

2009 PIMA Summer Conference

July 16-19, 2009
Rancho Bernardo Inn
San Diego, California

*Catch
the
Wave!*



Products—and Profit— in the New Economy

*Grow revenue NOW.
Drive sales by diversifying product mixes and business strategies.*

Register today!
Early bird deadline –
June 1, 2009

Why Attend?

Network with leaders in the affinity, association and worksite space, such as:

Andy McElwee, Chubb & Son
Paul Clampitt, Institution Solutions
Doug Kreitzberg, USI Affinity
Hank Miltenberger, Gilsbar
Ed Navarro, Zurich
Ben Rozum, Ternian
Marty Traynor, Mutual of Omaha

Plus get new revenue ideas.

pima

Professional Insurance Marketing Association

President's Invitation

Consumer priorities, buying behaviors – and product needs – are changing. There's no doubt that we are in a revolutionized marketplace. But there are terrific new business growth opportunities for those who evolve their skills and strategies to carry them forward on the next wave of our ever-broader group niche.



It is, therefore, my pleasure to invite you to attend *PIMA's 2009 Summer Conference* to be held July 16-19, 2009 at the Rancho Bernardo Inn in San Diego, California. Our Meeting Chairs have produced a content-rich, timely and relevant program designed to provide tangible new ideas and revenue solutions that you can use today! In addition to robust content, you can also count on PIMA to deliver a variety of outstanding business development and networking opportunities, both formal and informal.

This meeting has it all and I believe none of us can afford to miss it. Prepare to benefit from a PIMA Conference experience that will deliver many and varied rewards, both professionally and personally.

See you in San Diego!

Frank J. Fimmano, CLU
PIMA President

P.S. There are special rates available for 1st time and early registrants so respond by June 1 to take advantage of the savings.

Conference Highlights

- **Opening Keynote:** The New Economy & the Impact on Risk & Capacity
- Innovative Products & Differentiating Enhancements
- Synergistic, New Revenue Opportunities in the Group Space
- Healthcare Products in the New Economy
- Data on the "New" Consumer Marketplace
- Legislative & Regulatory Updates
- **Closing Keynote:** Ratcheting Up Response Rates in a Recession *and*
- **Networking Events** that *Mean Business*

www.pima-assn.org

2009 Summer Conference Meeting Chairs



Al Drowne,
Chubb & Son



Dan Herrmann,
MetLife



Gene Nealon,
Nealon Affinity Partners, Ltd.

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AGENDA

Thursday, July 16

1:00 p.m. – 4:00 p.m.

Registration

8:30 a.m. – 11:30 a.m.

PIMA Board Meeting

1:30 p.m. – 3:30 p.m.

Committee Meetings

1:30 – 2:30 p.m.

Legislative & Regulatory Education

2:30 – 3:30 p.m.

Membership

Communications & Technology

5:30 p.m. – 6:00 p.m.

New and Prospective Members Reception

6:00 p.m. – 7:30 p.m.

Opening Reception

Enjoy a California cornucopia light dinner, and a sampling of California wines, while you connect with current and future business colleagues and friends.

Friday, July 17

7:00 a.m. – 12:00 p.m.

Registration

7:00 a.m. – 7:45 a.m.

Roundtable Discussions & Breakfast

7:50 a.m.

President's Welcome and Opening Remarks

7:55 a.m. – 8:30 a.m.

Member/Registrant Introductions

One member from each organization will have 30 seconds to introduce him/herself, colleagues, and company and provide a brief description of products and/or services.



Indicates a networking event

Early Bird Discount – Save \$100 – Register by June 1!



MCELWEE



ROZUM



LEYS



TRAYNOR



KREITZBERG

8:30 a.m. – 9:20 a.m.

Opening Keynote

The Changing Nature of Risk: Economic Turbulence and the Impact on Risk and Capacity

- **Andrew A. McElwee, Jr., J.D.**
Executive Vice President, Chubb & Son and COO, Chubb Personal Insurance

The relationship between risk and economic uncertainty is fertile ground for new business challenges and profitable growth opportunities. Andrew McElwee will share his views on embracing the changing nature of risk when insurers and marketers are faced with unprecedented economic uncertainty and market turmoil.

