14th Annual ILTCI Conference

March 16-19, 2014
Rosen Centre in Orlando, FL

Co-Sponsored by the LTCl Section of the Society of Actuaries
THE ILTCI CONFERENCE ASSOCIATION PRESENTS

The Fourteenth Annual Intercompany LTCI Conference

Co-sponsored by

The LTCI Section of the Society of Actuaries

March 16th to March 19th, 2014

Rosen Centre – Orlando, FL

Table of Contents

General Information 2
Program Agenda 2-12
Closing Exhibit Hall Prize List 13
Corporate Sponsor and Exhibitor Listing 14-37
Organizing Committee Back Cover

EXHIBIT HALL GRAND PRIZE

Sharp Aquos 70-inch High Definition TV
(Sponsored by the ILTCI Conference Association)

DRAWING: TUESDAY NIGHT AT
THE EXHIBIT HALL CLOSING RECEPTION

Attendees who visit every Exhibit Booth are eligible for the Grand Prize.

(Be sure to get Exhibit Hall Prize Card stickers from each Exhibitor).
General Information

Hotel and Location Information
Rosen Centre
9840 International Drive
Orlando, Florida 32819
Tel: 866-375-0497

Checkout time is 11:00 am. Those checking out before the conclusion of the meeting may check their bags with the bell desk of the hotel. Neither the Conference nor the hotel is responsible for lost or stolen items left unattended in public areas of the hotel. Conference staff is unable to accept any bags or other personal items at the Registration Desk.

Conference Welcome Desk
The Conference Welcome Desk is located in Registration Desk 1 on Level 1 of the hotel and will be open:

Sunday, March 16:   12:00 pm - 7:00 pm
Monday, March 17:   7:30 am - 5:00 pm
Tuesday, March 18:   8:00 am - 5:00 pm

Name badges are issued to all attendees and registered guests. Please note that only those wearing badges will be admitted to meetings, meals, receptions and the exhibit hall. Accompanying guests (spouse, significant other, family member or child over 18) may register for $95. Payment of this fee entitles guest to attend all evening receptions.

Badge holders are color coded to easily identify the individual specialty tracks as follows:
Actuarial – Orange
Field Marketing – Dark Blue
Operations – Brown
Claims – Purple
HO Marketing – Blue
Policy/Providers – Lt Green
Compliance - Yellow
Management - Red
Underwriting - Green

Message Center
Message boards are located near the Conference Welcome Desk. Please check it periodically throughout the conference for posted messages.

DVD Presentations
(Each attendee will receive one free copy approximately 8 weeks post conference)
An integrated DVD of all recorded sessions will be sent to all attendees without charge. Additional copies may be ordered for the discount price of $99 on-site at the conference. After the conference ends, additional copies will be available for purchase at $199. If you need multiple additional copies, discount prices are available upon request. An order form is available at the Welcome Desk.

Program Agenda

Saturday, March 15, 2014: Sponsored by National LTC Network
8:00 AM - 6:00 PM   CLTC Master Class Part 1

Sunday, March 16, 2014: Sponsored by Transamerica Long Term Care
8:00 AM - 5:00 PM   CLTC Master Class Part 2
1:00 PM - 2:00 PM   SOA LTCI Section Council Meeting – Open to all attendees
2:30 PM - 4:00 PM   SOA LTCI Section Think Tank
4:00 PM - 7:00 PM   Exhibit Hall Opening Reception Sponsored by Long Term Care Partners
7:00 PM - 9:00 PM   ILTCI and SOA LTCI Section Networking Reception
Monday, March 17, 2014: Sponsored by Genworth Financial

7:30 AM - 8:30 AM  Exhibit Hall Hot Breakfast Sponsored by RGA Reinsurance Company

8:30 AM - 10:30 AM  Keynote Speaker - Chris Gardner  
Sponsored by National LTC Network & 3in4 Association

10:30 AM - 10:45 AM  Refreshment Break

10:45 AM - 12:00 PM  Breakout Sessions 1-7

1. Current Alternatives – Short Term Care/Combination Products
The major alternative products that exist in the market today include Short Term Care and combination products. Both products have their own niche markets. The speakers will give a brief introduction about each product, pros and cons from a consumer and insurance company's perspective, discuss the regulatory requirement, the existing market, the opportunity and obstacles in the future.

Alternative Products – Panel Discussion
Session Producer: Linda Chow, Milliman, Inc.
Panel:  Dawn Helwig, Milliman, Inc.  
Anthony Laudato, Hannover Re

2. Hot Topics Dialogue with Providers
Participants will break into 15-20 minute table sessions (3) with a session facilitator exploring a myriad of hot topics such as provider involvement with plans, provider networks, implementing paperless technologies, among others. The whole group will then hear from each of the facilitators as to how the discussions went and what came out of them.

