

MONDAY, JUNE 22ND AND TUESDAY, JUNE 23RD

# SUPPLEMENTAL PRODUCT SUMMIT

Sydney Consulting Group

IDEAS  
INSIGHTS  
INSPIRATION

DAY1 | JUNE 22ND

This FREE conference will focus on Group Accident, Cancer, Critical Illness, Short Term Disability, Hospital Indemnity, Term to 100, Universal Life, and Whole Life products

## Mental Health Gaps and Solutions in Supplemental Products

Moderator: Bill Bade, FSA, MAAA (Sydney)

Our expert panel from Brooklyn Minds, Sydney Consulting Group, and Trustmark looks at the intersection between data and mental health in the context of employee benefits. We will first introduce a technical study using ICD10-CM-Codes and other attributes as well as a large volume of data from self-funded health plans.

The study uses the incidence and severity of various mental illnesses to categorize specific groups of employees such as at-risk, diagnosed but not seeking treatment, etc. Using this data, the panel will then explore opportunities for innovative benefit designs and options in the supplemental product market (i.e. Accident, Critical Illness, Hospital Indemnity, and Life products).

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SPEAKERS

9:00 –  
10:15 a.m., EST

**Dr. Owen Muir**  
*Psychiatrist,*  
Brooklyn Minds

**Christin Kuretich**  
*Senior Director,*  
Trustmark

10:45 a.m. –  
Noon, EST

**Mike Prendes, FSA, MAAA**  
*Consulting Actuary,*  
Sydney

**Sanja Zehnder, FSA, MAAA**  
*Senior Managing Actuary*  
CNO Financial Group, Inc.

## Voluntary Product Trends for 2020 & Beyond

Moderator: Nick Rockwell, President, Eastbridge

Supplemental health products have proved to be a significant growth opportunity for carriers over the past decade, yielding consistent year over year growth in new sales and market penetration. Our leadership panel will explore and discuss some of the more recent trends in voluntary product sales, as well as emerging pricing and risk management challenges which may continue to have an impact on the foreseeable future.

Topics for discussion shall include:

- Sales and overall industry trends
- Enrollment technology demands and the impact to the voluntary ecosystem
- The evolving distribution landscape and the impact on commissions and persistency

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 **EASTBRIDGE**  
Consulting Group, Inc.  
Counsel to the Voluntary/Worksite Industry

SPEAKERS

Noon –  
12:30 p.m.

## Keynote Speaker

Denis Phillips, Host of Denis Phillips Live on ABC Action News in Tampa, FL

1:30 –  
2:45 p.m., EST

**Bill Bade, FSA, MAAA**  
*Consulting Actuary,*  
Sydney

**Arturo Perez-Reyes**  
*Senior Vice President,*  
Hub International

## Cyber Security Threats to Voluntary Benefits

Moderator: Heather Garbers, VP Voluntary Benefits & Technology (Hub)

Supplemental insurance carriers regularly enroll consumers through third party technology platforms, exchange data with benefit administration systems, and work with third party administrators. In a rapidly changing world with sophisticated cyber security risks, what is the real risk to carriers that process consumer information (including protected data)?

This session will explore the current cyber security laws as they related to consumer data, assess the risk in the insurance market from a carrier perspective, and discuss ways these risks can be mitigated.

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SPEAKERS

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## DAY2 | JUNE 23RD

SPEAKERS

9:00 –  
10:00 a.m., EST

### In Tune – Why Compliance Trends Matter

Moderator: Ginny McHugh, President & Owner, McHugh Consulting Resources

Do you work directly with state regulators or, even better, rely on product changes made in response to state regulators? McHugh Consulting Resources, a leading provider of compliance services in the supplemental product market, discusses meaningful compliance trends, how to expedite filings, and why it's important to anticipate objections.

The information from this session can be used to create competitive advantages in the marketplace through an understanding of state regulators and emerging regulatory topics.

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SPEAKERS

10:30 –  
11:45 a.m., EST

### Managing Risk & Reward During Uncertain Times

Moderator: Jim Filmore, Vice President & Actuary, Munich Re

**Jim Filmore**  
*Vice President &  
Actuary,  
Munich Re*

In this presentation, experts from Munich Re's U.S. operations will discuss how to manage risk and reward during uncertain times. These skills are always important, but are even more relevant in today's environment where we have the increased uncertainty caused by the COVID-19 crisis.

**Dawn McMaster**  
*Second Vice President,  
Munich Re*

The presenters will share examples and insights regarding a variety of products which will include both mortality and morbidity coverage. For some insurance products, the impact is direct while for other insurance products the most material impact may be indirect and therefore less obvious.

EXPERTS  
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Noon –  
12:30 p.m.

### Q&A Session

Bill Bade, Andreea Savu, and Kamran Malik

SPEAKERS

1:30 –  
1:45 p.m., EST

### Music Break hosted by Limelight Health

Music by Garrett Viggers, Co-Founder, VP of Innovation & Product Evangelist Co-Founder

1:45 –  
2:45 p.m., EST

### The Opportunity Cost of Legacy Underwriting

Garrett Viggers, Co-Founder, Limelight Health

**Alex Terry, FSA, MAAA**  
*Director of Expert  
Services, Actuary  
Limelight Health*

While the replacement of legacy systems and processes may be costly and time-consuming, it is likely far outweighed by opportunity cost of not taking action. We'll discuss the current state of legacy systems, the new capabilities available today, the opportunity created, and the resulting financial gains.

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