9:25 a.m. – 10:05 a.m.

What's Working in Top Line Revenue Now! The Mass Affluent Markets and the Underserved

- **Karen Halpert, VP**
Merchant Marketing, MasterCard International

The term “mass affluent market” is commonly used, but what is this market? How is it defined? And how can the insurance industry tap into this market to grow business?

- **Rachel Schneider,**
Innovation Director, Center for Financial Services Innovation

CFSI uses the term “under-banked” or “underserved” to describe the fastest growing segment of the U.S. population. This is a large, diverse population, with significant economic power and potential. Many of these consumers have both traditional and non-tradition financial services relationships, or previously had such relationships. The one common denominator they all share is that their financial needs are not currently fully met.

10:05 a.m. – 10:30 a.m.

Networking Break

10:30 a.m. – 11:25 a.m.

Breakout Sessions

Choose any track that best suits your needs.

TRACK I:

Consumerism in the Uninsured Marketplace

- **Ben Rozum,** President, Ternian Insurance Group

Attend this session and explore the expansion of the consumerism movement into the voluntary benefits space. Ben Rozum provides insight into the differentiating points among limited-benefit medical plans and considers other voluntary benefit options for the uninsured and underserved marketplace.

TRACK II:

Building Revenues with Service and Travel Products

- **Mark Cool,** Business Development Director, AXA Assistance USA

Value-added services are not just for credit cards anymore. Learn how to differentiate insurance offerings with relevant, ancillary benefits that have become an expectation of insurance providers in the commercial marketplace.

Wellness Programs

- **Chris Barr,** President, Venture Connections, Inc.

Adding “value-added” or “fee income” programs, to core product offerings is an important way for companies to generate revenue.

Chris will give an overview of some of these products that focus on personal security, health care and individual needs. He'll provide a couple of case studies and show you ways to incorporate these products into your current portfolio.

Go Green – Travel Insurance for Affinity Markets

- **Kevin Leys,** Chief Executive Officer, Meridian Management

As website traffic increases, travel insurance programs tailored to new affinity distribution methods are getting results. Kevin reviews where travel insurance has been and where it is headed with new benefits and internet marketing of travel insurance products and services.

11:30 a.m. – 12:20 p.m.

Legislative & Regulatory Update

- **NAIC Representative - Invited**

12:25 p.m.

Closing Comments

1 p.m.

Networking Events

(optional and separately ticketed. Dinner on your own.)

1:00 – 6:00 p.m.

Golf Tournament

Enjoy this on-property course. Separately ticketed.

1:00 – 3:00 p.m. (approx.)

Winery Lunch & Tasting

Join other attendees for a short trip to the nearby Orfila winery for lunch and a tasting. Sample other wines & shop before returning to the property. Partners welcome. (Separately ticketed, per person.)

Saturday, July 18

7:30 a.m. – 8:20 a.m.

Advisory Forums and Breakfast

8:25 a.m. – 9:20 a.m.

Monetize Your Assets: Diversification and Revenue Synergies in the Broad Voluntary Purchase Space

Come hear this panel of experts share the challenges – and revenue opportunities – inherent in identifying and leveraging

existing capabilities as you seek out new ways to grow.

Benefits Are Going Voluntary

- **Marty Traynor,** Vice President, Voluntary Benefits, Mutual of Omaha

There is a trend toward traditional, employer-centered approaches to employee benefits evolving into employee-centered voluntary benefits. We will discuss resulting changes in benefit products, insurer services, and employee benefit communications campaigns. This change in the benefits landscape has opened doors of opportunity for insurance carriers and distributors by expanding the voluntary benefits market.

Growing from your Core Business: Identifying and Leveraging Existing Capabilities to Find New Ways to Grow

- **Doug Kreitzberg,** Chief Executive Officer, USI Affinity

USI Affinity is an Agency/TPA/ Broker that primarily served the association marketplace, but has expanded to now also serve employers & businesses, unions, and other groups, as well as providing travel & personal lines insurance services. CEO Doug Kreitzberg will share the challenges—and revenue opportunities—inherent in diversifying.

