

BULLETIN

A Communication from
the Life Insurance Division



PACIFIC LIFE

Pacific Life Insurance Company

DATE: March 22, 2022

TO: Life Insurance Producers, Broker General Agencies, Management, Office
Administrators, and Technical Staff

SUBJECT: Susan Ghalili to Lead Underwriting Innovation at Pacific Life

Category	
<input checked="" type="checkbox"/>	Administration
<input type="checkbox"/>	Compliance
<input type="checkbox"/>	Marketing
<input type="checkbox"/>	Product
<input type="checkbox"/>	Risk Selection
<input type="checkbox"/>	Miscellaneous

Susan Ghalili to Lead Underwriting Innovation at Pacific Life

Named new Senior Vice President, Underwriting Innovation, Customer Journey Strategy and Chief Underwriter

We are delighted to announce that Susan Ghalili, one of the industry's seasoned and respected thought leaders, will become our new Senior Vice President, Underwriting Innovation, Customer Journey Strategy and Chief Underwriter, effective March 28, 2022.

Susan will lead the underwriting strategy and innovations efforts as well as the underwriting organization for the company's Life Insurance Division. She will also be responsible for leading the customer journey workstream.

"Susan's thought leadership, innovative mindset, deep institutional knowledge and strategic vision will be a great asset as we continue to execute on our digital transformation," said Dawn Behnke, Executive Vice President, Life Insurance Division. "Her strong track record in successfully designing and implementing leading-edge underwriting strategies and capabilities will help to deliver on our strategic growth goals."

Prior to joining Pacific Life, Susan was most recently Vice President of Underwriting Transformation and Chief Underwriter at John Hancock where she was responsible for managing all aspects of the underwriting operations and risk management to include managing impacts to mortality and morbidity results. Susan was also responsible for executing ongoing research and development strategies and innovation to further position John Hancock underwriting as an industry leader.

Prior to joining John Hancock in 1998, she spent 17 successful years at Sun Life of Canada, US Division.

Susan is a Fellow of Academy of Life Underwriting (FALU), a Fellow of Life Management (FLMI) and a Chartered Life Underwriter (CLU). She is a member of American Council of Life Insurers (ACLI) Risk Committee and served on the Medical Information Bureau (MIB) Advisory Committee.

About Pacific Life

For more than 150 years, Pacific Life has helped millions of individuals and families with their financial needs through a wide range of [life insurance products](#), [annuities](#), and [mutual funds](#), and offers a variety of investment products and services to individuals, businesses, and pension plans. Whether your goal is to protect loved ones or grow your assets for retirement, Pacific Life offers innovative products and services that provide value and financial security for current and future generations. Pacific Life counts more than half of the 100 largest U.S. companies as its clients and has been named one of the 2022 World's Most Ethical Companies® by the Ethisphere Institute. For additional company information, including current financial strength ratings, visit www.PacificLife.com.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Client count as of June 2021 is compiled by Pacific Life using the 2021 FORTUNE 500® list.

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Pacific Life Insurance Company's Home Office is located in Newport Beach, CA.

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