

# Round Up

Texas Association of  
Life & Health Insurers



1001 Congress Avenue, Suite 300, Austin, TX 78701  
Phone: (512) 472-6886 Fax: (512) 476-2870 E-mail: [info@talhi.com](mailto:info@talhi.com)

Hyatt Regency Hill Country  
August 1-4, 2010



Dear Friends,

Fourteen years ago we met together for the first ever Round Up here at the Hyatt Regency Hill Country Resort. That's why it's fitting as we gather for the 2010 Round Up we renew our commitment to the mission that united us then and unites us today: building a vibrant insurance market for Texas.

It's been a challenging year – federal reforms and new financial regulations dominate the news today and will likely do so into the next year. Changes that will redefine our industry and operations are on the horizon and call upon us to anticipate and respond as we move forward.

TALHI's 2010 Round Up is designed to help members gain greater insight into these transformational changes.

Our program this year includes presentations by regulators, industry experts and policy makers who will offer up-to-date information on occurring developments affecting our industry. We'll look back to explain how the recent reforms affect you and we'll look forward to prepare you for what to expect.

This year's agenda provides opportunities for networking, professional development and updates on industry trends. Members will again be able to attend popular round-table discussions, as well as hear projections on state issues to be considered when the state legislature convenes in 2011.

We've also built fun and relaxation into the program to allow you to reflect on these changing times with your colleagues from all across the country.

The Texas Association of Life and Health Insurers continues to lead our way through the state's regulatory and legislative arenas. As we gather for this year's Round Up, let's pause to say thank you to all who support the organization and make possible the resourcefulness, representation and advocacy that links us to our mission.

Thank you for being here and for supporting TALHI.

Sincerely,

Dwain Akins  
TALHI Chair 2009-2010

### REGULAR

Aegon USA, & Affiliates  
AFLAC  
Variable Annuity Life Insurance Company  
Allianz Group  
American Fidelity Group  
American National Insurance Company  
Americo Group  
Assurant Group  
Best Life & Health Insurance Company  
Blue Cross and Blue Shield of Texas  
Central States Group  
Colonial Life Insurance Co. of Texas  
Conseco Insurance Group  
Croy-Hall Management, Inc.  
Employees Life Insurance Co.  
Funeral Directors Life Insurance Company  
Germania Life Insurance Co.  
Government Personnel Mutual Life Insurance Company  
Guardian Life Group  
HCC Life Insurance Company  
HealthMarkets, Inc.  
ING North America  
Central Security Life Insurance Company  
Landmark Life Insurance Company  
Liberty Bankers Life Insurance Company  
MetLife  
Mutual of Omaha Group  
National Farm Life Insurance Company  
National Health Insurance Company  
National Life Group  
National Teachers Associates Life Insurance Company  
Nationwide  
New York Life Group  
Pacific Life Insurance Company  
Physicians Mutual Group  
Primerica Life Insurance Company  
Principal Financial Group  
Prudential  
Southern Farm Bureau Group  
State Farm Insurance  
Texas International Life Insurance Company  
TIAA-CREF  
Life Protection Insurance Company  
Tower Life Insurance Company  
TrustMark Ins. Co./TrustMark Life Ins. Co  
United Benefits, Inc.  
United Healthcare Group  
Unitrin, Inc  
USAA Life Insurance Company  
UTG Insurance Group

### ASSOCIATE

Allen Bailey & Associates, Inc.  
Black Diamond Capital Partners  
G.P. Monnin Consulting, Inc.  
Greenberg Traurig, LLP  
Jaynes, Reitmeier, Boyd & Therrell, P.C.  
KPMG LLP  
Lewis & Ellis, Inc.  
Mitchell, Williams, Selig, Gates & Woodyard, P.L.L.C.  
Parkway Advisors, L.P.  
Rudd & Wisdom, Inc.  
Sage Advisory Services, Ltd. Co.  
Texas Life, Accident, Health and Hospital Service  
Insurance Guaranty Association  
The Ewbank Group, P.C.  
The Frost National Bank  
Thompson, Coe, Cousins & Irons, LLP  
Winstead PC



**2009-2010 Officers**

- Dwain Akins, Chairman**  
*American National Insurance Company*
- Jim Lewis, Vice Chairman**  
*Central Security Life Insurance Company*
- Ron Doughty, Secretary**  
*Prudential Insurance Company of America*
- Miles Mathews, Treasurer**  
*ING*

**2009-2010 Board of Directors**

- |   |  |
|---|--|
| <b>Derrick Duke</b><br><i>HealthMarkets, Inc.</i>                     | <b>Tom Mays</b><br><i>Pacific Life Insurance Company</i>       |
| <b>Mark France</b><br><i>Funeral Directors Life Insurance Company</i> | <b>Tom Munson</b><br><i>Landmark Life Insurance Company</i>    |
| <b>Ron Taylor</b><br><i>Blue Cross &amp; Blue Shield of Texas</i>     | <b>Gil Valdes</b><br><i>New York Life Insurance Company</i>    |
| <b>Jim Harrison</b><br><i>Principal Life Insurance Company</i>        | <b>Catherine Bresler</b><br><i>Trustmark Insurance Company</i> |
| <b>Peter Hennessey, III</b><br><i>GPM Life Insurance Company</i>      | <b>Skip Braziel</b><br><i>MetLife</i>                          |
|   | <b>Chris Cronn</b><br><i>UnitedHealthcare</i>                  |

- Message from the Chairman . . . . . Inside Front Cover
- About TALHI . . . . . 2
- Letter from the TDI Commissioner . . . . . 3
- Schedule of Events . . . . . 4
- Presenters . . . . . 6
- Sponsors . . . . . 10
- Membership Meeting Information . . . . . 12
- Issue Round Tables . . . . . 13
- Leisure Activities . . . . . 14
- Hotel Map . . . . . 15
- Dining at the Hotel . . . . . 16
- Save the Dates . . . . . 17
- Associate Members . . . . . 18
- Stakeholder Organizations . . . . . 19
- TALHI Officers and Board of Directors . . . . . 20
- TALHI Members . . . . . Inside Back Cover

A special thanks to these organizations who continue to support TALHI and our issues of mutual interest.

Texas Association of Life and Health Insurers

TALHI is the trade association for life and health insurers doing business in Texas. It was formed when Texas Life Insurance Association and the Texas Legal Reserve Officials Association merged in 1997.

