



**INTER-COMPANY
MARKETING GROUP**
INSURANCE ALLIANCE NETWORKING

27TH ANNUAL MEETING

OPPORTUNITIES IN CHANGE

ICMG 2011

DORAL RESORT MIAMI

FEBRUARY 2-4



**PROGRAM &
EXHIBIT GUIDE**



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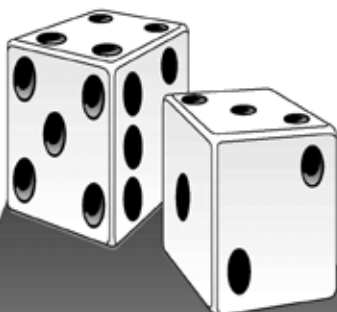
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AGENDA AT-A-GLANCE

WEDNESDAY, FEBRUARY 2

11am -1pm Registration, Photos,
Light Lunch

12:15 -12:45pm First Timers
Orientation

1-5pm Opening General Session

5-6:30pm Reception/Exhibits

7pm Optional Dine-Arounds
Depart from Port-Cochere

THURSDAY, FEBRUARY 3

7-8am Hot Breakfast/Exhibits

8-10am General Session

10:15-11:15am Breakout Sessions

11:30am -12:30pm Exhibits,
Refreshments, Prize Drawings

12:45pm Golf Tournament
Check In, Pro Shop Patio

2:30-3:30pm Informal Meet &
Greet, Champions Patio

6-7:30pm Networking Reception
& Exhibits

FRIDAY, FEBRUARY 4

8-9am Continental Breakfast,
Committee Meetings

9-10:45am Closing General
Session

NOTE: All functions in Legends Ballroom
Areas unless otherwise noted.



GENERAL INFORMATION

ICMG GUIDES

Around the meeting you'll see members with a red "ICMG Guide" tag on their badges. These members have volunteered to serve as Guides to new attendees and anyone else who would like help achieving their goals for the conference. Feel free to introduce yourself to an ICMG Guide and ask how you can get the most out of attending this meeting!

ICMG'S L. DON KAMPE

LIFETIME ACHIEVEMENT AWARD

ICMG's highest honor, the Kampe Award will be presented on Wednesday, February 2, after the keynote presentation. Recognizing outstanding contributions to the association, the award has been presented to nine ICMG members to date. See page 13 for more information.

TRAVEL INSURANCE FOR ATTENDEES

Europ Assistance USA has sponsored travel insurance for all ICMG attendees, administered by CSA Travel Protection. For information see www.icmg.org/annual_meeting/2011/travelinsurance.asp or call 800-448-5790.

ANTITRUST POLICY & CAUTION

As members of a trade association, each person attending this function must be mindful of the constraints imposed by federal and state antitrust laws. The people here today represent companies that are in direct business competition with one another. ICMG's purpose is to provide a forum for the free exchange of ideas on designated topics of our meetings. It is not the purpose of these meetings to reach any agreement that could have anti-competitive effects. Individuals must keep in mind that a violation of the antitrust laws may subject them to substantial fines—or worse. You can avoid problems by following simple guidelines.

- Stick to the published agenda—informal rump sessions should not be held.
- Be cautious about discussions involving pricing, premiums, benefits to be offered or terminated, and who should or should not be covered. The Justice Department views these types of discussions with concern and suspicion. Never take a poll of people's positions or make a collective agreement on these issues.
- Always retain your right to make an independent judgment on behalf of your company.

ICMG is dedicated to helping all members achieve their competitive potential.

**Network...
Connect...
Find Opportunities in Change**

AT ICMG'S
27th
ANNUAL MEETING

Welcome to ICMG—the best meeting in the industry for networking with insurance executives involved in inter-company strategic alliances, the movers and shakers who succeed through creative and productive business relationships. Hundreds have come to:

- Explore manufacturer-distributor alliances,
- Discover business process outsourcing opportunities,
- Connect with hundreds of industry colleagues.

The program provides a networking platform for developing business relationships, meeting with existing and prospective partners, and keeping informed on what other companies in the business are doing.

**FIND ALLIANCE OPPORTUNITIES
IN THIS TIME OF CHANGE**

Hear from the inspirational Curt Garbett, whose presentation based on the book "Who Moved My Cheese?" provides insight into dealing with change. Implement these ideas as you attend ICMG's formal and informal networking opportunities, where current and prospective alliance partners abound! Other highlights include panel discussions on carriers' and producers' responses to health insurance reform and two breakout panels—one on cross selling and in-force marketing and the other on the distribution shift in worksite marketing.

