

October 16 - 18, 2017

Walt Disney World Swan and Dolphin Resort
Orlando, Florida



MONDAY, OCTOBER 16, 2017

CCO LEADERSHIP FORUM AGENDA

7:00 – 8:00 AM Networking Breakfast

8:00 – 8:20 AM Welcome and Introduction

*Donald J. Walters
President & CEO
CEFLI*

8:20 – 9:00 AM The CCO Role - Do You Have What It Takes?

Hear from a panel of leading life insurance industry Chief Compliance Officers who will discuss the essential elements of serving as an effective Chief Compliance Officer with a special emphasis on the evolving role of the position.

*Diane Boyette
Vice President, Chief Compliance Officer
Southern Farm Bureau Life Insurance
Company*

*Vickie Bulger
Senior Vice President
Insurance Chief Compliance Officer
Primerica Life Insurance Company*

9:00 – 9:40 AM Leadership Skill Development and Succession Planning Strategies – Developing the Next Generation of Compliance Leaders

Many life insurance companies have developed appropriate succession planning for the next generation of compliance leaders. Hear from a panel of Chief Compliance Officers who will discuss internal leadership development initiatives and how they are used to develop the skills necessary to be an effective compliance officer.

*Tim Bolden
Vice President & Chief Compliance Officer
American Fidelity*

*Steve Koslow
VP, Chief Ethics & Compliance Officer
Allianz Life*

9:40 – 10:00 AM Break

10:00 – 10:40 AM Regulatory Expectations of CCOs - Why It Is Important to "Know your Regulator"

To be effective, CCOs must be able to work closely with a range of regulatory authorities at the state and federal level. Hear from a panel of regulators who will discuss the importance of establishing good working relationships between regulators and compliance leaders and identify potential issues that may be on the future regulatory horizon.

*Ryan C. Blakeney
Deputy Director, Consumer Affairs
Mississippi Insurance Department*

*Vivi Mazarakis
Branch Chief, Office of Chief Counsel
Office of Compliance Inspections and
Examinations
US Securities and Exchange Commission*

10:40 – 11:20 AM Things You Don't Know Unless You Were a CCO - A Panel of Current and Former CCO's Talk about "Lessons Learned."

*Mike Brennan
Chief Compliance Officer
RiverSource*

*George Hanley
Managing Director
Deloitte Advisory*

11:20 AM – NOON Essential Leadership Attributes for a Chief Compliance Officer

*Steve Callaway
Chair, CEFLI Board of Directors
Sr. Counsel and Chief Compliance Officer
Protective Life Corporation*

2:30 – 3:30 PM

General Session
The Future of Life Insurance – Digital Acquisition, Engagement, Data & Cross-selling

New entrants into the life insurance marketplace are rapidly developing technology platforms to meet the needs of today's consumers. Life insurers recognize that consumers are seeking digital, "user-friendly" experiences and now companies are seeking ways to engage new customers for a lifetime and exploring ways to redefine how they engage with existing customers. Hear from a leading innovator in the life insurance industry who will discuss how new technology platforms may affect compliance and ethical considerations as insurers interact, collect data, build new products and drive sales in the future.

MONDAY, OCTOBER 16, 2017

ANNUAL CONFERENCE AGENDA

1:00 – 1:10 PM

General Session
Welcome and Opening Remarks

*Donald J. Walters
President & CEO
CEFLI*

*Dustin Yoder
CEO
Sureify*

1:10 – 1:30 PM

General Session
Keynote Remarks

*Steve Callaway
Chair, CEFLI Board of Directors
Sr. Counsel and Chief Compliance Officer
Protective Life Corporation*

3:30 – 3:50 PM

Break

3:50 – 4:40 PM

General Session
Whose Role is It Anyway? The Intersection of Compliance, Legal and Risk

The complexity of compliance risks presented to life insurance companies often require the coordination of various company functions including compliance, legal and risk. However, companies strive to coordinate these efforts, it is not uncommon for roles and responsibilities to be clearly defined. Hear from a panel of representatives who will discuss how they work with their legal and risk colleagues to coordinate their activities to produce effective results for their companies.