TALHI has emerged as a leading voice for life and health insurers on legislative and regulatory matters. It is an open-door trade association boasting some of the most progressive life and health insurance company officials in Texas.

We are united for the mutual benefit and development of a healthy and competitive insurance market.

The work that TALHI does in the public policy arena is intended to strengthen the insurance market by enhancing insurers' ability to provide Texans financial security for their future.

We welcome you to the 2010 Round Up.



**THE EW BANK GROUP, P.C.**  
CPAS & CONSULTANTS

**EwbankGroup.com 866.203.5711**

JAYNES, REITMEIER,  
BOYD, & THERRELL, P.C.  
*Certified Public Accountants*

Centrally Located in Waco, Texas  
The 21<sup>st</sup> Largest Provider of Audit and Tax Services  
To the Insurance Industry  
(As Rated by *Best's Review*)

Contact: **Jim Therrell** [www.jrbt.com](http://www.jrbt.com)

**Lewis & Ellis, Inc.**  
Actuaries & Consultants

2929 N. Central Exwy. Suite 200  
Richardson, TX 75080

Phone: 972-850-0850 • Telefax: 972-850-0851  
**Glenn A. Tobleman, FSA, FCAS, MAAA**  
*Serving Life and Health clients since 1968*

Dallas • Kansas City • London  
[www.LewisEllis.com](http://www.LewisEllis.com)

Federal health care reform will have a significant impact on the way insurers, providers and employers make important workplace decisions over the next few years. Our collaborative team of attorneys combines credibility in health care policy, legislation and regulation with extensive relationships in federal and state agencies and within the health care industry to provide clients with strategic solutions to the challenges facing them today. Learn more at [MitchellWilliamsLaw.com](http://MitchellWilliamsLaw.com).

MITCHELL WILLIAMS

Austin, Texas  
New York, New York  
Little Rock, Arkansas  
Chicago, Illinois  
[mitchellwilliamslaw.com](http://mitchellwilliamslaw.com)

Mitchell, Williams, Selig, Gares & Woodward, P.L.L.C.  
106 E. Sixth St., Suite 300 | Austin, TX 78701 | 512-480-3000 | Betty DeLargo, Member

**Tailored Insurance Investment Services**

- Asset Management
- Accounting & Reporting
- Investment Consulting

Personal service from insurance investment professionals you can trust.

**PARKWAY ADVISORS, L.P.**  
6550 DIRECTORS PARKWAY | ABILENE, TX 79606 | 800-692-5123  
[PARKWAYADVISORS.COM](http://PARKWAYADVISORS.COM)

**Rudd and Wisdom**  
Insurance Software Division

Since 1985, Rudd and Wilson has provided life insurance companies with reliable, easy-to-use, and affordable policy administration software complemented by expert and friendly service.

Licensed by over 30 companies in the U.S., Canada, and the Caribbean, QL.Admin provides comprehensive and cost-effective administration for life, health, and annuity products.

**Proven Reliable ADMIN Intuitive**

[www.ruddwisdomsoftware.com](http://www.ruddwisdomsoftware.com) 512.346.1590

**A Proud Supporter of the 2010 TALHI ROUND UP!**

**Insurance Advisory Services**  
Asset/Liability Analytics  
Insurance Regulatory Reporting  
Dynamic Cash Flow Modeling  
Risk Based Capital Analysis

**Customized Portfolio Management**  
Fixed Income Strategies  
Equity Strategies  
Liability Driven & Tax Sensitive Strategies

Sage Advisory Services, Ltd. Co.  
5900 Southwest Parkway, Bldg. 1  
Austin, TX 78735  
[www.sageadvisory.com](http://www.sageadvisory.com) (512)327-5530

