

AGENDA

		Room
Sunday		
9:30 - 10:00am	Check-in for pre-conference program	
10:00am - 4:00pm	pre-conference program: Insurance Fundamentals	Tug
	Howard Goldstein The Glen Ellyn Consulting Group	
5:30 – 7:30pm	Registration for Annual Conference	Grand Ballroom Foyer
	Printing sponsored by: AAA for Utah, Nevada and Northern California	
6:00 – 7:30pm	Exhibit Fair & Reception	Port / Windward
	Reception sponsored by Highline Data	
Monday		
7:00 – 8:00am	Registration, Continental Breakfast, & Networking Opportunity	Port / Windward
	Breakfast sponsored by GMAC Insurance	
8:00 – 8:15am	Welcome and Opening Remarks	Starboard
	Gary Hodge <i>Conference Chair</i> American Modern Insurance Group	
8:15 - 9:00am	Keynote Address	Starboard
	Larry Pentis CEO - GMAC Insurance - Personal Lines	
9:00 - 9:45am	Emerging Issues & Risks	Starboard
	Jeff DeTurris Insurance Services Office	
9:45 - 10:15am	Networking Break	
	Break sponsored by Highline Data	
10:15 - 11:00am	Research Initiatives That Benefit Our Industry	Starboard
	The Institute for Business & Home Safety (IBHS) is committed to developing applied-science solutions to reduce the social and economic effects of natural disasters and other property losses. During this informative presentation you will learn about new insurance industry-sponsored initiatives that will help lead the way to more resilient communities and businesses in all parts of the country. You will hear about where the future of property loss mitigation is going and what it will look like when we get there.	
	Julie Rochman IBHS	
11:00 - 11:45am	Analytics & Predictive Modeling	Starboard
	Karthik Balakrishnan ISO Innovative Analytics	
11:45am - 1:00pm	Lunch (provided) and SIR Annual Business Meeting	Port / Windward
	Lunch sponsored by Identity Theft 911	

CHOICE of CONCURRENT TRACKS

Monday afternoon, choose between Marketing & Research and Competitive Intelligence

Marketing and Research Sessions (M)

1:00 -1:45pm	M	Agency Owner Panel Moderators: Candace Thornton IXI Corporation Panelists: Joe Perry JP Perry Insurance	Kevin Karl Kemper Auto and Home Steve Canty Brightway Insurance Kathy Scott State Farm	Starboard
Our team of agency owners will offer their insights in a free ranging Q&A. Members of the panel represent perspectives from both independent and captive and across the spectrum of personal, commercial, life, and health.				
1:45 -2:00pm	M	Ease of Doing Business: How Insurers Can Make It Easier To Do Business With Agents	John Donahue GMAC Insurance	Starboard
2:00 -2:45pm	M	Making Sense of a Common Sense Approach to the Carrier - Independent Agent Relationship	Nort Salz Deep Customer Connections	Starboard
Most insurance veterans would agree with the speaker’s business premise that “if you make it easier for your agents to write more business with you, they will.” Initially based on common sense and hearsay, this premise has been validated by 7 years of Deep Customer Connections’ research in which 40,000 independent agents have participated, describing in both quantitative and qualitative detail what is important about “making business easier” and how carriers perform in that arena. In collaboration with NAMIC, the firm has conducted similar research over a 2 year period with carrier executives on their views of the subject and what initiatives they are taking.				
The focus of this presentation will be on what the speaker has learned from all that research about why making it easy is not so easy and what you can do about it.				
2:45– 3:15pm	Networking Break Break sponsored by Highline Data			

