



## GUAAGroup Annual Conference Timeline/Final Agenda May 17-20, 2026

### Sunday, May 17, 2026

3:00 – 6:30 pm                      Registration – **Madison Ballroom Lobby**  
4:30 – 5:00 pm                      New Member Reception - **Harborview**  
5:00 – 6:30 pm                      General Reception - **Harborview**

### Monday, May 18, 2026

7:00 – 8:00 am                      Breakfast – **Madison Ballroom**

8:00 – 8:30 am                      Welcome and Opening Remarks: Christopher Howley, GUAAGroup Vice President  
**Cumberland Sapelo Room**

8:30 – 9:30 am                      **General Session Keynote Speaker – 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.

**Cindy Goff - VP of Supplemental Benefits and Group Insurance, ACLI  
Cumberland Sapelo Room**

9:30 - 9:45 am

Break - **Foyer**

9:45 – 10:45 am

Workshop I

**General Session – Through the Decades: How Work, Benefits & Underwriting Have (and Haven't) Changed**

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.

**Karl Hibbs – Underwriting Lead, Guardian Life Insurance Company**

**Mike Anderson – Director Underwriting Data Reporting & Analytics, Sunlife**

**Matt Desfosses – Managing Director, Guy Carpenter/Smith Group**

**Cumberland Sapelo Room**

10:45 – 11:00 am

Break - **Foyer**

11:00 – 12:00 am

Workshop II

**General Session – From AI Interest to Implementation: Industry Trends and Lessons in ROI from Group Insurance Underwriting**

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.

**Chelsea Wild - Vice President Group L& H Underwriting, Swiss Re**

**Richard Allaway - Chief Growth Officer, Vamrah**

**Cumberland Sapelo Room**

12:00 – 1:00 pm

Lunch - **Madison Ballroom**

1:00 – 2:00 pm

Workshop III

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

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.

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

**Cumberland Sapelo Room**

#### **B) Dental & Vision– Dental Market Trends**

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.

Joanne Fontana – Principal & Consulting Actuary, Milliman

Javier Miranda – Senior Actuarial Analyst, Milliman

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

**Ossabaw Room**

2:00 – 2:15 pm

Break - **Foyer**

2:15 – 3:15 pm

Workshop IV

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

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.

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.

**Cumberland Sapelo Room**

## **B) Dental & Vision – Dental Market Update - 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.

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

**Ossabaw Room**

**3:15 – 3:30 pm**

**Break - Foyer**

**3:30 –4:30 pm**

**Workshop V**

**A) Disability & Absence – Disability Insurance: From Disco to Digital, Dancing Through Economic Change and AI Innovations**

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

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

**Cumberland Sapelo Room**

**B) Supplemental Health – Groovin’ Through Supp Health Risk: Underwriters Ask, Actuaries Answer**

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!

**Guest Speakers:**

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

**Jennifer Howard - Principal & Consulting Actuary, Milliman**

**Caroline Cross - Director, Actuarial Manager, Voya**

**Moderators –**

**Karen Andreasen - Head of Supp Health Underwriting, Guardian Life**

**Scott Parker - AVP Specialty Health Underwriting Lincoln**

**Ossabaw Room**

**4:30 –5:30 pm**

**Workshop VI**

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

Join fellow past presidents of the GUAA organization for an engaging and candid Q&A session that reflects on leadership, resilience, and the lasting impact of 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.

[Art Dammers](#)

[Phil Lacy](#)

[Libby Corcillo](#)

[Joe Iannetti](#)

[Matt Clark](#)

**Cumberland Sapelo Room**

6:30 – 9:00 pm

GUAA Evening Event – The DeSoto, 70's Theme Party (Dinner, cocktails, DJ, dancing, video booth, chair massages) – **Madison Ballroom**

**Tuesday, May 19, 2026**

7:00 – 8:00 am

Committee Breakfast Meetings

Dental Committee – **Reynolds Suite**

Supplemental Health – **Lafayette Suite**

7:00 – 8:00 am

Breakfast - **Madison Ballroom**

8:00 – 9:00 am

Workshop VII

**General Session – Life + Disability & Absence – Different Strokes for Different Folks: Case-Level Pricing Philosophies by Segment and Size**

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.

