

CONNEXIONS

LINKING IDEAS, MEMBERS & EXPERTISE WWW.PIMA-ASSN.ORG

From The President



A Rising Tide Lifts All Boats

Two insider lessons I learned at a well-known eastern business school are “buy low, sell high” and “a rising tide lifts

all boats.” So you too now know this “insider” info but don’t tell that Kelsey let the secret out.

I think about rising tides. If a market is growing it makes it easier for all the competition in the space. If the market is shrinking, it’s more difficult for all.

Our pet insurance and tele-medicine members repeatedly emphasize these markets are growing and have a lot of potential. Where is the tide rising in *your* business? If it’s not rising, what can you do to make it rise? Would a new product to your existing customer base grow sales?

When I attend PIMA meetings I always come away with ideas and relationships that help my company perform better and grow business; helping me get into a rising tide, or create one.

PIMA MidYear Meeting

Three cheers to the PIMA MidYear meeting chairs **Kathie Kinde Clark**, **Doug Gahagan**, and **Sean Sullivan**. The content was excellent and the conference again validated that PIMA is the place where affinity business grows.

Continued on page 2

Recap of 2016 MY Meeting

2016 PIMA MidYear Meeting: From Disruption to Transformation

About 190 registrants attended PIMA’s 2016 MidYear Meeting at the Terranea Resort in CA. Attendees learned from innovators, from each other, found great resource partners in the Exhibit Hall, and were encouraged by remarks from Maryland’s Insurance Commissioner Al Redmer. From the feedback, it was a great meeting.

Here are just some of the highlights...

Paul Carroll, CEO of Insurance Thought Leadership kicked off the conference with his opening keynote, “Pathway to Transformation” and shared his observations about the latest in technologies—and the implications for the industry. He also invited all members to subscribe to InsuranceThoughtLeadership.com.

New PIMA member **Greg Bailey**, Co-Founder and CEO of **Denim**, took a look at Insurance 2030 in his presentation, “Winning at the...Digital Edge.” He provided a quick look back at the beginnings of the digital revolution and took a close look at how mobile technology has changed the insurance industry. Think cameras, third party apps, touch ID (one touch payment, ID recognition), and GPS/Compass apps that can track driving history and more. The implications for the future of the industry are significant. He also spoke about social media as “a gateway drug: it’s the gateway to selling!” Finally, Greg talked about artificial intelligence and wearable technology. It’s truly a new world.

“Industry game changers” who spoke included Michael Kopko, Head of Business Development for Oscar; **Rusty Sproat**, Founder and CEO of **Figo Pet Insurance**; Scott Van Slyck, EVP, Enterprise Sales for Bolt Solutions; and **Bill Suneson**, CEO of **MyLifeProtected**. Each of their companies are young and each has taken bold steps forward to change the way we do business from pet insurance to healthcare, P&C and digital. Presentations are available in the members-only portion of the website.

Thanks to Alfred Redmer, Jr., Commissioner of the Maryland Insurance Administration and a former Agency owner, for a valuable recap of the current issues on the NAIC agenda. He also met with PIMA’s Agency

Continued on page 3

In This Issue

3 Annual Meeting Notice

8 Marketing Methods Awards

12 Call For Sponsorship

18 LegaLink

ConnXions is published 3x annually
by the Professional Insurance
Marketing Association

35 East Wacker Drive, Suite 850
Chicago, IL 60601-2106
(817) 569-7462(PIMA)
www.pima-assn.org

Next Issue Deadline Date is
February 3, 2017

PIMA Communications Manager:
Whitney Barton
whitney@pima-assn.org

PIMA Board of Directors

Executive Committee

President, Mark Kelsey
Kelsey National Corporation/
Healthinsurance.com

President-Elect, William Suneson
Next Generation Insurance Group

Treasurer, Dave Armstrong (2017)
Sass Associates

Secretary, Shannon Warner (2017)
Pearl Companies

Ann Dieleman (2017)
Ann Dieleman Consulting, LLC
David Schaeffer (2017)
Bank Insurance Network, Inc.

Imm. Past President (ex-officio)
Michael Mercer
Transamerica Affinity Services

Chief Executive Officer (ex-officio)
Mona Buckley
PIMA

Directors

Tony Baldus (2017)
Mercer

Derrek Barfield (2018)
Gilsbar

Barbara Baumann (2019)
Securian Financial Group

Al Drowne (2017)
AMA Insurance Agency

Lance Dordick (2018)
MetLife

Jill Fecher (2019)
FARM

Kevin Garvin (2019)
Arthur J. Gallagher & Co.

Philip Hennig (2019)
The Hartford

David McCarty (2017)
AGIA Insurance Services

Chris Petersen, JD (2018)
Morris, Manning & Martin

Elizabeth Sheehan (2018)
Affinion Group

From the CEO



PIMA 2020

Since we published
our Affinity 2020
Report just over
a year ago, our
conference programs
have been directed at

the three key areas the report focused
on—**Consumers, Technology &
Regulation.**

With regard to the latter we are
continuing our outreach to targeted
Departments of Insurance and
now with an advocate on the NAIC
Executive Committee in Commissioner
Al Redmer. He is a former agency
leader and is committed to moving
business forward in his state. He also
gained a better understanding of our
members' role in serving consumers

in the association space. We have a
meeting scheduled in Wisconsin next
and then onto Ohio.

With regard to the other two, we
encourage you to continue recruiting
meeting registrants and possible
speakers as you connect with them
yourselves. Our goal is to bring you
resources and continued conversations
in those two areas.

Now the Board and I are assessing
what PIMA needs to look like by
2020, in response to the changes
occurring in your and our world,
within our membership and business
environment. More to come!

*Mona Buckley, CEO,
mona@pima-assn.org
817-569-PIMA (7462)*

From the President *(Continued from page 1)*

PIMA behind the scenes

**Al Redmer, Maryland's Insurance
Commissioner**, met with the
Agency CEO Forum at our MidYear
Meeting to share his thoughts
on how PIMA members might be
more effective at having an impact
in the respective state regulatory
environments. **Sam Fleet, Paul
Latchford, Mona Buckley** and I
also had the opportunity to meet
with Commissioner to express the
concerns articulated regarding
Maryland at the Fall 2015 PIMA
Insurance Company/Agency CEO
Regulatory Summit. Maryland is
one of twelve states identified at
the Summit that PIMA is working to
educate about the importance of the
association group market.

Chris Petersen, Mona Buckley, and
I attended the end of August NAIC
meeting in San Diego to continue
our efforts of promoting the value
of association group insurance to

consumers, with the goal of creating
a favorable regulatory environment
so our members, and your clients'
members, can continue to benefit.

PIMA 2020

The PIMA Board continues to
focus on the mega issues of our
industry niche and the strategy for
PIMA going forward, shaping what
PIMA should look like in 2020 in
response to industry challenges and
opportunities. We continue to invite
speakers, and attract members, from
outside of our niche to help members
expand their vision and resource
partners. We ask to hear from **you**
as we continue the conversation to
shape our collective future.

Please plan now to attend our Annual
Meeting January 26-29, 2017 in Florida.

*Mark Kelsey, President
Kelsey National Corporation
Healthinsurance.com*

2016 PIMA MidYear Meeting *(Continued from page 1)*

CEOs Advisory Forum members and PIMA leaders **Mark Kelsey**, President, **Sam Fleet**, Past President & Chair of our Regulatory Task Force and PIMA CEO **Mona Buckley**. They shared PIMA's goals to educate the various DOIs about obstacles to those in the association group space. He invited us to visit with his department and participate in a NAIC NE Zone meeting and sent an email noting "Over the last few decades, I have attended many conferences and interacted with many associations. None have been more impressive than yours. It is a very impressive group."