Policy & Providers – Buzz Group
Session Producer: Gary Boldizsar, Maxim Healthcare Services, Inc.
Panel:  Mary Alexander, Home Instead Senior Care  
Gary Boldizsar, Maxim Healthcare Services, Inc.  
Stephanie Wierzbicka, ComForcare Senior Services

3. Claims Among Younger Insureds
LTC insurance is being purchased by a younger population and as a result exposure to younger claimants is occurring. This session will explore claim causes in this age group; take a look at underwriting practice; and explore the challenges with evaluating loss.

Claims & Underwriting – Panel Discussion
Session Producer: Dr. Sheila MacDonnell, John Hancock Financial Services
Panel:  Robert Brown, MassMutual Financial Group  
Mary Degurski, John Hancock Financial Services  
Dr. Sheila MacDonnell, John Hancock Financial Services

4. Build vs. Buy
A session discussing the elements of the in source vs outsource decision, preparing a useful cost/benefit analysis and tips to successful management of a TPA or consulting arrangement.

Finance, Management, & Operations – Panel Discussion
Session Producer: Loretta Jacobs, Bankers Life and Casualty Company
Panel:  Loretta Jacobs, Bankers Life and Casualty Company  
Warren Jaffe, Genworth Financial  
John Palmer, CNA

5. Litipedia: How Recent Trends in LTC Litigation are Changing the Face of Risk
Show me an insurer and I’ll show you a litigant. Sooner or later, we all get sued. And litigation is on the rise. Not just the simple one-off claim disputes, mind you, but the larger and more sophisticated brand of actions that resonate across our industry. This interactive session gives a primer on key current legal actions and the take-aways that will help you reduce risk to the company.

Legal, Compliance, & Regulatory – Case Studies
Session Producer: Mike Rafalko, Drinker, Biddle & Reath LLP
Panel:  Mike Rafalko, Drinker, Biddle & Reath LLP  
Lisa Simmons, Edwards Wildman Palmer LLP
6. Feder and Warshawsky: Long-Term Care Financing Perspectives and Solutions
An in-depth conversation with two of the nation's most knowledgeable and thoughtful long-term care experts. Judy Feder and Mark Warshawsky come at the long-term care problem with years of experience and two different points of view. In this session, the panelists will discuss their different perspectives on private and social insurance, but importantly, the session will also explore where there are areas with the potential for agreement.

Marketing – Panel Discussion
Session Producer: John O'Leary, O'Leary Marketing Associates
Panel: Judy Feder, Georgetown University Public Policy Institute
      John O'Leary, O'Leary Marketing Associates
      Mark Warshawsky, American Enterprise Institute

7. LTCi as a $1M Ancillary Business
One Million Carve-Out LTCi as Ancillary Business. What techniques and formulas translate into success in non-ancillary business?

Sales – Workshop
Session Producer: Henrik Larsen, Advanced Marketing Resources
Panel: Brent Lamon, One Source Brokerage
      Michael Uretsky, Eastern Benefits

12:00 PM - 2:00 PM Exhibit Hall Lunch Sponsored by Fuzion Analytics

2:00 PM - 3:15 PM Breakout Sessions 8-15

8. Palliative Considerations in Late Stage Chronic Illness
Dr. Stephen Holland from Univita will present his study entitled: The Impact of CalPERS Long Term Care Program on End of Life Medical Care Costs. Dr. Marc Kaprow from United Healthcare will discuss the impact of palliative medical care and hospice care in managing chronically ill persons.

Policy & Providers – Case Studies
Session Producer: Lisa Arturo, Univita Health
Panel: Lisa Arturo, Univita Health
      Dr. Stephen Holland, Univita Health
      Dr. Mark Kaprow, United Healthcare

9. Advanced Actuarial Topics
An interactive session covering advanced actuarial topics. First principles models will be contrasted with claim cost models. The complications of measuring and using utilization rates will be examined along with the interplay of inflation benefits and actual care rates of inflation.

Actuarial – Open Forum
Session Producer: James Berger, Employers Reassurance Corporation
Panel: James Berger, Employers Reassurance Corporation
      Phillip Sanchez, CNA
      Allen Schmitz, Milliman, Inc.

10. Organic or Non-Organic? – An Update of Mental/Nervous Disorders
This session will provide an update on common mental/nervous disorders, their pathophysiology, diagnosis, treatment and implications for the long term care insurance industry. The session will also review some examples of mental/nervous LTC insurance contract language and examine the issue of whether mental/nervous disorders are "organic or non-organic".

Claims & Underwriting – Panel Discussion
Session Producer: Dr. Bruce Margolis, Genworth Financial
Panel: Dr. Bruce Margolis, Genworth Financial
       Dr. Jack Nuschke, Penn Treaty
11. Accounting: Rewrite of Rules of the Road (IFRS/FASB)
The FASB and International Accounting Standards Boards have issued Exposure Drafts for
dramatically changing the GAAP basis financial reporting and measurement of insurance contract
profitability. Effective in 2018 (with a three year restatement back to 2015) this is both imminent
and significant for managing long term care insurance contract profitability. Learn the latest
developments in the principles for measurement and discussion of the potential issues
implementing this standard for LTC blocks of business.

