

2011 ABIA Annual Conference

Balancing the New Realities of Bank-Insurance: Leadership Solutions
for Evolving Customer Needs

September 26-28 | Washington, DC



Conference Program

September 26-28, 2011

JW Marriott Hotel

Washington D.C.

Monday, September 26, 2011

9:00 A.M. – 7:00 P.M.	Registration Open	Foyer Ballroom Level
1:00 P.M. – 2:00 P.M.	New Member Orientation	Senate Room

The ABIA wishes to thank the following sponsors:

<i>ACE USA Direct Markets</i>	<i>Cyber Center & Water Bottles</i>
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<i>Reagan Consulting, Inc.</i>	<i>Networking Lounge</i>
<i>SourceLink</i>	<i>Message Boards</i>
<i>Transamerica Life & Protection</i>	<i>Badge Lanyards</i>
<i>WNC Insurance Services, Inc.</i>	<i>Message Boards</i>

2:00 P.M. – 3:00 P.M.	Opening Session – Presidents Welcome
	Paul Petrylak, President CIT Insurance Services
	President, American Bankers Insurance Association

Keynote Speaker – Frank Keating, President of the
American Bankers Association

Capitol Ballroom

3:00 P.M. – 3:20 P.M. Coffee Break Foyer Ballroom Level
Sponsored by MetLife

3:20 P.M. – 4:20 P.M. Breakout Sessions

Agency Management, Sales and Operations

Bank Insurance Agency M&A Lessons Learned

Commerce

This session will discuss the M&A process from the bank-agency perspective, from positive outcomes to disappointments. Proper Due diligence and other evaluation methods will also be discussed. Actual examples of successful mergers will be shared.

Speaker: David S. DeMarco, Executive Vice President, Glens Falls National Bank & Trust Company

Annuities/Wealth Management

Annuities in the Bank Channel 2011

Treasury

Fixed and variable annuity sales in the bank channel have ebbed and flowed over the last year. A panel of experts in this area will discuss the current annuity marketplace and the current regulatory challenges as well as offer their views on the future.

Moderator: Michael White, President, Michael White Associates

Panelists:

Judith Alexander, Director of Sales and Marketing, Beacon Research

Michael J. McGlothlin, Senior Vice President, Annuity Division, Highland Capital Brokerage

Chelle Chase, Vice President Retirement Division-Retail Products, Symetra Financial

Community Bankers

Outside the box! A small bank strikes fee-income gold in its customer base! State

Learn how a community bank increased non-deposit fee income by helping, and even thanking, its customers. A turn-key effort and a wealth transfer program have paid huge dividends for this bank and its subsidiary. See how you can enhance both your customer relationship, and your bottom line.

Brian Duffy, President and Chief Operating Officer, RSI Insurance Agency, Inc.

Compliance

Longworth

Is Your Agency Regulator Ready? Steps To Prepare For an Examination Tomorrow.

The insurance industry, although virtually unscathed by the recent revelations of financial institution wrongdoings, has not escaped the increased scrutiny that befalls our bank partners. Many of us are tasked with responding to a regulator's request for information related to our insurance operations. What would *you* provide to a regulator if asked to evidence compliance?

Speakers: Carrie B. Cote, J.D, Compliance Risk Management Assistant Vice President, TD Insurance, Inc.

Judy Hotham, CIC, Compliance Risk Management Vice President, TD Insurance, Inc.

Emerging Trends and Ancillary Products

Cannon

Leading Cost Centers to Profitable Contribution

Join us to learn how Wells Fargo utilizes non-traditional banking centers to harvest leads that contribute to customer optimization and an increase in customer satisfaction. See how outsourced partnerships increase the optimization success, while lowering the acquisition cost and risk. Learn how any leading bank organization can utilize a similar opportunity.

Speaker: Michael McDonald, Senior Vice President, Card Services and Consumer Lending, Wells Fargo

P&C

Dirksen

Flood Insurance Compliance 2011

The devil's in the detail. Complying with flood insurance regulations continues to be a challenge for all financial institutions. A panel of flood insurance experts share topical regulatory compliance areas of importance as well as devilish problems they've uncovered. This session will include suggestions for strategies to address them, plus an opportunity for questions and answers.