The winners of the annual Marketing Methods Competition are always a highlight of the MidYear Conference. They are listed in this issue.

Ken Greer, CEO of Augeo Marketing, ended the meeting with the closing keynote, "Consumer Brand Loyalty Today: Connect, Engage, Accelerate Business Performance." One of Ken's key messages was his view that what we did yesterday – even if it worked – will likely not be successful tomorrow. The industry must respond to changes in target segments and their tastes, the

emergence of new technologies and regulatory and compliance standards. And he shared the three "Es" of member engagement.

Ken recapped advantages of affinity marketing, citing a MetLife Report (The Association and Affinity Marketplace: Expanding Business Opportunities By Understanding Member Preferences by Association Type) that supported the interest of affinity group members in insurance. And, as Ken says, "The gap between member interest versus rates of member purchase is what creates opportunity."

And, of course, as is the case with all PIMA conferences, networking opportunities abounded for members to help each other to grow affinity business.

Thanks to our meeting chairs **Doug Gahagan (AXON Affinity)**, **Kathie Kinde Clark (USI Affinity)** and **Sean Sullivan (HealthNetwork)** for their hard work.

If you missed the meeting or want to share the presentations with colleagues, they are always available in the Members-Only section of our website.

MetLife Report – Association & Affinity Opportunities

- Union members 14% report obtaining insurance through this channel
- Credit union members – 43% want discounted services
- Political groups – 45% are interested in insurance products
- Professional organizations – 32% are interested in insurance products
- Government association members – 33% obtained life; 25% obtained auto
- Alumni groups – 32% reported an interest in obtaining insurance
- Special interest groups – 21% are interested in purchasing insurance

Talk Among Yourselves!



We want *you*, the experts of the affinity benefits industry, to get involved and share your voice and insights on social media. One of our new strategies, to embrace and welcome new industry leaders to our community, is to create a **Public LinkedIn Group - PIMA-Affinity Benefits Market**. The goal is to increase our brand awareness and

ultimately, to help those entering our space to find us. (We will retain our **Members-Only Group** for community sharing and chat.) Please join us--and the group--in our outreach effort!

Also, follow PIMA's new Twitter handle **@PimaAffinity** and join in on industry chatter!

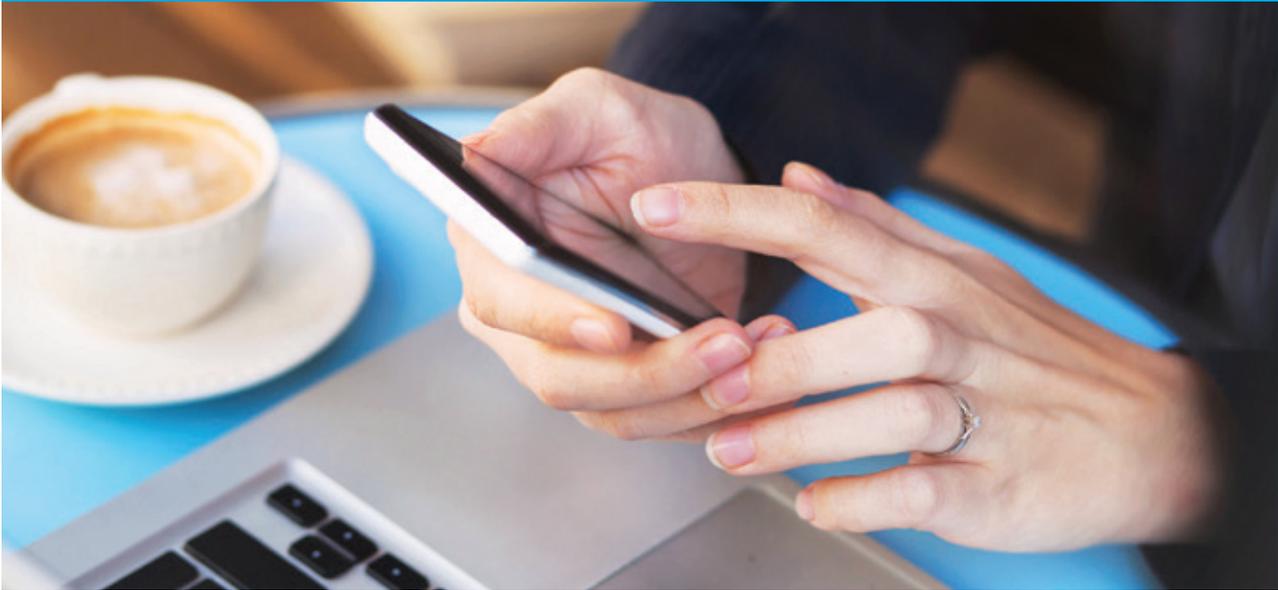


Notice of Annual Meeting of the Membership

The PIMA Annual Business Meeting will be held on

January 27, 2017

at the
**Hyatt Regency,
Bonita Springs, FL**



Connect with members

where members are connecting – online

Increase your ROI on your email list and website with member-friendly online enrollment/application for solid, economical coverage.

Turnkey e-marketing

Full spectrum of coverage:

- Term Life, Joint Term Life, 50-Plus Term Life, 10-year and 20-year Level Term Life
- Accidental Death & Dismemberment
- Disability – Short-term, Long-term, Business Overhead
- Hospital Accident
- Hospital Indemnity
- Comprehensive Accident
- Others available upon request

Plans may vary or may not be available in all states.

Better results, more satisfied members

Coverages underwritten by The United States Life Insurance Company in the City of New York (US Life). Issuing company US Life is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Products may not be available in all states and product features may vary by state.

© 2016. All rights reserved. AG11687 (08/16) REV



Bring on tomorrow®

Call 1-877-800-8691 ext. 2

Call for PIMA Ignite Presentations

PIMA's putting a new twist on Ignite for Annual Meeting 2017. Our format consists of a **ten-minute presentation with 20 slides that advance automatically every 30 seconds**—giving each subject matter expert the opportunity to present a conversation-starter and/or key takeaway. Ignite has become a popular way for conferences to allow for *more* speakers to provide *more* information—but concisely, to hold the audience's attention.

If you would like to submit a proposal, please request a Form and Rules/Guidelines by emailing Jeanne Sheehy at jeanne@pima-assn.org.

The presentation content must fit within two of our three themes of the Affinity 2020 Report (the report is available on our website homepage):

- **Consumers** - demographic and behavior changes that impact marketing and sales; possibly an emphasis in the senior market.
- **Technology** - revolutionizing how business is done.

The content should not duplicate recent PIMA conference content/presentations—see the Members-Only portion of our website for recent sessions. It should also provide insights (versus a sales message).

Proposals are due **October 15, 2016**. Note: All presentations must be submitted in final form three weeks prior to the Annual Meeting, i.e. by **January 5, 2017** to retain the speaking slot.

Thank You To MY16 Event Sponsors

AXA
Fairrington
Transportation
The Guardian
LifeLock
AXA
The Guardian
Quantum
FARM
Denim

► EXPERIENCE. PRUDENTIAL.

Benefit experiences that help create and protect financial wellness.

With more than 65 years of experience, it's no secret that **The Prudential Insurance Company of America (Prudential)** is one of the best partners for life, disability and other insurance plans for associations and affinity groups—as well as their TPAs.

If you're offering life, disability, or a suite of coverages to your members, Prudential's proven underwriting and claims administration, as well as industry recognized marketing services, will exceed your expectations and offer real insurance solutions to your membership.

We are eager to share with you the same breadth of knowledge and service we provide to all our clients—those with whom we have decades of history, and those who recently embraced our expertise. Their enthusiastic acceptance of our services is the best endorsement we could offer.

