

50th

ANNIVERSARY



Group
Underwriters
Association
of America

50th Anniversary Celebration & Conference
Stayin' Alive: Celebrating
50 Years of Underwriting
Excellence and Innovation

May 17-20, 2026
The DeSoto, Savannah, GA



Bring Back the Art of Underwriting

About FJA

FJA helps insurers eliminate manual work and streamline complex processes, so teams can focus on higher-value decisions. Our solutions combine deep insurance expertise with modern technology to improve accuracy, speed, and operational efficiency across underwriting and reinsurance.

Meet our SMEs



Benjamin George
Director of Group Solutions



Benjamin Breban
Business Analyst III

Our Solutions

Underwriting Workbench

- Focus on risk, not admin
- Automate data intake and case setup for speedier proposal generation

Reinsurance Accelerator

- Centralize treaty management
- Automate premium & claims calculations

Auto Adjudicator

- Automatically process routine Evidence of Insurability (EOI) cases in real time
- Route only complex cases to underwriters for medical underwriting

Key Benefits

- Reduced processing time
- Improved accuracy rates
- Lower operational costs
- Enhanced customer experience





FROM THE PRESIDENT

Welcome to the 50th Annual GUAA Conference!

Welcome to the 50th Annual Group Underwriters Association of America (GUAA) Conference—and welcome to Savannah, Georgia, where history, hospitality, and a slower pace remind us that some things really do get better with time.

Reaching our 50 years of GUAA is no small feat. For five decades, GUAA has brought together underwriting professionals who thrive on navigating change, solving complex problems, and occasionally debating participation requirements with more passion than polite society might expect. That longevity speaks to the strength of our community and the enduring relevance of what we do every day.

On behalf of the GUAA Board of Directors, I am thrilled to welcome our long time members, past leaders, and the many new faces joining us this year. Whether this is your first GUAA conference or you have been coming for decades, we are glad you're here—especially as we celebrate this milestone together.

I would like to extend my sincere thanks to the GUAA Board of Directors and our outstanding committee members, who volunteered countless hours to design a conference that reflects both our legacy and our future. Their work ensures that GUAA remains what it has always been at its best: practical, insightful, and built by underwriters, for underwriters.

We are also grateful to our sponsors and exhibitors for their generous support. Please be sure to spend time connecting with them. Much like underwriting guidelines, these partnerships have evolved over time—and they continue to play a vital role in keeping our organization strong.

This year's agenda is intentionally designed to honor our past while keeping our eyes firmly on what's ahead. From sessions that explore how underwriting has changed over the decades (and how some core principles stubbornly refuse to budge), to discussions on artificial intelligence, regulatory complexity, product innovation, and workforce evolution, the program reflects an industry that never stands still—even after 50 years. And yes, the ever popular "Let's Talk Shop" sessions return, proving once again that nothing brings people together like a really good underwriting debate.

Of course, no GUAA conference would be complete without meaningful opportunities to connect outside the meeting room. Monday night's 70s themed celebration at The DeSoto is our way of celebrating 50 years in proper GUAA style—with great company, good food, and just enough nostalgia to remind us how far we've come.

As we look beyond Savannah and toward the next 50 years of GUAA, your voice remains essential. Please take a few moments to complete the post conference survey and consider getting involved with a committee or leadership role. GUAA's strength has always come from members who are willing to contribute, mentor, and lead the next generation.

Thank you for being part of GUAA's journey—past, present, and future. It is truly an honor to serve as President during this landmark year. Enjoy the conference, enjoy Savannah, and here's to the next chapter of GUAA.

Nathan Schwartz
President, GUAA
Sun Life

CREATING
SOLUTIONS

LEVERAGING
PARTNERSHIPS

DRIVING
INNOVATION

**SHAPING
THE REINSURER
OF TOMORROW**

KEYNOTE SPEAKER

Monday, May 18th

Cindy Goff

*Vice President, Supplemental Benefits and Group Insurance
American Council of Life Insurers (ACLI)*



Cindy Goff is Vice President of Supplemental Benefits and Group Insurance at the American Council of Life Insurers (ACLI), where she develops and implements state and federal public policy positions and strategies to ensure people have access to the financial protection products they need.

She has more than 35 years of experience in state and federal legislative and regulatory advocacy. She previously served as VP of Product Policy at America’s Health Insurance Plans (AHIP) in DC; as VP of policy for EmblemHealth in New York; and as public policy director at Blue Cross Blue Shield of Minnesota. She has extensive expertise in the Affordable Care Act, Medicare, Medicaid, paid family and medical leave, and HIPAA Excepted Benefit products such as Supplemental, Dental and Vision.

Cindy is a graduate of the University of Minnesota, a former Peace Corps volunteer (Central African Republic '83 - '85), a published comic book author, and a die-hard Minnesota Twins fan.

