

2015 Round Up

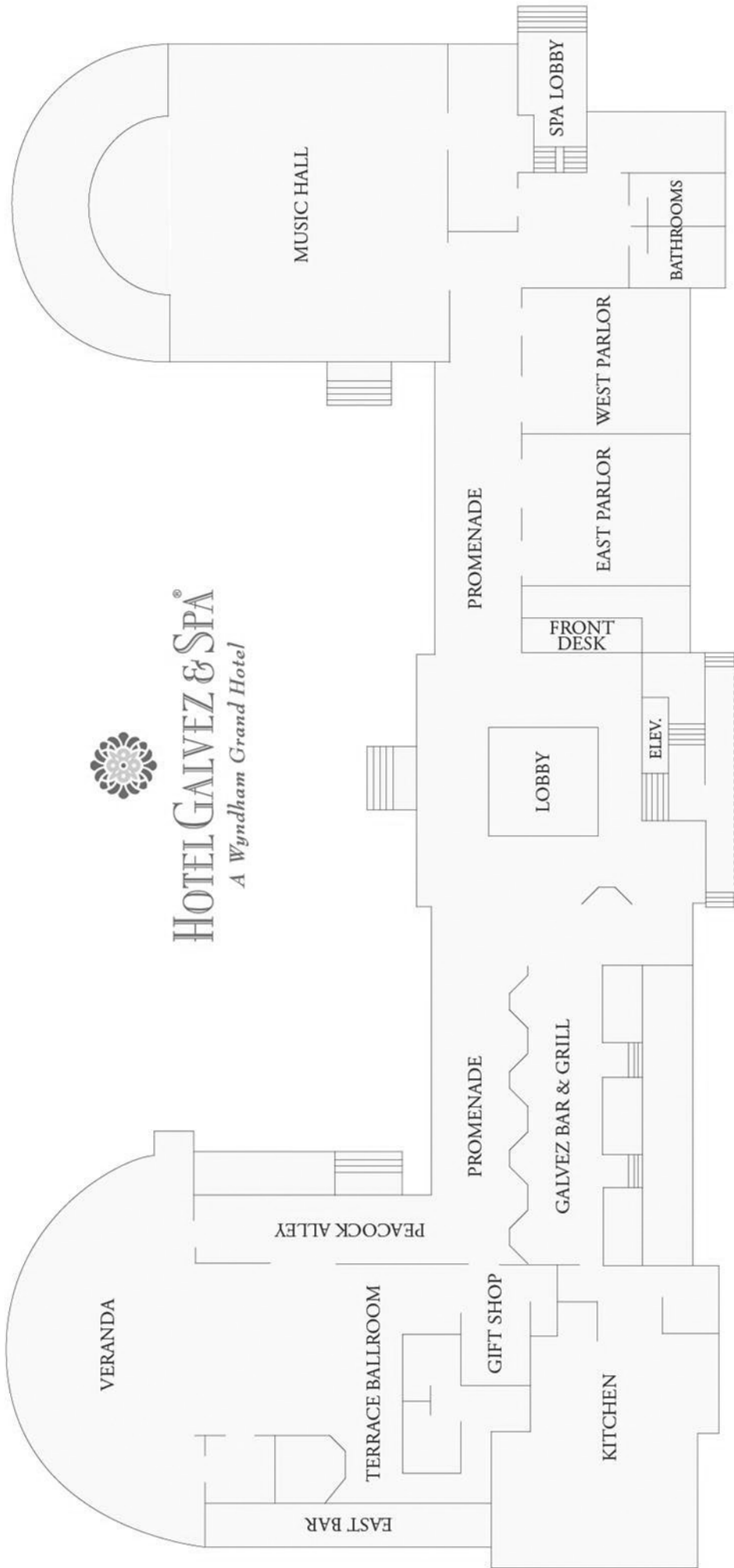


Texas Association of
Life & Health Insurers



HOTEL GALVEZ & SPA[®]
A Wyndham Grand Hotel

SEPTEMBER 28-30



HOTEL GALVEZ & SPA®
A Wyndham Grand Hotel

Hotel Galvez & Spa First Floor



Hotel Galvez & Spa Lower Level

Seventh Floor

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MESSAGE FROM THE CHAIR

Welcome to the Hotel Galvez and the 2015 Round Up!

We are excited that you are here.

We've assembled another impressive panel of presenters that includes some of our state's most influential leaders and industry experts, all of whom will share their insight on topics and developments important to our industry.