Find out what Prudential can do for your organization—and the people who count on you. Call John Kelly at 1-985-624-5224. We'll introduce you to a new way of protecting your members that's more than 65 years in the making.



► Association/Affinity Services

Life and Long Term Disability Income coverages are issued by The Prudential Insurance Company of America, Newark NJ.
© 2016 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, the Rock symbol, and Bring Your Challenges are service marks of Prudential Financial Inc. and its related entities, registered in many jurisdictions worldwide.

0216833-00005-00

Ed.8/16



PiMA Research & Affinity Strategy *(by Whitesnake)**



*David Schaeffer (circa 1982)

Although there is a tremendous amount of thought and research directed toward the insurance business by some of the leading firms in the world, rather than actually pursue the advice of McKinsey, Accenture, EY, David Schaeffer, Clayton Christensen, PWC, etc. Too often, we seem to follow the strategy of Whitesnake:

I don't know where I'm goin'

But I sure know where I've been

Hanging on the promises in songs of yesterday

An' I've made up my mind, I ain't wasting no more time

Here I go again, here I go again

Tho' I keep searching for an answer

I never seem to find what I'm looking for

Oh Lord, I pray you give me strength to carry on

'Cause I know what it means to walk along the lonely street of dreams

(Feel free to go to YouTube and take a 4:33 refresher course before you continue reading)

So, in an effort to help the industry and our members develop a better idea of where they're goin' and where they've been, the goal of a new/updated PiMA Affinity Market Survey is to provide members with an accurate view of the market we work in and identify trends, which can be used to create actionable strategy for the future.

PRIOR SURVEY SNAPSHOT

Areas covered in our 2010 and 2012 surveys, for an Affinity market overview, included product, distribution, market size, and key players:

- Market Size – Overall Association/ Affinity Market & PiMA Members
- Key Products and Premium Volume
- Key Market Influencers
- Distribution & Sales
- Affinity Market Segmentation Information

*"Non-traditional competitors are entering the market. The innovation will be very disruptive for us and the industry."*¹ **CEO, Life Insurer, United States**

As addressed in our Affinity 2020 Report, until recently, the insurance industry has largely avoided being "disrupted". Carriers have benefited from strong barriers to entry: regulation, the need to spread risk, established customer base and a dedicated distribution force. Another key has been that affinity consumers (and in our case affinity sponsors) have not been able to easily change relationships.

However, as we are seeing with increasing frequency, consumers are gravitating to new experiences that empower them by offering transparency, choice, "robo" tools that facilitate informed/personalized buying experiences – most of this change has been driven by technology. We are seeing new forms of capital and risk taking being developed for insurance (e.g. hedge funds taking direct risk, Per-to-Per) and are beginning to see products and services born out of technology (e.g. on demand coverage, micro insurance, point of sale opportunities).

This latest survey will be both about benchmarking since 2010/12 as well as target identifying key new insight and trends within the affinity marketplace, such as:

- Group vs Individual Products
- New types of affinity sponsors
- Changing Consumer habits
- Continued impact of insurance regulation and legislation.

Mark Kelsey has appointed a Task Force (including **Ed Miltenberger** and **John Kelly**—both involved in developing our prior survey—**Al Drowne**, Co-Chair of the Agency CEOs Forum, **Lance Dordick**, Chair of the Company Advisory Forum and **Kelly Abeles**) to help us develop a next industry snapshot along with insights. The Board has had several conversations about the content and goals and we have sought, and will continue to seek, input from our members as we move forward.

We have begun conversations with IBIS, the firm that conducted our prior survey, to devise a scope. Stay tuned and when your survey participation is sought, keep in mind:

"Stand up and be counted

For what you are about to receive

We are the dealers

We'll give you everything you need

Hail hail to the good times....."

What's the song and who sang it? – Using Google will automatically disqualify you (oh yes, we know).

¹ quote from research for "Redefining Boundaries: IBM Global C-suite Study." IBM Institute for Business Value. 2015



2016 | **WORLD'S MOST**™
ETHICAL
COMPANIES®
WWW.ETHISPHERE.COM

**OUR CUSTOMERS HAVE
COUNTED ON US SINCE 1810**

The Hartford is named one of the World's Most Ethical Companies by Ethisphere for the eighth time.¹

The Hartford is a leading provider of life, disability and accident insurance to the Association marketplace. We have a proven track record of working with our partners to meet the specific needs of their members.

To learn more contact:

Greg Pihl **860-547-2483**
GREGORY.PIHL@THEHARTFORD.COM

Visit us at THEHARTFORD.COM/ASSOCIATION

Prepare. Protect. Prevail. With The Hartford.®

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Hartford, CT 06155.

¹ Ethisphere Institute 2008, 2009, 2010, 2011, 2012, 2014, 2015, 2016.

PIMA-FB16 5979b NS 08/16 Printed in the U.S.A. © 2016 The Hartford Financial Services Group, Inc. All rights reserved.

Let us help you deliver **exceptional customer service** and **compliance expertise** to your clients.

We provide products and services to help individuals and affinity group members achieve their financial security goals for the long run.

Turnkey and customized programs | Group and individual solutions

To learn more, call Ryan Frantzen at 651-665-1497.

Financial security
for the long run®



Securian Financial Group, Inc.
www.securian.com

400 Robert Street North, St. Paul, MN 55101-2098 • ©2016 Securian Financial Group, Inc. All rights reserved.

F84608-1 3-2016 DOFU 3-2016
42934

Prudential Takes Home 2016 Best of PIMA Award

Prudential was awarded the “**Best of PIMA**”. The campaign was for the AICPA 2015 Level Premium Term Campaign. Prudential used consistent messaging across multiple channels to support direct mail efforts resulting in a great win for a product that is historically a proven tough sell to this target audience.

Other **Gold Award** Winners are: **Affinion Group, AIG Benefit Solutions, Aon Affinity, ARAG, Mercer Consumer, and Securian Financial Group**. The 2016 judges were **Kelly Abeles** of AIG; **Angela Daisy** of Value Group Direct; and **Deana Palmer** of NASW Assurance Services.

PIMA’s Marketing Methods awards are presented to member companies for direct marketing efforts that display outstanding marketing and creative strategies that deliver banner, measurable results. All other award recipients are listed below.



Best of PIMA 2016 Gold Winner, Chuck La Tournous, Prudential

Best of PIMA

Prudential

Mail Solicitation for Guaranteed-Issue Product/Simplified-Issue Product

GOLD - Mercer Consumer
 SILVER - Alliant Insurance Services
 BRONZE - Aon Affinity

Mail Solicitation for Underwritten Product

GOLD - Prudential
 SILVER - Prudential
 BRONZE - Value Group Direct

Multiple Step/Delivery Channel Marketing

GOLD - Prudential
 SILVER - Mercer Consumer
 BRONZE - Mercer Consumer

Customer Cross-sell and Upgrade Marketing

GOLD - Prudential
 SILVER - Prudential
 BRONZE - Mercer Consumer

Lead Generation Campaign

GOLD - AIG Benefit Solutions
 SILVER - Value Group Direct
 BRONZE - Aon Affinity

Conservation/Retention Campaign

GOLD - Aon Affinity
 SILVER - Aon Affinity
 BRONZE - Prudential

E-Commerce Web site

GOLD - ARAG
 SILVER - Mercer Consumer
 BRONZE - Pearl Insurance

Self-Promotion - Agency Members

GOLD - Affinion Group
 SILVER - Mercer Consumer

Self Promotion - Company Members/Business Partners

GOLD - Securian Financial Group
 SILVER - North American Communications
 BRONZE - Securian Financial Group

Other Media

GOLD - Mercer Consumer

New Media

GOLD - Securian Financial Group
 SILVER - ARAG
 BRONZE - Securian Financial Group

