Life ILS Conference 2023

TUESDAY 23RD MAY 2023

EY, CANARY WHARF, LONDON

Life Risk News

Welcome Attendees

On behalf of Life Risk News, I am delighted to extend a warm welcome to all participants of the Life ILS Conference 2023. It gives me great pleasure to gather distinguished professionals, thought leaders, and industry experts under one roof to discuss the latest trends and advancements in capital market participation in the longevity and mortality markets.

This conference serves as an exceptional platform for knowledge exchange, networking, and collaboration. We have carefully curated an agenda that encompasses a diverse range of panels and presentations, ensuring that every attendee gains practical insights into the life markets.

Furthermore, we have dedicated ample time for networking, allowing you to connect with fellow professionals, forge new partnerships, and expand your professional network. We believe that collaboration is key to driving innovation and growth in the life markets, and we are committed to providing you with a conducive environment for meaningful interactions.

I would like to express my sincere gratitude to EY, our hosts today, and our sponsors, speakers and the organizing committee for their unwavering support and dedication in making this conference a resounding success. Without their contributions, this gathering of industry leaders would not have been possible.

Once again, I extend my warmest welcome to all attendees. Let us make the most of this conference by engaging in fruitful discussions, fostering valuable connections, and collectively shaping the future of the longevity and mortality markets. I am confident that this event will be an insightful and rewarding experience for all.

Thank you, and I look forward to meeting each of you personally.

Sincerely,

Chris Wells, Managing Editor
Life Risk News

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01

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At EY, we are committed to building a better working world – with increased trust and confidence in business, sustainable growth, development of talent in all its forms, and greater collaboration.

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Running through our organisation is a strong sense of obligation to serve a number of different stakeholders who count on us to deliver quality and excellence in everything we do. We want to use our global reach and scale to convene the conversation about the challenges facing economies and the capital markets.

When business works better, the world works better.

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Club Vita is an international longevity data analytics company. We facilitate the accumulation and pooling of defined benefit mortality data and help longevity and mortality risk stakeholders make more informed strategic decisions and improve best-practice risk-management.

Club Vita was born in the UK in 2008. Our systems and processes were designed by a multidisciplinary team, with a shared passion for “allowing the data to do the talking” by combining modern technology and statistical techniques. Following a successful UK launch, we went on to build similar communities in Canada (2015) and in the United States (2019).

Our mission: To improve later life financial well-being by promoting awareness of longevity risk and making its management transparent and efficient.

Our vision:
- To enable financial institutions to understand and actively manage longevity risk.
- To modernize market practices and remove market frictions for longevity risk transfer.
- To improve access to cutting edge data-science tools and techniques.

Our current community includes 400 pension funds, 7 pension advisory firms and 25 (re)insurers. Across our three clubs, we are tracking the survival patterns of a diverse population of over five million people with benefits in workplace pension plans.

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We are data analytics organization providing clients with mission critical information and solutions to help them address opportunities and challenges within the senior markets such as the death, audit and l locate market, life insurance trust market and settlements market, and life expectancy data and underwriting market.

As the US population continues to age and live beyond 100, Longevity Holdings is uniquely positioned as an industry leader with proprietary data, technology, and unparalleled expertise in the markets that we serve through our family of companies.

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Life Equity, LLC

Life Equity LLC is a leading provider of origination and portfolio services for institutional investors in the life settlement industry. Life Equity was established in 2000, is institutionally owned and is recognized for its efforts in the promotion of industry regulation, high ethical standards and transparency in the marketplace.

The company is broadly licensed and has an industry-leading platform for policy acquisition, having originated over $8.6 billion in face value. Life Equity provides a full suite of insured and policy servicing, including valuation and analytics, premium optimization, premium payments, tracking and benefit collection.

Our Location
Canal Place Building 17
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General Enquiries
info@lifeequity.com

Visit us at
www.lifeequity.com

Conference Partner
Lighthouse Life

Lighthouse Life sources and purchases life insurance policies, utilizing our specific knowledge of the life settlement market, including seniors, financial advisors and asset investors.

Our team has extensive experience in life settlements, life insurance, finance, and marketing and is driving our growing direct-to-consumer and B2B policy origination strategies.

Lighthouse Life delivers value to seniors and investors through fast, efficient, and transparent life settlement transactions.

Our Location
1100 E Hector St
Suite 415
Conshohocken, PA 19428

General Enquiries
info@lighthouselife.com

Visit us at
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Conference Partner
LifeRoc Capital

Founded in 2017, LifeRoc Capital has emerged as the fastest growing life settlement provider in the business. Our team of 20+ professionals offer our asset manager clients a high touch concierge approach with unparalleled support & expertise in navigating the life settlement market. Our mission is to help our partner firms be best in class asset managers for their valued clients and investors.