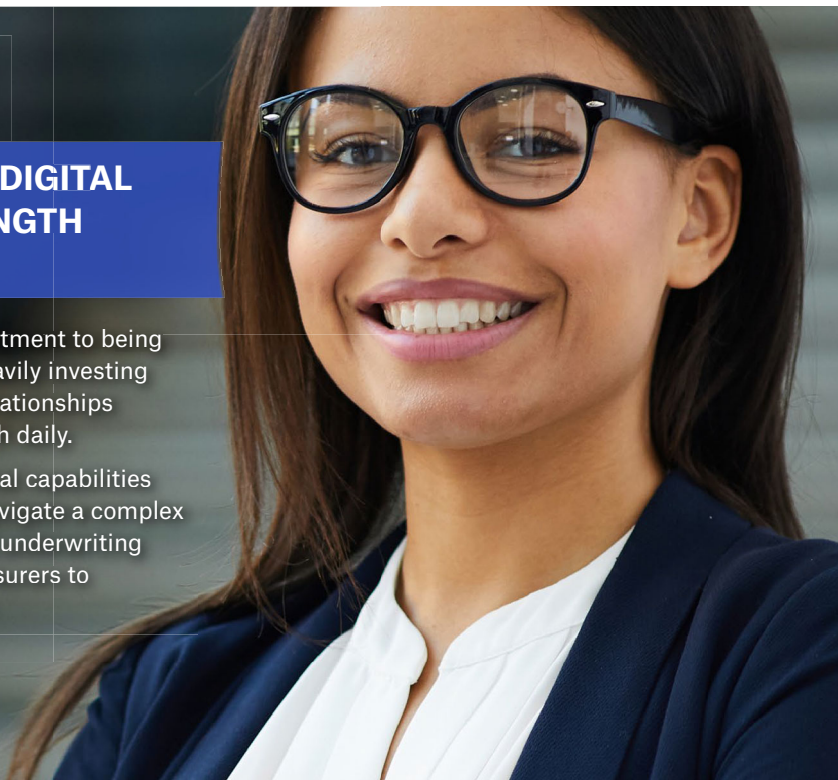
Munich Re Life US

RISK EXPERTISE POWERED BY DIGITAL INTELLIGENCE AND THE STRENGTH OF TRUE PARTNERSHIP

At Munich Re Life, we are united by our commitment to being our clients’ premier business partner. We’re heavily investing in our talent and offerings to strengthen our relationships with the people and organizations we work with daily.

With strong global expertise, advanced technical capabilities and robust capital solutions, we help clients navigate a complex and dynamic risk landscape. From accelerated underwriting to inforce management, we partner with life insurers to combat the challenges of today and tomorrow.

munichre.com/us-life



NOT IF, BUT HOW



Guiding You Through Every Risk Decision



RGA's Group Life, Accident, and Disability business stands apart with decades of specialized expertise and unwavering commitment to our partners.

We're engaged on every level – delivering innovative solutions, responsive service, and hands-on support that makes a difference. From MedScore®, our risk insight tool powered by Rx and Dx data, to flexible underwriting, our team partners with you to navigate complex risks and grow profitably.

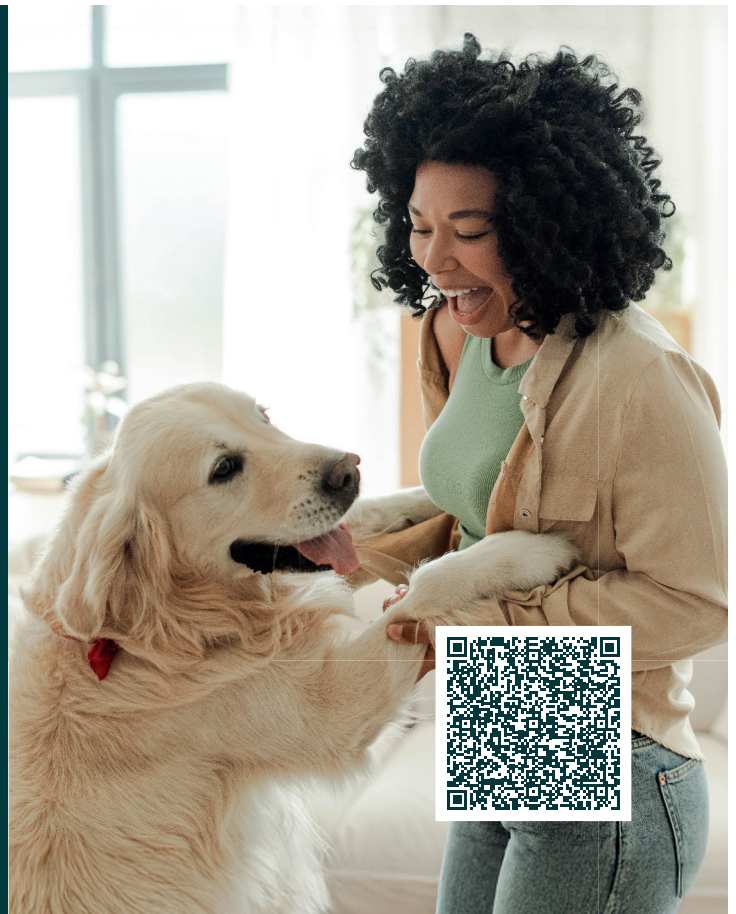


**Trusted partner.
Proven results.**



In a moment of reflection, you realize the world moves fast. But you're confident because you have your partner at your side. Someone who knows you, understands you and will stick with you through good times and bad.

