

**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*

*Additional Faculty TBA*

**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.*

*Dustin Yoder  
CEO  
Sureify*

**MONDAY, OCTOBER 16, 2017**  
**ANNUAL CONFERENCE AGENDA**

**1:00 – 1:10 PM General Session  
Welcome and Opening Remarks**

*Donald J. Walters  
President & CEO  
CEFLI*

**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*

**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.*

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

*Steve Toretto  
Associate General Counsel  
Pacific Life Insurance Company*

*Additional Faculty TBA*

**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.*

*Steve Callaway  
Sr. Counsel and Chief Compliance Officer  
Protective Life Corporation  
Eric Duelfer  
Associate Director  
Navigator*

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

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

**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.*

*Maria Filipakis  
Managing Director, Regulatory Affairs  
Global Atlantic Financial Company*

*Additional Faculty TBA*

5:30 – 7:00 PM **Welcome Reception**

**TUESDAY, OCTOBER 17, 2017**

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

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 L. Cameron  
Director  
Idaho Department of Insurance*

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

*Additional Faculty TBA*

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**

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*

*Pat Hughes  
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.*

*Kelly Pirrotta  
Compliance Director  
MassMutual*

*Vicki Landon  
President  
Landon Associates, Inc.*

**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*

*Additional Faculty TBA*

**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*

*Carla Strauch  
Director, Insurance Compliance  
Thrivent Financial*

*Additional Faculty TBA*

**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. The range of regulatory authorities that claim jurisdiction over Unclaimed Property matters continues to grow and companies continue to face challenges associated with unclaimed property examination activities. Join us for a discussion of how companies are addressing unclaimed property matters and the steps they have taken to improve overall unclaimed property compliance strategies.*

*Jim Ouellette  
Director  
Navigant*

*Additional Faculty TBA*

**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

Marla Lacey  
Executive VP, General Counsel  
Homesteaders Life Company

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

Dr. Karl Ricanek, Jr.  
CIO & Sensory Analytics  
Lapetus Solutions, Inc.  
Professor  
University of North Carolina - Wilmington

**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**