Our Location
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Los Angeles, CaA90025

General Enquiries
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Visit us at
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Conference Partner
Schroders Capital

Schroders Capital, the private markets investment division of Schroders, is a leading global private assets manager with international scale and local expertise. The Insurance-Linked Securities (ILS) platform provides the full spectrum of life and non-life strategies for investors, offering a wide range of funds and tailored mandates, with leading Sustainability and Impact ('S&I') integration.

Our Location
1 London Wall Place
London EC2Y 5AU

General Enquiries
scott.mitchell@schroders.com

Visit us at
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Conference Partner
Securis Investment Partners

Securis Investment Partners LLP is a market-leading alternative asset manager, specialising in insurance-linked securities (ILS).

Since 2005, the firm has operated at the intersection of capital markets and insurance markets, unlocking compelling ILS opportunities for inclusion in institutional investors' investment programs.

Exceptional talent, strong networks, market presence, and offices in both the principal reinsurance markets of London and Bermuda drive our comprehensive transaction origination capabilities.

Our mission is to deliver long-term, attractive risk-adjusted returns uncorrelated to traditional asset classes while offering products and solutions tailored to our clients' requirements.

Our Location
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General Enquiries
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Morning Coffee Break Sponsor
Wilmington Trust

With roots dating back to the founding of Wilmington Trust Company by T. Coleman duPont in 1903, Wilmington Trust has been serving institutional clients for 112 years. We have been a leader in corporate trust services, serving on some of the largest and highest profile transactions. As a unique provider due to our non-creditor role in transactions, we are able to act as a neutral, impartial trustee or agent. We take a creative and collaborative approach to employ a solution that works for your transaction.

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General Enquiries
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Lunch Break Sponsor
BroadRiver Asset Management L.P.

Formed in 2009, BroadRiver Asset Management manages uncorrelated alternative investments for sophisticated institutional investors, including pension plans, endowments, and family offices. The firm manages $1.6 billion in assets as of 12/31/2022.

BroadRiver focuses on investments expected to display characteristics of investment grade fixed income assets, such as: dependable yield, high credit quality and low volatility, with low correlation to financial markets and general economic conditions. Please request a copy of our Form ADV, Parts 2A and 2B, for additional important information on our strategies and related risks.

Our Location
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General Enquiries
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Afternoon Coffee Break Sponsor
Actuarial Risk Management

Since 2006, ARM (Actuarial Risk Management) continues to place strategic relationships and a deep team of tenure subject matter actuarial experts at the center of its offerings and deliverables to an ever-expanding global client list. With many Top 30 accounting and professional firms turning only to ARM for guidance on actuarial matters and strategic advisory for their own customer base, ARM has earned the trust of many looking for an alternative voice.

Now with its own LATAM-based data and modeling teams, ARM provides global insurers with a compelling reason to look beyond the traditional outlets for comprehensive modeling and valuation capabilities. ARM and the ARM Network have an impressive resource pool of over 250 credentialed actuaries: averaging 27 years of experience covering all the actuarial disciplines – life, annuity, health, P&C (GI), retirement. ARM offers deep, specific industry and geographical expertise to local, regional, national and multi-national clients. But beyond ARM's technical expertise, its real strength is communicating to non-actuaries in a way that makes sense. Because we know making matters complex is easy and it takes skill to make it simple.