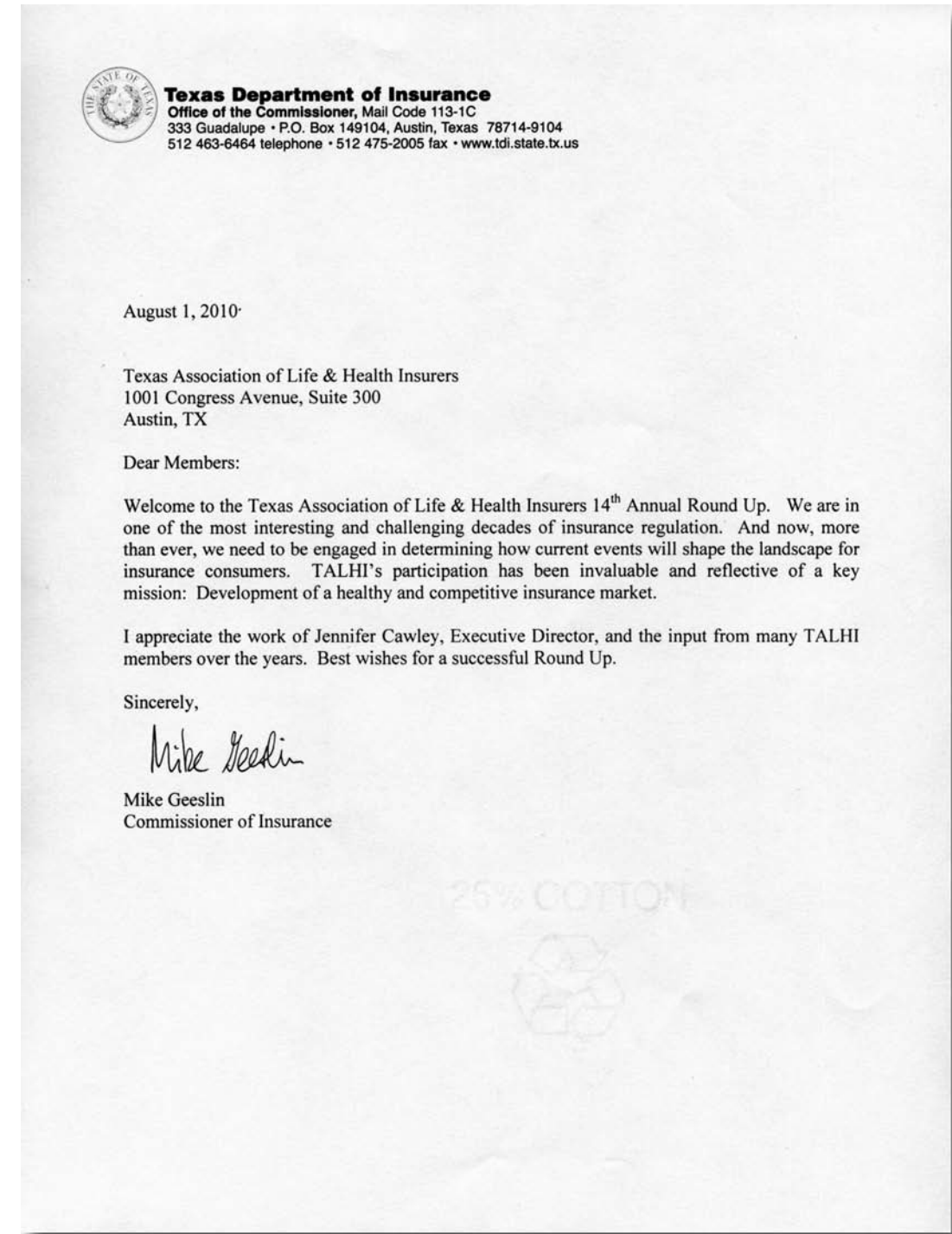
**THOMPSON COE**

UNDERSTANDS THE BUSINESS OF INSURANCE

Proud to be Named a "Band 1" Insurance Law Firm in Texas by Chambers USA for the 8th Year in a Row!

Jay Thompson [jthompson@thompsoncoe.com](mailto:jthompson@thompsoncoe.com)  
(512) 703-5060

[www.thompsoncoe.com](http://www.thompsoncoe.com)  
Dallas ■ Austin ■ Houston ■ Saint Paul



**Sunday, August 1, 2010**

|                         |                            |                   |
|-------------------------|----------------------------|-------------------|
| <b>3:00 – 5:30 p.m.</b> | <b>TALHI Board Meeting</b> |                   |
| <b>5:30 – 7:00 p.m.</b> | <b>Welcome Reception</b>   | Cactus Oak Tavern |

**Monday, August 2, 2010**

|                              |   |                   |
|------------------------------|---|-------------------|
| <b>8:00 a.m. – 1:00 p.m.</b> | <b>Golf Tournament</b><br>Breakfast for golfers to be served in Antlers Lodge |                   |
| <b>9:00 a.m. – 3:00 p.m.</b> | <b>“A Day in San Antonio”</b><br>Details at registration desk                 |                   |
| <b>1:00 – 2:30 p.m.</b>      | <b>Golf Luncheon and Awards</b>   | Antlers Lodge     |
| <b>5:30 – 7:30 p.m.</b>      | <b>Chairman’s Reception</b>   | Fredricksburg A-D |

**Tuesday, August 3, 2010**

|                   |  |                   |
|-------------------|--|-------------------|
| <b>7:30 a.m.</b>  | <b>Breakfast Buffet</b>  |                   |
| <b>8:30 a.m.</b>  | <b>Welcome and Opening Remarks</b><br>Dwain Akins<br>TALHI Chair   | Fredricksburg A-D |
| <b>8:40 a.m.</b>  | <b>The Executive Director’s Report</b><br>Jennifer Cawley<br>TALHI Executive Director  | Fredricksburg A-D |
| <b>9:00 a.m.</b>  | <b>Financial Regulatory Initiatives and Federal Reform</b><br><u>Moderator:</u><br>Skip Braziel<br>MetLife<br><u>Panelists:</u><br>Maurice Perkins<br>ACLI<br>Danny Saenz<br>TDI   | Fredricksburg A-D |
| <b>10:00 a.m.</b> | <b>Break</b>   |                   |
| <b>10:15 a.m.</b> | <b>The Impact of Federal Health Care Reform: An Overview</b><br><u>Moderator:</u><br>Catherine Bresler<br>Trustmark Insurance<br><u>Panelists:</u><br>Cynthia Depew<br>AHIP<br>Katie Hays<br>U.S. Chamber of Commerce<br>Katrina Daniel<br>TDI | Fredricksburg A-D |

**TALHI Legislative Preview**

You will want to be part of this important discussion and planning session for the 2011 legislative session. Major issues and strategy for the session will be the focus. The preview is being held to coincide with the NCOIL meeting scheduled for November 18 – 22 in Austin.

**November 17, 2010**  
Austin

**2011 TALHI Legislative Forum and Lobby Day**

Make plans to attend and participate in the organization’s biennial legislative forum and lobby day. These events will coincide with the NAIC meeting scheduled for March 26 – 29 in Austin.

**March 29 – 30, 2011**  
Austin

**2011 Round Up**  
Texas Association of Life & Health Insurers

Join us for the annual gathering of TALHI members and supporters.

**July 30 – August 2, 2011**  
Horseshoe Bay, Texas

*(continued on next page)*

**Antlers Lodge**

Delight in the innovative flavors of a signature dining experience at our AAA Four Diamond San Antonio restaurant.

**Hours:** Tuesday – Sunday .....5:30 p.m. – 10:00 p.m.

**Cactus Oak Tavern**

Our 19th hole San Antonio TX restaurant offers a restful retreat, whether you are golfing or simply enjoying the gorgeous view of the rolling Hill Country.

**Hours:** Daily .....7:00 a.m. – 7:00 p.m.

**General Store**

In the early days of the Texas Hill Country, the Mercantile and General Store were the perfect place to see your neighbors, and sample candy out of huge wooden bins!

**Hours:** Sunday – Thursday .....6:00 a.m. – 10:00 p.m.  
Friday – Saturday .....6:00 a.m. – 11:00 p.m.

**Hill Country Coffee and Creamery**

Enjoy gourmet coffee, cappuccino, espresso, pastries or refreshing juice drinks.

**Hours:** Please check with concierge.

**Papa Ed’s Pool Bar and Grill**

Our poolside grill & snack bar offers sandwiches, drinks, grilled food and appetizers.

**Hours:** Sunday – Thursday .....11:00 a.m. – 8:00 p.m.  
Friday – Saturday .....11:00 a.m. – 9:00 p.m.

**Springhouse Cafe**

When DG Rogers acquired the ranch in 1887, he envisioned a large dairy operation, so he built pens, stables and a springhouse.

**Hours:** Breakfast .....6:30 a.m. – 11:30 a.m.  
Lunch .....11:30 a.m. – 2:30 p.m.  
Dinner .....5:30 p.m. – 10:00 p.m.

**Windflower Cafe**

Located at Windflower-The Hill Country Spa, the Cafe offers a variety of health-conscious and delicious meals during the summer months between Memorial Day and Labor Day.