We will review the successes and challenges of the state's 2015 legislative session and discuss the effect of regulatory changes that are coming. We will hear forecasts of our evolving economy as well as go in-depth on the burgeoning importance of cybersecurity in our industry.

As always, we included time in this year's program for networking with your colleagues as well as the opportunity to enjoy the rich history and sunny beaches of the island.



As we begin this year's event, let us pause to acknowledge the continuing progress TALHI is making as a respected advocate and association. We moved forward with the execution of our formal business plan with the development of a strategic path for the organization's future. We participated in the development and distribution of a report on "The Insurance Industry's Impact on the Texas Economy." We've developed a mobile app for our members as a convenient tool that improves the ease of access to important information. The organization's finances continue to be strong and well-managed. Our membership remains stable and TALHI's value as a resource and advocate for our industry is at its highest point since the organization was formed.

Your attendance at the 2015 Round Up reinforces your commitment to TALHI's success. Your support makes possible the leadership, unity and resourcefulness that this organization provides on behalf of all of us.

Thank you for being here and for your continued support to make TALHI a respected and effective voice for our industry.

Have a great time!

Sincerely,
Catherine Bresler
TALHI Chair, 2014-2015

TALHI OFFICERS AND BOARD OF DIRECTORS

2014-2015 Board Officers

Catherine Bresler, Trustmark Insurance
TALHI Chair

Skip Braziel, MetLife
TALHI Vice Chair

Susan Jennings, National Life Group[®]
TALHI Secretary

Ric Jernigan, National Farm Life Insurance Company
TALHI Treasurer

Tom Mays, Pacific Life Insurance Company
TALHI Immediate Past Chair

2014-2015 Board of Directors

Dwain Akins
American National Insurance Company

R. Gary Allen
Aflac

John Camillo
Reliable Life

Joan Cleveland
SWBC Life Insurance Company

Kari King
USAA Life Insurance Company

Jerry Hall
Croy-Hall Management

Suzanne Loomis
Primerica

Ted Kennedy
AIG


Charles Stuart
Blue Cross & Blue Shield of Texas

John Stuckemeyer
State Farm Insurance Company




Gil Valdes
New York Life Insurance Company

SCHEDULE OF EVENTS

Monday, September 28, 2015

12:00 - 5:00 p.m.	REGISTRATION AND INFORMATION DESK OPENS	Hotel Galvez Promenade
3:30 p.m.	Board Meeting (Board Room, American National, 1 Moody Plaza, Galveston) <i>Transportation provided from The Hotel Galvez</i>	ANICO Board Room
5:30 p.m.	Welcome Reception (Top Floor, American National, 1 Moody Plaza, Galveston) <i>Transportation provided from The Hotel Galvez</i> 	ANICO Museum
7:00 p.m.	LIPAC Leadership Dinner: LIPAC Incentive Qualifiers Only	Moody Gardens Rainforest Pyramid

Tuesday, September 29, 2015

6:30 - 11:00 a.m.	Breakfast	Hotel Galvez Restaurant
7:00 a.m. - 5:00 p.m.	REGISTRATION AND INFORMATION DESK OPENS	Hotel Galvez Promenade
7:00 a.m. - 1:00 p.m.	Golf Breakfast/Tournament/Lunch (for a detailed schedule turn to page 13)   	Moody Gardens Golf Course
8:15 a.m. - 12:00 p.m.	Birding/Nature Outing	Galveston Island State Park
9:45 a.m. - 12:00 p.m.	Historic Home Tour/The Strand Outing	Moody Mansion
12:00 - 1:30 p.m.	CLE Lunch and Learn: <u>Production of Sensitive Material to Regulators and Other Government Agencies</u> <i>Elizabeth A. Tosaris, Partner, Locke Lord LLP</i>	Hotel Galvez West Parlor
3:00 p.m.	CONFERENCE SESSIONS BEGIN	Hotel Galvez Music Hall
3:00 p.m.	Welcome & Membership Meeting <i>Catherine Bresler, TALHI Chair</i>	Hotel Galvez Music Hall
3:10 p.m.	Executive Director's Report <i>Jennifer Cawley</i>	Hotel Galvez Music Hall
3:15 p.m.	The State of the Insurance Industry in Texas <i>Texas Insurance Commissioner David Mattax</i>	Hotel Galvez Music Hall
3:45 p.m.	Break THOMPSON COE	Hotel Galvez Music Hall
4:00 p.m.	Outlook for Health Insurance in Texas Moderated by Pati McCandless, BCBS of Texas <i>Featuring Senator Larry Taylor; Senator Kelly Hancock; Representative John Smithee; Mara Osman, AHIP</i>	Hotel Galvez Music Hall

