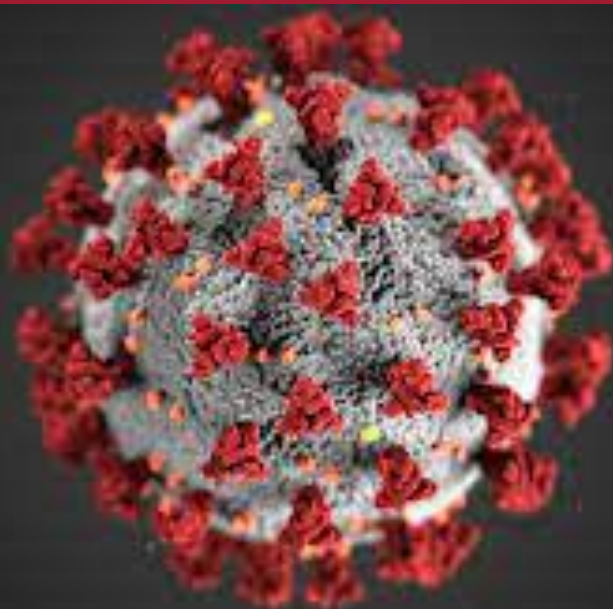




COPING WITH COVID-19

The Spring 2020 semester has been unprecedented. The COVID-19 pandemic took flight and spread its disease like a blanket around the world.

As a result, following Spring Break 2020, The University of Alabama made an executive decision to take preventative health strategies and adopt limited business operations. The Risk Management, Insurance and Actuarial Science Program has played its part in social distancing as it related to COVID-19. Numerous

meetings, awards ceremonies, and conferences which were eagerly awaited by students were moved to a virtual format. Following Spring Break, all classes resumed in an online environment, providing a unique set of opportunities and challenges for everyone involved.

The Culverhouse College of Business has been working diligently around the clock to make sure that the students within their departments are safe to resume in-person classes come Fall 2020.

3 MYTHS ABOUT RISK MANAGEMENT AND INSURANCE

1. Insurance is boring.
2. You need to be a Math genius to work in insurance.
3. Insurance is all about sales.

WELCOME THE 2020 - 2021 ALABAMA INSURANCE SOCIETY LEADERSHIP PANEL

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CONFERENCES AND ATTENDEES

NAHU Capitol Conference

February 22—26, 2020

Washington, D.C.



Colin Johnson

Risk Management & Insurance Minor
The University of Alabama

I was blessed to be the University of Alabama student selected to attend the 2020 National Association of Health Underwriters Capitol Conference in Washington, D.C. This trip afforded me opportunities I may never have been able to experience. For starters this was my first-time visiting Washington, D.C., so I was able to visit its beautiful landmarks such as: the Lincoln Memorial, the White House, the Library of Congress, the National Air and Space Museum, and many others. Being able to experience and take in these historical landmarks was phenomenal. Paige Phillips, Bo Jinright, Mark Fox, Kae Birchfield, and Randy Bennett were the Alabama NAHU members that I attended with. They were very welcoming hosts and offered me great professional and personal advice throughout the trip. On top of that they allowed me to contribute to the group at the Capitol Hill

meetings with the Alabama Congressional Representatives by giving me talking points to discuss with them. This is why visiting with the Congressional Representatives on Capitol Hill was my favorite experience during the trip. I was able to discuss key health issues such as Medicare for all and balanced billing with Representatives such as: Martha Roby, Robert Aderholt, Bradley Byrne, Gary Palmer, and Senator Richard Shelby's aide. This was a great way for me to not only learn about some of the healthcare issues our country faces, but it also gave me valuable experience in preparing and speaking in a professional meeting environment. On top of the great experiences this trip offers, it is also great for networking and learning from brokers and agents inside the health insurance industry.