Our Location
5914 W. Courtyard Drive
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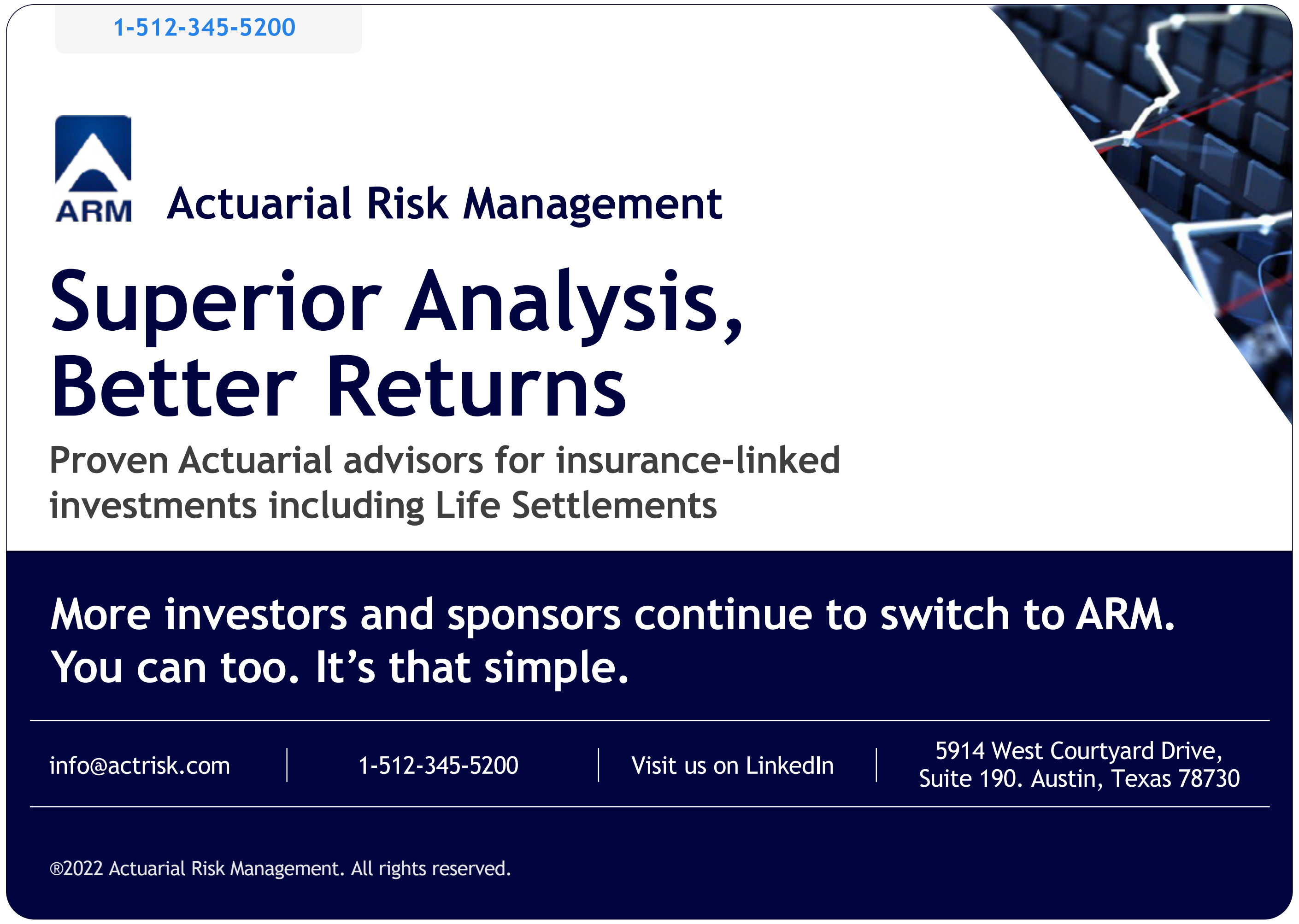
Austin, Texas 78730

General Enquiries
info@actrisk.com

Visit us at
www.actrisk.com

ARM



Cocktail Reception Sponsor
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Corry Capital Advisors, LLC (CCA) was founded in 2006. CCA specializes in providing investment management to investors seeking uncorrelated returns in the Life Settlement asset class.

CCA invests in non-contestable Life Insurance policies. CCA's senior management team averages 25 years of experience in financial services with a focus in the life insurance and life settlement industries. CCA's clients include Pension Plans, University Endowments, Foundations and Family Offices.

Our Location
One World Trade Center
Suite 76A
New York, NY 10007

General Enquiries
+1 412 741 2700

Visit us at
www.corrycapital.com

Corry Capital Advisors

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Our Location
1301 Avenue of the Americas
42nd Floor, New York, NY 1001

General Enquiries
+1 212 484 3900

Visit us at
www.afslaw.com

KILTER

Our Location
New Broad Street House
London, EC2M 1NH

General Enquiries
info@kilterfinance.com

Visit us at
www.kilterfinance.com

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Our Location
Level 15, 70 Mark Lane
London EC3R 7NQ

General Enquiries
lorenzo.volpi@leadenhallcp.com

Visit us at
www.leadenhallcp.com

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Our Location
Citypoint, 1 Ropemaker Street
London EC2Y 9AW

General Enquiries
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Conference Agenda