ICMG EXCLUSIVE! MEMBER INTRODUCTIONS

See each member on the big screen, learn who they are and what they're looking for; Attendee Photo Boards will ensure that you connect with those you want to meet.

Thank you for coming to ICMG's 27th Annual Meeting! We hope you enjoy the program and find **Opportunities in Change** through the many valuable connections you'll make here.

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**2011
PROGRAM
COMMITTEE**



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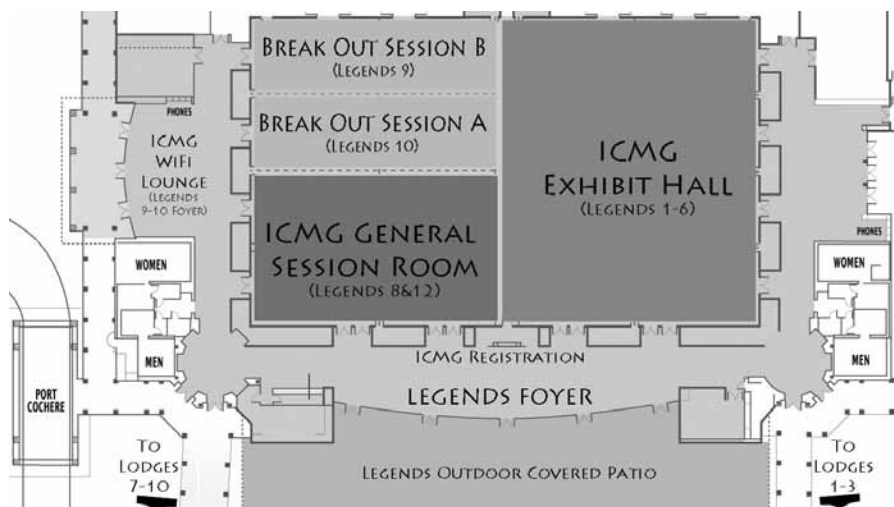


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LEGENDS BALLROOM AREA



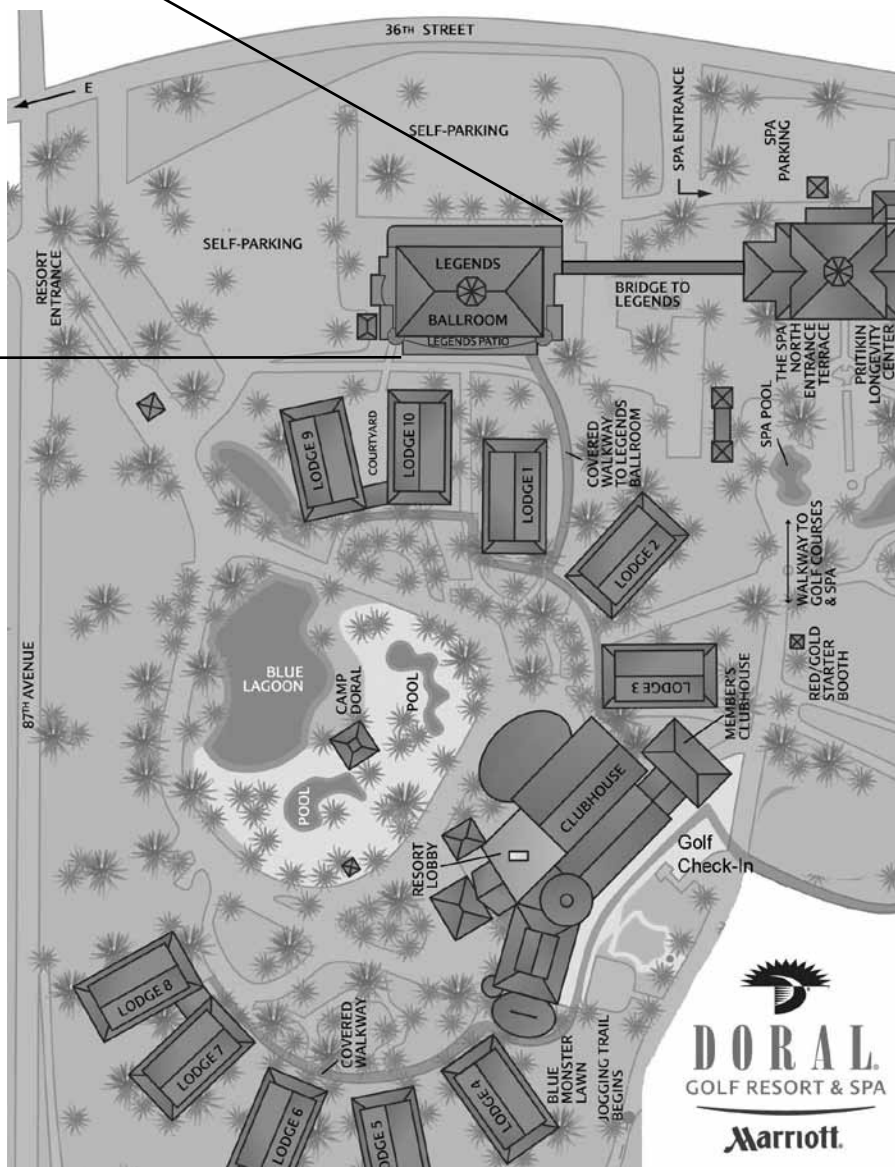
Program Booklet Sponsored by Beazley Group