**Hours:** Please check with concierge.



Schedule of Events *continued*

**Tuesday, August 3, 2010** *continued*

|                   |  |                   |
|-------------------|--|-------------------|
| <b>11:15 a.m.</b> | <b>The State of Insurance in Texas:</b><br>Sara Waitt TDI  | Fredricksburg A-D |
| <b>12:00 p.m.</b> | <b>Lunch Keynote: Generational Dynamics</b><br>John Ansbach<br>General Counsel & CFO, EFA Processing                                       | Fredricksburg E-G |
| <b>1:45 p.m.</b>  | <b>Issue Round Tables</b>  | Fredricksburg A-D |
| <b>3:15 p.m.</b>  | <b>Break</b>   |                   |
| <b>3:30 p.m.</b>  | <b>Overview of the 2011 Texas Legislative Session:<br/>A Legislator’s Perspective</b><br>Hon. Kelly Hancock Texas House of Representatives | Fredricksburg A-D |
| <b>6:30 p.m.</b>  | <b>Round Up Reception</b>  | RW Pavilion       |
| <b>7:30 p.m.</b>  | <b>Dinner</b>  | RW Pavilion       |

**Wednesday, August 4, 2010**

|                         |   |                   |
|-------------------------|---|-------------------|
| <b>7:30 – 8:30 a.m.</b> | <b>Breakfast Buffet</b>   |                   |
| <b>8:30 a.m.</b>        | <b>Texas Legislative Forecast</b><br>Jennifer Cawley TALHI<br>Brenda Nation ACLI<br>Cynthia Depew AHIP<br>Jay Thompson Thompson Coe<br>Will Davis Thompson Coe                            | Fredricksburg A-D |
| <b>9:30 a.m.</b>        | <b>Industry Forecast: What’s to Come in 2011</b><br>Jose Montemayor Black Diamond Capital Partners  | Fredricksburg A-D |
| <b>10:00 a.m.</b>       | <b>Texas Political Review</b><br><u>Moderator:</u><br>Tom Bond Greenberg Traurig<br><u>Panelists:</u><br>Eric Bearse Bearse and Co., LLC<br>James Aldrete Message Audience & Presentation | Fredricksburg A-D |
| <b>11:00 a.m.</b>       | <b>Closing Remarks</b>  |                   |

**Jennifer Ahrens Cawley**

Jennifer Ahrens Cawley is the Executive Director of TALHI. Most recently she was the Senior Associate Commissioner for the Life, Health & Licensing Program at the Texas Department of Insurance. In that capacity, Ms. Cawley oversaw the regulation of a wide range of life, annuity, accident, and health insurance, and related coverages offered by insurance companies in addition to the licensure of insurance agents and adjusters in Texas. From 2004 to 2005, Ms. Cawley acted as General Counsel and Advisor for Governor Rick Perry's Office of Budget, Planning, and Policy. In that capacity, Ms. Cawley advised the governor on policy and budget issues primarily related to insurance and the workers' compensation system. Ms. Cawley served as General Counsel to Senator Jane Nelson of Grapevine and as Legislative Aide to Senator Jeff Wentworth of San Antonio. She was also Government Relations Liaison for the Texas Department of Family and Protective Services. Ms. Cawley graduated from Texas Tech University with a B.S. in Agricultural and Applied Economics and the University of Texas School of Law.

**James Aldrete**

James Aldrete is President and Creative Director of Message Audience & Presentation (MAP), a political communications company that serves Democratic, progressive and social causes across the country. In 2008, Mr. Aldrete served as a member of the Obama '08 Media Team, leading their Latino media efforts. Mr. Aldrete has also advised clients ranging from the National Education Association to Planned Parenthood Federation of America on communicating with and mobilizing the Hispanic electorate.

Campaigns & Elections Magazine named Mr. Aldrete a "Rising Star," and his firm's work has been recognized in previous issues, as well as in the Wall Street Journal, the Washington Post, and Slate Magazine.

Prior to founding MAP, Mr. Aldrete served as Deputy Press Secretary to the Ann Richards for Governor Campaign and as Creative Director for Gold Communications, and Affiliate of Public Strategies, Inc. Mr. Aldrete has served as past Board Chair for Planned Parenthood of Austin and currently serves on the Board of Directors of the Texas Freedom Network and the ACLU of Texas as well as the Advisory Council of the Annette Straus Institute for Civic Participation at The University of Texas.

**John Ansbach**

John Ansbach serves as Chief Operating Officer & General Counsel for EFA Processing, L.P., in Frisco, Texas, a business process-outsourcing firm that provides back-end support and call center services to companies across North America. John also serves as President-Elect of the General Counsel Forum in Dallas; Legislative Director for the United States Organizations for Bankruptcy Alternatives ("USOBA") in Houston; and, a speaker for and advisor to Fortune 500 companies and non-profits.

As COO & General Counsel for EFA, John is responsible for the operations and legal affairs of the Company, which include ensuring the highest service levels; meeting and exceeding performance level agreement requirements; negotiating and memorializing commercial agreements; overseeing regulatory and compliance efforts; developing labor and employment solutions; and, working consistently and proactively to address risk management challenges. As USOBA's Legislative Director and a member of the Board of Directors, John develops legislative and

public policy for the industry, working closely with federal and state regulators and legislators. Most recently in this role, John has represented the industry in Washington, D.C., as well as in Texas, California, New York, Florida, and Pennsylvania, negotiating and promoting legislation to enact appropriate regulatory approaches within his industry.

In addition to his work at EFA, John also regularly speaks and consults for companies, trade associations and other organizations across the United States and Canada. His audiences have included Frito Lay, Toyota in the U.S. and Canada, Hewlett Packard (broadcast via web to India and China), the National, Texas and California Association of REALTORS® as well as various other organizations. John speaks and consults on topics related to generational dynamics, consumer service, web 2.0 and social networking, and leadership and talent management. In 2007, John appeared on Good Morning America as an expert in the field of age diversity in the workplace.

John Ansbach is a cum laude graduate of Texas A&M University where he earned a Bachelors of Science degree in Economics, as well as a minor in Speech Communications. He earned his law degree from The University of Texas School of Law in Austin.

In his community, John is privileged to serve on the Board of Directors for the Dallas Affiliate of Susan G. Komen for the Cure® where he works to raise funds and awareness in the fight against breast cancer. He also serves on the Board of Directors and as Treasurer of the National Foundation for Women Legislators.