Moderator: J. Mark DeLoach, Director, Customer Insurance, PNC Insurance Services, LLC

Panelists:

Ed Pasterick, Senior Policy Advisor, FEMA/Mitigation Division/Risk Insurance

Pamela Lea Mount, National Bank Examiner, Office of the Comptroller of the Currency

4:20 P.M. – 5:20 P.M. Breakout Sessions Repeat

5:30 P.M. – 7:00 P.M. Welcome Reception Exhibit Hall
Sponsored by McIntyre & Lemon, PLLC
Sponsored by Mintel Comperemedia

Specialty Martini Bar Sponsor - Coverdell

Tuesday, September 27, 2011

7:00 A.M. – 7:00 P.M. Registration Open Foyer Ballroom Level

7:00 A.M. – 8:15 A.M. Bank Agency Power Breakfasts

"Bridging the Cultural Divide between Financial Institutions and Insurers tm".

Capitol Ballroom

CF Efron Company has released invaluable information on how banks and insurers can more effectively build long lasting, profitable relationships. Join Affinion for breakfast and hear Carmen Efron, President of CF Efron Company, discuss the company's extensive findings and recommendations.

Speakers: Wayne Conte, Executive Vice President, Affinion Group
Carmen Efron, President, CF Efron Company, LLC

Emerging Trends in Small Business Lending: Insuring Personal Guarantee Risk

Russell/Hart

Most banks require personal guarantees when extending commercial credit. Now, Personal Guarantee Insurance™ can reduce your commercial client's personal risk and turbo charge cross-sell initiatives. To learn more, please attend Asterisk Financials power breakfast.

Speaker: Mark L. Ricciardelli, Executive Director and CEO, Co-founder of Asterisk Financial

8:15 A.M. – 9:45 A.M. General Session & Annual Meeting Capitol Ballroom

Annual Meeting Paul Petrylak, President CIT Insurance Services

President, American Bankers Insurance Association

Outlook for the Economy and Banking Industry

Keynote Speaker: James Chessen, ABA Chief Economist

9:45 A.M. – 10:15 A.M. Coffee Break Exhibit Hall

Sponsored by Central States Life & Health Company

10:15 A.M. – 11:15 A.M. Concurrent Breakout Sessions Series 1

Annuities and Wealth Management

Treasury

New Popularity for a Not- So-New Product – Market Linked CD's

The FDIC approved the concept of market linked CD's in 1987. The current economic climate has boosted the popularity of this product for the individual investors. Come listen to how this bank is assisting its customers with this wealth management decision.

Speaker: Peter Berneburg, Package Products Manager, Capital One Financial Advisors
Steven Saltzman, Principal, Saltzman and Associates

Compliance

Longworth

Basic Bank-Insurance Compliance: Everything You Could Ever Want to Know About It

A revised and expanded edition of "Essentials for Bank-Insurance Compliance" that details all aspects of bank-insurance operations – licensing, compensation, marketing, consumer protection, compensation, and much more! Coverage will include all of the newest information about bank-insurance compliance that you need to know.

Speakers:

James T. McIntyre, Partner, McIntyre & Lemon, PLLC
Chrys D. Lemon, Partner, McIntyre & Lemon, PLLC
Adam Maarec, Associate, McIntyre & Lemon, PLLC

Credit Insurance and Debt Cancellation

Russell/Hart

Post Sale Credit Insurance-Debt Protection

Guaranteed Asset Protection (GAP) offered in the post close market provides a way to generate additional fee income that requires little oversight or increased overhead. This is a turn-key program, that serves as the perfect complement to your existing lending programs.

Speaker: Beth Beal, Vice President and Agency Manager, Huntington Insurance, Inc.

Direct Marketing

Cannon

As PNC and National City Merged, So Did Their Identity Theft Solutions

PNC will present the evolution of their brand with a focus on how they've been able to deliver a best in Identity Theft and Credit Management product along the way. The session will address the specific details behind PNC's product along with future strategies for maximizing the reach of their customers

Speaker: Frank F. Schuhle, III, Vice President, Direct Marketing, PNC Bank
Brandon Ziroe, Vice President, Direct Marketing, PNC Bank

Emerging Trends and Ancillary Products

Justice

Mergers and Acquisition 2011

This session will explore the current trends for the insurance M&A market. The expert panel will discuss M&A for banks looking to make the first foray into insurance via an acquisition, as well as bank agency expansion opportunities. Also, what effect the current regulatory environment has on M&A by bank insurance divisions.

Moderator: Jeffrey Chesky, President and Chief Executive Officer, Insuritas, Inc.

Panelists: Jim Campbell, Senior Vice President, Reagan Consulting, Inc.