Let us help you fulfill your promise.





**Connected Data.
Smarter Underwriting.
Faster Decisions.**



FINEOS AdminSuite leverages embedded AI to unify quote-to-claim operations, including Quote and Underwriting, Policy, Billing, Claims, and Absence, all on a single platform.

FINEOS CUSTOMERS REPORT:

15%  **increase in new business premium**

40%  **increase in underwriting and sales productivity**

30%  **reduction in operating costs**

Transform group underwriting with connected policy, claims, and member data. Give underwriters the speed, accuracy, and scalability to respond faster, improve pricing precision, and drive more profitable growth.



7 of the 10
largest employee benefits
insurers in the U.S.



Discover how FINEOS AdminSuite helps carriers modernize quote-to-claim operations by visiting us at www.FINEOS.com.

Copyright © FINEOS Corporation 2026

AGENDA

GUAA Annual Conference Agenda May 17-20, 2026

Sunday, May 17, 2026

<u>TIME (All Times EDT)</u>	<u>SESSION</u>	<u>TITLE & SPEAKER</u>
3:00 - 6:30 pm	Conference Registration Madison Ballroom Lobby	
4:30 – 5:00 pm	New Member Reception Harborview	
5:00 – 6:30 pm	Opening Reception Harborview	

Monday, May 18, 2026

7:00 - 4:00 pm	Conference Registration Madison Ballroom Lobby	
7:00 – 8:00 am	Breakfast Madison Ballroom	
8:00 - 8:30 am	Welcome and Opening Remarks Oglethorpe Ballroom	Christopher Howley, GUAA Vice President
8:30 - 9:30 am	General Session Oglethorpe Ballroom	Keynote Speaker: <i>Turn the Beat Around: How HIPAA- Excepted Benefits Energize the Supplemental Space</i> - Cindy Goff
9:30 - 9:45 am	Break Foyer	
WORKSHOP I 9:45 – 10:45 am	General Session Oglethorpe Ballroom	<i>Through the Decades: How Work, Benefits & Underwriting Have (and Haven't) Changed</i> - Karl Hibbs, Mike Anderson and Matt Desfosses

AGENDA

<u>TIME (All Times EDT)</u>	<u>SESSION</u>	<u>TITLE & SPEAKER</u>
10:45 - 11:00 am	Break Foyer	
WORKSHOP II 11:00- 12:00 pm	General Session Oglethorpe Ballroom	<i>From AI Interest to Implementation: Industry Trends and Lessons in ROI from Group Insurance Underwriting</i> - Chelsea Wild and Richard Allaway
12:00 – 1:00 pm	Lunch Madison Ballroom	
WORKSHOP III 1:00 – 2:00 pm	Life Cumberland Sapelo Room	<i>Looking Back, Moving Forward: How 50 Years of Progress Shape Group Life Actuaries' Perspectives on the Future of Mortality</i> - Joe Kandarappallil, Chris Lockhart, Tony LaSala, Jack Geiger and Frank Walle
	Dental & Vision Ossabaw Room	<i>Dental Market Trends</i> - Joanne Duff, Joanne Fontana and Javier Miranda
2:00 - 2:15 pm	Break Foyer	
WORKSHOP IV 2:15 – 3:15 pm	Life + Disability & Absence Cumberland Sapelo Room	<i>Medical Marvels & Underwriting Magic: The Wild Ride of Underwriting through Medical Advancements</i> Maryam B. Shapland, MD, Karl J. Hibbs Jessica Braswell, MD and Rich Turbin
	Dental & Vision Ossabaw Room	<i>Dental Market Update</i> - Jerry Berggren
3:15 – 3:30 pm	Break Foyer	

AGENDA

TIME (All Times EDT)

SESSION

TITLE & SPEAKER

WORKSHOP V

3:30 - 4:30pm

Disability & Absence
Cumberland Sapelo Room

Disability Insurance: From Disco to Digital, Dancing Through Economic Change and AI Innovations - Patrick Keough

Supplemental Health
Ossabaw Room

Groovin' Through Supp Health Risk: Underwriters Ask, Actuaries Answer - Kathy Earle, Jennifer Howard and Caroline Cross / Moderators: Karen Andreasen and Scott Parker

4:30 - 4:45 pm

Break

WORKSHOP VI

4:45 - 5:30 pm

General Session
Cumberland Sapelo Room

Past Presidents – Survivors Q&A: Your Experience with GUAA and How It Shaped Your Career - Past Presidents: Art Dammers, Phil Lacy, Libby Corcillo, Joe Iannetti and Matt Clark
Moderator: Chris Howley