Finance, Management, & Operations – Panel Discussion
Session Producer: Jeff Condit, UNUM
Panel: Laurel Kastrup, KPMG LLP
       Roger VanCleave, UNUM

12. Privacy Requirements and Risks: A Proactive Approach
An LTCi carrier’s privacy obligations are evolving. From the new HIPAA requirements to a rise in
cyber-crime and security breach litigation, this session will analyze today’s privacy obligations
and risks. The session will also provide examples and best practices of how companies are taking a
proactive approach to mitigating their privacy risk.

Legal, Compliance, & Regulatory – Interactive Forum
Session Producers and Panelists: Angela Hoteling, MedAmerica
       Stephen Serfass, Drinker, Biddle & Reath LLP

13. There’s Room in the Tent: Clarifying Traditional LTCi/Hybrid Product Roles
According to LIMRA, individual LTC sales declined 27% through 3Q13. Fewer people are buying
and they’re spending less when they do. But it’s not all bad news. Buyers continue to get younger –
57 is the current average age – and in 2012, 57% were Boomers between 55 and 64 years old. This
session will look at today’s buyer in the context of shifting priorities and changing market conditions.
The session is designed to help carriers rethink your product choice, position for maximum effect,
and find the best fit for your consumers.

Marketing – Panel Discussion
Session Producer: Suzanne Schmidt, Lincoln Financial Group
Panel: Suzanne Schmidt, Lincoln Financial Group
       Steve Schoonveld, Lincoln Financial Group

14. Smart Networking….Attract a Following in Person and Online
Networking is one of the fastest, most cost effective ways to develop relationships, get referrals and
grow your business. But it can also be a frustrating, time-consuming endeavor if you don’t know how
to connect the pieces of your strategy to leverage the impact of face-to-face with the reach of social
media. Learn how to get 24/7 results WITHOUT the 24/7 effort with a Smart Networking plan to
seamlessly integrate both aspects of networking.

Sales – Workshop
Session Producer: Terry Truesdell, National LTC Network
Panel: Liz Lynch, Center for Networking Excellence

15. Middle Market Success Stories
To the extent that people don’t buy LTCI, how are they solving this problem when they need
assistance? This session will examine the concerns and motivations of middle-income families, and
potential solutions for this market.

Alternative Products – Panel Discussion
Session Producer: Dr. Barbara Stucki, NestCare FPC
Panel: Rona Bartelstone, Our Aging
       Linda Chow, Milliman, Inc.
       Dr. John Migliaccio, Strategy and Research Consulting

3:15 PM - 3:45 PM  Refreshment Break
16. How to Measure LTCi Volatility and Design Less-Risky Products
This session will present the results of two research projects conducted by ARC and PwC on the volatility of LTCi. How can the inherent riskiness of different product designs be measured and compared? How can the riskiness of specific products be reflected in pricing margins, reserves, capital requirements, and rate increase triggers? How can innovative LTCi policies be designed with risk-reward profiles that companies will want, while providing the insurance protection that individuals need?

Actuarial – Interactive Forum
Session Producer: Roger Loomis, Actuarial Resources Corp. (ARCVAL)
Panel: Rachel Brewster, PricewaterhouseCoopers LLP
Roger Loomis, Actuarial Resources Corp. (ARCVAL)

17. What's the Right Time and Place for an Alternate Plan of Care?
Is your Alternate Plan of Care provision a potential Achilles Heel or a Hidden Treasure? What we've seen with Alternate Care Plans from their initiation to their conclusion. Strategies to manage claim and legal risk related to APOC.

Claims & Underwriting – Open Forum
Session Producer: Joseph Furlong, RGA Reinsurance Company
Panel: Angela Forsell, Univita Health
Joseph Furlong, RGA Reinsurance Company
Michael Rafalko, Drinker, Biddle & Reath LLP

18. LTC Automation: Gains, Glitches, Going Forward
Industry experts consisting of a panel of carriers and distributors discuss how technologies have been used within LTC operations and provide success stories and opportunities for growth. Audience questions welcome. Learn about LTC operational uses of technology to date - Gains from broker and carrier perspectives - Glitches and the road to insight.

Finance, Management & Operations – Panel Discussion
Session Producer: Yolanda Austin, ACORD
Panel: Ken Leibow, Genworth Financial
Nathan Sanow, MasterCare Solutions Inc.
Pamela Schmidt, SIA Marketing Inc.
Bob Stellato, Transamerica Long Term Care

19. The Rise of Technology: Impact of Data Aggregation & Analysis on LTC Insurers
In all industries, including the insurance industry, aggregation and analysis of large data sets is increasing in popularity. What kind of data is available to be aggregated and analyzed? From where can data be mined? What are other insurers gathering, and how are they using the data that they gather? What are companies doing with predictive models, and are those models beneficial? We will discuss those questions and more, as well as the potential benefits and pitfalls of large scale data analysis.