There are two days in the week where you have NAHU meetings in the hotel and during this time you get to meet industry professionals and hear from speakers inside the industry and various Congressional Representatives. My favorite part of the meetings was hearing from President Trump's administrator of the Centers for Medicare and Medicaid Services, Seema Verma, and the Blue Zones VP of Product, Nick Buettner. One of the key talking points for Mr. Buettner was that the core problem with the United States' health care issues was the lifestyle choices of its citizens. He used areas such as Okinawa and a small town in California to show how its citizens

were living well past the national average lifespan as opposed to other surrounding areas. The common theme with these areas was that their citizens had more refined diets, some form of religious interests, moved naturally, and a few other lifestyle choices. I found this interesting because I actually did a statistical study in one of my previous classes and came to a similar conclusion that a lot of the United States' educational issues could be resolved through lifestyle changes as opposed to policy or monetary changes.

I recommend this trip to anyone interested in expanding their health insurance knowledge and also

looking for a once in a lifetime opportunity to experience Washington, D.C. I would like to thank Dr. Rabel for affording me with this wonderful opportunity and also Paige Phillips, Bo Jinright, Mark Fox, Kae Birchfield, and Randy Bennett for being such gracious hosts during the trip.

Note: Every year since 2008 the Alabama Association of Health Underwriters has hosted an RMIAS student for this outstanding trip to the NAHU meeting. Afterward, if the student is available, AAHU members celebrate her/him at their spring meeting. The RMIAS program pays for hotel expenses through funds contributed by our sponsors.

SPRING AIS GUEST SPEAKERS

January 21, 2020

Rodney Pilot

Pilot Catastrophe Services, Inc.

Mr. Rodney Pilot of Pilot Catastrophe began his career in Mobile, Alabama in 1983. He has organically grown Pilot into the largest company of its kind within the industry. His company and the associated representatives with his company are an integral part of the economy and the charitable activities to which they contribute.

Mr. Pilot shared his experiences with the Alabama Insurance Society concerning the different situations that can result following a catastrophe such as a tornado, hurricane, flood and large fire. Such events take an extraordinary toll on life and property. He explained that individuals suffering from a loss are often severely traumatized. Insurance plays a vital role in making people feel whole again, both financially and emotionally.

Pilot Catastrophe has been involved in every major catastrophe that has occurred in the United States in the



**Rodney Pilot talks about
“Catastrophe Claims:
Indemnifying Insureds
After a Disaster.”**

last 36 years. The firm has played an important role in recovering millions of dollars for those individuals whose lives have been impacted by a catastrophic disaster.

January 30, 2020

Panel Discussion

Christopher Orr, FSA, CERA

Protective Life

Jack Roberts

Cigna

Two recent graduates returned to campus to speak about their transition from UA to their chosen profession. Roberts took the prize for traveling the longest distance - he came from Hartford.

Elizabeth Peplinski, the 2019-2020 AIS President said, that she "enjoyed having two UA actuarial alumni come back to campus to speak to our current AIS actuarial students. I think



our members benefited from asking questions and learning about the transition from school to the professional world. Not only that, but I'm grateful to have gained some insight into what actuarial work is like from two different perspectives (i.e. life insurance and health insurance)."

February 11, 2020

Tina Winchester

Insurance Agent

Ms. Tina Winchester spoke to the AIS members about the joys she has experienced in being an insurance agent. She explained how exercising compassion and empathy goes a long way in building relationships and trust. In her years of experience, she has been able to help the most troubled of individuals by giving them the opportunity to start anew and rebuild their lives. She goes above and beyond for her clients and is always willing to lend a listening ear.

Ms. Winchester began her career in 1989 as a Customer Service Representative with a leading multi line company. She was later recruited by an Independent Insurance Agency and acted as a Personal Lines Manager and High Net Worth Client Manager for more than 20 years before retiring in 2018. Since then she has transitioned to the role of Account Manager with Craig Mader Agency of the Erie Insurance Company, where she is able to befriend her clients.

Ms. Winchester holds both the



**Tina Winchester discussed,
"The Joys of Being an
Insurance Agent."**

Certified Insurance Service Representative (CISR) and Certified Insurance Counselor (CIC) designations. She is well respected in the community and has spoken for the University of Alabama Culverhouse LIFT program, which provides advice to underserved people. She has also taught classes in the RMI program.