**Nancy Baran**

Nancy Baran is Vice President and Corporate Counsel for Prudential, where she concentrates on privacy issues and corporate law. Nancy represents Prudential regarding privacy matters in financial services trade associations, and she is a member of the American Council of Life Insurers Privacy Committee, which she chaired for several years. She serves as Prudential's voice in developing public policy, including legislation and regulations, on privacy matters. She is a regular speaker on the subjects of privacy and security of personal information, and has published articles on those subjects.

From 2001 through 2009, Nancy led Prudential's Privacy Office. Between 1982 and 2001, she advised Prudential and its affiliates regarding life insurance product development, marketing and cross-marketing financial services products, Bank Holding Company Act issues, reinsurance matters, and she served as the chief legal officer for Prudential Select, Prudential's insurance brokerage division. She joined Prudential in 1982, from Light & Baran, which specialized in commercial insurance litigation. Nancy graduated from Lafayette College and received her J.D. cum laude from Seton Hall University School of Law, where she served on the Editorial Board of the Seton Hall University Law Review.

**Eric Bearse**

A veteran speechwriter, communications consultant, and political adviser to candidates and officeholders, Eric Bearse specializes in helping private and public sector clients develop and communicate key messages to the public.

Bearse wrote speeches for Governor Perry for eight years (1999-2007), including two inaugural addresses, four "state of the state" speeches and several Republican State Convention addresses. He is a

**Six Flags Fiesta Texas**

Shows, rides for the entire family and skill games are built around themes celebrating Texas and the Southwest. Some of the most popular attractions include: "Tornado"; the new extreme tubing experience, "Poltergeist," a twisting, spiraling LIM thrill coaster; "The Rattler," a classic wooden roller coaster; "Superman Krypton Coaster," the largest steel and floorless coaster in the southwest; "Scream," a 200 foot turbo drop ride, "Lone Star Lagoon," a giant wave pool shaped in the likeness of the state of Texas, and more.

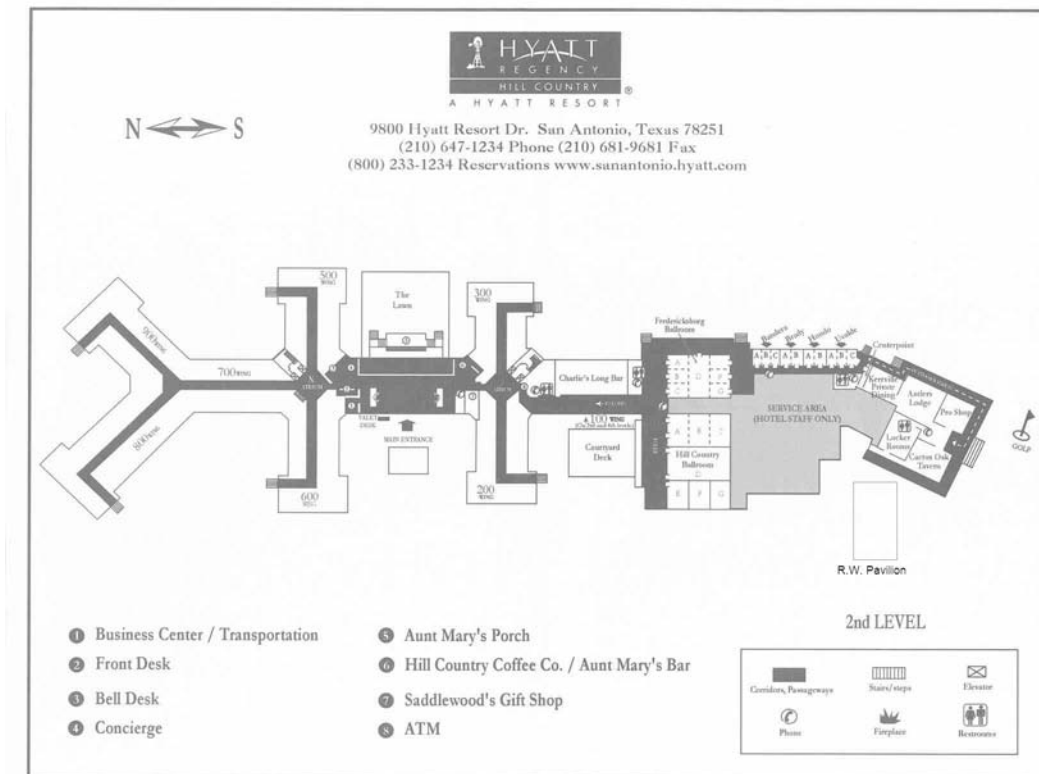
210-697-5457  
Hours: 10:30 a.m. – 9:00 p.m.  
17000 I.H. 10 West  
San Antonio, Texas 78257

**SPECIAL THANKS**  
to the  
**2010 Round Up Planning Committee**

---

Skip Braziel, MetLife  
Catherine Bresler, Trustmark Companies  
Brad Cox, National Teachers Associates Insurance Company  
Bo Gilbert, USAA  
Caren Hanson, TIAA-CREF  
Tom Munson, Landmark Life  
Mark Williams, National Farmers Life Insurance Company

**Hotel Map**



Monday, August 2, 2010

9:00 a.m. – 3:00 p.m.

**A Day in San Antonio**

A visit to the Texas Hill Country isn't complete without experiencing San Antonio, home of the infamous Alamo – and the Margarita. Join us for this must-see tour of one of Texas' most charming cities.

**Cost: \$145**

**Reservations:**

For details and to sign-up please visit the Round Up Registration Desk.

**OTHER ACTIVITIES:**

**Golf at the Hyatt Regency Hill Country**

Located on the grounds of The Hyatt Regency Hill Country Resort and Spa, The Hill Country Golf Club meets all the standards of a truly great golf club. Set on more than 200 acres, The Hill Country Golf Club has a wide-ranging terrain with rolling meadows, steep hillsides, wooded ravines and tree shaded plateaus, as well as the tranquil treat of lakes and ponds. "One of the Best Places to Play" according to Golf Digest and named a Texas Leading Golf Resort by World Travel Awards.

210-520-4040

Rates:

|                            |      |
|----------------------------|------|
| Monday – Thursday          | \$95 |
| Friday – Saturday          | \$95 |
| Twilight (after 2pm)       | \$70 |
| Super Twilight (after 5pm) | \$45 |

**Windflower – The Hill Country Spa**

Set amidst 300 acres of wildflowers and meadows, our tranquil San Antonio spa invokes a sense of traveling back in time, to a simpler way of life. Indulge in a relaxing massage using native Hill Country ingredients. Throughout your stay at our San Antonio Texas spa, experience the warmth of authentic Texas hospitality, making you feel instantly at home and relaxed.

