



VIRTUAL CONFERENCE PROGRAM

(As of July 27, 2021 – schedule subject to change)

TUESDAY, OCTOBER 12

All times are listed in EST.

9:15 – 9:45 AM **Hot Topics**

9:45 – 10:00 AM **Morning Break**

10:00 – 10:30 AM **Opening Remarks and Perspectives**

Chairman’s Perspectives

Ted Mathas, Chairman & Chief Executive Officer, New York Life Insurance Company

J. Scott Davison, Chairman, President & Chief Executive Officer, OneAmerica Financial Partners, Inc.

President’s Perspective

Susan K. Neely, President & Chief Executive Officer, American Council of Life Insurers

10:30 – 11:15 AM **General Session with Keynote Speaker General Stanley McChrystal (Ret) - Understanding Risk & Mastering the Unknown**

Retired four-star general Stan McChrystal has lived a life associated with the deadly risks of combat. From his first day at West Point, to his years in Afghanistan, to his efforts helping business leaders navigate a global pandemic, McChrystal has seen how individuals and organizations fail to mitigate risk. Why? Because they focus on the probability of something happening instead of the interface by which it can be managed. In this talk, adapted from his book, *Risk: A User’s Guide*, McChrystal offers an entirely new way to understand risk and master the unknown – focused not on odds, but on a readiness to respond – and shares his battle-tested system for detecting and responding to risk. Using real-life examples from his military experiences and the business world, he illustrates the ten dimensions of control that organizations can use to maintain healthy Risk Immune Systems and identify, analyze, and exert mastery over any type of risk they might face. With McChrystal’s hard-won guidance, groups will walk away with practical exercises to improve preparedness and resistance to build a strong defense against what we know—and what we don’t.

Moderator:

Susan K. Neely, President & Chief Executive Officer, American Council of Life Insurers

Speaker:

General Stan McChrystal (Ret), Former Commander of U.S. and International Forces in Afghanistan, and Co-Founder of The McChrystal Group

11:15 – 11:45 AM **Mid-Morning Break**

11:45 AM – 12:45 PM **Concurrent Sessions**

1. **Legal/Compliance Focus Session**
Advancing Fairness at Work Through Robust- and EEO-Compliant- Diversity, Equity and Inclusion Efforts

There is a well-documented business case for workplace diversity, which has grown even more compelling in the last year. Indeed, given a renewed national focus on social justice issues and expectation that organizations will work harder to promote fairness and prevent discrimination, now is an especially good time for life insurance companies to build greater structure, discipline, and intentionality around their Diversity, Equity, and Inclusion (DEI) efforts. This presentation will examine some of the missteps life insurance companies should avoid when responding to and seeking to address concerns around workplace equity and DEI. We will address the legal and practical parameters within which effective DEI programs operate, and offer tips and strategies on how to implement bold programs that produce real results, while minimizing EEO noncompliance.

Speakers:

To be announced

2. **Finance/Investment Focus Session**
3. **Trends & Technology Lightning Talks Sessions**
4. **Session to be Announced**

12:45 – 1:30 PM

Lunch Break

1:30 – 2:30 PM

Concurrent Sessions

1. **Legal/Compliance Focus Session**

Trustworthy Artificial Intelligence: Mitigating Biased, Unintended Outcomes

Advanced technologies, such as artificial intelligence (AI), biometrics and augmented reality applications, are creating exciting opportunities for life insurers. But research has highlighted how apparently “neutral” technologies can produce unintended outcomes – including inaccurate or biased results – without proper governance. In recognition of these risks, the NAIC adopted a Code of Conduct that applies to all AI actors. This panel will explore the ways inaccuracies and unintended biased outcomes can occur, explain how to take the initiative in developing an AI risk strategy, and discuss best practices in governance when integrating AI into your organization.

Speakers:

To be announced

2. **Finance/Investment Focus Session**

Impact Investing & Insurance Assets: A Complementary, Long Term Fit

For insurers seeking to increase exposure to impact investments, this discussion will highlight a spectrum of opportunities across different asset classes. Panelists will also share implementation strategies, including how some insurers have incorporated impact into portfolio construction and how they conduct ongoing reporting/monitoring against impact objectives.

Moderator:

John Mangan, Vice President & Deputy State Relations, American Council of Life Insurers

Speaker:

Jeff Brenner, President & Chief Executive Officer, IMPACT Community Capital

3. Trends & Technology Lightning Talks Sessions

4. Paid Family and Medical Leave: What Works for Workers

Policy and industry leaders will discuss how federal and state policymakers can achieve a comprehensive paid family and medical leave policy more quickly with less cost by building on the existing strong private paid leave system. Current actions in the states and in Congress will be reviewed, and panelists that prioritize work wellbeing and caregiving in America.

Speakers:

To be announced

2:30 – 2:45 PM	Afternoon Break
2:45 – 3:15 PM	General Session with Featured Speaker II
3:15 – 3:30 PM	Wrap-Up
3:45 – 4:30 PM	Social Networking Activity

WEDNESDAY, OCTOBER 13

All times are listed in EDT.