Louis Caltavuturo, Vice President, Hales & Company

John Wepler, President, MarshBerry

Life Insurance/Wealth Management

Rayburn

How to Market Large Life Insurance Case Through an Audit Process

In this session, attendees will receive the keys to successful sales of large insurance cases using an audit process. Learn how to add significant income to your bottom line by re-examining existing customer policies while adding value to the overall relationship. Place your insurance professionals in the correct bank marketing meetings to help identify qualified prospects.

Speaker: Russell Brown, President, Spirit Financial

P&C – Personal and Commercial

Dirksen

Employee Benefit Challenges Under the New Health Law

High level review of the legislative timeline of the healthcare law, what's important now and how things may change in the future. You will have a better understanding on how healthcare reform may impact all areas of your business. Learn about how you may be able to position healthcare reform as a key differentiator to earn more business.

Speaker: Dario Campolattaro, Chief Executive Officer, Kelly Insurance Services, LLC (Summit Financial Group)

Risk Management

State

Key drivers of Agency Profitability: How do you maximize profit in a difficult growth environment?

What tools do agency principals/executives have to drive the profit lever? This session will focus on proven techniques in Sales Management/Accountability, New Products and more to drive revenue. Also, focus will be given to producer compensation, adequate staffing and technology utilization. Hard or soft market, learn ways to drive and maximize your agency profit.

Speaker: Joseph Teresi, Chief Executive Officer, First Niagara Risk Management (First Niagara Bank)

11:15 A.M. – 12:15 A.M. Concurrent Breakout Sessions Series 1 Repeat

12:15 A.M. – 1:30 P.M. Networking Lunch in the Exhibit Hall
*Sponsored by
Chartis Accident & Health, Direct Marketing*

1:30 P.M. – 2:30 P.M. Concurrent Breakout Sessions Series 2

Agency Management, Sales and Operations

Russell/Hart

What is a Full Service Insurance Agency?

This session will provide the answer to that interesting question. What does becoming a full service agency mean for the staff and producers and the challenges in making this business. A further breakdown of full service lines of business will also be discussed.

Moderator: Val Jordan, President, Jordan & Jordan Associates

Panelist: Ronald Flaherty, Senior Vice President, Univest Insurance, Inc.
Val Teagarden, President, First United Insurance Group
Sara Webb, Agency Manager and Vice President

Annuities/Wealth Management

Treasury

Partnering with Bank Advisors for Increased Wealth Management Sales

The Huntington Insurance life insurance program has developed strong working relationships with internal affiliates, including the Broker/Dealer and Trust. Working partnerships facilitate opportunities from which life transactions are generated. The life insurance line of business has both dedicated producers and producers whose main focus is another line of business, such as personal lines or employee benefits.

Speaker: Lora Marcelli, Individual Life Product Manager, Huntington Insurance, Inc.

Compliance

Longworth

Advanced Bank-Insurance Compliance: The Political and Regulatory Future

What bank-insurance compliance issues are on the horizon? We will use the “Essentials for Bank-Insurance Compliance” as a starting point to discuss federal regulatory and legislative initiatives – including the new Consumer Financial Protection Agency – NAIC activities, and revisions to federal banking regulations. This program focuses on where the industry is going and significantly differs from the basic compliance program that is also offered.

Speakers:

James T. McIntyre, Partner, McIntyre & Lemon, PLLC

Chrys D. Lemon, Partner, McIntyre & Lemon, PLLC

Adam Maarec, Associate, McIntyre & Lemon, PLLC

Direct Marketing

Cannon

Direct Marketing Going Forward

This session will give an overview of the current direct marketing business in the bank channel by a panel of industry experts. The panel will also focus on current regulatory issues and challenges, as well as the changing area of social media and direct mobile marketing effect on the industry.

Moderator: Wayne Conte, Executive Vice President, Affinion Group

Panelists:

Chris Howard, Vice President, Chubb Accident & Health

Edward Klayman, President, International Marketing & Administrative Corporation

Kathy Lannen, Executive Vice President, Coverdell

Emerging Trends and Ancillary Products

Justice

Health Care Brokerage Under the New Health Care Law

Will banks be able to grow their employee benefits business and their HSA distribution model under the Patient Protection and Affordable Care Act? Come learn the answers to this and many other questions from the Board Members of the ABA's HSA Council.

Speakers: James Gandolfo, Vice President, Senior Consultant, PNC Treasury Consulting Group

Sue Grathwohl, CPA, Vice President, Fifth Third Bank

Life Insurance

Rayburn

The Leading Solutions for Life Insurance Sales in Bank

This will be an industry panel discussion of leadership solutions for life insurance sales in the bank channel. The session will go over current trends for products and marketing as well as the everyday regulatory challenges. Future trends will also be discussed.