1:30 – 2:30 PM

General Session
Conversation: The Future of Sales Standards Applicable to Life Insurance Company Products

Over the past several months, regulatory authorities have introduced new standards applicable to the sale of life insurance company products. The introduction of the DOL Fiduciary Rule has prompted other regulatory authorities to revisit current suitability standards and consider introduction of possible best interest standards. These changing standards have placed unique challenges on life insurance company compliance professionals to develop appropriate compliance strategies. Join us for a candid dialogue to review the future of sales standards for life insurance company products and how they may change compliance strategies regarding sales practices in the marketplace.

*Steve Callaway
Sr. Counsel and Chief Compliance Officer
Protective Life Corporation*

*Eric Duelfer
Associate Director
Navigant*

*James M. Odland
Vice President & Managing Counsel
Insurance Law & Compliance Officer
Thrivent Financial*

*Nancy Sweet
CCO, VP & Deputy General Counsel
CNO Financial Group*

*Dean Cameron
Chair – NAIC Annuity Suitability (A)
Working Group
Director
Idaho Department of Insurance*

*Jodi Lerner
Member – NAIC Annuity Suitability Working
Group
Attorney
California Department of Insurance*

*Gavin M. Meyers
Principal Counsel | Office of General
Counsel
Financial Industry Regulatory Authority*

*Steve Toretto
Associate General Counsel
Pacific Life Insurance Company*

4:40 – 5:30 PM

General Session
Conversation: Cybersecurity

Cybersecurity risks represent one of the most significant compliance challenges facing all financial service providers including life insurance companies. Regulatory authorities are examining appropriate regulatory models to encourage sound cybersecurity practices for financial service providers. Join us for a discussion of these regulatory initiatives and their potential impact upon future cybersecurity compliance strategies for life insurance companies.

Nicole Becher
Manager of Offensive Security
Cipher Techs

Maria Filipakis
Managing Director, Regulatory Affairs
Global Atlantic Financial Company

Matt Gaul
Partner
Dentons

5:30 – 7:00 PM **Welcome Reception**

TUESDAY, OCTOBER 17, 2017

7:30 – 8:30 AM **"Hot Topics" Roundtable Breakfast**

Sponsored by First Consulting & Administration, Inc.



8:30 – 8:45 AM **Annual Meeting of Members**

8:45 – 10:00 AM **General Session**
Conversation: The Future of State Insurance Regulation

The growing intervention of the federal government in the business of insurance raises questions concerning the future of state insurance regulation. State insurance regulators face a variety of challenges to address new developments impacting their marketplaces. Hear from a panel of current and former state insurance regulators who will discuss the future of state insurance regulation and its impact upon future compliance strategies.

Dean Cameron
Director
Idaho Department of Insurance

John D. Doak
Commissioner
Oklahoma Insurance Department

Thomas E. Hampton
(Former District of Columbia Insurance Commissioner
Senior Advisor
Dentons

Mary Jo Hudson
(Former Ohio Director of Insurance)
Of Counsel
Squire Patton Boggs

10:00 – 10:20 AM **Break**

10:20 – 11:10 AM **General Session**
The Challenges of Managing Compliance at the Enterprise Level

The evolution of compliance demands upon life insurance companies has required greater specialization among compliance professionals. Today, many companies have chief compliance officers for individual business lines. These developments have required life insurance companies to identify individuals capable of managing compliance functions across the entire enterprise. Hear from a panel of leading chief compliance officers who will discuss the unique challenges associated with managing enterprise-wide compliance risks.

George Hanley
Managing Director
Deloitte Advisory

Steve Koslow
VP, Chief Ethics & Compliance Officer
Allianz Life

Bruce Maisel
VP, Chief Compliance Officer
Western & Southern

Sharon Pacheco
Vice President and Chief Compliance Officer
Pacific Life

11:10 – 12:00 PM **General Session**
Conversation: Antifraud: Update on New Strategies to Address Fraudulent Activities

Individuals who attempt to perpetrate frauds against life insurance companies develop many creative strategies to achieve their objectives. Through coordinated efforts with law-enforcement and regulatory authorities, life insurance companies are developing appropriate strategies to address these fraudulent practices. Join us for an update on new fraudulent strategies being introduced into the marketplace and new techniques that companies are using to detect and deter these frauds.