At Windflower-The Hill Country Spa, a member of the Hyatt Pure Spa family, your celebration has been carefully designed to pay homage to nature's cycles. Whether you need the rejuvenation of spring, the exhilaration of summer, the reflection of fall, or the balance of winter, immerse yourself in the holistic, healing powers of the seasons. We'll provide food for the body and food for the soul, in harmony, here at our San Antonio Texas hotel spa.

Before or after your treatment, we invite you to visit our retail boutique, offering a unique array of Windflower signature products and spa-related items. As our spa operation hours change with the seasons, please call 210-767-5577 for current hours.

**Water Fun**

Splash, swim and float to your heart's content in the four-acre water playground at our San Antonio Texas resort hotel. Created for water sprites of all ages, our specially designed park is complete with a 950-foot Ramblin' River® for floating, two swimming pools, separated by a cascading waterfall and two outdoor spas (ADA lift is available). River tubes, water volleyballs and basketballs are available.

After picking up an inner tube at the mouth of a limestone tunnel, Ramblin' River® floaters waft down from the active pool into the floating waterway. Along the journey, the gentle current allows floaters to enjoy the lushly-landscaped scenery at our San Antonio TX resort hotel. After an optional detour into the wading pool, floaters exit the Ramblin' River® at the sundeck, which is perfect for sunbathing.

**SeaWorld San Antonio**

A fun experience guests of all ages can enjoy, SeaWorld offers rides to appeal to both the thrill seeker and the less-adventurous, an expansive waterpark with options for everyone from small children to grown-ups, encounters with animals from Dolphins to Penguins and, of course, the famous Clydesdales and Shamu.

800-700-7786

Hours: 10:00 a.m. – 9:00 p.m.

10500 SeaWorld Drive  
San Antonio, Texas 78251

15-year political professional who has provided political consulting services to Texas House Speaker Joe Straus and former Texas House Speaker Tom Craddick, and who has worked with Attorney General Greg Abbott and Railroad Commissioner Michael Williams in crafting political speeches. Bearse also currently provides communications consulting services to Comptroller Susan Combs' campaign, and serves a variety of other public and private sector interests with communications needs. Bearse has extensive experience in developing direct mail, television and radio messages for political and corporate clients.

Having worked on six political campaigns in Texas—including Governor Perry's campaigns for lieutenant governor and governor—as well as serving as a voluntary spokesman for the Republican National Committee in the final weeks of the 2004 presidential race in Minnesota, Bearse is experienced in developing and implementing earned media strategies, overseeing grassroots initiatives to draw attention to an issue, and implementing crisis communications strategies. Since going into private consulting in 2007, Bearse has provided general consulting and communications services to legislative candidates, written numerous speeches for officeholders and university officials, directed grassroots and media campaigns aimed at shaping regulatory decisions, and helped Governor Perry write his first published book, *On My Honor*.

A 1993 graduate of Texas A&M University, Bearse was a proud member of the Fightin' Texas Aggie Corps of Cadets and earned a Bachelor of Arts degree in political science. He, and his wife Jené, have two young children, Charlotte and Andrew, and reside in Austin.

**Tom Bond**

Tom Bond is a shareholder in the Austin office of Greenberg Traurig LLP and is co-chair of the firm's national insurance corporate and regulatory practice. He served as the Texas commissioner of insurance from 1982 to 1983 and has been practicing insurance-related corporate, regulatory, and legislative law since that time. He was the sole outside counsel for the National Association of Insurance Commissioners in its work to create the model interstate compact for product approvals and is involved in insurance public policy, compliance, and regulatory work around the United States. He is active in Texas legislative and political matters as an advocate and an advisor to candidates.

**John Colyandro**

John Colyandro serves as Executive Director of the Texas Conservative Coalition Research Institute (TCCRI), a leading state-based think-tank whose board is governed by public and private sector leaders. He also serves as Executive Director of the Texas Conservative Coalition (TCC), the conservative caucus of the Texas Legislature.

John has served as a Campaign Policy Advisor to Texas Attorney General Greg Abbott, and has had an active role in numerous campaigns throughout the United States including Texas Senator Phil Gramm's campaign for President (1996).

As Chief of Staff for the Comptroller of Public Accounts, John led the Comptroller's efforts to reorganize and realign the 2,600-person agency. He also served as Chief of Staff at the Texas Railroad Commission, where among other things, he was a reviewer of the Texas Natural Resources Study a study aimed to increase oil & gas production in Texas.

John has written editorials, which have been published in Texas newspapers served as contributing editor to Texas Republic, and was founder and editor of the Texas Review, an alternative journal of opinion at the University of Texas at Austin. He was also published in New Literati (Number Six, 2007), the New College Literary Journal of St. Edward's University.

John has been interviewed by the state and national media, including appearances on CNN's "Lou Dobb's Tonight" and was interviewed by Time Magazine's "Time.com."

John is a graduate of the University of Texas at Austin, and is currently pursuing his Master's Degree at St. Edward's University in Austin, Texas. He is a lector and parishioner at St. Mary Cathedral in Austin, Texas. He is also a Major in the Texas State Guard assigned to Headquarters at Camp Mabry in Austin.

**Katrina Daniel**

Katrina Daniel is the Senior Associate Commissioner for the Life, Health & Licensing Program at the Texas Department of Insurance. Ms. Daniel oversees the regulation of a wide range of life, annuity, accident, and health insurance, and related coverages offered by insurance companies in addition to the licensure of insurance agents and adjusters, and other health insurance administrators. In addition, Ms. Daniel oversees development and approval of workers' compensation health care networks. Ms. Daniel and her staff implement state and federal legislation and monitor the extensive federal activities related to life insurance, health coverage, and licensing. She places a high priority on educating regulated entities and other interested parties.

Ms. Daniel brings extensive experience in policy development to the Department. She has served as a Policy Aide to senators and representatives in the Texas Legislature, focusing on health and human services issues and the state budget. Ms. Daniel also worked for several years as a Project Manager and Policy Analyst for the Texas Sunset Advisory Commission, reviewing executive branch agencies for continued need and effectiveness.

Ms. Daniel graduated from Texas Woman's University School of Nursing with a Baccalaureate in Science and has completed coursework for a Master of Public Health from The University of Texas School of Public Health. She is also a registered nurse.