3:15 – 4:00pm	M	A Pathway Modeling Approach to Understanding Consumer Decision-making Process in Selecting and Renewing Insurance Products	Christina Liao CMI Research	Starboard
		<p>How can you maximize your resources to acquire more customers and motivate them to purchase more coverage? Do you know how your target customers choose to buy from you or your competitors? How do they think you're doing on the most important elements that influence their purchase decision? How can you get the customers you have to buy more types of insurance from you?</p> <p>This presentation will discuss a comprehensive pathway modeling approach designed to improve understanding of how "upstream" behaviors influence "downstream" metrics. A case study will compare the likelihood-to-renew model for multi-policy vs. single-policy customers for retention by their current agency. The company can understand where to allocate resources to retain single-policy holders at the current level. More importantly, by contrasting with the multi-policy holder model, the company can develop strategies to convert a single-policy holder into a multi-policy holder. Implications for marketing and target strategies will be discussed.</p>		
4:00-4:45pm	M	Marketing Channels New & Old: Psychological Portals to the Insurance Consumer Mind	John Davis The Lazarus Group, LLC	Starboard
		<p>Marketing Sciences, like Economics, have begun to embrace the contributions of Psychology to their understanding of consumer decision making. While marketers have more often embraced the statistically predictive nature of data, their understanding of the tools of persuasion that make up the marketing mix has lagged.</p> <p>With a growing number of ways to reach and communicate with consumers – as well as the increasingly persuasive potential of those communications – marketers can better understand how to effectively advertise and entertain. Mr. Davis' presentation will challenge us to make the most of these channels after considering their full persuasive potential.</p> <p>This session explores how people think – or don't think – when making (even complex) financial decisions, and how marketers can best utilize the channels available to them to frame their persuasive arguments.</p> <p>Who should attend: personal lines marketers, behavioral researchers, branding & positioning professionals.</p>		

Competitive Intelligence Sessions (C)

Answering the tough questions

Questions about some lines of insurance really vex researchers because the information is either not filed as it is for personal auto or home (e.g.: boats); or it is included but not identifiable within the stats for those lines (e.g.: motor homes); or underwriters may have wide latitude in adapting the filed rates and forms (e.g.: commercial). In this workshop we will look at how to attack some of those difficult questions.

The lines and questions are many and diverse, but we will look for methodology and sources that might be helpful to persons handling very different lines. Participants should return to their jobs with new ideas, techniques, and sources in their tool kit.

Presentations on Monday will set the stage for participative case studies on Tuesday.

1:00 -2:00pm	C	Leveraging Human Intelligence for Maximum Market Insights	Rick Marchetti The Hartford	Compass
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Most companies have adequate secondary research methods and sources to collect information on competitors but few have mastered the art of using the human source to garner real-time, actionable insights. This presentation uses a real-life case study to demonstrate the effectiveness of developing a structured and organized system to bolster and supplement intelligence collection efforts.

Who should attend: competitive intelligence practitioners, market researchers, product analysts, state managers, etc. in both Personal and Commercial Lines.

2:00 -2:45pm	C	Producing Winning Intelligence	Bob Lehmann Fuld & Company	Compass
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Attacking a challenging question requires a disciplined, replicable approach that includes identifying, among other variables, the questions and level of detail appropriate to the project and to your organization. This session will lead the participant through a process and considerations for establishing such an approach, which will be brought to bear in case studies the following day.

2:45- 3:15pm	Networking Break			
	Break sponsored by Highline Data			

3:15 – 4:45pm	C	Producing Winning Intelligence (continued)	Bob Lehmann Fuld & Company	Compass
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ALL ATTENDEES -- Monday evening

5:30 – 7:00	Exhibit Fair & Reception		Port / Windward
	Reception sponsored by Conning & Company		

**Society of Insurance Research
40th Annual Conference**

**November 14 – 17, 2010
Wyndham Riverwalk Hotel
Jacksonville, Florida**

Tuesday

7:00 – 8:00am	Registration, Continental Breakfast, & Networking Opportunity Breakfast sponsored by The Griffith Foundation		Port / Windward
8:00 – 8:15am	Recap and introductory remarks	Gary Hodge <i>Conference Chair</i> American Modern Insurance Group	Starboard
8:15 - 8:30am	Social Media Study Many P&C thought leaders report that they expect social media advancement/implementation to remain a virtual unknown during the next few years. Many are confused with their own strategies and forecasts. However, some insurance carriers and financial services providers have embraced communications via social media. This brief session will highlight the results of a study by Competiscan to measure the effectiveness of social media through the eyes of consumers and insurance brokers in order to help companies as they formulate their own strategies.	Richard Goldman Competiscan	Starboard
8:30 - 9:15am	Social Media Strategy in the Insurance Industry The debate over if, how, or when insurers should participate in social media causes confusion and concern over a variety of fronts. This presentation will address these issues within a structured, practical framework. This presentation will be very interactive and SIR Members and Conference attendees will be solicited prior to the conference for their key questions, issues, and concerns about social media in the insurance industry. Tom will answer these key questions and address issues of interest. Who Should Attend: Insurance Professionals in all segments (P&C, Personal & Commercial Lines, Life & Health), Competitive Intelligence Professionals, and those involved with Agency Operations.	Tom Wetzel Thomas H. Wetzel & Associates	Starboard
9:15 - 9:45am	Networking Break Break sponsored by LexisNexis Insurance Analytics		