Judges Choice Award

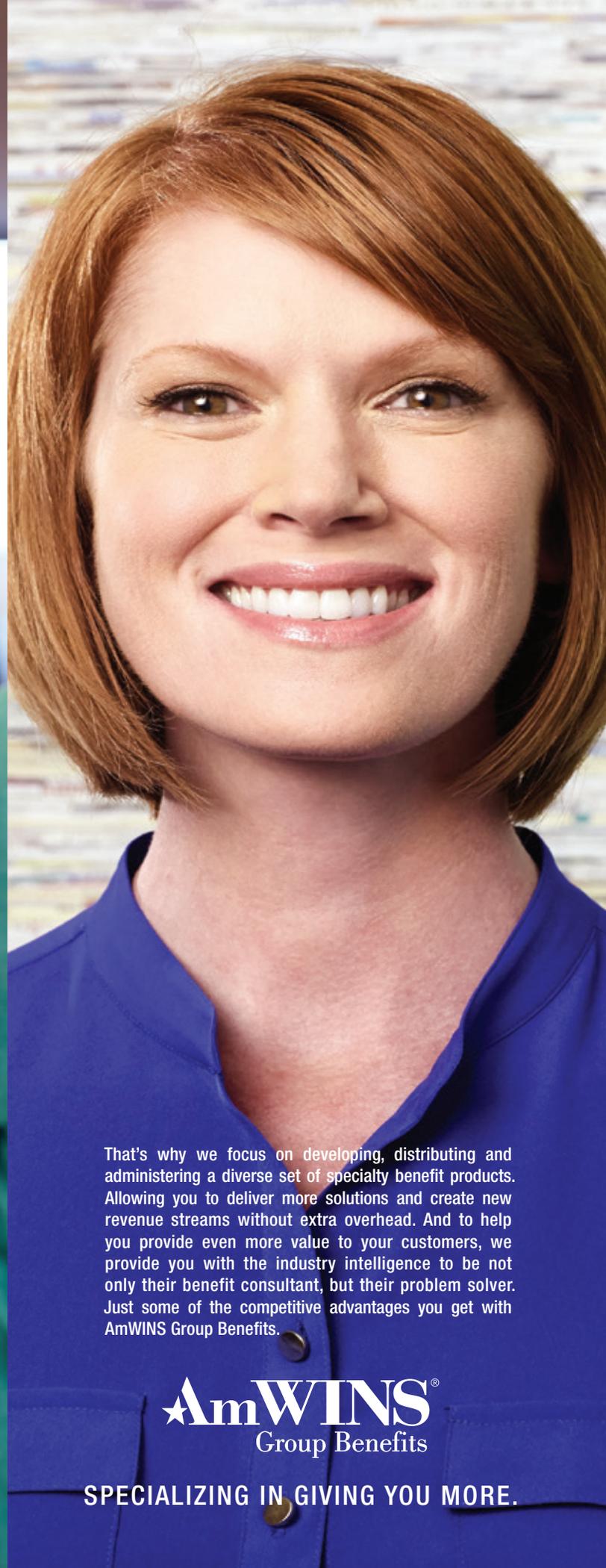
FARM, creative agency



WHAT MAKES US DIFFERENT IS OUR

COMMITMENT

TO THE SUCCESS OF OUR CLIENTS.



That's why we focus on developing, distributing and administering a diverse set of specialty benefit products. Allowing you to deliver more solutions and create new revenue streams without extra overhead. And to help you provide even more value to your customers, we provide you with the industry intelligence to be not only their benefit consultant, but their problem solver. Just some of the competitive advantages you get with AmWINS Group Benefits.

AmWINS®
Group Benefits

SPECIALIZING IN GIVING YOU MORE.

MidYear Meeting 2016



PIMA President Mark Kelsey with MidYear 2016 Meeting Chairs (from left): Kathie Kinde Clark of USI Affinity, Sean Sullivan of HealthNetwork, Doug Gahagan of Axon Affinity

2016 MidYear Meeting Prize Winners

Hotel Drawings

The Skamania Lodge
Bill Tyson, Swiss Re Life & Health America Inc.

1/2 off Next Year Exhibitor Booth
FARM

The Hyatt at Coconut Point
Jill Fecher, FARM





Increase Your Visibility—and Support PIMA

Level Sponsor Packages



AM = Annual Meeting; MY = MidYear

| | |
|---------|---|
| DIAMOND | <p>Diamond Level Sponsorship (\$15,000)</p> <ul style="list-style-type: none"> • Co-sponsorship (with PIMA) of one event, to include verbal/podium acknowledgment, signage, program recognition and logo cocktail napkins (lottery-based). See listing below (value \$2,500) <ul style="list-style-type: none"> - Opening reception at Annual Meeting (AM) or MidYear Meeting (MY) - Closing Pre-dinner Reception at AM or MY - Closing Dessert Reception at AM • Two free meeting registrations at AM • Two free meeting registrations at MY • One free golf registration at AM (\$200) • Private Afternoon Carrier Meeting Room at MY Meeting <p>Conference Recognition</p> <ul style="list-style-type: none"> • Diamond Level Banner with Logos (only Diamond logos) above stage at both conferences • Verbal/podium recognition at both conferences • One Reserved Diamond Table for 10 at both conference closing dinners • Full page, color ad in both conference onsite meeting brochures (\$600) • Recognition/Sponsor Thank You in both conference onsite meeting brochures <p>Advertising</p> <ul style="list-style-type: none"> • Full page, color tab ad in Membership Directory & Buyers Guide (\$2,250) • Full page, color ad in each issue of PIMA newsletter/<i>ConnXions</i> issue (\$2,250) • Recognition in each <i>ConnXions</i> issue in Sponsor Thank You listing • Permanent logo/banner ad on PIMA website homepage with link (\$1,000) • Link from PIMA's Membership Listing page to company's website |
| GOLD | <p>Gold Level Sponsorship (\$7,500)</p> <ul style="list-style-type: none"> • One free meeting registration at AM (value \$1,000) • One free meeting or exhibitor booth registration at MY (value \$1,000 - \$1,200) • One free golf registration at AM (\$200) <p>Conference Recognition</p> <ul style="list-style-type: none"> • Gold Level Banner above stage at both conferences • Verbal/podium recognition at all conferences • Half page, color ad in both onsite meeting brochures (\$500) • Recognition/Sponsor Thank You in both onsite meeting brochures <p>Advertising</p> <ul style="list-style-type: none"> • Half page, four color ad in the Membership Directory & Buyers Guide (\$900) • Half page, four color ad in two issues of PIMA's <i>ConnXions</i> newsletter (\$1,000) • Recognition in each <i>ConnXions</i> issue in Sponsor Thank You listing • Link from PIMA's Membership Listing page to company's website |
| SILVER | <p>Silver Level Sponsorship (\$5,000)</p> <ul style="list-style-type: none"> • One free meeting or exhibitor booth (MY only) registration at AM or MY (value \$1,000 - \$1,200) <p>Conference Recognition</p> <ul style="list-style-type: none"> • Silver Level Banner above stage at both conferences • Verbal/podium recognition at all conferences • Recognition/Sponsor Thank You in both onsite meeting brochures <p>Advertising</p> <ul style="list-style-type: none"> • Half page, four color ad in the Membership Directory & Buyers Guide (\$900) • Half page, four color ad in one issue of PIMA's <i>ConnXions</i> newsletter (\$500) • Recognition in each <i>ConnXions</i> issue in Sponsor Thank You listing • Link from PIMA's Membership Listing page to company's website |

Increase Your Visibility—and Support PIMA

Single Event Sponsorships



All sponsors receive recognition in the onsite brochure, at the conference podium, and company logo displayed on screen.