6:30 - 9:00pm

GUAA Evening Event
Madison Ballroom

The DeSoto, 70's Theme Party
Dinner and Entertainment

Tuesday, May 19, 2026

TIME (All Times EDT)

SESSION

TITLE & SPEAKER

7:00 - 8:00

Committee Breakfast Meeting

Dental Committee
Reynolds Suite (2nd Floor)

Supplemental Health Committee
Lafayette Suite (2nd Floor)

7:00 - 8:00 am

General Attendee Breakfast
Madison Ballroom

WORKSHOP VII

8:00 – 9:00 am

General Session
Oglethorpe Ballroom

Different Strokes for Different Folks: Case-Level Pricing Philosophies by Segment and Size - Alex Hoffman, Noel Kirsch and Mike Torson

9:00 – 9:15 am

Break
Foyer

AGENDA

TIME (All Times EDT)

SESSION

TITLE & SPEAKER

WORKSHOP VIII

9:15 – 10:15 am

General Session
Oglethorpe Ballroom

What Your Work Style Is Really Saying: Behavioral Insights for Better Collaboration and Talent Decisions - John Broer

10:15 – 10:30 am

Break
Foyer

WORKSHOP IX

10:30 - 11:30 am

General Session
Cumberland Sapelo Room

From Submission Chaos to Underwriting Insight: Reimagining the RFP-to-Proposal Lifecycle with AI - Dan Watt, Betina Musser and Nishanth Vittal

Dental & Vision
Ossabaw Room

Vision Overview - Dan Schauer and Felicia Wheeler

11:30 - 12:30 pm

General Attendee Lunch
Madison Ballroom

Committee Lunch Meetings

Disability & Absence Committee
Reynolds Suite (2nd Floor)

Life Committee
Lafayette Suite (2nd Floor)

WORKSHOP X

12:30 - 1:30 pm

Disability & Absence
Cumberland Sapelo Room

Let's Talk Shop: Absence & Disability Unfiltered - Allyson Welsh, Jackie Beise and Joe Skvorak

Supplemental Health
Ossabaw Room

The All-Inclusive Groove: Is Your Supp Health Underwriting Model a Solo Act or a Soul Train? - Panel: Matt Alford, Sean Amata, Nick Morison, Grant Remington and Robert Weidner

1:30 – 1:45 pm

Break
Foyer

AGENDA

TIME (All Times EDT)

SESSION

TITLE & SPEAKER

WORKSHOP XI

1:45- 2:45 pm

Life
Cumberland Sapelo Room

Let's Talk Shop - Kathleen Adams, Mike Anderson and David Spak

Dental & Vision
Ossabaw Room

Let's Talk Shop - David Ward

2:45 - 3:00 pm

Break
Foyer

WORKSHOP XII

3:00 – 4:00 pm

Disability & Absence
Cumberland Sapelo Room

PFML Experience Trends and Pricing Considerations - Jill Falkenberg and Paul Correia

Supplemental Health
Ossabaw Room

Let's Talk Shop Jive Talkin': Supp Health Underwriting Risk and Pricing
Moderators: Kristin Tiffenbach and Joe Zezza

4:00 – 5:00 pm

Reception
Pulaski

Wednesday, May 20, 2026

TIME (All Times EDT)

SESSION

TITLE & SPEAKER

7:00 - 8:00 am

Breakfast
Madison Ballroom

WORKSHOP XIII

8:00- 9:00 am

Disability & Absence
Cumberland Sapelo Room

PFML Then & Now: Retro Roots, Modern Rules - Abigail O'Connell, David Setzkorn and Judy Buczek

Supplemental Health
Ossabaw Room

Stayin' Alive in Supp Health Underwriting: Building the Workforce for What's Next - Moderator: Robert Weidner, Panel: Karen Andreason, John Myers, Chase Norris and Scott Parker

9:00 - 9:15 am

Break
Foyer

AGENDA

TIME (All Times EDT)

SESSION

TITLE & SPEAKER

WORKSHOP XIV

9:15 – 10:15 am

Disability & Absence
Cumberland Sapelo Room

Outwit, Outlast and Out-Underwrite: Underwrite Amongst Your Peers to Stay on The Island - Rodney Yoder, Molly Weaver, Jason Hubeny and Nathan Fletcher

Dental & Vision
Ossabaw Room

Dental Inflation Uncovered - Dan Tessitore and Kyle Freeman

10:15 – 10:30 am

Break
Foyer

WORKSHOP XV

10:30 - 11:30 am

Life
Cumberland Sapelo Room

From Quote to Enrollment and Beyond: Insights for Smarter Underwriting - Mike Maceiko, Kate Lanning and Mike Brayton

Supplemental Health
Ossabaw Room

Do the Hustle: Let's Talk Shop on Supp Health Industry and Market Trends - Moderators: Kristin Tiffenbach and Joe Zezza

11:30 am

Conference Adjournment

Anti-trust Statement

The Group Underwriters Association of America (GUAA) is committed to adhering strictly to the letter and spirit of the antitrust and competition laws of the USA. Forums conducted by GUAA are intended solely to provide an opportunity for the expression of various points of view on topics described in the agenda. Under no circumstances shall any GUAA sponsored forum be used as a means for competing companies to reach any understanding, either express or implied, which tends to restrict competition or in any way to impair the ability of the attending companies to exercise independent business judgement regarding matters affecting competition. Attendees to any GUAA sponsored forum shall refrain from discussions with competitors on topics such as pricing, terms and conditions of dealing, cost information, marketing strategy or any other sensitive competitive information.