Legal, Compliance, & Regulatory – Interactive Forum
Session Producer: Nolan Tully, Drinker, Biddle & Reath LLP
Panel: Wesley Stayte, Fuzion Analytics
Nolan Tully, Drinker, Biddle & Reath LLP

20. Incremental Visualization - LTC Product Innovation in Minnesota
How is the State of Minnesota approaching the Long-term care dilemma facing its citizens? Minnesota has long been a leader in healthcare and aging innovation. They have identified the future impact long-term care will have on their state and they are doing something about it. Hear Minnesota Lt. Governor Yvonne Prettner Salo, Loren Colman, Assistant Commissioner of Continuing Care and LaRahe Knatterud, Director of Aging Transformation, discuss Minnesota's approach to LTC.

Marketing – Panel Discussion
Session Producer: John O'Leary, O'Leary Marketing Associates
Panel: Loren Coleman, State of Minnesota
LaRahe Knatterud, Minnesota Department of Human Services (DHS)
John O'Leary, O'Leary Marketing Associates
Yvonne Prettner Solon, Lt. Governor State of Minnesota
21. The Growing LTC Spectrum
This session will cover the LTC Product Spectrum. The speakers will discuss the scope of products, the future role of traditional products, new product definitions, costs, and benefits, training agents on how to make appropriate recommendations, and how new product designs can re-ignite worksite LTC sales.

Sales – Panel Discussion
Session Producer: Carroll Golden, Transamerica Long Term Care
Panel: Doug Burkle, Genworth Financial
William Comfort, Comfort Assurance Group, LLC
Bradley Ridnour, Transamerica Long Term Care

22. Short-term Planning for LTC
If you did not plan ahead, what are the options? Who is innovative? Who is providing advice? Creative ways to make the money last, America’s best kept funding secret, and protecting assets for self and family.

Alternative Products – Panel Discussion
Session Producer: Romeo Raabe, Consultant
Panel: Bridgette Duber, Elderlife Financial Services, LLC
Romeo Raabe, Consultant
John Zwolanek, Main Street Law Office

5:00 PM - 7:00 PM Exhibit Hall Reception Sponsored by Saul Ewing LLP
Tuesday, March 18, 2014: Sponsored by Mutual of Omaha

8:00 AM - 9:00 AM  Exhibit Hall Hot Breakfast Sponsored by Metlife, Inc.

9:00 AM - 10:15 AM  Breakout Sessions 23-29

23. Rate Increase Topics
Designed for interactive audience participation, this session will focus on the technical aspects that actuaries face in preparing and supporting rate increase filings. There will be a lively discussion on a variety of topics. Attendees should anticipate asking questions and are encouraged to share their views and experiences.

**Actuarial – Interactive Forum**
Session Producer: David Kerr, Oliver Wyman Actuarial Consulting
Panel: David Kerr, Oliver Wyman Actuarial Consulting, Inc.
Shawna Meyer, New York Life Insurance
Mary Swanson, Mutual of Omaha

24. Using Claim Data for Business Benefit
This session will show examples of how to use claim data for business benefit – more than "just paying claims"
- Using analytics and historical claims data to predict future claims activity
- Identifying existing and potential fraud / policy abuse
- Setting the stage for auto-adjudication and straight through processing

**Claims & Underwriting – Panel Discussion**
Session Producer: Michael Gilbert, Assuricare
Panel: Michael Gilbert, Assuricare
Wesley Stayte, Fuzion Analytics

25. LTC Customer Service for the 21st Century
A session discussing how to target improvement in customer service to the senior segment today and in the future, including measurement and analysis of customer satisfaction and evolving service delivery to meet the changing dynamics.

**Finance, Management, & Operations – Panel Discussion**
Session Producer: Loretta Jacobs, Bankers Life and Casualty Company
Panel: Andrea Helms, Bankers Life and Casualty Company
Dr. Jeremy Pincus, Forbes Consulting Group

26. Watch Out! Protect Your Company from LTC Insurance Fraud
LTC Insurance remains a prime target for insurance fraud, especially with the shift to home-based and new care delivery models. Come hear from the experts about what your company needs to be doing today to avoid being a victim of fraud. This session will include:
- Insights from the Claims Bureau USA with firsthand accounts of current fraud techniques
- Legal experts will offer the latest information on fraud litigation
- Company Special Investigations Unit (SIU) leaders share their advice and answer your questions.

**Legal, Compliance, & Regulatory – Panel Discussion**
Session Producer: Rod Perkins, Genworth Financial
Panel: Chuck Angiollio, Claims Bureau USA
Mike Gugig, Saul Ewing LLP
Harry Markland, Genworth Financial

27. A Simple, Non-intrusive Referral Program Using Any Social Media Platform
Learn how to generate referrals from your book of business using social media and at the close of a sale. This is a training session for producers and others interested in learning a simple process designed and delivered by an industry expert.