February 25, 2020

Dan Kim

Willis Towers Watson



**Dan Kim gives insight into,
“Predictive Analytics In
Business and Practical
Considerations.”**

Dan Kim is the Atlanta based Director of Insurance Consulting and Technology Life Insurance for Willis Towers Watson. He has been with the company over 13 years. He holds the following professional credentials: MAAA, FSA, and CERA. He spoke to the AIS Actuarial Section about the high-paced, high-tech

works of consulting actuaries.

Connor Judkiewicz, an actuarial student and AIS board member, made the following comments on Kim's presentation, “Dan Kim's presentation was eye-opening and enlightening. As an actuary working in a large consulting firm, his experience and perspective were greatly appreciated. He greatly emphasized the future of actuarial work, particularly when it comes to coding and machine learning. I was shocked to learn that so many questions can be analyzed with predictive analytics. For example, Mr. Kim walked us through pricing life policies, pointing out that running aggregate analysis on large amounts of data allows for isolating the variables that most affect outcomes. He invited us to push the envelope on what was possible using coding and machine learning. Even a question such as, how are a company's reserves affected by its geographic spread of auto policies, can be answered using the principles of predictive analytics.”

March 10, 2020

George Dale

Retired Mississippi Insurance Commissioner

Every year, the Alabama Insurance Society host a Sponsor Recognition Banquet to honor its sponsors. This year's event was held at the University Club and the Honorable George Dale was the guest speaker. He is a quirky, witty and entertaining presenter.

Mr. Dale is a graduate of the University of Mississippi. At age 35, he was elected as the youngest insurance commissioner in the



history of the state. Now retired from office, he is the Senior Public Policy Advisor for Baker Donelson, Attorney at Law. He worked for the state of Mississippi for 32 years before retiring. While in this role, he also served as the State Fire Marshall.

Max Wilson, a Junior minoring in Actuarial Science recalled, "Mr. Dale emphasized how lucky he was to have had his name be first on the ballot because he knew nothing of insurance at first." Wilson also said, "while serving as insurance commissioner, he endured eight hurricanes and protected his state from financial ruin. Among these hurricanes was Hurricane Katrina, one of the most devastating hurricanes of our generation." In turn, the state of Mississippi was able to recover from all eight of these potentially catastrophic events, facing neither market collapse nor mass exodus of insurance carriers.

Wilson concluded by saying, "a commonality among those who work in insurance is that they never expected to work in the insurance industry in the first place. Many

people who participate in this industry do so through unexpected circumstances. George Dale is the epitome of someone with great aspirations and charisma falling into an industry that requires a diverse set of skills. While Mr. Dale talked of a variety of aspects of his life as an Insurance Commissioner, what stuck with me was how he got into the business as an accident and ended up having one of the most fruitful careers he could have ever imagined."

To this day, Mr. Dale is still actively involved in the insurance regulatory arena on both the local and national levels. He is known for his problem-solving ability and is considered to be an individual that has the ability to think outside the box in an approach to drive results.

The Alabama Insurance Society thanks all the great sponsors who have contributed over the years. Each of the companies is a significant part of the success of our AIS students. This organization would not be what it is today without their generous contributions.

RMI/AS DEPARTMENTAL SCHOLARSHIP RECIPIENTS

The following students received scholarships from funds generously endowed by supporters of the RMI/AS program.

Robert W. Hodgkins Endowed Scholarship

Alexa Brown
Jay Bryan
Sam Calmeyn
Emily Clay
Robert Dillard
Travis James Enright
Edward Foy
Matthew Hatchell
Maddie Hill
Will Mecklenburg
Chris Mraz
Lindsey O'Sullivan
Elizabeth Peplinski

Aaron Springer
Taressa Stringer
Casey Temple
Timothy Clark Vick
Elizabeth Volpa
Ryan Waelde
Max Wilson

J.W. Palmer Endowed Scholarship

Colin Johnson
Fischer Priestly
Ellen Waters
Joel Wester

INTERNSHIPS AND JOBS OUR AIS MEMBERS RECEIVED

Laura Azzi

Accepted a Summer Risk Management / Underwriting Internship with Aetna through the CVS Corporation.