ICMG WiFi LOUNGE

ICMG is pleased to be hosting complimentary WiFi for attendees to use throughout the meeting spaces. ICMG's WiFi Lounge, located in the Legends 9&10 Foyer, will offer a quiet place to log in, with seating and tables available, as well as outlets for recharging electronic devices (bring your own charger or power cord). See the ICMG Registration Desk for the WiFi password.



MARRIOTT DORAL RESORT AND SPA




DORAL
GOLF RESORT & SPA


CONFERENCE AGENDA

WEDNESDAY, FEBRUARY 2, 2011

11 AM-1 PM REGISTRATION, PHOTOS & LIGHT LUNCHEON (LEGENDS FOYER)
Attendee photos will be displayed throughout the meeting to help you connect with other attendees. Sponsors: Fairmont Specialty (Name Badge Wallets), BenefitMall (Conference Bags), HTH Worldwide & ARAG Group & askAFS (Conference Bag Inserts), Oxford Life (Pads & Pens), Texas Life (Name Badges), Modern Woodmen Fraternal Financial (Conference Sign)

FIRST-TIMER'S MEETING

Wednesday, February 2 12:15-12:45pm (LEGENDS 9-10)

Meet ICMG Board Members, ICMG Guides, and fellow first-timers for ideas and strategies to get the most out of the ICMG Meeting.

Sponsored by Great American Supplemental Benefits Group

1-5 PM OPENING GENERAL SESSION (LEGENDS 8&12)

1-1:20PM WELCOMING REMARKS
Program Chair Frank Osborn, Modern Woodmen of America
ICMG President Ted Williams, Security Life Insurance Co. of America

1:20-3 PM WHO MOVED MY CHEESE?

Curt Garbett, Vice President, Red Tree Leadership

This entertaining presentation, based on the #1 international best-seller by Dr. Spencer Johnson, is a look at how four different characters deal with unexpected change. Learn how to laugh at yourself, overcome obstacles such as fear and comfort as you prepare for what's ahead, and see change as an adventure where something better awaits you.

3-3:15 PM SPECIAL RECOGNITION
Don Kampe Lifetime Achievement Award (see page 13)
Member Referral Prizes and Longtime Exhibitor Awards

3:15-5 PM MEMBER INTRODUCTIONS
Unique to ICMG meetings—each member will have 30 seconds on the big screen to say who they are and what they're looking for at the meeting. ID numbers and the Attendee Photo Board are designed to help you connect with those you want to meet. NOTE: If you're with others from your company, it's a great idea to sit together and combine your introductions to help save time and avoid repeating information!

5-6:30PM "FINDING OPPORTUNITIES" RECEPTION & EXHIBIT HALL (LEGENDS 1-6)
Drinks Sponsored by MetLife
Meet with old friends and new colleagues...existing partners and prospective clients... at the biggest event of the week. Experience the open sharing of information and the friendly atmosphere for which ICMG is known. Be sure to meet with all the exhibitors!

7 PM DINE-AROUND DEPARTURES (PORT COCHERE)
Attendees who signed up for the optional no-host Dine-Around Groups should plan to depart at 7pm from the Port Cochere at the end of the ICMG Registration hallway. Sign up sheets are posted in the ICMG Registration Area.