CHOICE of CONCURRENT TRACKS

Tuesday morning, choose between Marketing & Research or Health

Marketing and Research Sessions (M)

9:45 - 11:00am	M	Trade Association Perspective (panel)		Starboard
		Moderator:	Mike Murray Insurance Services Office	
		Panelists:	Patricia A. Borowski PIA	
		Robert Detlefsen NAMIC	Donald Griffin PCIAA	

11:00 – 11:45am	M	<p>Property-Casualty Small Insurers From Static to Strategic: A Market Impact Study and Analyses of Successful Performers</p> <p>In spite of conventional wisdom predicting consolidation in the property-casualty industry and the generally acknowledged advantages of scale, small insurers remain a significant segment of the underwriting capacity. They continue to provide substantive competitive threats to both large and other small insurers as well as new opportunities for strategic partnering or acquisitions. This presentation highlights findings from Conning’s analysis of the strengths and challenges for small insurers and how and where successful small insurers have outperformed the market.</p> <p>The analysis includes all major lines of property-casualty insurance except reinsurance and financial guaranty.</p> <p>Who should attend: Market strategists; Acquisition analysts; Underwriting managers; insurance professionals who work for or compete with small insurers.</p>	<p>Clint Harris Conning Research & Consulting</p>	Starboard
11:45am – 12:30pm	M	<p>Unleashing the Power of Analytics in Insurance</p> <p>Traditional analytics groups tend to be specialized in their capabilities.</p> <p>Many live in the world of statistics, and are therefore prone to missing the “big picture.” Some are more like data summarizers, and defer to the client to envision impactful uses of the data. They remain disconnected from the C-Suite simply because of the “language” barrier, and get relegated to a base level support function.</p> <p>A transformative analytics group must not only envision the innovative strategy and communicate recommendations but also help execute the solution. This presentation explores the characteristics an analytics strategy team should embrace in order to make a significant impact on the top and bottom line.</p>	<p>Neeraj Arora Farmers Insurance Group</p>	Starboard

Health Insurance Sessions (H)

Health Insurance track sponsored by **Competiscan**

9:45 - 11:00am	H	<p>Healthcare reform – What does it mean for you and for society and how do you build tactical competitive advantage in this environment?</p> <p>We will cover the new PPACA law’s impact at a high level (and humorous manner) and then double click down a few levels to cover how to build tactical advantage to win, including how to use graded benefits, durational effect modifiers, advanced age-band rate sloping, and relationship measuring for success in the upcoming regulatory environment.</p>	<p>Richard Skyba Regence BlueCross BlueShield</p> <p>Carol Taylor Beacon Benefit Consulting</p>	Admiralty
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11:00 – 11:45am	H	Critical Illness Insurance 2011 and Beyond: The New "Must Do" Product in U.S. Markets See how current events are creating a context in which this crucial financial protection product has new significance for insurers, distribution and the consumer. We will cover what this emerging market is as well as why carriers should jump in, global perspectives, product design & applications and the basic underlying need for critical illness protection.	Sheila Matheson Optimum Re Insurance Company	Admiralty
11:45am – 12:30pm	H	Market based benefit design: An innovative approach to lower healthcare costs. For too long providers have been setting the prices and consumers have been insulated from those prices. Provider contracting has not controlled costs. Hear about a proposal that would use market forces to rein in medical trend and increases in medical insurance premiums.	John Pickering Milliman Seattle Health Practice	Admiralty

ALL ATTENDEES

12:30 - 1:30pm	Lunch (provided) Lunch sponsored by American Modern Insurance Group	Port / Windward
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CHOICE of CONCURRENT TRACKS

Tuesday afternoon, choose between Marketing & Research, Health, Technology/Analytics, and Competitive Intelligence

Marketing and Research Sessions (M)