9:15 – 9:45 AM	Hot Topics 1. Life and Annuity- Weathers Pandemic in 2020, Threats and Challenges Still Exist This session will address the impact of the extended low rate environment on permanent Life insurance. As low rates have slowly eroded spreads and impacted reserves for permanent life products, the mix of new business going forward is beginning to change. While many carriers will be changing the mix of life products offered, will some elect to discontinue new life business entirely? It will also include a discussion on how COVID-19 will affect life insurance underwriting practices going forward. As it is becoming clear that the life expectancy of COVID-19 survivors may be impacted materially, how will this be reflected in the life underwriting process in the future? Will it require modifications to the traditional underwriting process and the current life insurance applications? Will the recently developed data-driven underwriting models need to be modified? Speakers: Ken Frino , Managing Director, AM Best Edward Kohlberg , Director, AM Best Tom Rosendale , Senior Director AM Best 2. Session to be Announced
9:45 – 10:00 AM	Morning Break
10:00 – 10:15 AM	Opening Remarks
10:15 – 10:45 AM	General Session with Featured Speaker III

10:45 – 11:00 AM **Mid-Morning Break**

11:00 AM – 12:00 PM **Concurrent Sessions**

**1. Legal/Compliance Focus Session
Cybersecurity and Data Privacy**

Speakers:

To be announced

**2. Finance/Investment Focus Session
Risk Based Capital Upcoming Potential Changes**

After years of proposals, negotiations, fits and starts, the National Association of Insurance Commissioners (NAIC) appears ready to make a final call to approve new risk-based capital (RBC) factors for bond investments. Somewhat less certain is a tag-along project to update RBC factors for real estate investments. The next few months will provide clarity for insurers as final decisions are made for 2021.

Speakers:

To be announced

3. Trends & Technology Lightning Talks Sessions

1) Gender and Racial Equality in Insurance, and the Impact of COVID-19

How is life insurance doing on gender and racial equality compared to other industries in the U.S.? How has COVID affected groups differently? How can carriers take bolder action to close gender and racial gaps across the talent pipeline? In this discussion, Kweilin Ellingrud from McKinsey & Company will address these questions and share the latest Women in the Workplace survey results (hot off the press!).

Speaker:

Kweilin Ellingrud, Head of Life and Annuities Practice in North America, McKinsey & Company

2) Session to be Announced

4) Supplemental Benefits - Protecting Consumers and their Family Budgets Is Job #1

This session will explore how Supplemental Benefits help consumers manage the unexpected hits to their family budgets that come from the growing out-of-pocket costs they face when sick or injured, and why they are increasingly important as the economy changes. Industry experts will discuss how Supplemental Benefits, including dental and vision products, fit with people's overall financial protection plans and help cover costs not covered by major medical insurance. The panel will explore potential federal regulatory changes regarding Supplemental Benefits that could have a negative impact on the availability and value of these benefits. They will also discuss the unique role that state insurance regulators play in protecting consumers from inappropriate presentation of Supplemental Benefits as an alternative to major medical coverage, and how the Supplemental Benefits Industry is working with regulators to assure that these highly valued products remain available and able to protect against budget-busting out-of-pocket costs.

Speakers:

To be announced

12:00 – 1:00 PM **Life Happens Presentation and Lunch Break**

1:00 – 2:00 PM

Concurrent Sessions

1. Legal/Compliance Focus Session

A CEO's View on Creating a Culture of Compliance

Learn how CEOs are approaching the creation of a culture of 'doing the right thing'! What are things they want the compliance, risk, ethics and legal departments to know about how to approach this important topic? What are the ways to appropriately get their attention on the hot topics of the day?

Speakers:

To be announced

2. Finance/Investment Focus Session

3. Trends & Technology Lightning Talks Session

1) Leaders Wanted: Masters of Change at a Moment of Truth

The past year has shown us that technology is a lifeline for economies, governments, companies, and people. It changed the way we see and understand the world. It also pushed a giant fast-forward button to the future. Amid 2020's challenges, many organizations lacked the digital foundation needed to rapidly pivot, and were confronted with a stark reality: a digital performance gap that widened seemingly overnight. Yet, other leading organizations stepped up to use technology in extraordinary ways to keep their businesses and communities running—at speeds they thought previously impossible. As you learn about the trends in this year's Accenture Technology Vision, this session will enable you to think about how you can apply them to reimagine and replatform your business—leading the change that is needed for your organization, for your people, and for our world.

Speakers:

To be announced

2) Session to be Announced

4. Big Picture: Regulatory & Legislative Landscape in 2021

A panel of experts from the American Council of Life Insurers will provide a review of the most pressing legislative and regulatory issues facing the industry today.

Speakers:

Kathleen Coulombe, Vice President, Retirement Security & Principal Deputy, Federal Relations, ACLI

Cindy Goff, Vice President & Chief Counsel, Office of the General Counsel, ACLI

Jessica Mancari, Vice President, Executive & Leadership Communications, ACLI

Camille Simpson, Regional Vice President, State Relations, ACLI

Jim Szostek, Vice President & Deputy, Taxes & Retirement Security, ACLI

2:00 – 2:30 PM

Afternoon Break

2:30 – 3:00 PM

General Session with Featured Speaker Peter H. Diamandis

Recently named by *Fortune Magazine* as one of the "World's 50 Greatest Leaders," **Peter H. Diamandis** is an international pioneer in the fields of innovation, incentive competitions and commercial space. He will deliver a gripping and insightful keynote about how through riding the wave of accelerating technologies, we all can reach the road map to our near future.

Today a company's success depends on strategy and bold thinking. Diamandis will examine what it takes for a company to become an exponential organization through

driving culture, inspiring innovation, and transforming your organization's mindset. He will explain why the rate of technological acceleration is accelerating – and how reaching the future is faster than you think.

Speaker:

Peter H. Diamandis, M.D., Founder, Executive Chairman, XPRIZE Foundation, Executive Founder and Director, Singularity University

3:00 – 3:15 PM

Wrap Up

Speaker:

Susan K. Neely, President & Chief Executive Officer, American Council of Life Insurers

3:15 – 4:00 PM

Networking Activity