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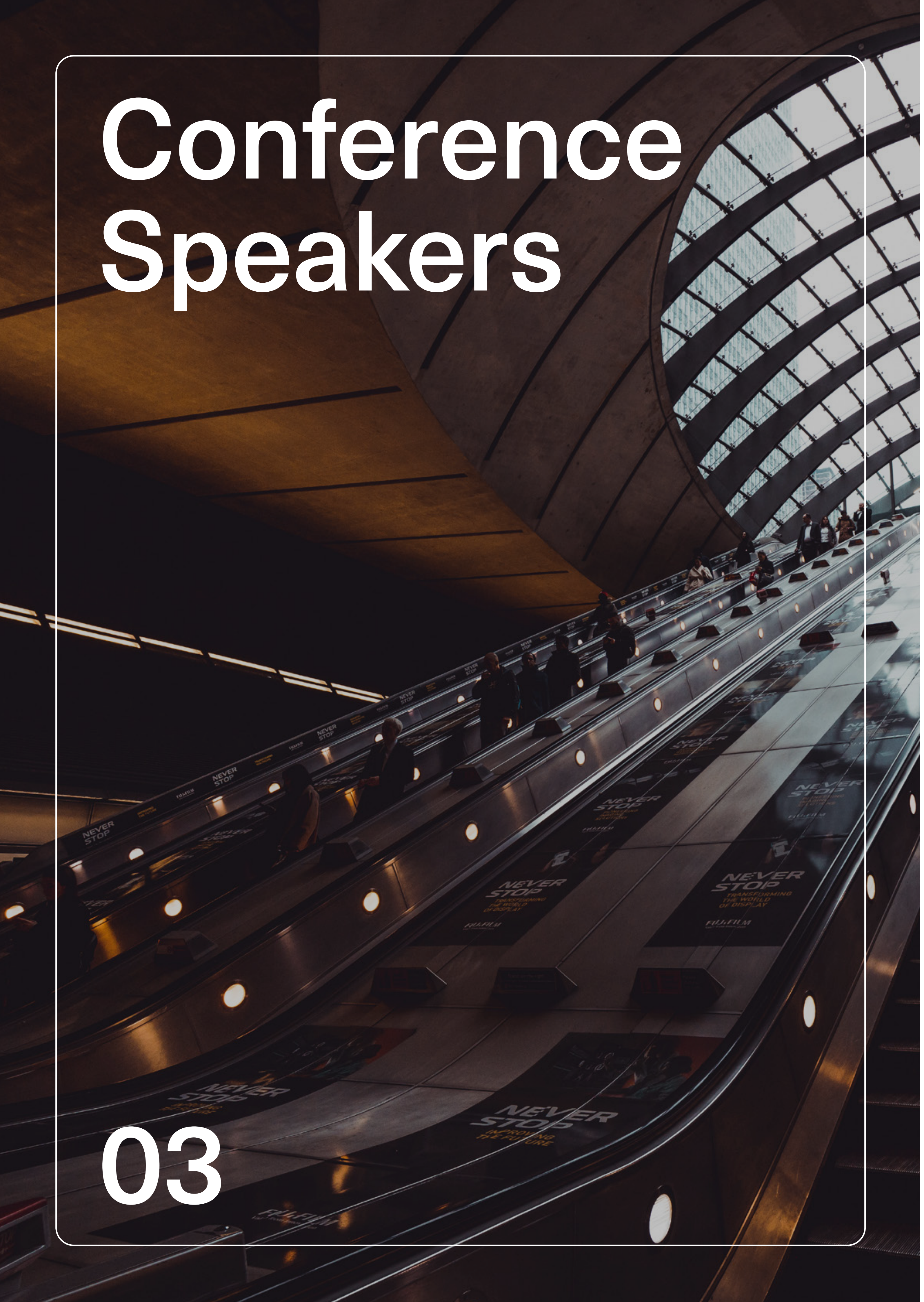
Morning Agenda

08.30-09:00 BST	**Welcome Coffee**	Sponsored by Club Vita
09:00-09:05 BST	**Welcome from our Conference Chair**	Conference Chair Mark Godson of EY
09:05-09:45 BST	**Keynote Presentation** Nassib Chamoun will provide insights into US health care, discussing post-Covid population mortality and morbidity at the micro level and the deployment of large language models in the nascent $1 trillion/year market for life risk.	Keynote Speaker Nassib Chamoun, Founder & CEO Health Data Analytics Institute
09:45-10:45 BST	**State of the Market** Discussion Panel Understanding the new interest rate environment and the new economic implications post-pandemic are just two factors facing the longevity and mortality markets today. Our expert panel delves into the challenges of the state of the market today as investors look to life risk opportunities.	Panel chaired by Greg Winterton, Life Risk News Joined by panellists Jennifer Haid, Club Vita Andrew Plevin, BroadRiver Asset Management Scott Mitchell, Schroders Capital
10:45-11:15 BST	**Networking Break**	Sponsored by Wilmington Trust
11:15-12:15 BST	**Supply and Demand of Life Risk** Presentation Session The push and pull dynamics of the supply of longevity and mortality risk has been rocked by rising interest rates and widening spreads. Our presenters discuss these changing dynamics.	Panel chaired by Liz Bury, Trading Risk Presenters Adam Robinson, Securis Investment Partners Aaron Giroux, LifeRoc Capital
12.15-13.00 BST	**Technology Driving Supply** Discussion Panel Insure tech is playing an ever more important role in the longevity/mortality markets. From origination to pricing, from VC investments to academic innovation, new developments are driving market growth. Our panelists focus on the new opportunities and challenges that tech presents.	Session chaired by Michael Freedman, Lighthouse Life Solutions Joined by panellists Avery Michaelson, Longitude Exchange Yaacov Goldenhersh, LiST Funding Cedric Fetiveau, Dedomainia
13.00-14:00 BST	Networking Lunch	Sponsored by BroadRiver Asset Management