Sponsorship

Annual Meeting

| | Amount |
|---|--------------------|
| Keynote Speaker (as available - includes signage and brief intro) | \$1,500 |
| Welcome Table (Thursday Registration only - includes logo on signage) | \$750 |
| Friday Afternoon Networking Event (as available - includes logo on signage and napkins) | \$1,500 |
| Closing Dinner Entertainment (as available - includes logo on signage and napkins) | \$750 |
| Breakfast Buffet (2 available: Friday or Saturday - includes logo on signage and napkins) | \$1,250 |
| Registrants' bag with Company logo—PLUS promotional item in bag (value \$450) | \$1,250 |
| Morning Break (2 available: Friday or Saturday - includes logo on signage and napkins) | \$750 per break |
| Specialty item or promotional piece in Registrants' bags | \$450 |
| Friday afternoon golf tournament | |
| -Carts & Lunches | \$2,000 |
| -Awards | \$1,000 |
| -Hole-In-One Contest | \$500 |
| -Golf Balls (includes logo) | \$450 (or in-kind) |
| -Individual Holes (includes signage) | \$200 each |

MidYear Meeting

| | |
|---|-----------------|
| Keynote Speaker (as available - includes signage and brief intro) | \$1,500 |
| Welcome Table (Thursday Registration only - includes logo on signage) | \$750 |
| Breakfast Buffet (2 available: Friday or Saturday - includes logo on signage and napkins) | \$1,250 |
| Registrants' bag with Company logo—PLUS promotional item in bag (value \$450) | \$1,250 |
| Morning Break (2 available: Friday or Saturday - includes logo on signage and napkins) | \$750 per break |
| Specialty item or promotional piece in Registrants' bags | \$450 |

Service and In-Kind Sponsorships

- Sponsorship includes showcasing your firm's talent by doing meeting brochure design and/or printing.
- Sponsor provides sleeves of golf balls (w/company logo printed) for over 50 attendees participating in Friday's afternoon golf tournament.

Recognition includes:

- Firm's name on the printed meeting promotional brochure
- Conference podium and brochure recognition
- Acknowledgment in PIMA's *ConnXions* newsletter

Media FAQ

PIMA convenes our accessible community of more than 100 leading organizations, twice annually, to grow affinity business. PIMA sponsorship is a great opportunity to support PIMA and showcase your company name in front of our broadening membership. We have a range of sponsorship/advertising opportunities that begin as low as \$150.

Increase your visibility within the affinity benefits & direct marketing industry through sponsorship and advertising.

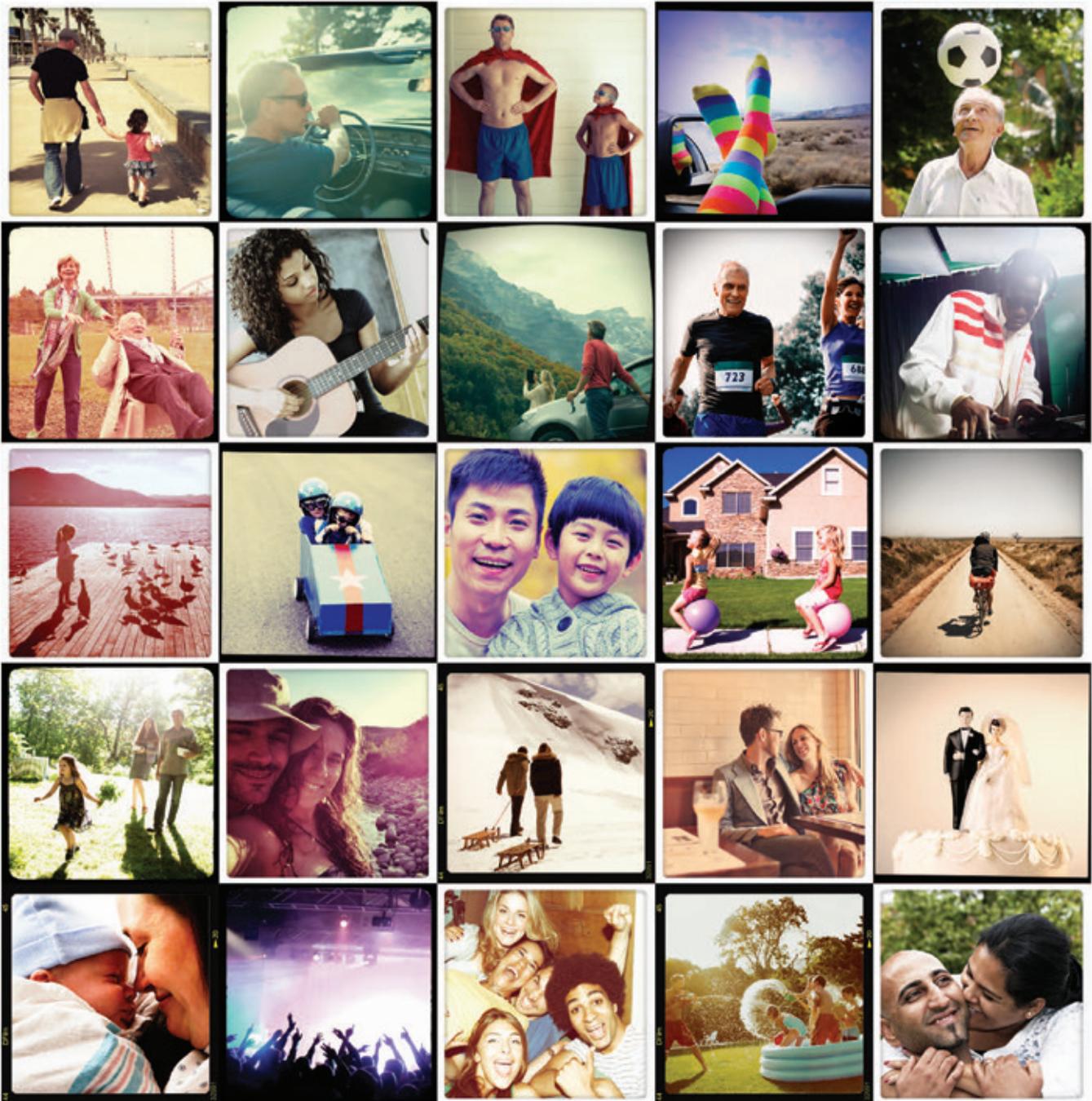
Event Sponsorship

- The profile at PIMA meetings is C-level management, i.e. approximately 250 industry leaders
- Meeting registrants include more than forty CEOs/Presidents
- Registrants also include more than a dozen EVPs and more than twenty-five Marketing Officers

Advertising

- Membership Directory & Buyers Resource Guide (distributed to all PIMA members)
- Web Banner Advertising (visuals on PIMA's website gets nearly 20,000 visitors each year; 62% of those are new visitors)
- PIMA *ConnXions* Newsletter
- Onsite Meeting Brochures (twice annually - at Annual and MidYear Meetings)

For sponsorship or advertising contact Ramona Hopkins at PIMA 817-569-7462(PIMA) or Ramona@pima-assn.org



HELP YOUR CLIENTS' MEMBERS PURSUE MORE FROM LIFE.

MetLife provides our customers with financial products and services that protect what they have, so they can continue pursuing what they want in life.

To learn more about all that we have to offer your clients and their members, contact Lance Dordick, National Sales Director, at Ldordick@metlife.com

MetLife

New Members

Please welcome the following new PIMA members (VM = Voting Member):

New Agencies

Bank Insurance Network, Inc.