- **Henry (Hank) Miltenberger, Jr.,** Chief Executive Officer, Gilsbar

Hank will review Gilsbar's diversification, over the past 20 years, into various services and products outside of their original association model. This will include several of the milestones which helped the company develop critical mass in certain product lines and key decisions leading to new revenue.

9:20 a.m. – 10:15 a.m.

Health Products in the New Economy



MILTENBERGER



NAVARRO



CLAMPITT



KERN

Opportunities and Trends in the Dental Market

- **Michael Krafcik**, Vice President, Sales & **Ted Williams**, CMO, Security Life Insurance Company of America

This presentation will focus on trends in the dental market and new growth opportunities in the voluntary benefit market and the association/affinity group market. The growing need for retiree dental plans will also be discussed.

Mini-Med Plans

- **Max Newman**, President, Max Mitchell Newman Agency

This session will cover limited medical, other niche medical products, as well as niche distribution and processes.

LIVESTRONG™ Wellness Protection Insurance

- **Susan Hussar**, Regional Director, Association/Affinity Hartford Life

The Lance Armstrong Foundation's guaranteed-issue, cancer/wellness product that carries the LIVESTRONG™ brand promotes early detection, provides benefits in the event of a diagnosis, and helps link the insured to the Foundation's SurvivorCare program. Come learn how this product became a reality.

Medical/Tourism

- **Eugene R. Nealon**, Chief Executive Officer, Nealon Affinity Partners

Gene will introduce you to the newest accident/ medical insurance product to hit the US market – Medical Tourism Insurance. With thousands of Americans each month having both cosmetic and medical surgery abroad, with no insurance to cover them at home if something goes wrong,

come hear about a major gap in the US consumer insurance market.

10:15 a.m. – 10:40 a.m.
Networking Break 🗨️

10:40 a.m. – 11:30 a.m.
Breakout Sessions

Choose any track that best suits your needs.

TRACK III:
Affinity Marketing Through Financial Institutions

The Fastest-Growing Segment of the Card Industry: Pre-Paid Cards

- **Mathias Lilja**, Vice President, MasterCard International

The intent of this session is to focus on opportunities that exist in the pre paid card market and opportunities for growth in this market. Again, illustrating demographics and so forth. The addition of insurance products to add value to a Pre Paid card is relatively new. The best opportunities seem to be with Pre Paid Travel Cards, Payroll Cards, Government Cards, Health Spending Cards, Reloadable cards and so forth.

Old Becomes New: Marketing Insurance Products for Today's Credit Union Industry

- **Paul Clampitt**, President & **Bucki Rogers**, Marketing Director, Institution Solutions, Inc.

In an industry where insurance products, in the past, have had limited marketing capabilities, ISI has introduced new marketing strategies. Come learn more about these strategies, including educational and consistent messages and various communication media & advertising avenues, used in conjunction with existing credit union marketing.

Generate Revenue with Packaged Products and Services for Financial Institutions, Associations and Affinity Groups

- **Nancy DiSpirito**, Senior Vice President, Affinion
This session will identify the key considerations and critical success factors required for developing and selling packaged insurance and non-insurance products and services. Examples of specific package opportunities, retention, how many products and services to package, and the use of multi-media channels to increase revenue will be discussed.

TRACK IV:
Product Innovations in the New Economy

In this changing financial world, PIMA members are looking for new and improved ways to generate new revenue growth - both agency and underwriter alike. Learn about new products that are being marketed both inside and outside of the US - with proven results. Be sure to take part in this discussion and come prepared to take notes.

- **Ed Navarro**, Global Leader of Personal Accident at Zurich

A review of consumer products that are unique to the US market. From telecom to technology insurance, Ed will provide you with some product ideas and marketing concepts that you may want to consider introducing - now!

- **Joyce Van Ravenswaay**, Senior Vice President, ACE USA

Disaster Management - from mortgage protection to mandatory evacuations due to catastrophic weather conditions - Joyce will advise how you can protect both your individual and commercial affinity clients.