Sam Calmeyn

Accepted a 2nd year internship with Gallagher Rolling Meadows in Chicago, IL.

Kayla Carlson

Accepted a Producer Coordinator Internship with True North Companies in Chicago, IL.

Emily Clay

Accepted a full-time position with Protective Life upon graduation.

Edward Foy

Accepted a full-time position as an Actuarial Assistant at Protective Life Insurance. Company.

Lauren Helmers

Accepted an Investment Banking Summer Analyst Internship with Piper Jaffray in New York City.

Madeline Hill

Accepted a job as an Associate Broker in Professional Lines with AmWINS. She starts this July.

Connor Judkiewicz

Accepted a Summer Internship abroad.

Samantha Moon

Accepted a Summer Internship as an Analyst with The Rock Creek Group in Washington, D.C.

Elizabeth Peplinski:

Accepted a full-time position as an Actuarial Senior Analyst with Cigna in Nashville, TN.

Elizabeth Volpa:

Accepted a Summer Internship with Unum in Chattanooga, TN.

Ellen Waters:

Accepted a Summer Actuarial Science Internship with Cigna in Nashville, TN.

ALUMNI AND FACULTY IN THE NEWS

Paul Milam, CPA:

Made Partner at Small Business Accounting Services.

Lars Powell Ph.D.:

Elected to the Board of the American Risk & Insurance Association (ARIA).

William H. Rabel, Ph.D., FLMI, CLU:

Received Culverhouse College of Business Board of Visitors Teaching Achievement Award.

Hannah Shaul:

Promoted to Senior Premium Field Auditor.

SAVE THE DATE: ALABAMA INSURANCE DAY 2020



Alabama Insurance Day
Insurance...
The Essential Business

October 14, 2020
A Virtual, CE Event
www.alabamaday.org

Students, Faculty, Alumni and Industry Professionals... Save the Date for the Alabama Insurance Planning Commission's 2020 Insurance Day! In an effort to promote social distancing and to accommodate for travel restrictions, this year's I-Day has gone VIRTUAL!

This year's event will be held on October 14th, from 9:30 AM until 2:10 PM CST. As always, this event counts towards industry professionals Continuing Education credit hours. This will be a web-based platform that facilitates sessions, videos and feedback from a committed panel of world renowned speakers. This year's attendance fee is \$50.00 for the Early Bird Special before October 1st. After that the registration fee will increase to \$65.00. Registration is easy. Simply visit alabamaday.org and click "Register Now."

Students and Industry Professionals, there will still be a Student Career Fair. The RMIAS staff is compiling all student resumes into a book that will be available to all Capstone, Gold and Silver Sponsors beginning in October.

Mark your calendars and purchase your tickets for this state of the art Alabama I-Day 2020 event taking place on October 14th.

Get an exclusive inside look at some of the topics and speakers expected at this year's event.

The Power of Insurance Planning for Retirees

- Curtis Cloke, CLTC, LUTCF, RICP – CEO & Founder of THRIVE Income Distribution Systems; Adjunct Professor of The American College of Financial Services. He is sponsored by MDRT Foundation

Diversity and Inclusion: A Formula for a More Effective Organization

- Lonnie Dafney – Director of Diversity, Equity, and Inclusion at EMC Insurance Companies

Practical Applications of Artificial Intelligence in Insurance

- Kevin Dewalt – Founder & CEO of Prolego
- Ben Podbielski, AVP – Digital and Innovation Consultant for Protective Life Corporation
- Will Wright – Vice President of Innovation at Protective Life Corporation

Autonomous Vehicles: What the Future Holds for the Insurance Industry

- Pete Frey – Director of Commercial Telematics & Connected Business Director

Changing Nature of Personal Lines

- G. Mason Green, AVP – Personal Lines Manager for AL/MS, Chubb

Ethics

- Hank Watkins – Regional Director & President of Americas for Lloyd Americas, Inc.

Attacking Fraudulent Claims

- Latanisha D. Watters – Ken Perry Law Firm, LLC.
- Liam Murray – Partner and Brand Counsel for Digistream

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