David Schaeffer (VM), CEO
david@absltc.com

GCI/Vector Insurance

Eugene Raitt (VM), Chairman & CEO
eugene.raitt@greatcharter.com.hk

Jim Kelly, COO

ejameskelly@earthlink.net

David Avrck, Managing Partner

david@greatcharterinternational.com

Gene Palmer, Head, Business Development

palmer@greatcharterinternational.com

Andrew Tang, Partner

andrew@healthhelper.com.cn

Member Benefits

Nicklaus A. Trefry (VM), COO
ntrefry@memberbenefits.com

Earl (Chip) Trefry, CEO

chiptrefry@memberbenefits.com

Naomi Griffin, Marketing Director

ngriffin@memberbenefits.com

Caleb Bourque, Exchange Director

cbourque@memberbenefits.com

Courtney Trefry, Sales Leader

cmt@memberbenefits.com

New Business Partner

Ann Dieleman Consulting, LLC

Ann W. Dieleman (VM), Principal
ann@anndieleman.com

Denim

Gregory Bailey (VM), Co-Founder & CEO

gbailey@denimlabs.com

Frank Wise, Founder & CTO

fwise@denimlabs.com

Prospective Members

Help us recruit these members!

Prospective Agencies

AMBA

Ryan Motola, VP of Direct Benefits
ryan.motola@amba.info

Corporate Coverage

Victor Norris, President
Victor@corporatecoverage.net

The Dickerson Group

Michael Wolff, President
marian@dickerson-group.com

Healthplans.com

Scott Vogel, Sr. National Acct. Exec.
svogel@healthplans.com

Cindy Yang, Director, Business Development

cyang@healthplans.com

Scott Danahy Naylor LLC, An Affiliate of Five Star Bank

Dennis P. Donner, President
ddonner@sdnins.com

Southland Benefits Solutions

Joe Hocutt, Sr. Vice President

Vanbridge, LLC

John Legge, Managing Principal
jlegge@vanbridge.com

Prospective Business Partners

Equate Analytics

William Fletcher, VP Revenue
bill@equateanalytics.com

Fairrington

Jim Reifenberg, Vice President
jreif@fairrington.com

Healthiest You

Cindy Scifo, VP of Bus. Development
cindy.scifo@healthiestyou.com

Angel Paravicini, VP of Partner Development

angel@healthiestyou.com

InsuranceMined

Todd Ewing, President
toddewing123@gmail.com

International Medical Group

Ronda Phelps, Director of Business Development

ronda.phelps@imglobal.com

IQense & Intuitive Marketing Intelligence

Ram Rajagopalan, President
ram@IQense.com

Purchasing Power

Doug Rooker, VP of Bus. Development

drooker@purchasingpower.com

Rehg Group, Inc.

Jill Vickerman, Director of New Business Development
jv@rgresults.com

SliceLabs Insurance

Michael Fitzgibbon, VP & Chief Underwriting Officer
michael@slice.is

Ernest Hursh, Co-Founder & Head of Marketing

ernest@slice.is

VSP

Christina Williams, Business Development Manager
christina.williams@vsp.com

Grapevine



Peter Lindquist

FTJ and FSL Name New Vice President

Forrest T. Jones & Company, Inc. (FTJ) and Fidelity Life Insurance Company (FSL) recently

announced that veteran insurance

executive Peter Lindquist joined the companies as vice president. Lindquist will succeed William Hobbs II, who is retiring as vice president and controller. He most recently served as CFO and treasurer at Cameron Mutual Insurance Company, located in Cameron, Mo. Prior to that, he was CFO for insurance companies in the Chicago

area. Hobbs is retiring after 15 years with FTJ and FSL. Also retiring is senior vice president Michael Hall, whose tenure at the companies began in 1984. Both Hobbs and Hall will remain on the FSL board.



Thanks to MY Meeting Tradeshow Exhibitors

FARM

Jill Fecher, (716) 989-3284
 jfecher@farmbuffalo.com
 www.growwithfarm.com

Japs-Olson Company

Josh Blair, (952) 912-1843
 josh.blair@japsolson.com
 www.japsolson.com

Anderson Direct & Digital

Website: www.andersonDD.com
 Blog: blog.andersonDD.com

Epoq Legal

Clifford Cohen, (818) 222-4690
 clifford@epoqlegal.com
 www.epoqlegal.com

Healthplans.com

Cindy Yang, (310) 219-6200
 cyang@healthplans.com
 www.healthplans.com

Quantum Group

Betsy Davis (847) 967-3600
 bdavis@quantumgroup.com
 www.quantumgroup.com

LifeLock Business Solutions

www.LifeLock.com / business or call
 877-511-7906.

Afinium

James Ouimet, (215) 862-3080
 jim.ouimet@afinium.com
 www.afinium.com

Healthiest You

Angel Paravicini, (480) 779-4360
 angel@healthiestyou.com
 www.healthiestyou.com

Competiscan, LLC

Richard Goldman, (312) 546-3489
 richard@competiscan.com
 www.competiscan.com

Norris Creative

Rick Norris, (215) 321-7800
 rick@norriscreative.com
 www.norriscreative.com

SingleCare

Darcey Schoenebeck, (952) 201-9792
 darcey@singlecare.com
 www.singlecare.com

Data-Mail, Inc.

Mathis Weatherall, (713) 819-9235
 mathisw@data-mail.com
 www.data-mail.com

Rehg Group, Inc.

Cassie Maher, (678) 269-7754
 cassie@rgiresults.com
 www.rgiresults.com

Mintel

Devin Savage, (312) 450-6031
 dsavage@mintel.com
 www.mintel.com

Helping to Bridge Gaps in Today's Changing Insurance Marketplace And In Life

Think Chubb Accident & Health for ...

- Accidental Injury, Disability, and/or Death Insurance
- Supplemental Health Insurance
- Travel Insurance

CHUBB®

To learn more about Accident & Health products offered by Chubb Consumer Solutions, please contact us at (877) 297-4225.

Chubb. Insured.SM

© 2016 Chubb. Coverages underwritten by one or more subsidiary companies. Not all coverages available in all jurisdictions. Chubb®, their respective logos, and Chubb. Insured.SM are registered trademarks.

The Crum & Forster Accident & Health team is dedicated to developing and distributing a wide variety of niche insurance and reinsurance products. We proudly offer creative solutions while providing excellent customer service and support.

OUR PRODUCT PORTFOLIO INCLUDES:

| SPECIAL RISK | MEDICAL | VOLUNTARY & AFFINITY | TRAVEL | PET & EQUINE |
|--|--------------------------------|---------------------------------|------------------------------|-------------------------|
| K-12 Accident/K-12 Cat | Employer Stop Loss | Group Accident | Retail Travel | Pet Accident & Sickness |
| Intercollegiate Sports | Fully Insured Organ Transplant | Fixed Indemnity | Group/Wholesale Travel | Bloodstock |
| Blanket Special Risk | Provider & HMO Excess | Short Term Medical | International Travel Medical | |
| General Liability | Medical Excess Reinsurance | SalaryGap | | |
| Occupational Accident & Contingent Liability | | Dental/Vision/Critical Illness* | | |

**Availability based upon opportunity*



CRUM & FORSTER[®]
A FAIRFAX COMPANY

FOR MORE INFORMATION, PLEASE CONTACT:
Lauren Woods, Vice President of Marketing
732-676-9833 | Lauren.Woods@cfins.com
www.cfins.com

You can't put a price tag on industry-leading results

That's why our results are priceless

With over 40 years of priceless direct marketing expertise, we lock into the **right consumer** with **right message** and deliver the **industry-leading Premium Per Package Mailed**.

And the price to you? **\$0.00.**

Call Liz Sheehan
at 1-203-956-8852.
Affinion Benefits Group



Legalink

This Newsletter update is presented on behalf of the PIMA Legislative and Regulatory Action Group.