11:35 a.m. – 12:20 p.m.
Closing Keynote
Ratcheting Up Response Rates – and Revenue – with Recession Resistant Demand Generation & Sales Integration Strategies

- **Russell Kern**, President, The Kern Organization

Learn from a 25-year marketing practitioner about the latest approaches to filling sales pipelines with qualified leads and nurturing them to closing. Discover how marketers are using innovative multi-channel approaches and new engagement-based offer strategies to connect prospects with the brand and generate qualified sales leads. Plus, see how this integrated approach shortens sales cycles, converts prospects to buyers, and reduces costs while improving the alignment between marketing and sales operations.

12:20 – 12:20 p.m.
Closing Comments
Golf Awards

Afternoon Free for Networking Activities

6:00 p.m. – 7:00 p.m. 🗨️
Cocktail Reception

7:00 p.m. – 9:00 p.m.
Closing Dinner

Sunday, July 19

6:00 a.m. – 10:00 a.m.
Bun on the Run



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Products—and Profit— in the New Economy

The 2009 PIMA Summer Conference



MEETING REGISTRATION

	Early Bird (By June 1)	Regular (after June 1)
PIMA Insurance TPA/Agency/Broker Member	\$ 990	\$1,090
Additional TPA/Agency/Broker Member	\$ 900	\$1,000
Company and/or Business Partner Member	\$1,190	\$1,290
Additional Company and/or Business Partner Member	\$1,090	\$1,190
<i>Join PIMA and \$300 of your registration fee will be applied to your company's membership dues!</i>		
First-Time Prospective/Non Member Registrant <i>(If this is your first PIMA meeting with your current company)</i>	\$ 595	\$ 595
Prospective/Non Member Registrant <i>(If you have attended a PIMA meeting before in the employ of your current company. Prospective/non-member registrants may only attend two meetings before joining PIMA.)</i>	\$1,290	\$1,290
Retiree	\$ 300	\$ 300
Partner Fee <i>Partner/guest fee covers food and beverage costs. No charge for children under age 21.</i>	\$ 100	\$ 100

To Register

Register online at www.pima-assn.org. Upon registering for the meeting you will see a link to the hotel reservation page. **Register and reserve housing online by June 1, 2009 for PIMA's special room rate of \$264 (includes daily resort fee).** For questions about hotel reservation or accommodations, call Meaghan Corkrey at Empire Travel Solutions at 1-800-456-6778. (Or, go to www.pima-assn.org/SC09 to download and FAX the Registration Form with payment.)

Early bird discount: Save \$100 when you register by June 1, 2009. Final housing deadline is also June 1, 2009.

Travel & Destination Notes

Rancho Bernardo Inn

17550 Bernardo Oaks Drive
www.ranchobernardoinn.com

This Mediterranean retreat provides a memorable guest experience, three award-winning restaurants, Travel & Leisure magazine's #1 resort spa in 2008, championship golf, and other resort activities. The inn is located just 30 minutes north of San Diego International Airport. For more information on area attractions see hotel website or www.gosandiegocard.com.

Note: Resort Attire is appropriate throughout the meeting.

Partners Program

Friday, July 17

9:00 a.m.

Outdoor Yoga

Join PIMA Partner Susan Larson for an outdoor yoga session. Beginners welcome.

10:00-11:30 a.m.

Outing to nearby Rancho Bernardo Winery Craft Shopping Village

This village is 5 minutes from the hotel and includes jewelry, art, crafts and home furnishings shops.

Partners are also invited to the Friday afternoon winery lunch & outing--separately ticketed.

Note: the Partner Program and fee, for spouses and guests, **covers Thursday and Saturday night's social events.** (Please share this brochure with your Partner/Guest.) Children are also welcome at our evening social events and the San Diego area has numerous attractions for families. See the hotel website or www.gosandiegocard.com.



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Life · Pearl Insurance · Prudential ·
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Healthcare · USI Affinity · Zurich – and
others in the group & affinity business!

For more than 30 years, the Professional Insurance Marketing Association (PIMA) has been *the* premier networking, education & resource forum for leaders in the insurance direct marketing industry – serving associations, employers, financial institutions and other groups.

*Where Decision-Makers
Meet Deal-Makers*



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2009 PIMA Summer Conference
REGISTER TODAY!
Early Bird and Housing
Deadline – June 1, 2009