Thomas Butler
Shareholder
Maynard Cooper & Gale

Gary Frank
Vice President, Compliance
Global Atlantic Financial Company

Ethan McDaniel
Shareholder
Maynard Cooper & Gale

12:00 – 1:00 PM **Luncheon**

Sponsored by RegEd Inc.



1:00 – 1:50 PM

General Session

Conversation: The DOL Fiduciary Rule and its Impact upon Current and Future Compliance Strategies

The DOL Fiduciary Rule has required life insurance companies to develop appropriate strategies to address its requirements. These compliance strategies may significantly alter the manner in which applicable life insurance company products may be sold in the future. Yet, many questions remain regarding how these developments may impact current compliance operations. Join us for a discussion of the range of compliance strategies companies may consider to address the requirements of the DOL Fiduciary Rule.

*David Cowart
Partner
Dentons*

*Doug Heffernan
Partner
Faegre Baker Daniels*

1:50 – 1:55 PM

Room Transition Break

1:55 – 2:45 PM

Concurrent Session #1
Current Practices and Future Strategies for Anti-Money Laundering

Life insurance companies represent a potential way to launder money derived from criminal activities. As a result, compliance professionals have become more sophisticated in their practices to identify potential anti-money laundering schemes. Hear from a panel of AML experts who will discuss current practices and future strategies related to identifying and preventing possible money laundering schemes.

*Vicki Landon
President
Landon Associates, Inc.*

*Kelly Pirrotta
Compliance Director
MassMutual*

1:55 – 2:45 PM

Concurrent Session #2
The Next Generation of Advertising Review

As life insurance companies explore new technologies to promote and distribute their products, compliance professionals must remain abreast of these methods used to advertise their company's products. These new developments may impact the manner in which companies may review advertising materials in the future. Hear from an expert panel who will discuss the challenges posed by new technologies and their potential impact upon current advertising review practices.

*Katherine D. Goldsmith
Advanced Markets Consultant
Western & Southern Financial Group*

*Lisa Harpenau
Senior Compliance Officer
Guggenheim Life and Annuity Company*

*Ann Robinson
Senior Vice President, Business
Development
RegEd, Inc.*

2:45 – 3:15 PM

Dessert Break

3:15 – 4:05 PM

Concurrent Session #3
In-Depth Exploration of DOL Fiduciary Rule Strategies

The DOL Fiduciary Rule has introduced a new level of complexity into the compliance structures that most life insurance companies. The Rule will impact many of the current practices currently in place at many life insurance companies. Hear from a panel of industry experts who will explore the operational and compliance strategies they have developed to address the requirements of the DOL Fiduciary Rule.

*Debbi Corej
Specialist Leader
Deloitte*

*Chad Oppedal
Director - Compliance
Product & Distribution Compliance
Principal Financial Group*

*Carla Strauch
Director, Insurance Compliance
Thrivent Financial*

3:15 – 4:05 PM

Concurrent Session #4
Cybersecurity - Breach Notification and Privacy Issues

Life insurance companies have developed appropriate compliance strategies to address potential cybersecurity risks. These strategies often include an understanding of the practices that will be put into place upon identification of a potential breach. Notification to affected parties and questions concerning potential privacy issues are among the many questions that may need to be addressed in the event of a cybersecurity breach. Hear from a panel of leading practitioners who will discuss appropriate compliance strategies to consider in the event of a potential cybersecurity breach.

*Bonnie Branum
Vice President, Operational Risk
Protective Life Corporation*

*Steve Callaway
Sr. Counsel and Chief Compliance Officer
Protective Life Corporation*

*Tim Searcy
Vice President & CISO
Protective Life Corporation*

4:05 – 4:10 PM

Room Transition Break

4:10 – 5:00 PM

Concurrent Session #5
CLE Ethics Credit Session

Compliance professionals who are also lawyers will be offered an opportunity to attend a continuing legal education session to fulfill CLE ethics requirements.