FEDERAL REGULATORY ISSUES

The comment period has ended for the Department of Treasury, Department of Labor and the Department of Health and Human Services' ("Tri-agencies") Notice of Proposed Rulemaking: Expatriate Health Plans, Expatriate Health Plan Issuers, and Qualified Expatriates; Excepted Benefits; Lifetime and Annual Limits; and Short-Term, Limited-Duration Insurance as published in the June 10, 2016 Federal Register ("proposed regulation"). The Tri-agencies received over 155 comments, most of which opposed at least some component of the proposed regulation. The proposed regulation touched upon several products of interest to the affinity marketplace. The proposed regulation created one new excepted benefit (travel insurance), it redefines three existing excepted benefits (hospital indemnity, other fixed indemnity and similar supplemental coverage), sought information regarding another excepted benefit (specified disease) so the Tri-agencies can determine whether additional regulation is necessary and finally the proposed regulation severely restricts a final product (short-term limited duration insurance).

In positive news, the proposed regulation states that travel insurance that includes benefits that pay for the cost of health care will be regulated as an excepted benefit. For purposes of the proposed regulation, travel insurance is an excepted benefit so long as the insurance is for a defined personal risk incidental to planned travel. The health benefits are incidental and the health benefits are

not offered on a stand-alone basis. The new travel insurance rules would apply to both group and individual market.

Unfortunately, this is the only positive news for the affinity market. The proposed regulation redefines hospital indemnity and other fixed indemnity insurance. The proposed regulation provides that hospital indemnity or other fixed indemnity must pay a fixed amount per specified time period without regard to the service provided. For example, under the proposed regulation these products cannot provide benefits that pay \$50 per day for a doctor visit and \$15 per day for prescription drugs. This benefit structure would violate the proposed regulations prohibition on policies paying different amounts depending on the type of service provided. The proposed regulation also includes a mandated notice requirement at time of application or enrollment. The proposed regulation also includes mandated language. This proposed definition only applies to group coverage, but the concern is that these restrictions might also be applied to the individual market.

The proposed regulation also includes an additional limitation on similar supplement coverage, i.e., that his coverage may not fill gaps in coverage for benefits that are essential health benefits. The requirements from HHS' earlier program memorandum are also codified in the regulation. The proposed regulation also seeks information on specified disease coverage. The Tri-agencies indicated that they have heard concerns about policies that cover multiple diseases or illnesses. They also state that they have concerns about policies that cover "overarching" conditions such as mental illness. The Tri-agencies sought information as to whether regulations should be promulgated addressing these issues. The Tri-agencies also sought information regarding whether specified disease policies should be required to have mandated notice language. Fortunately, there is no proposed regulatory language at this time.

Finally, the proposed regulation severely limits short-term limited duration coverage. Under the proposal

(Continued on page 21)

ABIA and other Trades Ask Congress to Rein in CFPB's Overreach

The American Bankers Insurance Association and several other trade associations have written to Rep. Jeb Hensarling (R-Texas), encouraging him to include language in his Financial Choice Act that would clarify an exemption provided in the Dodd-Frank Act for state-regulated insurance products. The exemption was intended to **prevent the Consumer Financial Protection Bureau from directly overseeing "any person regulated by a state insurance regulator that is engaged in the business of insurance,"** the groups said.

The associations pointed out that there are already robust state laws in place to govern insurance products and ensure consumer protection and that insurance commissioners are effectively overseeing insurers within each state. They expressed concerns that the CFPB has overstepped its regulatory bounds through various enforcement actions targeting state-regulated insurance products, such as extended auto warranties and GAP insurance. The groups urged Congress to strengthen the language around the exemption to protect the state role in oversight of the insurance industry.

Source: ABIA

Insurance with a custom fit.



In the world of insurance, one size does not fit all. That's why Alliant Insurance Services offers a comprehensive portfolio of insurance products and administration services designed to fit your needs. It's a tailored approach that will keep your bottom line looking sharp.

- Property and Casualty
- Employee Benefits Consulting
- Voluntary Benefits Administration
- COBRA Administration
- Workers' Compensation
- Financial Products and Services
- Association/Union Benefit Administration

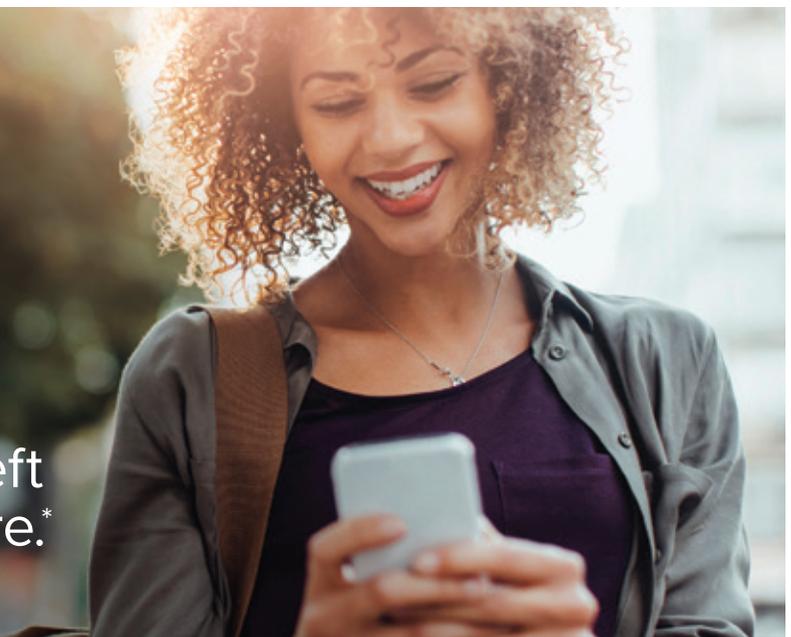
David Hudon
203 568 8229
DHudon@alliant.com

Alliant



You offer coverage
that goes anywhere.

Now offer identity theft
protection everywhere.*



LIFELock ADDS VALUE. ASK US HOW.

Find out how LifeLock® identity theft protection can help you protect your customers and boost loyalty.

Learn more at LifeLock.com/insprovider or call 1-877-511-7906.

No one can prevent all identity theft. * Network does not cover all transactions and is only provided in the US. Valid US SSN required for LifeLock membership.
© 2016 LifeLock, Inc. All Rights Reserved. LifeLock and the LockMan are registered trademarks of LifeLock, Inc.



Where do you want to go?

Connections That Can Make A Difference

You're connected to a global family of companies and a network of support unlike any other with Transamerica. So wherever your company wants to go next, Transamerica has the resources to help get you there.

We work with brokers, consultants, third party administrators and managing general underwriters who are leaders in their respective affinity distribution markets such as: associations, banks, credit unions, employers, educational institutions, government entities, Taft-Hartley clients, unions, travel agencies and other sponsoring group clients. Products include group life, health, and accident insurance coverage, supplemental medical for executives, group retiree health, Medicare Supplement and Medicare prescription drug plans, travel insurance and related products.

800.229.6565 | www.TransamericaAffinity.com

AT 1454981



LegalLink *(Continued from page 18)*

short-term limited durations insurance must have an expiration date that is less than three months after original effective date, including any extension elected by policyholder with or without the issuer's consent. The proposed regulation also mandates specific notice language for contract and application/enrollment materials.

NAIC UPDATE

The NAIC's Accident and Sickness Minimum Standards Subgroup continues to review the Minimum Standards Model Regulation. Earlier the Subgroup completed its work on the Model Act. The Subgroup made several decisions of interest to the affinity market while revising the Model Act. First, the subgroup clarified that the Model Act applies to both group and individual insurance

products. They also decided that the Model Act will no longer apply to/ regulate major medical coverage.