**Marketing – Teaching Session**
Session Producer: Jonas Roeser, Roeser Resources, LLC
Panel: Jonas Roeser, Roeser Resources, LLC
28. Aging and Community Redefined with an Eye Toward the Future
The SCAN Foundation will present their new strategic framework that includes viable options for long-term care needs in 2014 and beyond. Hear about family, vulnerable adults, support models, decision making and various options to help families finance LTC expenses.

Policy & Providers – Teaching Session
Session Producer: Beth Ludden, Genworth Financial
Panel: Dr. Gretchen Alkema, The SCAN Foundation
Beth Ludden, Genworth Financial

29. International Market
What is working in other places? Demographics, care delivery system, family and consumer attitudes in 3 countries. Government programs used to fund LTC. Market for private LTC insurance and products provided.

Alternative Products – Panel Discussion
Session Producer: Vince Bodnar, Towers Watson
Panel: Dr. Yair Babad, University of Illinois at Chicago
Etienne Dupourqué, Consultant
Mark Dearsley, Partnership

10:15 AM - 10:45 AM  Refreshment Break

10:45 AM - 12:00 PM  Breakout Sessions 30-36

30. Morbidity Improvement and More Good Stuff
The latest morbidity improvement findings from community data. Do these findings exist in insured data and what should you know before using improvements in your pricing or valuation work?

Actuarial – Open Forum
Session Producer: Ross Bagshaw, Wakely Actuarial Services
Panel: Ross Bagshaw, Wakely Actuarial Services
Eric Stallard, Duke University

31. Provider Eligibility
Session on difficulties faced by claims organizations trying to make provider eligibility determinations; especially as related to the varying types of facility based providers. Look at this from a Claims and Legal perspective.

Claims & Underwriting – Panel Discussion
Session Producers: Joan Stear, Penn Treaty Network America
Panel: Gina Besz, Penn Treaty Network America
Eric Bremberg, John Hancock Life Insurance Company
Joan Stear, Penn Treaty Network America
Nolan Tully, Drinker Biddle & Reath LLP

32. Applications for Business Intelligence, Predictive Analytics and Big Data
Applications for improving operational and financial performance through business intelligence from management dashboards, improving customer experience, detecting potential fraud

Finance, Management, & Operations – Open Forum
Session Producer: Patrick Bogan, Fuzion Analytics
Panel: Patrick Bogan, Fuzion Analytics
Kyle Korzenowski, Univita Health

33. The Interstate Compact – Your Path to Approval Across the States
What you need to know about your LTC Compact filings. Hear from the Compact Director, company reps, and regulators about this opportunity to obtain product approvals across states, including: How the standards work with state regulation, filing tips, what’s next for the standards and state adoption; Your questions answered!

Legal, Compliance, & Regulatory – Panel Discussion
Session Producer: Karen Schutter, Interstate Insurance Product Regulation Commission
Panel: Peter Camacci, Bureau of Life, Accident and Health Insurance
Marie Roche, John Hancock Life Insurance Company
Karen Schutter, Interstate Insurance Product Regulation Commission
34. Home Equity Release Products
With only a few years of coverage, policyholders may need to use other resources, particularly home equity, to serve as a wrap-around to comprehensive LTCI. This session will examine new ways of funding this gap for aging in place.

*Alternative Products – Panel Discussion*
Session Producer: Dr. Barbara Stucki, NestCare FPC
Panel: Steve Cinelli, PRIMARQ
John Nelson, Wall Street Without Walls

35. Field Underwriting – The Road to the Final Four
Field underwriting session with underwriters and agents with a March Madness Theme taking 16 applicants and bracketing them down to find the best risks.

*Claims & Underwriting – Case Studies*
Session Producer: Petra Sifuentes, New York Life Insurance Company
Panel: Caroline Martin, Univita Health
Angela Palo, Pinnacle Financial Services

36. Squaring the Circle: The American Long Term Care Insurance Program
Paul Forte will present an overview of his proposal for a national public-private partnership to finance LTSS. His new framework would facilitate mass enrollment, create administrative efficiencies, and offer greater accountability and stability to consumers. In this session his proposal will be reviewed and discussed by nationally recognized policy experts Stuart Butler and Larry Atkins in light of the key policy issues facing LTSS financing today. The session will be moderated by Gretchen Alkema.

*Marketing – Panel Discussion*
Session Producer: Joan Melanson, Long Term Care Partners, LLC
Panel: Dr. Gretchen Alkema, The SCAN Foundation
Larry Atkins, Long-Term Quality Alliance
Dr. Stuart Butler, The Heritage Foundation
Paul Forte, Long Term Care Partners, LLC

12:00 PM - 2:00 PM  Exhibit Hall Luncheon Sponsored by CHCS Services Inc., (an iGATE Company)

2:00 PM - 3:15 PM  Breakout Sessions 37-43

37. Managed Medicaid - Understanding the Basics from an Industry Leader
Florida Managed Care programs have been leading the country in innovation and cost-effective solutions. This session will provide training in the basics of Managed Medicaid programs that focus on the chronically ill in both home and facility based settings. Learn the terminology that is buzzing around in this space, the priority of case management metrics and the role of state/federal government.