1:30 - 2:15am	M	Insurance Marketing Competitive Update With so much buzz about emerging marketing channels and changing consumer media habits, how is all that actually affecting direct response and lead generation in traditional insurance marketing channels? This presentation will explore current marketing trends in our industry, with an emphasis on differing company approaches, what has changed, and what has not. Key areas covered will be competitive activity and consumer attitudes related to media channels, with a deep dive on direct mail and email, and predictions on where things are headed.	John Coleman Mintel Comperemedia Tyler Nitz Mintel Comperemedia	Starboard
2:15 – 2:45pm	M	Accelerating Agent & Customer Insight: Developing a Market Research Online Community Harness the growing power of proprietary online communities as a source of rich agent & customer insight! We will show you how to use social research communities and leverage the voice of the agent and customer. This will position insurers to be better partners with their agents, while also boosting customer satisfaction and loyalty.	Sandy Lasky ORC Research	Starboard
2:45 - 3:15pm	Networking Break Break sponsored by NAIC			

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3:15 - 4:00pm	M	Online / Channel Insurance Shopping & Trends	Susan Engleson Kleinman comScore, Inc.	Starboard
		This presentation will share with attendees what comScore has learned about what works and what doesn't in online marketing, based on their tracking of personal lines P&C, life, and health in the online insurance space since 2004.		
4:00 - 4:45pm	M	Insurer Advertising Trends	Jaimie Pickles Canal Partner LLC Candace Thornton IXI, an Equifax company	Starboard
		In 2009, insurance carriers spent nearly \$600 million in online advertising. The year-over-year increase was 47%. This was an extraordinary result given year-over-year digital ad spending by all other industries was nearly flat. Further, insurer spending exceeded all other industries' in terms of the percent of total ad dollars allocated to online display advertising. In this session, we'll take a look at the makeup of the online insurance consumer and itemize insurer ad spending levels/trends by marketing channel: traditional, paid search, online display, online leads and online video.		

Health Insurance Sessions (H)

Health Insurance track sponsored by **Competiscan**

1:30 - 2:15pm	H	Is it now safer and cheaper to cover Lasik vs. the traditional vision benefits approach?	Robert A. Levine Qualsight Lasik Ray Martin MarACon, LLC	Admiralty
		Since LASIK (laser in-situ keratomileusis) was approved by the FDA in 1995, more than 15 million procedures have been performed in the United States and more than 28.3 million world-wide, as reported by Market Scope, an industry ophthalmic market research firm. According to these numbers, LASIK is the most common elective surgery in the U.S. LASIK is also considered one of the most successful and safe elective procedures. In this session, learn about the safety and efficacy of LASIK vs. the risk of long-term contact lens wear and the ease of setting up a funded or unfunded LASIK benefit to generate long term savings of traditional vision benefit dollars.		
2:15 – 3:00pm	H	Personalized medicine and pharmacogenomics: impacts from the brave new world of personalized medicine?	Karen Beauchamp Humana Rx	Admiralty
		The advent of personalized medicine, which targets individualized treatment and care based on personal and genetic variation, is a disruptive innovation that will create both opportunities and challenges for traditional healthcare and emerging market participants. Personalized medicine has the potential to reduce payers' costs in the long term by providing the precise diagnostics required to avoid unnecessary or ineffective treatments, prevent adverse events, develop prevention strategies, and deliver more effective, targeted therapeutics.		
3:00 - 3:15pm		Networking Break		

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3:15 - 4:00pm	H	21st century dental products	<p>Roger Schultz Simple Benefit Plans</p> <p>Learn about the inherent superiority of dollar based dental design vs. traditional dental benefits. A representative of the Consumer Directed Benefits Association will talk about the vast superiority of dollar based dental and trends happening with these products vs. the traditional approach of procedure based / managed care dental benefits. The session will include a review of significant utilization, claims, and plan performance data; a look at what traditional dental plans actually pay as a percentage of incurred claims; measuring a plan's performance via ratios; alternative plan designs that promote individualized patient care and the procedures for the best long term outcomes; dental office economics and the use of PPOs, impact on time, services, education, and quality; alternative funding of these plans and policyholder retention.</p>	Admiralty
4:00 - 4:45pm	H	The Business Opportunity that Health Reform created in Medicaid Managed Care	<p>Todd Guren Providence Health Plan</p> <p>With Medicaid membership expected to grow 25% nation-wide by 2016, there is an opportunity for payers and providers. Health insurers can create new systems of care and financing in partnership with providers who understand how to provide effective health care for this medically complex population.</p>	Admiralty
4:45 – 5:30pm	H	Advanced segmentation methodologies for health insurance companies	<p>Jim Laiderman The Nielsen Company</p> <p>Julie Pabich The Nielsen Company</p> <p>This session is about the process of enrollment, building actionable segmentation, and implementing enterprise-wide change. See how major health insurance companies are using segmentation to change the way they look at their customers and understand potential in their markets. The session will focus on how to segment those buying individual coverage, the uninsured, and niche populations such as the Aging Baby Boomers. You will take away a clear understanding of how to develop a 360 degree view of the consumer, which means looking both inside and outside your customer file.</p>	Admiralty