Additionally, the revised Model now specifically references fixed indemnity insurance and includes a definition for hospital indemnity and other fixed indemnity insurance. The Subgroup adopted a definition that is based off the existing federal definition and does not include the definition discussed above from the new proposed federal regulation. The NAIC defines hospital indemnity or other fixed indemnity insurance as coverage that pays benefits in a fixed dollar amount on the basis of a per day (or other fixed time period) and/or per service regardless of the amount of expenses incurred and without regard to the amount of benefits provided with respect to the

event or service under any other health coverage. The Model Act also includes an important drafting note that provides that hospital indemnity or other fixed indemnity insurance does not include any other type or category of insurance that is listed separately as an excepted benefit regardless of whether benefits under such coverage are paid as a fixed dollar amount. This was an issue in several states as the states tried to interpret the federal rules.

In another positive development, the Model Act continues to apply to limited benefit health coverage. This product heading has been used as a catch all for new innovative products that do not otherwise fit under other product headings. However, the NAIC Funded Consumer Representatives

(Continued on page 23)

Your Compliance Partner



Let First Consulting put its knowledge, experience and reputation to work for you. Whether the need is for a quick answer to a question, assistance in developing a new product, or summarizing laws and regulations, First Consulting offers a complete range of services.

Clients benefit from our Co-Sourcing Model

At First Consulting & Administration, Inc., our flexible approach to regulatory and compliance assistance is much better described not as outsourcing - but as Co-Sourcing.

This unique model allows clients the ability to maintain a role in the process at whatever level is most appropriate for the specific company and project.

Call us today for a complimentary consultation at 800.927.2730.



**FIRST CONSULTING
& Administration, Inc.**

Experts in Insurance Regulation Since 1969

First Consulting & Administration offers a full range of services:

- **Product Development**
- **Product Filings**
- **TPA Licensing & Renewals**
- **Compliance Training**
- **State Research and Surveys**
- **Advertising Compliance Review**
- **And much more....**

First Consulting can help! Contact me today to learn more.

Sean Cox

Assistant Vice President
816-391-2737

Sean.Cox@FirstConsulting.com
www.firstconsulting.com



This is a relationship you can count on.

For 60 years, New York Life has been providing life insurance and health benefits to the group membership association marketplace.

As a recognized leader in this industry, New York Life has specialized in servicing the needs of the Broker and TPA Community. Using our product innovation, focus on technology, and hands-on customer service, we can help you design a benefits program to meet the needs of your clients and their families.

We have a diverse product portfolio including Life; Life with Chronic Care; Disability Income; Business Overhead Expense; Critical Illness; Hospital Indemnity; Hospital and Home Care Recovery; AD&D and other accident plans all which are backed by the highest possible ratings for financial strength currently awarded to any life insurer.*

Let's meet today to discuss how we can work together to help protect your clients' financial security.

Call us to get started.

Dan O'Brien

Vice President
Sales & Marketing
914.846.3345
dobrien@newyorklife.com

Gabe Cabrera

Corporate Vice President
Sales
914.846.4057
gcabrera@newyorklife.com

* Source: Third-Party Ratings Reports: A.M. Best A++, Moody's Aaa, Standard & Poor's AA+, and Fitch AAA as of 6/9/16.
© 2016 New York Life Insurance Company 51 Madison Avenue, New York, NY 10010
AR05458.RB.0213 SMRU1651882 (Exp. 06.30 .2017)



The Company You Keep®

Legalink *(Continued from page 21)*

have proposed an amendment to the Model Regulation to eliminate the limited benefits products so this battle is not yet completed.

The Model Act also redefines dental and vision plans. The new definitions track existing federal and other NAIC language. For example, it provides that limited scope dental coverage means insurance that provides coverage substantially all of which is for treatment of the mouth, including any organ or structure within the mouth, which is provided under a separate policy, certificate or contract of insurance or is otherwise not an integral part of a group benefit. The Model Act also now applies short-term limited duration coverage. The Subgroup put on hold a decision as to whether the Model Act should apply to short-term long-term care insurance and/or employer-provided retiree supplemental coverage.

The Subgroup is now focusing its attention on revisions to the Model Act. It is very early in this process. PIMA will provide an update on those activities at a later date.

State Issues

California:

A.1515 Advertising on the Internet:

Effective 7/1/16, licensed producers must include the word “insurance” on business cards, written price quotations, print and web based advertisements. The font must be at least as large as the smallest telephone number or 12-point type, whichever is larger. Note: “insurance” cannot be abbreviated.

Florida:

S. 966: Unclaimed Property:

Effective 4/12/16, requires life insurers to determine whether their life or endowment insurance policyholders, annuitants, and retained asset

account holders have died by annually comparing them against the United States Social Security Administration Death Master File (DMF).

Georgia:

H. 784 Anti-Rebating: Inducement Limits:

Effective 7/1/16, allows for insurance producers to offer promotional items, prizes, goods, wares, store gift cards, gift certificates, sporting event tickets, or merchandise, not exceeding \$100.00 per customer per year. Allows for the giving of any item of value not be contingent on the sale or renewal of a policy.

New Jersey:

A. 617 Advertising: Prohibition: Unsolicited Advertising by Text Message:

Effective 11/1/16, prohibits sending unsolicited advertising by text messaging. Requires companies offering text messaging services to allow customers to block all incoming and outgoing text messages.

New Mexico:

Bulletin No. 2016-010 Excepted Benefit Plans Disclosure:

Effective 4/13/16, provides general awareness to the consumer that limited benefit and specified disease plans (excepted benefit plans), excluding disability, do not qualify as minimum essential coverage as required under the Patient Protection and Affordable Care Act of 2010 (ACA).

The following notice should be provided in at least 10 point bolded font on all policies issued or renewed after April 13, 2016 on the application and policy/certificate.

This type of plan is NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health

insurance coverage. If you do not have other health insurance coverage, you may be subject to a federal tax penalty.

Oklahoma:

S. 4101.1 Dependent Age:

Effective 11/1/16, Oklahoma has amended its laws to provide coverage for dependent children under a group life insurance policy until 26 years of age or older if the child is attending an educational institution and relying upon the insured for financial support.

Oregon:

H. 4104 Disability Income Insurance:

Effective 1/1/17, disability income insurance is specifically defined as limited benefit coverage and is excluded from health insurance requirements.

Tennessee:

S. 2005 Privacy Identity Theft Deterrence Act:

Effective 7/1/16, amends the Identity Theft Deterrence Act. Revises the notification requirement to require that the disclosure of the breach be made immediately, but no later than 45 days from the discovery or notification of the breach.

Washington:

S. 5581 Group Life and Disability Insurance. Allowable Benefit and Services:

Effective 6/9/16, allows life insurers to include grief counseling benefits as part of a policy of group life insurance, with the approval of the insurance commissioner. Allows for a disability insurer to include will preparation services, financial and estate planning services, probate and estate settlement services and grief counseling services as part of a policy of group disability insurance, with the approval of the insurance commissioner.



Professional Insurance
Marketing Association

35 East Wacker Drive, Suite 850
Chicago, IL 60601-2106
www.pima-assn.org

Future Meetings

2017 Annual Meeting

January 26 – 29

Hyatt Regency Coconut Point
Bonita Springs, FL

2017 MidYear Meeting & Trade Show

July 20 – 23

Skamania Lodge
Stevenson, WA

2018 Annual Meeting

January 18 – 21

The Naples Beach Hotel
Naples, FL

Thank You to 2016 Level Sponsors

Diamond

AIG Benefit Solutions
AmWINS Group Benefits
MetLife
New York Life
Transamerica

Gold

Affinion Group
Alliant Insurance Services
Chubb
Crum & Forster
The Hartford
LifeLock Business Solutions
Prudential
Securian Financial Group

Silver

Aon
ARAG
Arthur J. Gallagher & Co.
Mercer Consumer
Next Generation Insurance
Pearl Companies
USI Affinity
Voya Financial