SCHEDULE OF EVENTS

4:45 p.m.	Texas Legislative Panel Moderated by Bill Hammond, TAB <i>Featuring Representative John Frullo, Chairman of the House Insurance Committee; Representative Kenneth Sheets; Representative Mike Schofield; Representative Wayne Faircloth; Representative Dennis Paul</i>	Hotel Galvez Music Hall
5:30 p.m.	Chairman's Reception Trustmark <i>Companies</i>	Hotel Galvez East Bar
7:00 p.m.	Gala Dinner with Special Guest Dayna Steele <i>Optional "Ghost Tour of the Galvez" of the Hotel to Follow</i> AIG	Hotel Galvez Veranda

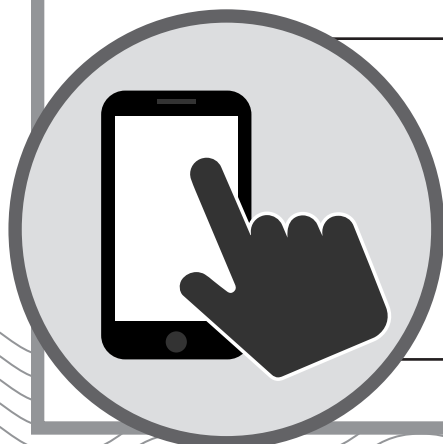
Wednesday, September 30, 2015

8:00 - 10:00 a.m.	REGISTRATION AND INFORMATION DESK OPENS	Hotel Galvez Promenade
8:00 a.m.	Breakfast	Hotel Galvez Music Hall
8:45 a.m.	CONFERENCE SESSIONS BEGIN	Hotel Galvez Music Hall
8:45 a.m.	Cybersecurity Panel Moderated by Robbie Meyer, ACLI <i>Featuring George Gooch, Texas Health Services Authority; Laura Hughes, American National Insurance Company; Elizabeth Tosaris, Locke Lord; Stan Strickland, Texas Department of Insurance</i>	Hotel Galvez Music Hall
9:45 a.m.	Regulatory Updates from the Texas Department of Insurance <i>Featuring Jan Graeber, Director and Chief Actuary of the Rate and Form Review Office; Chris Herrick, Assistant Director, Rate and Form Review Office</i>	Hotel Galvez Music Hall
10:30 a.m.	Break Aflac	Hotel Galvez Music Hall
10:45 a.m.	Insurance Operations and the Economy <i>Kyle Timmermann, Parkway Advisors</i>	Hotel Galvez Music Hall
11:15 a.m.	Session Wrap Up & Regulatory Outlook with the TALHI Team	Hotel Galvez Music Hall
11:45 a.m.	CONFERENCE ADJOURNS	Hotel Galvez Music Hall

Download the TALHI Round Up Mobile App

Access the detailed Round Up schedule of events in the palm of your hand!

Brought to you by



MEMBERSHIP MEETING INFORMATION

- I. Welcome**
- II. Approval of 2014 Minutes**
- III. Nominating Committee Report & Officer and Board of Directors Election**

NOMINEES

Board of Directors:

Charles Stuart, Blue Cross & Blue Shield of Texas Suzanne Loomis, Primerica
Pam Day, NTA Life Dwain Akins, American National
Kandice Sanaie, UnitedHealth (filling vacant position)

Treasurer:

Gil Valdes, New York Life

- IV. Financial Update**

TALHI's financial position continues to be positive. A copy of TALHI's most recent financial statement is available to members at the registration desk.

- VI. Other Business**

- VII. Adjourn**



UPCOMING EVENTS



Regulatory Round Table
Spring 2016 | Austin, TX



**Save
the
Date**

2016 ROUND UP

SEPTEMBER 25-28, 2016 | Warwick Melrose Hotel | Dallas, TX

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A special thanks to these organizations who continue to support TALHI and our issues of mutual interest.