*Policy & Providers – Teaching Session*
Session Producer: Sharon Reed, Penn Treaty Network America
Panel: Sharon Reed, Penn Treaty Network America
Paula Tietjen, UnitedHealthcare Community Plan of Florida

38. Opposing Opinions or on the Same Page
Session back by popular demand where various topics are reviewed, the audience has a chance to vote, and the panelists discuss views on each topic from an Underwriting, Claims, and Sales perspective.

*Claims & Underwriting – Panel Discussion*
Session Producer: David Swaim, Transamerica Long Term Care
Panel: Gregg Kroman, LTC Edge
Denise Liston, LifePlans, Inc.
Grace Nogueria, Ability Resources, Inc.
39. Key Tools of Organizational Change Management
Managing a team through change effectively is critical to achieving enterprise objectives. This session is designed to review three concepts and related tools used in changing an LTC organization: (1) identifying necessary change and related impact to an organization; (2) educating and achieving buy-in from people; and (3) measuring success through audit and an ongoing feedback loop.

Finance, Management, & Operations – Workshop
Session Producer: Christine Sinito, Bankers Life and Casualty Company
Panel: David Kalman, Root
Michael Mazur, Great American Financial Resources
Christine Sinito, Bankers Life and Casualty Company

40. Premium Rate Increases and Pricing Issues
Hear from business leaders and regulators about the critical questions surrounding LTC rating: How are companies, regulators, and policyholders dealing with the need for increases? What is happening at the NAIC and what is the future of regulation? How is Medicaid impacted? Your questions answered by the experts!

Legal, Compliance, & Regulatory – Panel Discussion
Session Producer: Rod Perkins, Genworth Financial
Panel: Aaron Ball, Genworth Financial
Guy Bertsch, UNUM
Scott Kipper, Nevada Division of Insurance
Perry Kupferman, California Department of Insurance

41. Price Sensitivity in LTC Insurance
Consumers typically cite "it costs too much" as a primary reason for not buying LTCI. But if the premium were reduced, would they really buy? Or would the trade-off in coverage required to satisfy a lower premium turn off interest? At what premium price point does product interest increase? This session explores consumer price sensitivity in LTCI based on a recent study across age segments and at varying price points. Coverage trade-offs with enhanced "middle market" appeal are explored.

Marketing – Panel Discussion
Session Producer: Eileen Tell, Univita Health
Panel: Clark Heitkamp, United Health Actuarial Services, Inc
Dr. Jeremy Pincus, Forbes Consulting Group
Eileen Tell, Univita Health

42. The Technology Evolution (or lack thereof) in the LTC Insurance Industry
Panel discussion between a carrier executive, a distribution executive and industry consultants regarding the technology evolution or lack thereof in the Long Term Care Insurance Industry as it relates to the customer or agent experience. Every attendee of this session is guaranteed to walk away with a "golden knowledge nugget" to take back with them and use in their area of responsibility. The panel will present on the following topics: The converging roles of the CIO and CMO to generate sales. How technology tools have improved the sales process and where there are opportunities for improvement. Current and emerging trends. Challenges to current assumptions of producers attitudes regarding the use of technology in the sales process.

Sales – Panel Discussion
Session Producer: Bob Stellato, Transamerica Long Term Care
Panel: Matt Hamann, Abacus Financial
Joe Howard, John Hancock Life Insurance Company
Kevin Kraft, Cognizant Technology Solutions
Amy Mcllwain, Financial Social Media
Bob Stellato, Transamerica Long Term Care

43. Actuarial Open Mic
An open forum to discuss the hottest actuarial topics from the conference's formal presentations and hallway discussions.

Actuarial – Interactive Forum
Session Producer: David Benz, Employers Reassurance Corporation
Panel: David Benz, Employers Reassurance Corporation
Peggy Hauser, Univita Health

3:15 PM - 3:45 PM Refreshment Break
Tuesday, March 18, 2014: Sponsored by Mutual of Omaha

3:45 PM - 5:00 PM  **Future of the Industry** - The long term care insurance industry is in a state of flux. Numerous companies have exited the market. Sales of long-term care insurance are on a downward trend. Distribution is shrinking. In-force premium increases dominate the headlines. This general session will focus on the present state of the industry, offer parallels to other industries that have weathered turbulent times and offer opinions and perspectives about what we all can do to reinvigorate this industry.
Speakers:
Dr. Marc Cohen, LifePlans, Inc.
Maria Ferrante-Schepis, Maddock Douglas, Inc.
Thomas J. McInerney, Genworth Financial

5:00 PM - 7:00 PM  Closing Exhibit Hall Reception Sponsored by Milliman, Inc.

7:00PM - 10:00 PM  Casino Night (Open to All)

Wednesday, March 19, 2014: Sponsored by Prudential Insurance Company

7:30 AM - 9:00 AM  Networking Breakfast Sponsored by LifeCare Assurance Company

9:00 AM - 12:00 PM  **Post-Conference SOA Professionalism Course**
Join us for an engaging workshop on actuarial professionalism, including an extended discussion of Actuarial Standards of Practice for LTC actuaries. Additional topics include qualification standards and results from recent continuing professional development documentation audits. We will again provide an interactive session featuring a number of compelling case studies.

