW TO TAKE YOUR DELIVERY TO THE NEXT LEVEL

HLTC

LP

With a focus on health claims we will review some of the best and worst examples of client service. From phones calls to written communications we'll review some examples of stellar and disastrous experiences. We'll discuss escalations to senior leadership and threats of media or litigation, and how to best handle these delicate situations. We'll also explore tactics to improve our client service, from improvements in technology, process, and adjudicator training to provide leading edge service. Come prepared to discuss how your company empowers employees to make things right, how you've used client feedback to improve claims service, and where perhaps you've learned some lessons from dreadful denials or catastrophic calls.

Takeaways: Learn and share tactics to turn negative client experiences around which will result in better experiences for claimants. The discussion will help you learn about best practices for reacting to escalated situations which may include phone scripting to prevent escalations or de-escalate irate callers.

Tracks: Health and Long Term Care, Leading Practices

Level: Mid-Level Professionals (Several Years of Industry Experience)

Moderators:
Pierre Racine, Sun Life Financial

7.4 ACCELERATED BENEFIT RIDERS AND FRAUD

FRM

An interactive discussion concerning fraud indicators associated with Accelerated Benefit Riders and what to watch out for. You will have the opportunity to ask your claim colleagues about their best practices and experiences regarding the pitfalls they have found administering these types of riders. Open to all claim professionals who administer, or may in the future, Accelerated Benefit Riders attached to a Life or Annuity policy such as Chronic Illness, Critical Illness, Terminal Illness, and Long Term Care. This roundtable will discuss Accelerated Benefit Riders only and not any standalone type products. Come engage with fellow claim colleagues about your experiences and learn from them as well.

Takeaways: Learn the pitfalls and fraud indicators in the administration of Accelerated Benefit Rider claims.

Tracks: Fraud and Risk Management

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience)
Advanced Professionals (Executives/Long-term Experience)

Moderators:
Charles Storm, Swiss Re
Don MacDiarmid, John Hancock/Manulife

WORKSHOP DESCRIPTIONS

Tuesday
September 19, 2017

2:30 PM - 4:00 PM

7.5 THE TRUTH ABOUT "ANY OCCUPATION" EVALUATIONS

DIS

It's common to encounter disability policies that contain a change in the definition from "own occupation" to "any occupation" after benefits have been paid for a specified period of time. When a definition change exists, insurers are compelled to perform a comprehensive "any occupation" evaluation in order to determine a claimant's ongoing benefit eligibility. From both the Group and Individual Disability Income (IDI) perspective, this interactive session will explore what goes into an "any occupation" evaluation, when to begin this analysis, and how to involve the claimant in the process. We look forward to you being part of this collaborative environment!

Takeaways: Valuable insight on how to appropriately and effectively perform "any occupation" evaluations.

Tracks: Disability

Level: Beginner (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience)

Moderators:
Jason J. Gallant, Munich Re
Lore Lyons, The Standard Insurance Company.

7.6 CONNECTING THE DOTS: MEASURING IN A CLAIM ENVIRONMENT

LP

What's the right thing to measure? Small, Medium, and Large companies all have requirements but they may not all be the same. Whether you have access to corporate tools or work from spreadsheets and ad-hoc tools, this session will discuss best practices. Conversation on telling the story with your metrics, capacity planning, productivity, and how process improvements may follow are considerations for this round table. Hear directly from your peers and be ready for a lively discussion on how to adapt best practices regardless of the size of your company. For attendees: If you'd like to discuss anything specific around these topics, please e-mail Kim at khouston@munichre.com or Wendy at wendy.berndt@prudential.com

Takeaways: Takeaways include how to tell the story with your metrics, how to use metrics for capacity planning, productivity and process improvements.

Tracks: Leading Practices

Level: Beginners (New Hires, New to the Industry) Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Moderators:
Kim Houston, Munich Re
Wendy Berndt, Prudential

WORKSHOP DESCRIPTIONS

Tuesday
September 19, 2017

2:30PM-4:00PM

7.7 FOREIGN INVESTIGATIONS

FRM

Foreign investigation trends and techniques to detect frauds.

Takeaways: Educate the audience on how to evaluate a foreign death claim.

Tracks: Fraud and Risk Management

Level: Mid-Level Professionals (Several Years of Industry Experience)

Moderator:
Richard Marquez, Diligence International Group

7.8 BATTEN DOWN THE HATCHES....IT'S TIME FOR ANOTHER LIFE CLAIMS AUDIT!

L/A

Are you under water with more audits than ever before? Would you like to hear how others are weathering the storm? Come aboard and join other life claim professionals in this roundtable discussion of audit challenges and lessons learned. Sail away from San Diego with some best practices to help you navigate your next life claims audit.

Takeaways: Best practices for managing life claim audits

Tracks: Life and Annuity

Level: Mid-Level Professionals (Several Years of Industry Experience) Advanced Professionals (Executives/Long-term Experience)

Moderators:
Ann Binzer, The Cincinnati Life Insurance Company
Rosie Gruber, Symetra Life Insurance Company