Afternoon Agenda

14.00-15.00 BST	**Understanding Demographics Groups in Life Risk** Presentation Session With more data and more time we have more insight into how we see populations age. And it is clear we are not ageing equally. Our presenters will explore both age and wealth and their expectations for demographic future trends.	Panel chaired by Paul Kitson, UK Head of Pensions Consulting Joined by panellists Stuart McDonald, Lane Clark & Peacock Jay Olshansky, Lapetus Solutions
15:00-15:45 BST	**Post Pandemic Impact on Covid-19** Discussion Panel With over a year since the end of Covid-19 restrictions and the vaccine roll outs complete we can look to the future and the impact the pandemic will have longer term. Views vary from survivorship bias increasing average longevity to long Covid and challenges in health care provision having the inverse affect. Our panel discusses the complex environment market participants should consider.	Panel chaired by Douglas Anderson, Club Vita Joined by panellists Dan Ryan, COIOS Research Stephen Kramer, Consultant, Independent
15.45-16:15 BST	**Networking Break**	Sponsored by Actuarial Risk Management
16.15-17.15 BST	**Ever Evolving Regulatory Challenges** Presentation Session Functioning within the evolving international regulatory environment gives rise to continues opportunities for innovation as well as challenges. Our two presentations will look at converging and diverging regulatory frameworks in light of Solvency UK and matching adjustments.	Session chaired by Kirsty Maclean, Willkie Farr & Gallagher Presenters Marguerite Fevrier, EY Michael Henderson, Legal & General
17.15-18.00 BST	**People Drive Innovation and Talent** Discussion Panel No aspect of the capitals markets is as important as the human talent that drives deals and innovations. But it is not an area we reflect on enough. Our panel addresses this topic including the new work from home dynamic, diversity and inclusivity, supply of talent and their impact on mental wellbeing.	Session chaired by Jillian Williams, Leadenhall Capital Partners Presenters Andy McAleese, Pacific Life Re Pretty Sagoo, Just Retirement
18.00 BST	**Networking Cocktails**	Sponsored by Corry Capital Advisors



Conference Speakers

03

Keynote Speaker

Nassib Chamoun is founder and CEO of Boston-based Health Data Analytics Institute (HDAI), a care optimization company partnering with leading health systems, ACOs, and payers to improve care delivery and population health, enabled by advanced predictive analytics.

Chamoun is a serial healthcare entrepreneur, researcher, and inventor who as founder and CEO of Aspect Medical Systems, developed and commercialized the BIS™ technology, a global standard for anesthetic effect monitoring.

Chamoun earned his Bachelor of Science in Electrical Engineering from Northeastern University and his Master of Science in Computer Engineering from Boston University. He has served on numerous non-profit boards and is currently a trustee for Beth Israel Deaconess Hospital Needham.

Nassib Chamoun
Founder & CEO
Health Data Analytics Institute

Conference Speakers

Aaron Giroux
CEO, Life Roc Capital

Mr. Giroux has been an active member of the life settlement market since 2005 having run a life settlement fund, life settlement broker, and now as co-founder and CEO of LifeRoc Capital a leading life settlement provider. Mr. Giroux has spent his career operating at the intersections of capital markets, health analytics, and software technologies with a focus on the life settlement and digital health markets. Mr. Giroux graduated with a Bachelor of Business Administration (BBA) with a focused in Finance from the University of San Diego and currently lives and works in Newport Beach, California.

Adam Robinson
CUO, Securis Investment Partners

Adam heads up the Life Team with overall responsibility for analytics, underwriting, origination, structuring, execution, and monitoring of the life book. Adam is a member of the Life Origination Committee. Adam joined Securis in September 2015, prior to which he worked for four years within PwC's Actuarial Services division where he qualified as a Fellow of the Institute of Actuaries in 2014.