9:00 AM - 12:00 PM  **Advanced Sales & Marketing for CLTC Designated Professionals**
New for this year’s conference we are offering an Advanced Sales & Marketing Program for CLTC Designated Professionals for only $49. The course will cover selling concepts that have changed how LTC insurance is sold and updated them into sales and marketing ideas that will enhance your practice. Ways to talk to prospects that will connect you in ways not possible using existing sales principals. How to use Consultative Engagement, a sales philosophy that has changed how LTCi is sold.

9:00 AM - 12:00 PM  **Alzheimer's Disease: the What, the How and the Hope**
This two part session will include:

*Understanding the Latest In Alzheimer’s Research:* Every week there is something in the news about Alzheimer’s research, treatments or prevention. Join Heather Snyder, PhD, Director of Medical and Scientific Relations at the Alzheimer's Association to hear the latest in what is real and promising in the fight against Alzheimer’s. (75 minute session)

*Resources and Support for All Stages of the Disease:* This session explores the benefits of early detection, how to address a diagnosis of Alzheimer’s disease, stages of the disease and most importantly the various programs and services of the Alzheimer’s Association available to help individuals. Presented by Ruth Drew, Director of Family and Information Services at the Alzheimer's Association. (75 minute session)
## Tuesday Evening Prizes

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<thead>
<tr>
<th>Company</th>
<th>Prize</th>
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<tr>
<td>Archangel Investigation &amp; Protection, Inc.</td>
<td>$200 Best Buy Gift Card</td>
<td>Lifecare Assurance Company</td>
<td>$100 Amex Gift Card</td>
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<td>CareScout</td>
<td>Fit Bit Fitness Monitor</td>
<td>LifePlans, Inc.</td>
<td>Kindle Fire</td>
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<td>Claims Bureau USA</td>
<td>$100 Amex Gift Card</td>
<td>LifeSecure Insurance Company</td>
<td>$100 Visa Gift Card</td>
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<tr>
<td>ClaimVantage, Inc.</td>
<td>Captain’s Feast Maine Lobster Dinner</td>
<td>MedAmerica Insurance Company</td>
<td>Laptop Roller Bag</td>
</tr>
<tr>
<td>Connect America</td>
<td>$150 Gift Certificate to Darden Restaurants</td>
<td>Milliman, Inc.</td>
<td>$250 Amex Gift Card</td>
</tr>
<tr>
<td>EMSI</td>
<td>(2) $100 Visa Gift Cards</td>
<td>ClaimVantage, Inc.</td>
<td>Bose SoundLink Mini Bluetooth Speaker</td>
</tr>
<tr>
<td>Fuzion Analytics</td>
<td>Bose Noise-Cancelling Headphones</td>
<td>Oliver Wyman Actuarial Consulting, Inc.</td>
<td>iPad Cover with Keyboard</td>
</tr>
<tr>
<td>InsPro Technologies</td>
<td>Kindle Fire</td>
<td>Pacific Life Insurance Company</td>
<td>$100 Amazon Gift Card</td>
</tr>
<tr>
<td>KPMG LLP</td>
<td>$200 Amazon Gift Card</td>
<td>Prudential</td>
<td>$100 Visa Gift Card</td>
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<tr>
<td>Krause Financial Services</td>
<td>Kindle Fire</td>
<td>SOA LTCI Section</td>
<td>$100 Visa Gift Card</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Superior Mobile Insurance Solutions</td>
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</tr>
</tbody>
</table>

## Exhibit Hall Conference Grand Prize

**Sharp Aquos 70-inch High Definition TV**

*(Sponsored by the ILTCI Conference Association)*
The 3in4 Need More campaign is dedicated to raising awareness of the importance of planning for one's long term care needs. The campaign utilizes multiple marketing strategies in order to increase awareness nationally. These strategies are applied by producers, agencies, carriers and strategic partners in order to help reach this goal and solidify the importance of the campaign message.

The 3in4 Association (3in4) operates as a nonprofit 501(c)(6) corporation and the 3in4 Need More campaign is a public service of the 3in4 Association. The campaign is the awareness and education component for the association. Members of the campaign cross all industries, genders and age groups.

The movement is nationwide and its organization is exclusively dedicated to promoting the importance of planning for long term care needs. The campaign also supports an online platform located at www.3in4needmore.com. The platform supports consumer plan development via long term care focused products and services that should be considered in long term care planning. The platform also provides awareness support for long term care planning specialists.

Ability Resources, Inc. is a solutions based organization specializing in providing full-service LTC administration. Ability has built and developed a best-in-class servicing platform and significant organizational capacity that allows insurers to select product and service bundles complimentary to their internal resources. By working closely with our insurer clients, Ability systematically identifies opportunities and executes strategies that improve business risk and service performance.