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Insurance Plans**



LIPAC GOLF TOURNAMENT



PACIFIC LIFE

presents

15th Annual

L I P A C



Golf Tournament

also supported by:



RELIABLE LIFE
INSURANCE

Tuesday, September 29, 2015

7:00 a.m.	Golfers Breakfast and Check In	Moody Gardens Golf Course
8:00 a.m.	LIPAC Golf Tournament	Moody Gardens Golf Course

Tournament Awards to be presented at Chairman's Reception

2014-2015 LIPAC CONTRIBUTORS



LIPAC

TALHI and LIPAC thank you for your generous support during the past year:

American National Insurance Co.



American Fidelity



Aflac

Blue Cross and Blue Shield of Texas



Landmark Life Insurance Co.



GPM Life



MetLife



Mutual of Omaha



National Farm Life

Nationwide



Pacific Life

Primerica

Prudential

The Reliable Life Insurance Co.

SWBC Life



USAA



ONE VOICE

LIPAC enhances TALHI's ability to effectively represent your company in the legislative and regulatory arenas and ensures that the voice of our industry is heard in the state's election process.



The Inner Circle Badge denotes those companies who have donated at least \$1000 in PAC contributions to the TALHI LIPAC since the last Round Up annual meeting.

GETTING STARTED WITH THE TALHI MOBILE APP

Download the free TALHI app to your smart phone or tablet:

iPhone and iPad users—search “TALHI” on the Apple App Store.

Android users—search “TALHI” on the Google Play Store.

Blackberry, Windows, laptop users—go to this address (omit www):
<https://talhi.gatherdigital.com/>



After the TALHI app has been downloaded to your smart device, tap on the app icon to get started.

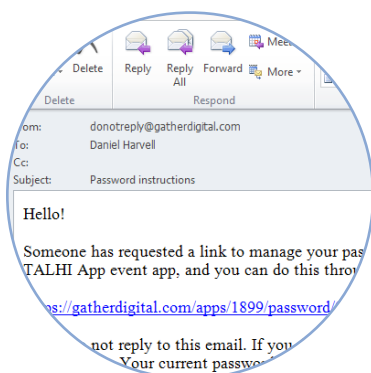
REQUESTING A PASSWORD

1. Tap the **Login** button below the TALHI logo.
2. Then create a password by tapping the **Request a Password** button.
3. On the next screen, **enter the email address that is associated with your TALHI account** and tap the **Request Password** button.

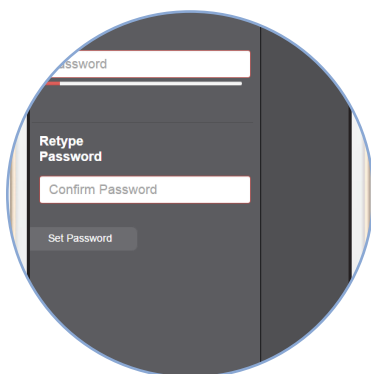


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GETTING STARTED WITH THE TALHI MOBILE APP (CONTINUED)



You will then receive an email at the associated account with the subject line "Password instructions."



From either your smart device or your computer, **click the link in the email**, and a webpage will open prompting you to create a password that must be at least **8 characters long** with at least **one upper case letter, one lower case letter, and one number**.

You will need to retype your chosen password in the second field and then click the "Set Password" button to finalize the process.



Returning to the TALHI app's login screen, type your email address and the password you just created in their respective fields, and then tap the Login button. You will now find yourself on the TALHI app's landing page.

Tap the TALHI Home Page button to start using the member directory and calendar; tap the TALHI Round Up button for conference agenda and information.

Need help? Visit the Registration desk!

TALHI MEMBERS



Regular Members

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AIG	National Farm Life Insurance Company
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American National Insurance Company	National Western Life Insurance Company
Americo Group	Nationwide
Assurant Group	New Era Life Insurance Company
Best Life & Health Insurance Company	New York Life Group
Blue Cross and Blue Shield of Texas	Pacific Life Insurance Company
Central Security Life Insurance Company	Primerica
Central States Group	Principal Financial Group
Colonial Life Insurance Co. of Texas	Prudential
Conseco Insurance Group	Southern Farm Bureau Group
Croy-Hall Management, Inc.	State Farm Insurance
Funeral Directors Life Insurance Company	Life Protection Insurance Company
Genworth	TIAA-Cref
Germania Life Insurance Co.	SWBC Life Insurance Company
Government Personnel Mutual Life Insurance Company	Trustmark Companies
HCC Life Insurance Company	United Benefits, Inc.
Kemper Corporation/Reliable Life	UnitedHealth Group
Landmark Life Insurance Company	USAA Life Insurance Company
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