[Alex Hoffman](#) – Financial Consulting Team Lead, Marsh ADL

[Noel Kirsch](#) - VP, National Accounts, New York Life

[Mike Torson](#) - Underwriting Consultant, Mutual of Omaha

**Cumberland Sapelo Room**

9:00 – 9:15 am

Break - **Foyer**

9:15 – 10:15 am

Workshop VIII

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

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.

[John Broer – Principal and Co-Founder, Real Good Ventures](#)

**Cumberland Sapelo Room**

10:15 – 10:30 am

Break - **Foyer**

10:30 – 11:30 am

Workshop IX

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

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.

[Dan Watt - Chief Marketing Officer, FINEOS](#)

[Betina Musser - AVP Product Management, FINEOS](#)

[Nishanth Vittal - Director - Insurance Technology Transformation at PwC](#)

**Cumberland Sapelo Room**

**B) Dental & Vision – Vision Overview**

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.

Dan Schauer - SVP & GM Strategic Partners, VSP Vision  
Felicia Wheeler - Senior Underwriting Manager, VSP Vision  
**Ossabaw Room**

11:30 – 12:30 pm

Committee Lunch Meetings  
Disability & Absence Committee – **Reynolds Suite**  
Life Committee – **Lafayette Suite**

11:30 – 12:30 pm

Lunch - **Madison Ballroom**

12:30 – 1:30 pm

Workshop X

**A) Disability & Absence – Let’s Talk Shop: Absence & Disability Unfiltered**

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.

**Allyson Welsh - AVP National Client Group Underwriting, Unum**

**Jackie Beise - Leader, Central Rating & Underwriting, Guardian**

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

**Cumberland Sapelo Room**

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

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.

**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**

**Ossabaw Room**

1:30 – 1:45 pm

Break - **Foyer**

1:45 – 2:45 pm

## Workshop XI

### A) Life – Let's Talk Shop - Life

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.

**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**

**Cumberland Sapelo Room**

### B) Dental & Vision – Let's Talk Shop - Dental & Vision

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

**David Ward - Underwriting Director, Humana**

**Ossabaw Room**

2:45 – 3:00 pm

Break - **Foyer**

3:00 – 4:00 pm

## Workshop XII

### A) Disability & Absence – PFML Experience Trends and Pricing Considerations

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.

**Jill Falkenberg - SVP Actuarial Services, GC Smith Group**

**Paul Correia - Consulting Actuary, Milliman, Inc.**

**Cumberland Sapelo Room**

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

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

**Moderators:**

**Kristin Tiffenbach – Senior Underwriting Consultant, MetLife**

**Joe Zezza - Director Supplemental Health Underwriting, Symetra**

**Ossabaw Room**

4:00 – 5:00 pm

Reception - **Pulaski**

**Wednesday, May 20, 2026**

7:00 – 8:00 am

Breakfast - **Madison Ballroom**

8:00 – 9:00 am

Workshop XIII

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

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 rulebook” 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.

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

**David Setzkorn - Senior VP Workforce Absence & Disability Practice Leader, Sedwick Claims Management Services, Inc.**

**Judy Buczek - Head of Absence and Life Products, Humana**

**Cumberland Sapelo Room**

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

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.

**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 - Manager, Underwriting, Companion Life**

**Scott Parker - AVP, Specialty Health Underwriting, Lincoln**

**Ossabaw Room**

9:00 – 9:15 am

Break - **Foyer**

9:15 – 10:15 am

Workshop XIV

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

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.

**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**

**Cumberland Sapelo Room**

**B) Dental & Vision – Dental Inflation Uncovered**

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

**Dan Tessitore - Underwriting Director, Guardian**

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

**Ossabaw Room**

10:15 – 10:30 am

Break - **Foyer**

10:30 – 11:30 am

Workshop XV

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

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.

**Mike Maceiko - National Client Group Chief Life Underwriter, Unum**

**Kate Lanning - VP National Accounts Underwriting, MetLife**

**Mike Brayton - Underwriting Manager, Principal**

**Cumberland Sapelo Room**

**B) Supplemental Health & Specialty – Do the Hustle: Let’s Talk Shop on Supp  
Health Industry and Market trends**

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

**Moderators:**

**Kristin Tiffenbach – Senior Underwriting Consultant, MetLife**

**Joe Zezza - Director Supplemental Health Underwriting, Symetra**

**Ossabaw Room**

**11:30 am**

**Conference Adjournment**