**Will D. Davis**

Will D. Davis is Of Counsel in the law firm of Thompson Coe. He received his BBA-LLP (JD) degrees cum laude from Baylor University. He is active in representing insurance companies before the NAIC, the TDI, and other state regulatory authorities. Mr. Davis's insurance expertise includes examinations, investments, finance, acquisitions and mergers, reinsurance, and affiliate transactions under insurance holding company laws. Mr. Davis is generally acknowledged as one of the premier authorities on the Texas Insurance Code and is credited with crafting much of the language in the Code as it exists today. He has served as general counsel for TALHI since its inception and was general counsel for one of its predecessors (TLROA).

*(continued on next page)*

**Cynthia Depew**

Cynthia Depew has been with America's Health Insurance Plans (AHIP), the trade association representing over 1300 health plans, since 2008 and currently serves as the Regional Director of State Advocacy in the Southeast region for AHIP. Before this, she worked within AHIP's Strategic Communications team primarily in a media relations role. Prior to AHIP, Cynthia was at the National Cancer Institute for several years in a public affairs and health communications role. Cynthia attended the University of Florida, where she received both her undergraduate degree in nutrition and a Master of Public Health with a focus in health policy. This makes her a "Double Gator" and a rabid Florida fan for any and all sports.

**Bill Hammond**

Bill Hammond was named President and Chief Executive Officer of the Texas Association of Business (TAB) on the first of April 1998. Prior to coming to TAB, he served for three years as Chairman of the Texas Workforce Commission (TWC), a position to which he was appointed by Governor George W. Bush. The TWC was created by the Texas Legislature in 1995 to consolidate all of the states workforce-related programs. Hammond also served as Employer Representative on the three-member commission.

A four-term member of the Texas House of Representatives during the 1980s, Hammond successfully authored the Texas Education Agency Sunset Bill, and was named one of the states top ten legislators by Texas Monthly and Dallas Morning News

A former employer, Hammond was Owner and President of Dallas Tent and Awning Company prior to his appointment to the TWC.

He and his wife, Deborah, reside in Austin. She is a licensed clinical social worker. The couple has three children: John, Phil, and Caroline.

**Rep. Kelly Hancock**

Representative Hancock's commitment to public service began just as he and his wife Robin started their family. After graduating from Baylor University, Rep. Hancock returned to Tarrant County, where he was born and raised, and immediately began serving the community through various civic and religious organizations. A leader with a positive "can do" attitude, Rep. Hancock decided to run for a position on the Birdville School Board. He subsequently spent the next 13 years devoted to the public education of Birdville ISD's children. In a crowded 2006 Republican primary, Rep. Hancock shocked many in the political arena by winning a four-candidate race without a runoff, before defeating his opponents in the general election.

During the 81st Legislative Session, Speaker Joe Straus appointed Representative Hancock to serve on the House Committee on Insurance and Environmental Regulation. Having served on both committees during the 80th session, Rep. Hancock used his knowledge and experience to author numerous pieces of legislation related to the jurisdiction of the two committees. Rep. Hancock was also appointed to serve as Chairman of the Republican Caucus Policy Committee where he led discussion on policy decisions regarding key legislation of the 81st Legislature with the other 15 members of the committee.

Rep. Hancock has received recognition for his business success by being named to the "Top 40 Under 40" by the Tarrant Business Press and by receiving the Fort Worth Chamber of Commerce's "Emerging Business" Award. He also serves as a board member for the Northeast Tarrant County Chamber of Commerce.

**Katie Hays**

Katie (Strong) Hays graduated from the University of Alabama's College of Commerce and Business Administration with a bachelor's degree in Marketing. Before joining the Chamber, Ms. Hays served as Director of Legislative Affairs for the Associated Builders and Contractors (ABC), where she lobbied the House and Senate with a focus on health care and tax policy. Prior to ABC, she was Executive Assistant to former Rep. Bill Paxon (R-NY). Currently, she is the Executive Director in the U.S. Chamber of Commerce's Congressional and Public Affairs Division and is the Chamber's lead lobbyist on all issues related to health care and health reform. Ms. Hays, who joined the Chamber in 2004, represents the organization on numerous coalitions, including the National Coalition on Benefits (co-chair, Lobbying Subcommittee; and member, Steering Committee); the HSA Working Group (Co-chair, Lobbying Committee); and the Small Business Coalition for Affordable Healthcare (Co-chair, House Lobbying Committee).

Ms. Hays is a regular presenter to state and local chambers during Washington, D.C. fly-ins and is a frequent speaker at health care events, both in D.C. and around the country. She is an associate member of the Women Business Leaders of the U.S. Health Care Industry Foundation and a member of Health on Wednesday, an organization for women who represent the interests of health professionals, trade associations, and small businesses.

**Jose Montemayor**

Jose Montemayor has over fifteen years of experience in all aspects of insurance regulation and Insurance M&A including six years as the gubernatorially appointed Texas State Insurance Commissioner. Among his accomplishments, Mr. Montemayor launched the Texas FAIR plan, worked with the Texas Legislature to modernize insurance regulation and to address skyrocketing increases in medical malpractice premiums. He was instrumental in creating protocols for the early identification and intervention of companies at risk of insolvency and is credited with many successful company rehabilitation interventions. As a regulator, he was responsible for the licensing, solvency and market conduct of more than 2,000 insurers and health maintenance organizations in the \$80 billion a year Texas market. In 2005, Mr. Montemayor and his partners Heidi Hutter and Jay Novik formed Black Diamond Capital Partners; a private equity fund specializing in insurance.

Jose is a member of the Texas Society of Public Accountants, the American Institute of Certified Public Accountants and the Society of Financial Examiners. He is a Director of CNA Financial Corp. (NYSE: CNA) and Amerilife Group Holdings. Earlier, he served in the US Air Force for 24 years and retired with the rank of Major in 1992.