**YOUR GROUP BENEFITS REINSURANCE
PARTNER OF CHOICE SINCE 1994**

A strategic partner for customized solutions.

quota share | excess risk
private label life, disability, supplemental health,
& paid leave

For more information

Visit: www.TheHartford.com/GRP

Contact: Gary D'Onofrio, Director of Sales at **704-972-0895**

Email: gary.donofrio@thehartford.com



WORKSHOP DESCRIPTIONS

Monday, May 18, 2026

**Keynote Session – *Turn the Beat Around: How HIPAA-Excepted Benefits Energize the Supplemental Space*
Cindy Goff - VP of Supplemental Benefits and Group Insurance, ACLI**

Turn the Beat Around: How HIPAA-Excepted Benefits Energize the Supplemental Space

As we mark 50 years of innovation, resilience, and leadership across our industry, this session invites us to look forward with the same bold spirit that shaped the last five decades. Join Cindy Goff, VP of Supplemental Benefits and Group Insurance at ACLI, for a dynamic and thought provoking conversation on the forces reshaping today's benefits landscape — and the opportunities that lie ahead.

From regulatory shifts to emerging product trends, evolving consumer expectations, and the expanding role of supplemental health offerings, Cindy will explore how our industry can leverage its rich 50 year legacy to drive smarter, more inclusive, and more agile solutions for the next generation of customers. Whether you're focused on underwriting, product, pricing, or distribution, this session will challenge perspectives, inspire ideas, and spotlight the critical work that will define our next chapter.

Together, we'll celebrate how far we've come — and chart a path for the next 50 years of impact.

Workshop 1

**General Session – *Through the Decades: How Work, Benefits & Underwriting Have (and Haven't) Changed*
Karl Hibbs – Underwriting Lead, Guardian Life Insurance Company
Mike Anderson – Director Underwriting Data Reporting & Analytics, Sun Life
Matt Desfosses – Managing Director, Guy Carpenter/Smith Group**

This session traces the evolution of work, benefits, and underwriting across five decades, blending nostalgia with data-driven insight. We'll decode what truly changed, what stayed remarkably constant, and what the next decade may demand from all of us.

Workshop 2

**General Session – *From AI Interest to Implementation: Industry Trends and Lessons in ROI from Group Insurance Underwriting*
Chelsea Wild - Vice President Group L&H Underwriting, Swiss Re
Richard Allaway - Chief Growth Officer, Vamrah**

AI adoption in insurance is accelerating, yet many carriers struggle to move from interest to implementation. This session shares insights from an industry survey that highlight how and where AI is being used in group underwriting today, and how adoption and priorities have evolved over the past year. It also explores common challenges underwriting organizations face - including building internal support for AI initiatives, quantifying ROI, and navigating implementation hurdles. Using examples from document-heavy underwriting workflows, we examine how carriers are overcoming these barriers and translating AI initiatives into measurable improvements in speed, capacity, and decision quality.

WORKSHOP DESCRIPTIONS

Workshop 3

Life – Looking Back, Moving Forward: How 50 Years of Progress Shape Group Life Actuaries’ Perspectives on the Future of Mortality

Joe Kandarappallil - Director, Actuary – Group Life Pricing, Prudential

Chris Lockhart - Director and Actuary: Employee Benefits Group Life Pricing, The Hartford

Tony LaSala - VP, Group Life Pricing Actuary, Swiss Re

Jack Geiger - VP and CFO, Group Life & Disability, Met Life

Frank Walle – Actuary, Symetra

This session traces 50 years of mortality evolution in Group Life insurance, highlighting the historical forces that shaped the current landscape. The discussion covers current post-COVID dynamics, emerging risks, and the diverse patterns across life segments. Forward-looking frameworks and scenario-based thinking are presented to contemplate future mortality drivers and ongoing changes in the industry.

Dental & Vision – Dental Market Trends

Joanne Fontana – Principal & Consulting Actuary, Milliman

Javier Miranda – Senior Actuarial Analyst, Milliman

Joanne Duff – First Vice-President & Actuary, American Benefits Consulting

Dental hot topics: What’s making our phones ring and our emails ding: Come learn from Milliman actuaries about what our commercial dental insurer clients are seeking our help with in 2026. This year’s hot topics include ways to enhance premium rate development, innovative dental benefits, regulatory changes such as the new California filing requirements, and more.