MEMBER INTRODUCTIONS

Same Company?
Sit together!
Combine introductions,
avoid duplication,
save time.

In the Member Introductions session, members get 30 seconds each on the big screen to tell who they are and what they're looking for at the meeting. ID numbers and the Attendee Photo Board will help you connect with those you want to meet. Plan your 30 seconds here - be sure to include these four elements in this order!

1. I'm (name/title/co.) _____.

2. We offer _____.

3. I'm looking for _____.

4. My ID# is _____.

ID# is on your name badge. If you don't have an ID#, repeat your company and name.

ID# Attendees of Interest (find them on Photo Boards in numerical and company name order)



CONFERENCE AGENDA

THURSDAY, FEBRUARY 3, 2011

7-8AM HOT BREAKFAST BUFFET IN THE EXHIBIT HALL (LEGENDS 1-6)

8-10AM GENERAL SESSION (LEGENDS 8&12)
ICMG Business Meeting - including 2012 Meeting Announcement, Introduction of New ICMG President & Board, and Introduction of The First Tee Charity

CARRIER RESPONSES TO HEALTH INSURANCE REFORM

Mohit Ghose, Vice President, Public Affairs, Aetna
Craig C. Uchytel, Market Vice President, Humana Marketpoint

Health insurance reform is here to stay—in some form. Look “behind the curtain” and hear how insurance companies make the decisions and how they’re allocating their marketing resources. Major carriers discuss the impact of reform on health insurance products. Bring your questions; time will be allotted for Q&A.

10:15-11:15 BREAKOUT SESSIONS (TWO PRESENTATIONS OFFERED CONCURRENTLY)
Refreshments Sponsored by Custom Disability Solutions

A. CROSS SELLING & IN-FORCE MARKETING (LEGENDS 10)

Jason Woods, Assistant Vice President, Worksite Affinity, Fairmont Specialty
William A. Suneson, Managing Partner, Next Generation Insurance Group
Kathy Schauer, Managing Partner, Affinitas Partners LLC
Moderator: Lauren Woods, Senior Marketing Associate, Fairmont Specialty

Many companies are recognizing the importance of cross selling and identifying new opportunities with existing partners. Hear from industry peers who are successfully implementing these dynamic solutions in an ever-changing market.

B. THE DISTRIBUTION SHIFT IN WORKSITE MARKETING (LEGENDS 9)

John Penko, Sr VP of Sales, Employee Benefit Solutions, American General Life Companies
Todd Reimers, CLU, LLIIF, Senior VP Chief Marketing Officer, Assurity Life Insurance Co.
Moderator: Anne Marie Faria, Exec. VP & Chief Marketing and Sales Officer, HealthPlan Services

Employee benefit brokers embrace the worksite market in the face of healthcare reform. Hear from distribution leaders who understand the market’s changing distribution.

11:30-12:30 EXHIBITS, REFRESHMENTS & PRIZE DRAWINGS (LEGENDS 1-6)
Be in the hall at noon for exhibitor prize drawings.

12:45PM ICMG ANNUAL GOLF TOURNAMENT (DORAL GOLD COURSE)
RAISING MONEY AND AWARENESS FOR THE FIRST TEE (SEE NEXT PAGE)

2:30-3:30 NON-GOLFER MEET & GREET (CHAMPIONS PATIO)
Get to know other attendees who are not playing in the Golf Tournament at this informal networking meet-up.

6-7:30PM “FIND YOUR DINNER PARTNER” NETWORKING RECEPTION
IN THE EXHIBIT HALL (LEGENDS 1-6)
Sponsored by Woodmen Insurance Agency

ICMG ANNUAL GOLF TOURNAMENT

THURSDAY, FEBRUARY 3, 2011

RAISING MONEY & AWARENESS FOR THE FIRST TEE THE DORAL GOLD COURSE

ICMG's Golf Tournament is a friendly and casual competition where you can continue networking with your colleagues and potential alliance partners. The Doral provides complimentary bag storage and transfer. When checking into the hotel, leave your clubs with the Valet and mention the ICMG Tournament. They'll be on the cart ready to go. Club rentals are available at the Pro Shop for a fee.



The Gold Course at Doral winds its way through a beautiful residential community. Beautiful palms and tropical foliage surround the fairways along with several sand bunkers and water hazards.