Andrew Plevin
Co-CEO, Chief Investment Officer, BroadRiver Asset Management

Co-CEO, Chief Investment Officer and founding Principal of BroadRiver Asset Management, L.P. Co-CEO and President of Eastport Capital Corporation, the life settlement desk of Goldman, Sachs & Co. (2006 – 2009). Founding Principal of SPAR L.P., an advisory firm investing in life settlements on behalf of institutions; acquired by Goldman Sachs in 2006 (2003 – 2006). Co-founder and member of the Board of Directors of the Institutional Life Markets Association (ILMA). Extensive private equity experience on behalf of family offices. Acted as interim CEO of venture-backed firms in a variety of businesses, including satellite imaging and health-care informatics. Advisor to the Clinton Foundation HIV/AIDS Initiative.

Andy McAleese
Managing Vice President & Longevity Specialist, Pacific Life Re

Andy is a member of Pacific Life Re's Europe Leadership Team and has 30 years' experience in the insurance and reinsurance industry. He led the launch of the company's longevity reinsurance business and its growth to one of the leading providers in the pension risk transfer market. As a senior leader, Andy is passionate about breaking down mental health stigma and works across the industry to promote improving working practices and culture.

Avery Michaelson
Founder & CEO, Longitude Exchange

Avery Michaelson is the Founder & CEO of Longitude Exchange, a digital marketplace dedicated to trading longevity risk, and Founding Partner of Longitude Solutions, a transaction-oriented consultancy with expertise in longevity risk management. He has extensive experience in the longevity risk and insurance-linked securities markets having previously held positions at Société Générale and Deutsche Bank, with posts at Coventry and Peachtree in the Life Settlement market. Beyond his work in insurance, Avery has applied his passion for market-based solutions to the world of climate change by founding the green-tech company UCapture. Mr. Michaelson graduated Magna Cum Laude from the Wharton School at the University of Pennsylvania and is a frequent speaker at financial and longevity conferences.

Cédric Fétiveau
Co-Founder, Dedomainia

Cedric is the founder of Dedomainia, a longi-tech company of 40 people on a mission to revolutionize the life insurance industry. With a team of 40 experts, Cedric has built a successful business, devoted to creating cutting-edge cloud solutions that support operations for life insurance and reinsurance companies. His ultimate goal? To digitalize and standardize the entire market, paving the way for a new era of game-changing technologies.

As a mathematician with an insatiable hunger for solving complex problems, Cedric thrives on challenges, tackling the toughest obstacles with passion.

Conference Speakers

Dan Ryan
Chief Research Officer, COIOS Health

Daniel is a medical demographer with 3 decades of experience in the insurance industry. He led global multi-disciplinary research teams at Swiss Re and Willis Towers Watson in diverse areas including forward-looking risk models, behavioural science and the rapid development of digital ecosystems that will transform how insurance is distributed and how risk is assessed, managed and mitigated. Daniel has an MA in Medical Sciences from Cambridge University and an MBA from Heriot-Watt University. He is currently engaged in a DHealth at the University of Bath that is examining the role of medication adherence in improving the management of hypertension in stroke.

Douglas Anderson
Founder & Chief Visionary Officer, Club Vita

Douglas is the Founder and Chief Visionary Officer of Club Vita, specializing in applying modern data science techniques to innovate in longevity and mortality risk management. Douglas has a background in pension consulting in which he has over 30 years of experience leading to the creation of Club Vita to solve many of the problems he encountered with his clients.

Greg Winterton
Senior Contributing Editor, Life Risk News

Greg Winterton is Founder and Managing Editor of alternative investments digital magazine AlphaWeek, and a Senior Contributing Editor at Life Risk News. Greg has spent much of the past twenty years working in the alternative investment trade press, including a 10-year stint at Thomson Reuters (now Refinitiv), in both London and New York, where he led teams that produced and published trade magazines, websites, conferences and data products.

He is a graduate of Loughborough University with a degree in Business Economics and Finance.

Jay Olshansky
Chief Scientist & Co-Founder, Lapetus Solutions

S. Jay Olshansky received his Ph.D. in Sociology at the University of Chicago in 1984. He is a Professor in the School of Public Health, University of Illinois at Chicago, Research Associate at the Center on Aging at the University of Chicago and Chief Scientist at Lapetus Solutions, Inc. and Wealthspan Financial Partners. Dr. Olshansky is recognized internationally as an expert on human longevity. He serves or has served on multiple boards, including the American Federation of Aging Research (AFAR), PepsiCo, and Breath of Health. Dr. Olshansky has received multiple awards, including the Donald P. Kent Award from the Gerontological Society of America and the Irving S. Wright Award from AFAR.

Jennifer Haid
CEO, Club Vita

Jenny is the CEO of Club Vita. Club Vita is focused on enabling financial institutions to understand and actively manage longevity risk, modernizing market practices to remove market frictions, and improving access to cutting edge data-science tools and techniques. Club Vita has offices in Canada, the US and the UK. Jenny has spent her career focused on the management of longevity linked liabilities – as part of WTW's retirement practice in Toronto, as a member of the insurance advisory team at EY in New York and most recently as the strategic lead for AIG's PRT business. She is a past Board member of the Society of Actuaries and a founding member of the SOA's Mortality and Longevity Program Steering Committee.