Technology/Analytics Sessions (T)

1:30 - 2:45pm	T	What is the state-of-the-art in analytical technology for carriers?		Tug
		Moderator:	<p>Kevin Karl Kemper Auto and Home</p>	
		Panelists:	<p>Rich Babel LexisNexis</p> <p>John Lorimer LexisNexis</p> <p>Tim Prunk Acxiom</p>	
		Katie DeGraaf EMB		
		Tom McCarthy Mitchell Medical		

Wednesday

7:00 – 8:00am	Registration, Continental Breakfast, & Networking Opportunity Breakfast sponsored by Allstate Insurance Company		Port / Windward
8:00 - 8:15am	Recap and introductory remarks	Gary Hodge American Modern Insurance Group	Starboard
8:15 - 9:45am	Analyst Perspective (panel) Moderator: Panelists: Laline Carvalho Standard & Poors	Mike Murray Insurance Services Office James B. Auden FitchRatings Andrew Colannino A.M. Best	Starboard
8:30 – 9:45pm	B. I. G. (B. I. G. members only) Sponsored by Competiscan		Admiralty
9:45 - 10:15am	Networking Break & Hotel Checkout Break sponsored by NAIC		
10:15 - 11:00am	Solving Your Customers’ Newest and Biggest Problems: Developing New Products to Gain and Retain Amid Changing Customer Needs Over the last few years, businesses and consumers alike have faced some of the most financially challenging times in U.S. history. Thousands of businesses have failed that traditionally relied on the “tried and true”. Meanwhile, revenues that were once presumed are no longer achievable, causing decision-makers to seek out new ways to reduce costs while trying to find new opportunities. This presentation is intended to assist insurers to grow their businesses as customers are particularly cautious in their planning. The session focuses on your critical need to develop new products and services. It describes various tools, proven techniques and successful processes used to identify unmet customer needs, screen potential product offerings and ultimately make confident decisions regarding products that can improve your ROI in a competitive marketplace. Developing internal benchmarks for success will be discussed, with insights provided to those dealing in personal lines, commercial, life/health and property/casualty lines. The session is applicable to Insurance Professionals responsible for Strategic Planning, Product Development, Marketing, and Marketing Research, Sales and Business Development, and Customer Insights.	Jack Korte MRSI Research	Starboard

11:00 - 11:45am	Commercial Customer Segmentation Strategies	Howard Goldstein The Glen Ellyn Consulting Group, LLC	Starboard
	<p>During this session we will take attendees from "concept to cash"; that is, move an organization from thinking about doing target marketing to putting profitable business on the books. Included are reasons for becoming target/niche marketing driven; descriptions of various ways in which to segment the commercial market; discussion of some costs involved with target/niche marketing; identifying potential organizational challenges in moving to a target marketing oriented company; discussion of challenges to agents and brokers in dealing with target marketing programs; providing a proven process for taking an organization from a generalist to a target/niche markets focused company.</p> <p>Issues addressed are based upon real life experiences and include both successes and failures in implementing programs. The techniques described have worked in the small, medium and large commercial markets. The processes described have been taught and successfully implemented throughout North America, Europe, and Asia.</p>		
11:45 – Noon	Wrap Up and Closing Comments	Gary Hodge American Modern Insurance Group	Starboard
	<p>Prize Drawings Must be present to win. Only paid or coupon attendees are eligible. Board & staff not eligible. Drawings sponsored by Allstate Insurance Company and by Conning Research & Consulting</p>		

We'll see you in Long Beach, California in 2011!