Moderator: Joan Cleveland, Senior Vice President Business Development, Prudential Financial

Panelists: Christopher P. Funk, Sales Director, Great West Life & Annuity Insurance Company

Tony Ianni, National Sales Director, Financial Institutions, OneAmerica

Craig Simms, Senior Vice President – Marketing, Vantis Life Insurance Company

P&C-Personal and Commercial

Dirksen

Solutions for Evolving Customer Needs

This will be a panel discussion around meeting the challenges of marketing P&C insurance thru the financial institution space. Current techniques to improve revenue in a soft market including specific challenges facing community bankers and small producer's access to markets in large insurance company cases will be addressed.

Moderator: Markham McKnight, President, BancorpSouth Insurance Services, Inc.

Panelist: Christopher Taylor, Head of Financial Institutions, Zurich North America
Joyce Van Ravenswaay, Senior Vice President, Ace American Insurance Company
Mike Lex, President, Nationwide National Partners

2:30 P.M. – 3:30 P.M. Concurrent Breakout Sessions Series 2 Repeat

3:30 P.M. – 3:50 P.M. Coffee Break Exhibit Hall
Sponsored by
Assurant Solutions and Asterisk Financial

3:50 P.M. – 5:15 P.M. **Government Policy Roundtable** **Capitol Ballroom**

Inside Washington is our annual roundtable discussion of experts examining the latest developments pertaining to the financial issues, CFPA and GAO Study, market instability and the future of insurance regulation. In a world where the role of government in the financial sector is expanding rapidly, you can't afford to miss this session.

Moderator: Kevin McKechnie, Executive Director, ABIA

Panelists: State Representative George Keiser (ND), President of National Conference of Insurance Legislators

Jim McIntyre, Partner, McIntyre & Lemon Law Firm

Travis Plunkett, Legislative Director, Consumer Federation of America

William P. White, Commissioner of Insurance, Securities and Banking for the District of Columbia

5:30 P.M. – 7:00 P.M. Gala Reception Exhibit Hall
Sponsored by Southwest Business Corporation
Specialty Wine Bar Sponsor - CSC

Wednesday, September 28, 2011

7:00 A.M. – 12:00 P.M. Registration Open Foyer Ballroom Level

7:30 A.M. – 8:30 A.M. Continental Breakfast in the Exhibit Hall

Sponsored by MarshBerry

8:30 A.M. – 9:30 A.M. Industry Roundtable

Credit Insurance and Debt Cancellation Panel

Capitol Ballroom

Future of Debt Cancellation

This round table discussion will focus on the future of Debt Cancellation Contracts and meeting the challenges of the new regulatory environment. The panel will specifically focus on the impact of the GAO report and the reaction in the market place.

Moderator: Chrys Lemon, Partner, McIntyre and Lemon, PLLC

Panelists: Jane Carr, Vice President and Managing Attorney, Assurant Solutions

Joe Noone, Vice President of Risk Management, Transamerica Life & Protection

Thomas Ostenson, General Counsel, Aon Integramark

David A. Seidel, Chief Product and Financial Officer, Securian Financial Network

9:30 A.M. – 10:15 A.M. **Banker Agency Power Break** **Capitol Ballroom**

Identity Theft: New Rules of the Game

Identity theft products that rely on credit monitoring are now only 20% effective. Going forward, credit monitoring will be just one component of a far deeper, faster and more robust identity fraud solution. This next generation platform gives your customers the most comprehensive protection in the marketplace – without requiring them to submit Social Security numbers. Attend this session so you don't get left behind in this changing environment.

Speaker: Michael Moran, Senior Vice President - Business Development, CPP North America

10:15 A.M. – 11:00 A.M. **Chiquita Brooks-LaSure, Director of Coverage Policy, Office of Health Reform, U.S. Department of Health and Human Services**

11:00 A.M. – 12:00 Noon **Past and Future Growth of Bank-Owned Agencies: Observations from 30 Years in the C-Suite**

Much has changed in the bank-insurance world since Gramm-Leach-Bliley was enacted. Hear from a veteran of the bank-insurance industry on the strategic decisions, key factors and commitments bank-owned agencies need to make to guarantee future success.

Speaker: William Keeler, Immediate Past President, WNC Insurance Services, Inc.

12:00 Noon Conference Adjourns

**See You Next Year,
September 24 – 26, 2012,
for the ABIA
Annual Conference**

at the JW Marriott Desert Ridge in Phoenix, Arizona