Jillian Williams
CUO & Head of ESG, Leadenhall Capital Partners

Jillian has over 25 years experience in catastrophe modelling, actuarial pricing and consulting in the insurance/reinsurance sector. Prior to joining Leadenhall Capital Partners she was Senior Vice President at Instrat, the modelling and actuarial department of Guy Carpenter, specialising in Capital Markets, Retro, Property and Marine classes. Among other things she has managed projects in ILS, Retro and overseen the analysis and development for new Property & Casualty business opportunities. Prior to Guy Carpenter, Jillian worked at Fidelity Investment as Performance Measurement Analyst.

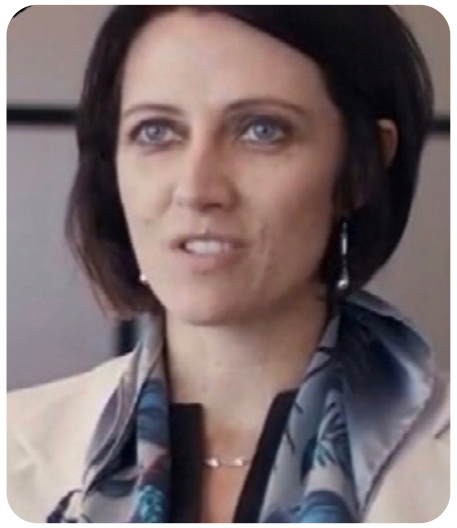
Conference Speakers

Kirsty Maclean
Partner, Willkie Farr & Gallagher (UK) LLP

Kirsty Maclean is a partner in the London office and member of the Corporate & Financial Services Department. Kirsty advises insurance, reinsurance and other financial institution clients on a broad range of transactions and non-contentious matters. Kirsty has gained a reputation as a notable lawyer in the longevity and pension de-risking market, having advised European and US-based clients on many of the largest and highest-profile longevity transactions completed to date. Kirsty regularly advises on complex collateralised reinsurance transactions and has a particular focus on the interface between (re)insurance and the capital markets.

Liz Bury
Deputy Editor, Trading Risk

Liz Bury is deputy editor at Trading Risk. She started out editing regulatory news for The London Stock Exchange, then moved to Reuters' money markets platform before training as a journalist. Liz's bylines include The Insurance Insider Group, The Insurance Times, Mortgage Solutions, Bloomberg Media Studios, Building Design, Utility Week, The Telegraph, The Guardian, FT Media and The Bookseller.



Marguerite Fevrier
Director, EY

Marguerite is a Director at EY in EMEIA Insurance – Risk and Actuarial Services, focusing on the life insurance and reinsurance sector. Marguerite has extensive experience in reinsurance and risk transfer structuring on underwriting risks, market risks, policyholder behaviour risks and financial risks. In particular, Marguerite has structured and lead the execution of complex reinsurance transactions including to multiple funded reinsurance transactions, lapse risk transfer structures, guaranteed rate risk transfer, adverse mortality stop losses, income protection risk transfers and financing structures.

Michael Freedman
CEO, Lighthouse Life

Michael is CEO of Lighthouse Life Solutions, LLC, a US life settlement company. Michael has been a leading voice in the life settlement market for two decades, including serving as a senior executive for two life settlement companies before co-founding Lighthouse Life in 2018. Michael has particular experience and expertise in the life settlement market's legal and regulatory developments, having been a driving force behind the passage of more than 60 state and federal life settlement laws and rules that promote and protect life settlements for seniors and investors. He currently serves as Chairman of the Public Policy Council of the Life Insurance Settlement Association. Michael holds a B.A. from the University at Albany and a J.D. from the University at Buffalo School of Law.

Mark Godson
Partner & Risk and Actuarial Services, EY

Mark leads the Actuarial team at EY in the UK – almost 300 actuarial professionals covering life, non-life, pensions, and sustainable finance. He is a qualified actuary with 20 years' experience in the insurance industry across a number of jurisdictions.

Mark has a background in M&A, reinsurance, and structuring. He has led diligence across Europe including Netherlands, Germany, Isle of Man, as well as Bermuda and Asia. He is also the signing actuarial partner for a number of ILS funds, including audits, third party valuations, and other services.

Michael Henderson
Solvency II Reform Lead, Legal & General

Michael is SII Reform Lead at L&G. His role involves designing the Group's approach to regulatory reform, including both internal and external liaison. Prior to this role he was responsible for oversight of the firm's Matching Adjustment portfolio – the industry's largest. He started his career at Barnett Waddingham LLP as a consultant, where he spent 11 years, latterly advising firms in the run up to Solvency II. He is a qualified actuary.