*Sarah Raggio
Assistant General Counsel
Locke Lord LLP*

4:10 – 5:00 PM **Concurrent Session #6**
Unclaimed Property

The life insurance industry continues to be subject to regulatory reviews pertaining to unclaimed property issues. Companies have developed enhanced operational strategies and utilize new technological resources available through the NAIC and elsewhere to meet these challenges. Join us for a discussion of how companies are leveraging these new operational strategies to improve overall company practices and how they can access a broad range of resources to improve overall unclaimed property compliance strategies.

Tim Mullen
Director Market Regulation
National Association of Insurance
Commissioners

Jim Ouellette
Director
Navigant

6:30 – 9:30 PM **Epcot Dinner, Dessert Party and**
IllumiNations Evening

We hope you plan to join us for a magical evening at Epcot! We will meet in the Convention Entrance Swan adjacent to the Swan meeting space at 6:30 PM for bus transportation to Epcot. If meeting us at Epcot please arrive at the Great Hall of China by 7:00 PM.*

**If you have not yet registered for this event please see us at the registration desk.*



WEDNESDAY, OCTOBER 18, 2017

7:00 – 8:00 AM **Company Size Networking Breakfast**

8:00 – 8:50 AM **General Session**
Conversation: Compliance
Challenges of Vendor Management

Life insurance companies maintain vendor relationships with a variety of different service providers. Increasingly, compliance plays a key role in providing oversight of these vendor relationships. The activities of third-party vendors pose operational, cybersecurity and compliance challenges to assimilate often disparate administrative platforms and technological systems. Hear from a panel of chief compliance officers and industry experts who will explore the compliance challenges associated with vendor management.

Jay M. Cohen
Managing Director
Deloitte Risk Advisory

Maureen Henderson
Senior Vice President and Associate
General Counsel
Global Atlantic Financial Company

Marla Lacey
Executive VP, General Counsel
Homesteaders Life Company

Maria Sears
Assistant Vice President, Corporate
Counsel
Fidelity & Guaranty Life

8:50 – 9:40 AM **General Session**
New Technologies and Innovations

Life insurance companies are pursuing various technological innovations to enhance the customer experience. New ways to improve operational efficiencies and delivery of products will be essential to achieving a competitive platform for the life insurance industry. Hear insights concerning how some new technologies are changing the way in which the life insurance industry conducts business today and will conduct its business in the future.

Jonathan Berry
Managing Director
Navigant

Zach Wood
Director & General Manager, Population
Health and Consumer Ecosystem
Cerner Corporation

9:40 – 10:10 AM Break

10:10 – 11:00 AM General Session
**New Technology: Facial Analytics
in Underwriting Practices**

Enhanced technological capabilities may allow life insurance companies to conduct underwriting activities solely on the basis of an image of a person's face. Through examining issues such as elasticity of skin, bone structure, and facial lines, innovators believe they can gauge a person's life expectancy for purposes of underwriting life insurance products. Join us for a discussion of how this new technology may change the life insurance industry by allowing the product purchasing process to become more efficient.

*S. Jay Olshansky
Co-Founder & Chief Scientist
Lapetus Solutions, Inc.
Professor
University of Illinois at Chicago*

11:00 – 11:50 AM General Session General Session
Ethics of Data

Life insurance companies have access to a broad range of data concerning individuals that may be used to assist life insurance companies in conducting activities such as underwriting and enhancing the consumer purchasing experience. However, ethical questions may arise concerning the extent to which consumers may have knowledge concerning how this type of data may be shaping, among other issues, the manner and type of marketing they may receive to encourage them to purchase life insurance company products. Join us as we explore the range of data that may be available for use by life insurance companies and the ethical considerations that may exist with respect to the use of that data with current and prospective customers.

*Dr. Herman 'Gene' Ray
Director, Center for Statistics and Analytical
Research
Associate Professor of Statistics
Kennesaw State University*

11:50 – 12:00 PM General Session
Closing Remarks and Adjournment