Workshop 4

Life + Disability & Absence – Medical Marvels & Underwriting Magic: The Wild Ride of Underwriting through Medical Advancements

Maryam B. Shapland, MD, DBIM - VP and Medical Director, US Individual Markets, RGA

Jessica Braswell, MD - Senior Medical Officer, L&H Reinsurance, Swiss Re

Karl J. Hibbs - Leader, Northeast Region Rating & Underwriting, State Paid Leave COE | Group Benefits

Rich Turbin - Head of Medical Underwriting Guardian Life Insurance Co.

Join a dynamic panel of medical directors and medical underwriters as they explore the evolving landscape of group benefits in the face of rapid medical advancements. This session will delve into how breakthroughs in medicine and technology are reshaping mortality and morbidity trends, transforming the medical underwriting process through AI, and expanding return-to-work opportunities for claimants.

Dental & Vision – Dental Market Update - NADP

Jerry Berggren - Director of Research & Information, National Association of Dental Plans (NADP)

In this session, Jerry will focus on current trends in the private dental market and their impact on consumers, dentists, and carriers. The conversation will also include an update on MLR legislation across the states.

WORKSHOP DESCRIPTIONS

Workshop 5

Disability & Absence - Disability Insurance: From Disco to Digital, Dancing Through Economic Change and AI Innovations

Patrick Keough - 2nd VP & Actuary, Munich Re Life US

A thought-provoking exploration of how economic shifts, industry disruption, and advances in AI are reshaping disability insurance.

Supplemental Health - Groovin' Through Supp Health Risk: Underwriters Ask, Actuaries Answer

Kathy Earle - Head of Claims & Service Finance, Guardian Life

Jennifer Howard - Principal & Consulting Actuary, Milliman

Caroline Cross - Director, Actuarial Manager, Voyara

Moderators: Karen Andreasen - Head of Supp Health Underwriting, Guardian Life

Scott Parker - AVP Specialty Health Underwriting Lincoln

Step onto the Supplemental Health dance floor with our panel of actuaries! Our panelists will share insights on balancing risk, innovation, and adaptability in underwriting practices, and discuss strategies for meeting the changing needs in today's marketplace. Don't miss this engaging session on moving like an actuary!

Workshop 6

General Session: Past Presidents – Survivors Q&A: Your Experience with GUAA and How It Shaped Your Career

Past Presidents: Art Dammers, Phil Lacy, Libby Corcillo, Joe Iannetti and Matt Clark

Moderator: Chris Howley

Join past presidents of the GUAA organization for an engaging and candid Q&A session that reflects on leadership, resilience, and the lasting impact GUAA can have on your professional journey. This interactive discussion invites former leaders to share real-world experiences—from navigating challenges and driving change to building networks and skills that carried forward into their careers. Through storytelling and open dialogue, participants will explore how GUAA leadership fostered growth, confidence, and lifelong connections, and how those lessons continue to influence their work today. Whether you're reconnecting with peers or offering insights to the next generation of leaders, this session celebrates the shared legacy of GUAA and the people who helped shape it.

Tuesday, May 19, 2026

Workshop 7

General Session: Different Strokes for Different Folks: Case-Level Pricing Philosophies by Segment and Size

Alex Hoffman – Financial Consulting Team Lead, Marsh ADL

Noel Kirsch - VP, National Accounts, New York Life

Mike Torson - Underwriting Consultant, Mutual of Omaha

WORKSHOP DESCRIPTIONS

Panel of industry leaders will discuss how bundled insurance products are positioned to clients and how packaging impacts pricing, risk management, participation, and overall employer and employee outcomes. They will also examine the underwriting, financial, and case complexities of bundling by size and segment across multiple lines, including looking at what has changed over the years.

Workshop 8

General Session – *What Your Work Style Is Really Saying: Behavioral Insights for Better Collaboration and Talent Decisions*

John Broer – Principal and Co-Founder, Real Good Ventures

This session is designed as a professional development experience for attendees, focused on increasing self-awareness and understanding how individual work styles impact others. Participants will receive insights into their natural workplace strengths, potential blind spots, and stretch opportunities, along with practical guidance on how behavioral data can support better talent and people decisions.

Workshop 9

General Session – *From Submission Chaos to Underwriting Insight: Reimagining the RFP-to-Proposal Lifecycle with AI*

Dan Watt - Chief Marketing Officer, FINEOS

Betina Musser - AVP Product Management, FINEOS

Nishanth Vittal - Director - Insurance Technology Transformation at PwC

Group insurance underwriting teams are under increasing pressure to respond to brokers faster while managing higher submission volumes and more complex product designs. However, much of the RFP-to-proposal lifecycle still relies on manual processes such as reviewing broker submissions, interpreting plan designs, cleaning census data, and validating information before cases can be rated. These preparation steps often consume a significant portion of underwriting and actuarial teams' time, delaying quote turnaround and limiting underwriting capacity.

Recent advances in artificial intelligence are enabling a new approach to underwriting operations. Technologies such as intelligent document processing, automated data normalization, and AI-driven workflow orchestration can streamline submission intake and improve the quality and completeness of underwriting cases before they reach pricing. In this session, FINEOS and PwC will explore how AI can help carriers modernize the RFP-to-proposal lifecycle. The discussion will highlight emerging industry approaches to digitizing submission intake, supporting underwriting preparation, and enabling faster and more consistent quoting processes. Rather than replacing underwriting expertise, these technologies enable a new operating model where AI handles data-intensive preparation tasks while underwriters and actuaries focus on judgment, pricing strategy, and portfolio outcomes.