Conference Speakers

Paul Kitson
Partner, UK Head of Pensions Consulting, EY

Paul is an EY Partner and leads EY's UK Pensions Consulting team. Paul has worked with some of the largest pension funds and their corporate sponsors in the UK, including British Airways, BBC and National Grid. Paul advised the £60bn Universities Superannuation Scheme on ground breaking longevity analysis looking at some of the disruptive and technological drivers to human life expectancy and the impacts this could have on the pension scheme's liabilities. Paul has structured several multi-billion longevity risk swap transactions between pension funds and global reinsurers. Paul is an expert on longevity risk and hedging, and has spoken across the world on the subject, including in the US, Canada, Taiwan, South Africa and throughout Europe.

Pretty Sagoo
Managing Director, The Just Group

Pretty joined the Just Group from Athora, the specialist insurance and reinsurance group where she was Head of New Business and Pensions, responsible for developing their new business franchise for European Retail countries and for BPA in the Netherlands. Prior to this, her roles included Head of Pricing and Execution at L&G for BPA business in L&G Retirement and Head of Insurance and Pensions Solutions at Deutsche Bank, covering pan-European clients for their capital and risk management activities.

Scott Mitchell
Head of Life ILS, Schroders Capital

Scott has 25 years' experience in the global life insurance industry. Since 2016, he has been Head of Life ILS at Schroders Capital, the private markets investment division of the Schroders Group. He previously worked as a consulting actuary for 15 years in the UK, Australia and Continental Europe, most recently as a Principal at Milliman based in Zurich and London, focusing on M&A advisory. He started his career in 1998 with a UK life insurance mutual. He qualified as a Fellow of the Institute and Faculty of Actuaries in 2003, and graduated in 1998 with a BSc in Mathematics and Statistics from the University of Dundee.

Stuart McDonald
Partnerm& Head of Longevity and Demographic Insights, LCP

Stuart is Head of Longevity and Demographic Insights at LCP. He works across the Actuarial and Health Analytics teams, helping clients understand and manage the long-term health and economic implications of the pandemic. Prior to joining LCP he was responsible for demographic assumptions at Scottish Widows and previously led Munich Re's longevity pricing team. Stuart plays an active role within the actuarial profession, currently serving as Deputy Chair of the Continuous Mortality Investigation. Early in 2020 he founded and co-chairs the COVID-19 Actuaries Response Group. Stuart was awarded an MBE for services to Public Health in the 2022 New Year Honours.

Stephen Kramer
Consultant, Independent

Stephen is a mathematical demographer and infectious disease epidemiologist. He has spent most of the last 23 years researching mortality, both in the high income countries and in less developed countries where infectious diseases are more prevalent. Mathematical modelling is central to his research – his most recent models addressed Covid, and prior to that, asbestos-related disease. Earlier in his career he developed models of mortality trend (examining the issue generally and decomposed by cause of death) and developed Swiss Re's Pandemic Model which broke new ground in determining the expected frequency and severity of mortality shock events.

Yaacov Goldenhersh
CEO, LiST Funding

Yaacov is a co-founder and CEO at LiST. LiST is an Israeli-based Insurtech company that specializes in predicting medical outcomes relating to health and life insurance by utilizing advanced data science modeling. Prior to founding LiST, Yaacov led large defense industry transactions between Israel and the US.

About ELSA

The European Life Settlement Association (ELSA) was founded in 2009 to set standards for the European life settlement industry. ELSA represents investors, service providers and intermediaries in the longevity and mortality markets who are looking to promote best practice by providing accurate, authoritative information to institutional investors, regulatory bodies and the media.

ELSA's focus is on the promotion of transparency and the positive development of the life industry's reputation amongst all stakeholders. We endeavour to encourage fair competition and investor protection within the life market.

Our efforts are organised around four main pillars:

- Encouraging best practice;
- Educating industry participants, the public, regulators and the media;
- Developing new and innovative longevity- based research;
- Leading the promotion of life markets amongst investors.

ELSA members must comply with the Association's Code of Practice, a comprehensive framework that ensures the highest professional and ethical standards within the industry and protection of the interests of investors in the asset class. Membership is open to capital providers, service providers and intermediaries in the longevity and mortality markets.

The Code of Practice
ELSA's Code of Practice has established common standards of best practice within the life settlement industry and protect the interests of investors in the asset class.

Our Location
97 Fable
261c City Road
London EC1V 1AP

General Enquiries
chris@elsa-sls.org

Visit us at
elsa-sls.org

ELSA

VISIT

liferisk.news

CONTACT

editor@liferisk.news

Life Risk News