Check-In: 12:45pm Pro-Shop Patio **Shotgun Start:** 1:00pm

Please check-in with ICMG staff at the Pro Shop patio to receive your box lunch and purchase Mulligans for the First Tee. All Mulligan Sales will be matched by the sponsor Modern Woodmen Fraternal Financial.

Format: Shamble (all four players hit tee shots and the group chooses the best one from which to play in. Each player then plays their own ball and the team records the best two scores.)

Tournament Fee: \$170 includes greens fee, cart, complimentary golf balls, tournament scoring, bag handling, lunch, contests, prizes. You must be pre-registered and paid to play in the tournament.

Contests: Closest to the Pin (Front & Back), Longest Drive (Men & Women), Longest Putt (Front & Back) and the 50/50 Split Hole-In-One contest which supports The First Tee.

Sponsors: Security Life (Golf Lunch & Carts), The Pinnacle Benefits Group (\$20,000 Hole-In-One 50/50 Split & Golfer Goodie Bag Item), Modern Woodmen Fraternal Financial (First Tee Mulligan Sales Match), Assurity Life (Bag Tags), askAFS (Golf Balls), Senior Market Sales (Longest Drive Contests), HTH Worldwide (Closest to the Pin Contest), Ameritas (Longest Putt Contests), Loyal American Life Insurance (Course Hole), WebWisdom (Photos)



The First Tee is an initiative of the World Golf Foundation, a 501(c)(3) nonprofit organization based in St. Augustine, FL. It is supported by some of the game's most respected and influential organizations: PGA, LPGA, USGA and others. Its mission is to impact the lives of young people from

all backgrounds by providing learning facilities, educational programs and development opportunities that promote character development and life-enhancing values such as honesty, integrity and sportsmanship through the game of golf. Proceeds from the ICMG Tournament's mulligan sales and other contests will go to The First Tee at the national level and will help touch the lives of thousands of young people.

How You Can Help

Donate during the Thursday morning break or on the course

Buy Mulligans

Hit a Hole-In-One!

WWW.THEFIRSTTEE.ORG

CONFERENCE AGENDA

FRIDAY, FEBRUARY 4, 2011

8-9AM CONTINENTAL BREAKFAST (LEGENDS FOYER)

8:15-8:45AM ICMG COMMITTEE MEETINGS

ICMG's Committees are a great way to get involved, help the organization, and work with other members. Three committees will meet during the breakfast hour: fill your plate and bring it to the meeting location. New volunteers are welcome - please sign up at the ICMG Registration Desk so we can plan for seating.

- EDITORIAL COMMITTEE (LEGENDS 9)
- MARKETING COMMITTEE (LEGENDS 10)
- MEMBERSHIP COMMITTEE (WIFI LOUNGE AREA IN LEGENDS 9&10 FOYER)



9-10:45AM CLOSING GENERAL SESSION (LEGENDS 8&12)

PRODUCERS' RESPONSES TO HEALTH INSURANCE REFORM

Margaret LeClair, CEO, LeClair Insurance
Ed Porter III, Director of Distribution, AmeriLife Group
Michael Gomes, Executive Vice President, BenefitMall

This panel of leading marketing organizations will discuss the new health insurance reform law. Panelists will offer their insight on marketing organization changes expected in the short and long term, marketing organization opportunities in the Patient Protection and Affordable Care Act, and marketing organization forecast of health insurance in America 2020. Presentations will be followed with questions and answers.

10:45AM ADJOURN

THANK YOU FOR ATTENDING ICMG 2011!

PLAN TO BE AT ICMG'S 28TH ANNUAL MEETING
ARIZONA GRAND RESORT IN PHOENIX
JANUARY 31 - FEBRUARY 2, 2012

ICMG'S L. DON KAMPE LIFETIME ACHIEVEMENT AWARD

ICMG's L. Don Kampe Lifetime Achievement Award was established in 2001 to recognize a dedicated ICMG member who had made outstanding contributions to the development of the organization over a long period of time.

The award was named for its first recipient, Don Kampe, because he personified the very ideals and goals of ICMG. Don served on the ICMG Board from 1987 to 2010, chaired the Editorial Committee for over 15 years, and brought countless members into ICMG and its leadership. Because Don passed away earlier this year, the award takes on even more meaning in his memory.