Dental & Vision – *Vision Overview*

Dan Schauer - SVP & GM Strategic Partners, VSP Vision

Felicia Wheeler - Senior Underwriting Manager, VSP Vision

A high-level view of the vision insurance market from both a product and underwriting perspective, covering unique challenges and tailwinds and how vision fits strategically into a carrier's product mix going forward. The speaker will include perspectives of working with different carriers and partners and the unique vantage point VSP has when evaluating market trends.

WORKSHOP DESCRIPTIONS

Workshop 10

Disability & Absence - Let's Talk Shop: Absence & Disability Unfiltered

Allyson Welsh - AVP National Client Group Underwriting, Unum

Jackie Beise - Leader, Central Rating & Underwriting, Guardian

Joe Skvorak - Senior VP Underwriting & Market Research, Smith Group

Join us for a highly interactive Let's Talk Shop session where you'll collaborate with fellow underwriters to tackle the most pressing issues in the Absence and Disability space.

In small teams, you'll explore real world challenges, compare strategies, and uncover what truly works in today's environment. Come ready to talk, debate, learn, and leave energized with new ideas.

Supplemental Health - The All-Inclusive Groove: Is Your Supp Health Underwriting Model a Solo Act or a Soul Train?

Panel: Matt Alford - Voluntary Benefits Underwriting Leader, NY Life

Sean Amata - National Accounts Voluntary Underwriting Consultant, Sun Life

Nick Morison - Marketing Underwriter Consultant, RGA

Grant Remington – Director Underwriting, One America

Robert Weidner – Senior Underwriter, Mutual of Omaha

Every organization moves to a different beat. In this session, we'll shine a light on advantages and challenges of different Supplemental Health underwriting models – from solo performers to full ensembles.

Workshop 11

Life - Let's Talk Shop

Kathleen Adams - Manager, Group Underwriting, Lincoln Financial

Mike Anderson - Director Underwriting Data Reporting & Analytics, Sun Life Financial

David Spak - VP, Life, Accident & Health, Guy Carpenter

Join an interactive discussion (utilizing polling software) talking through all the trends, topics, and evolving dynamics that are influencing the Group Life marketplace. Come ready to participate, learn and share with some of the best minds in the industry.

Dental & Vision - Let's Talk Shop

David Ward - Underwriting Director, Humana

Topics include: Use of AI in the underwriting process, Recruiting/hiring/retaining talent, organizational structures, Anatomy of a case.

WORKSHOP DESCRIPTIONS

Workshop 12

Disability & Absence – PFML Experience Trends and Pricing Considerations

Jill Falkenberg - SVP Actuarial Services, GC Smith Group

Paul Correia - Consulting Actuary, Milliman, Inc.

Join actuaries Jill and Paul for an insightful session on the evolving Paid Family and Medical Leave market. Drawing on recent experience data from states with established paid leave laws, we will explore key trends in utilization, claim duration, and private plan participation that can shape underwriting practices. Attendees will gain an understanding of how these experience trends and other features unique to the PFML market create challenges in experience rating. Furthermore, speakers will explore PFML pricing issues and trends by sharing an analysis of publicly filed manual rates.

Supplemental Health – Let's Talk Shop Jive Talkin': Supp Health Underwriting Risk and Pricing

Moderators: Kristin Tiffenbach – Senior Underwriting Consultant, MetLife

Joe Zezza - Director Supplemental Health Underwriting, Symetra

Get in the groove with us for an interactive discussion of Supplemental Health risk and pricing.

Wednesday, May 20, 2026

Workshop 13

Disability & Absence – PFML Then & Now: Retro Roots, Modern Rules

Abigail O'Connell - AVP & Senior Counsel, Sun Life

David Setzkorn - Senior VP Workforce Absence & Disability Practice Leader, Sedwick Claims Mgmt Services

Judy Buczek - Head of Group Products, Humana

Get ready for a retro cool PFML session that mixes vintage plan designs with today's high stakes compliance world. We're rewinding to the days of rate books, rotary phones, and color-coded files—then fast forwarding to the modern era where PFML mandates, state-by-state rules, and private plan requirements keep underwriters on their toes. Short. Trendy. Retro. And packed with compliance know how underwriters need to stay ahead.

Our expert panel breaks down how PFML transformed the disability and state mandated “one state, one rule-book” to today's compliance-heavy maze. Learn how statutory requirements impact pricing, plan design, risk assessment, and renewal strategy—and how to spot compliance red flags that could derail a group plan. Expect sharp insights, practical tips, and just enough nostalgia to make you smile.