**Brenda Nation**

Brenda Nation is a Regional Vice President in the State Relations Department of the American Council of Life Insurers (ACLI). She represents ACLI in Texas, Oklahoma, New Mexico, Wyoming and Alaska, handling all legislative and regulatory issues for these states. Prior to joining ACLI, Brenda was Executive Counsel at the Louisiana Department of Insurance, managing the daily activities of the Legal Division and Fraud Division, and overseeing the Agent and Company Licensing Divisions. She previously served as Assistant Attorney General and Special Assistant Attorney General for the Louisiana Department of Justice in the Litigation

**2010 Round Table Topics**

Impact of Federal Health Care Reform on Employers .....Katie Hays, U.S. Chamber

Federal Health Care Reform .....Cynthia Depew, AHIP

Privacy Issues in the Insurance Market.....Nancy Baran, Prudential

Federal Financial Institutions Reform .....Maurice Perkins, ACLI

Impact of Federal Health Care Reform on the Texas Market .....Katrina Daniel, TDI

TDI Financial Regulations .....Danny Saenz, TDI

Tackling Texas' Issues in 2011 .....John Colyandro, TCCRI  
Bill Hammond, TAB

Top Ten Ways to Get Things Done at the Texas Legislature .....Lynette Kilgore, Office of  
State Representative Craig Eiland



**Membership Meeting Agenda**

(Meeting will occur during lunch on Tuesday, August 3, 2010)

**I. By-law Changes**

1. Non-substantive changes removing language referring to “predecessor organizations” that is no longer necessary, as well as other conforming changes.
2. Adds ability for Board of Directors to meet via telephone or through electronic means.
3. Adds language to allow Board of Directors to take action without a meeting through a unanimous consent vote in writing.
4. Adds ability for a board member to vote via written proxy.
5. Clarified language regarding TALHI’s committees, including a new Section 10.8 stating that no committee can act contrary to any decision or policy adopted by the Members or the Board of Directors.

These by law changes have been drafted in accordance with Texas law in consultation with TALHI’s general counsel. A full copy of the by-laws with the changes highlighted is available to Members at the registration desk.

**II. Financial Update**

TALHI’s financial position continues to be positive, with the current plan to continue to grow reserves on target. A copy of TALHI’s most recent financial statement is available to Members at the registration desk.

**III. New Members**

TALHI would like to welcome Texas International Life Insurance Company as its newest member in 2010.

**IV. Nominations for the TALHI Board of Directors**

Please visit the registration desk for a list of nominations for the TALHI Board of Directors.

Conference Presenters *continued*

Division. Brenda graduated with a juris doctorate degree from Louisiana State University and a B.A. degree from McNeese State University.

**Maurice Perkins**

Maurice Perkins is Vice President of Federal Relations and joined the American Council of Life Insurers in May of 2005.

Prior to joining ACLI’s Federal Relations Department, Mr. Perkins served almost five years as a Professional Staff Member in the U.S. Senate. First on the Senate Foreign Relations Committee—then to Chairman Richard Shelby on the Senate Banking Committee.

Mr. Perkins had responsibility for legislation regarding national security issues, trade, and international financial institutions. He worked closely with U.S. Department of Treasury and Department of State officials and aided Presidential nominees through the confirmation process.

As a Federal Relations Lobbyist with ACLI, Mr. Perkins monitors financial services and regulatory reform issues of importance to the life insurance industry on Capitol Hill, including the Dodd-Frank Wall Street Reform Act, securities regulation, an optional federal insurance charter, and privacy issues.

A native of Miami, Florida, Maurice has a Bachelors in Political Science from Ithaca College in upstate New York and a Masters Degree from Columbia University’s School of International and Public Affairs.

**Jose Daniel Saenz**

Danny Saenz holds a Bachelor’s of Business Administration in Accounting from Pan Am University. He has a Certified Financial Examiner’s designation from the Society of Financial Examiners (SOFE) and has been an active member since 1988. Mr. Saenz is on the Board of Governors and Executive Committee of SOFE. He has also been a member of the Insurance Regulatory Examiners Society (IRES) since 1996. He is currently the Senior Associate Commissioner of the Financial Program with the Texas Department of Insurance. The Financial Program is responsible for “cradle-to-grave” regulation, which includes incorporation and licensing of insurers, financial analysis and examinations, market conduct examinations, actuarial reviews and examinations, rehabilitation, and receiverships/liquidation. Mr. Saenz began his career with the Texas Department of Insurance in May of 1988 as an Examiner Trainee in the Examinations Division. After a series of promotions within the agency, he was promoted by the commissioner of Insurance to his current position over the Financial Program in August of 2007.

Mr. Saenz has been actively involved in various National Association of Insurance Commissioners (NAIC) committees and working groups, including the Financial Analysis Working Group, Financial Regulation and Standards Accreditation Committee.

**Jay A. Thompson**

Jay A. Thompson is a partner with the firm of Thompson, Coe, Cousins & Irons, LLP. He practices primarily in insurance regulatory and legislative areas, as well as litigation matters that affect both the life/health and property/casualty insurance companies. Thompson earned his BBA in Accounting from Texas Tech University and his JD from UT at Austin. In addition to representing other insurance associations, he has served as general counsel for TALHI since its inception in 1997. Prior to that, he was general counsel for one of its predecessors, the TLIA, for a number of years. Thompson also served with distinction in the US Air Force Reserves as a judge advocate from 1972 to 1999.

**Sara Waitt**

Sara Waitt is the Senior Associate Commissioner for Legal & Regulatory Affairs at the Texas Department of Insurance. She joined the Department in June of 1999. Legal & Regulatory Affairs provides advice to all areas of the agency. Sara’s division is responsible for rules, bulletins, open records, and agency contracts. Legal & Regulatory Affairs provides support to the Financial program for issues such as supervision, conservation and receivership, as well as mergers and acquisitions. Her division also provides support to the State Fire Marshall and the Consumer Protection Division. Legal & Regulatory Affairs advises the Life, Accident and Health and Licensing Division, Property and Casualty Division and the Division of Workers’ Compensation.

Sara is the Department’s liaison for the National Association of Insurance Commissioners and for the Interstate Insurance Product Regulation Commission.

When Sara came to the Department in 1999, it was the third time that she joined the agency. She began her career as a Staff Attorney in the Liquidation Division and worked on several insolvencies such National County Mutual and Employers Casualty Company. She continued liquidation work in the private sector working for a Special Deputy Receiver. She returned a second time to the Department as Section Chief for the Financial Counsel Section of Legal & Regulatory Affairs.

Immediately prior to accepting her current position at the Department in 1999, Sara was in private practice at a firm in Austin where she specialized in insurance regulatory law.

Sara earned her B.A., as well as her J.D., from Louisiana State University.

Special thanks to our 2010 Round Up Platinum Sponsor



# Prudential

Special thanks to our 2010 Round Up Gold Sponsors



Special thanks to our 2010 Round Up Silver Sponsors



Special thanks to our 2010 Round Up Bronze Sponsors