During the Opening General Session, join in recognizing another outstanding member with ICMG's highest honor, the Kampe Award.



L. Don Kampe
2001



Larry Gerdes
2003



Rich Katz
2004



Mel Hicks
2005



Tom McCracken
2006



Larry Green
2007



Greg Vacek
2008



Bob Bowsher
2009



Theodore Coia
2010

ICMG 2011
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THANK YOU
 27TH
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Meeting Sponsors:

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Woodmen Insurance Agency	Thursday Reception
Custom Disability Solutions.....	Thursday Breakout Refreshments
Great American Supplemental Benefits Group.....	First Timers Reception
Europ Assistance.....	Travel Insurance
Fairmont Specialty	Name Badge Wallets
Texas Life Insurance	Name Badges
BenefitMall	Conference Bags
Oxford Life Insurance	Note Pads & Pens
ARAG	Conference Bag Insert
HTH Worldwide.....	Conference Bag Insert
askAFS	Conference Bag Insert
Modern Woodmen Fraternal Financial.....	Conference Sign

Golf Tournament Sponsors:

Security Life Insurance Co. of America	Golf Lunch & Golf Carts
The Pinnacle Benefits Group.....	\$20,000 Hole-In-One 50/50 Split for First Tee
Modern Woodmen Fraternal Financial.....	Mulligan Sales Match for First Tee
Senior Market Sales.....	Longest Drive Contests (2)
Ameritas.....	Longest Putt Contests (2)
HTH Worldwide.....	Closest to the Pin Contest
The Pinnacle Benefits Group	Golfer Goodie Bag Items
Loyal American Life Insurance	Course Hole
Assurity Life	Golf Bag Tags
askAFS	Golf Balls
WebWisdom	Golfer Photos

OPPORTUNITIES IN CHANGE

EXHIBIT HALL GUIDE

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AMERILIFE GROUP.....BOOTH 301

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John Wesenberg, Manager Hearing Care Programs, (847) 832-3833, wesenbergj@beltone.com

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SELECT NETWORKS designs and delivers ancillary insurance products for vision and a new combination, insured vision and insured hearing benefit, for brokers and insurance companies who market to voluntary and employer-paid groups. Select Network Vision programs effectively reduce sponsor and participant costs by delivering benefits through a network of providers, consisting of both chain store and independent providers. OneEnroll is a self-enrollment tool that agents can be customize to offer multiple products from multiple carriers. OneEnroll is designed to increase voluntary enrollment by cutting down the cost and time of enrollment. By employing the "ON BOARD - OFF THE BOARD STRATEGY," OneEnroll offers benefits to full time and part time, temporary, retiree, union and association benefits. OneEnroll was designed for the independent agent but can adapt to any enrollment. OneEnroll is not part of an HR package.



SOUTH WEST DIRECT BOOTH 112

2129 Andrea Ln, Fort Myers, FL 33912-1903, www.swdirect.com
Kristine Haverly, Vice President, (800) 968-5798, khaverly@swdirect.com

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SUMMIT DIRECT MAIL BOOTH 214

1655 Terre Colony Court, Dallas, TX 75212, www.summitdm.com
Ben Shenk, National Sales, (502) 741-0941, bshenk@summitdm.com
John Barber, President, (817) 239-3037, john@summitdm.com

Summit Direct Mail is a high volume mail production company located in Dallas, TX. Our clients include some of the largest national insurance and financial services companies. We offer complete data processing, web print production, variable digital printing, bindery, and lettershop services. Summit Direct Mail also provides Personalized URL services to integrate direct mail responses with the internet. We have helped our clients utilize Personalized URL to provide response lifts as high as 35% per campaign. For info call (469) 916-5170.

VISION FINANCIAL CORP BOOTH 406

PO BOX 506, Keene, NH 03431-0506, www.visfin.com
David Hall, (239) 593-5475, dhallnaples@comcast.net
James Pettapiece, President, (800) 793-0223 x207, jpettapiece@visfin.com

Vision Financial's Value Proposition - Vision works with its customers to develop a unique partnership where Vision's systems and administrative expertise are seamlessly integrated with the carrier's core competencies. Voluntary Benefit Administration - Vision has offered full service administration and aggregated billing for over 20 years. Business Process Outsourcing (BPO) - Vision has managed closed blocks of life insurance policies for over 20 years. Its focus is on blocks of 50,000 and less. Administrative Services Provider (ASP) - Enables Vision's carrier customers to retain all, or some of their administrative functions, but operate on Vision's state of the art administrative system.