Supplemental Health – Stayin' Alive in Supp Health Underwriting: Building the Workforce for What's Next

Moderator: Robert Weidner - Senior Underwriter, Mutual of Omaha

Panel: Karen Andreason - Head of Supp Health Underwriting, Guardian

John Myers - Supplemental Health Underwriting Manager, Reliance Matrix

Chase Norris - Director, Underwriting, Companion Life

Scott Parker - AVP, Specialty Health Underwriting, Lincoln Financial Group

WORKSHOP DESCRIPTIONS

The beat of Supplemental Health underwriting is changing fast. Join us as we explore how to recruit, grow, and support talent across experience levels — all while navigating hybrid work, evolving job expectations, and rising complexity. Learn how to keep your team in sync and moving confidently to whatever rhythm comes next.

Workshop 14

Disability and Absence – *Outwit, Outlast and Out-Underwrite: Underwrite Amongst Your Peers to Stay on The Island*

Rodney Yoder - LAD Midmarket Director, The Standard

Molly Weaver - Assistant Director Underwriting, Principal

Jason Hubeny - Group Underwriting Manager, AFLAC

Nathan Fletcher – AVP, National Accounts Underwriting, Lincoln Financial Group

Compete in a Survivor-inspired underwriting challenge where tribes face off with dynamic case studies. Navigate twists, outthink rivals, and make strategic risk decisions to stay on the island. Only the sharpest, most adaptable underwriting tribe will Outwit, Outlast, and Out-Underwrite the competition

Dental & Vision – *Dental Inflation Uncovered*

Dan Tessitore - Underwriting Director, Guardian

Kyle Freeman - Director of Underwriting, Delta Dental of New Jersey

What's Really Driving Costs — How Emerging Dynamics Will Redefine The Cost Curve Ahead.

Workshop 15

Life – *From Quote to Enrollment and Beyond: Insights for Smarter Underwriting*

Mike Maceiko - National Client Group Chief Life Underwriter, Unum

Kate Lanning - VP National Accounts Underwriting, MetLife

Mike Brayton - Underwriting Manager, Principal

Employee life insurance enrollment is evolving amid expanding benefit choices, shifting demographics, and rising digital expectations. This session examines why participation gaps persist, how employees make coverage decisions, and where enrollment strategies fall short. Industry leaders will discuss practical approaches to improving engagement through decision support tools, simplified underwriting, and modern enrollment platforms, while exploring how data and emerging AI models can help close the protection gap and revitalize group term life without increasing risk.

Supplemental Health – *Do the Hustle: Let's Talk Shop on Supp Health Industry and Market trends*

Moderators: Kristin Tiffenbach – Senior Underwriting Consultant, MetLife

Joe Zezza - Director Supplemental Health Underwriting, Symetra

Boogie with us on open discussion of Supplemental Health industry and market trends.

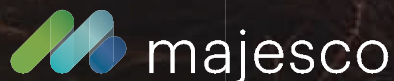
The Fastest Path to More Business

Majesco Intelligent Sales & Underwriting Workbench

When business is coming at you fast, outdated workflows slow you down. This is where intelligent automation takes over.

From quote to renewal, streamline every step with AI, predictive insights, and seamless workflows that help your team focus on what matters most: winning business.

Less work. More wins.



Still processing
benefit plan documents
manually?

Your competition
isn't.

Turn documents into data.
Automatically.

 match **RFX**

vamrah.ai

GUAA THANKS OUR SPONSORS

Platinum Sponsors



Exhibitors



Gold Sponsors



Break Sponsors



BOARD OF DIRECTORS

President **Nathan Schwartz**, Sun Life Financial
Vice President **Chris Howley**, Swiss Re
Treasurer **Chelsea Wild**, Swiss Re
Secretary **Liesl Turner**, Munich Re
Co-Programming Director **Judy Buczek**, Humana
Co-Programming Director **Gwen Stoveken**, Prudential
Communications and Webmaster **Mike Anderson**, Sun Life Financial
Past President **Matt Clark**, Munich Re

COMMITTEE CHAIRS & CO-CHAIRS

Dental and Vision **Geoff Kammrath**, Lincoln Financial Group
Disability & Absence **Tina Haertzen**, RGA Reinsurance Company
Disability & Absence **Brian Beckman**, MetLife, Americas
Life **Melissa Tilford**, RGA Reinsurance Company
Life **David Spak**, Guy Carpenter & Company
Supplemental Health **Karen Andreasen**, Guardian
Supplemental Health **Scott Parker**, Lincoln Financial Group



75+ years
risk expertise

44 of top 50
insurers
engaged

35% of
revenue from
technology

Empower

End-to-end cloud-based
Underwriting platform.

- Sales Workbench
- Underwriting Workbench
- Actuarial Workbench
- Compliance Workbench

Engage

Email-to-quote agentic AI

From email to proposal in
minutes

Write more business faster

Milliman
Connect

Integrate.

Scale.

Accelerate.



SAVE THE DATE
GUAA 51st Annual Conference
May 16-19, 2027
The Catamaran Resort - San Diego, CA





*Group
Underwriters
Association
of America*

www.guaa.com • (205) 427-2638