WELLDYNERX BOOTH 404

7472 S Tucson Way, Centennial, CO 80112, www.WellDyneRx.com
Doug Taylor, EVP Sales & Marketing Development, (888) 479-2000, dtaylor@WellDyneRx.com

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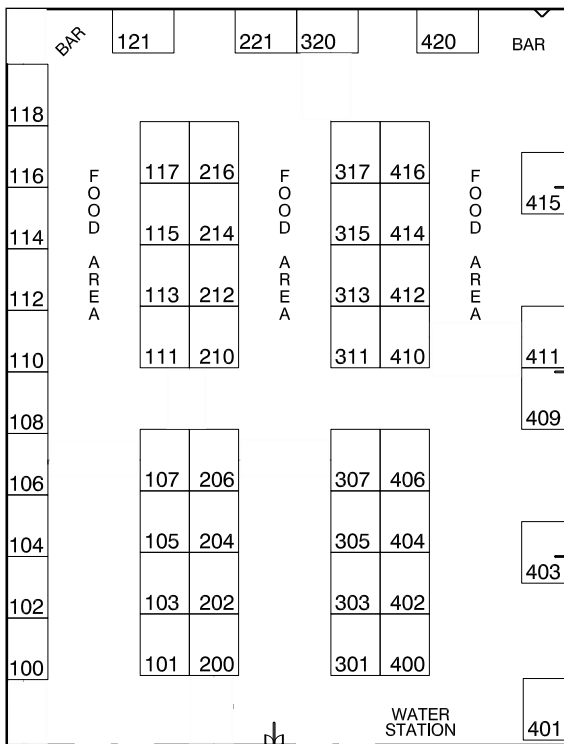
WLT SOFTWARE ENTERPRISES, INC. BOOTH 401

26133 US Highway 19 N, Ste 400, Clearwater, FL 33763-2018, www.wltsoftware.com
Chuck Brooks, Executive VP, (727) 442-9296, cbrooks@wltsoftware.com
Michael Tuomey, Strategic Business Liaison, (877) 807-4730, mtuomey@wltsoftware.com

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LONGTIME EXHIBITOR

LONGTIME EXHIBITOR



EXHIBITORS BY BOOTH NUMBER

<u>Booth</u>	<u>Exhibiting Company</u>	<u>Booth</u>	<u>Exhibiting Company</u>
100	First Consulting & Administration (p20)	216	Johnson Direct (p22)
101	American Enterprise Group (p15)	221	HTH Worldwide (p21)
102	LeClair Insurance (p22)	301	AmeriLife Group (p16)
103	Benefits Selling Magazine (p17)	303	Coverdell & Co. (p18)
104	Go Health VMO (p20)	305	A.D. Banker & Company (p15)
105	Humana (p21)	307	Enhanced Benefit Programs (p19)
106	The IHC Group (p21)	311	Colorado Bankers Services (p18)
107	Affinitas Partners (p15)	313	InsuranceNewsNet.com (p22)
108	Connecture (p18)	315	Petrero Media Corporation (p23)
110	Employee Benefit Adviser (p19)	317	Brainshark (p17)
111	Face to Face Live (p19)	320	Beazley Group (p16)
112	South West Direct (p25)	400	Quotit (p24)
113	Bases Loaded (p16)	401	WLI Software (p25)
114	Medigap360 (p23)	402	Insurance Media Services (p22)
115	E&O Pros (p19)	403	hCentive (p20)
116	The Hartford (p20)	404	WellDyneRx (p25)
117	National Assoc. of Professional Agents (p23)	404	Financial Marketing Concepts (p19)
118	BenefitMall (p17)	406	Vision Financial Corp. (p25)
121	Select Networks (p24)	409	Insurance Marketing Group (p22)
200	DirectMail.com (p18)	410	BFC (p17)
202	Norvax (p23)	411	American Health Value (p15)
204	Access Plans USA (p15)	412	InsuranceBroadcasting.com (p21)
206	Problem Solving Enterprises (p24)	414	Securian Dental Plans (p24)
210	Beltone Hearing Care Network (p17)	415	Insurance Administrative Solutions (p21)
212	Ceridian (p18)	416	HealthPlan Services (p20)
214	Summit Direct Mail (p25)	420	askAFS (p16)

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