Founded in 2005, Ability is composed of industry leaders who have worked or provided services to almost all of the large writers over the last 20 years and who are passionate about the role that LTC insurance plays in helping address the chronic care costs of aging.
ACORD
One Blue Hill Plaza, 15th Floor
Pearl River, NY 10965
845-535-6449
www.acord.org

Contact: Francois Fournier
E-mail: ffournier@ACORD.org

ACORD (Association for Cooperative Operations Research and Development) is a global, nonprofit insurance association whose mission is to facilitate the development and implementation of data standards for the insurance, reinsurance, and related financial services industries. ACORD accomplishes its mission by remaining an objective, independent advocate for sharing information among diverse platforms and parties. ACORD Standards and services improve efficiency, data transparency, data quality and expand market reach. For the last few years, ACORD's Long Term Care Working Group has worked to standardize the collection of LTC information to support the streamlining of the industry's data needs.

Alzheimer's Association
225 N. Michigan Ave., 17th Floor
Chicago, IL 60601
703-402-0776
www.alz.org

Contact: Kelly Funk
E-mail: Kfunk@ALZ.org

The Alzheimer's Association is the leading, global voluntary health organization in the care and support of those with Alzheimer's Disease, and the largest private, nonprofit funder of Alzheimer's research. The Alzheimer’s Association works on a global, national and local level to enhance care and support for all those affected by Alzheimer’s and related dementias. We are here to help.

AOMi
7676 Oak Meadow Dr.
Hudson, OH 44236
330-963-0440
www.activeops.com

Contact: Eric Sharpe
E-Mail: eric.sharpe@activeops.com

The Active Operations Management method is an off the shelf professional service operations solution for operations/processing centers, incoming contact centers and service desks that delivers the following:
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The breakthrough thinking that drives the method allows us to become an extension of your frontline staff which drives a cultural change within your back office operations.
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Los Angeles, California 90034
888-884-9644
www.ARCHANGELPI.com

Contact:   Michael Clarke or Eva Portillo
E-mail:    Michael@Archangelincorporated.com or Eva@Archangelincorporated.com

Archangel Investigations was founded in Los Angeles in 1995 and has expanded throughout the United States based primarily on clients that appreciate our results oriented philosophy. We provide intelligent solutions to your Long Term Care investigation and surveillance needs.

Asset Protection Unit, Inc.                        Exhibit Booth 29
1100 S. Fillmore St, Suite 101
Amarillo, TX  79101
888-505-1400
www.apuinc.com

Contact:   Damon Herbert
E-mail:    dherbert@apuinc.com

Asset Protection Unit, Inc., is the leading outsource data mining and overpayment recovery solution for long term care insurers and administrators who seek the most accurate claims payments in the industry. By customizing its unique data articulation strategy to each of its LTC insurance clients APU can identify and recover claim overpayments on behalf of its clients at no hard cost to them. Its contingency fee based engagement creates collaborative, operationally driven relationships with its clients that are long-term, mutually beneficial, and consistently successful in recovering as much as two percent of total claims dollars paid. APU, Inc: Mining and Recovering LTC Claims Overpayments.

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Chicago, IL  60601-4508
312-396-6000
www.bankers.com

Contact:   Brian Millsap
E-mail:    Brian.Millsap@cnoinc.com

Established in 1879 in Chicago, Bankers Life and Casualty Company focuses on the insurance needs of the retirement market. The nationwide company, a subsidiary of CNO Financial Group, Inc. (NYSE: CNO), offers a broad portfolio of health and life insurance and annuities designed especially for retirees. To learn more, visit Bankers online at www.bankers.com.
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800-959-9247 & 214-383-2101
www.bestinsleads.com

Contact: Monti Ray
E-mail: mray@bestinsleads.com

Our leads are real-time and not bombarded with phone calls. Lead offering includes exclusive LTCi leads, Medicare Supplements, Life, Health, Home, and Auto, and a free lead management system (CRM). A+ rating with BBB, and in business for over 10 years with high customer retention. We also provide low-cost customized PPC, SEO, and Social Media marketing services.

CareScout
230 Third Avenue, Second Floor
Waltham, MA 02451
781-966-3341
www.carescout.com

Contact: Brock Fay
E-mail: bfay@carescout.com

CareScout is a growing, dynamic market leader providing long term care focused risk management solutions that help insurance companies and families keep their promises. Offering customized, nationwide programs for Care Coordination, Care Advocacy, Provider Discounts and Provider Credentialing, CareScout partners with long-term care insurers to help reduce administrative costs and improve policyholder satisfaction. In addition, CareScout's provider expertise and data is accessed by insurers to help make accurate and timely provider eligibility decisions.

CHCS Services Inc., (an iGATE Company)
6528 Kaiser Drive
Fremont, CA 94555
850-435-8167
www.igate.com

Contact: Carl Fischer
E-mail: carl.fischer@igate.com

CHCS Services - an iGATE company is a fully licensed national TPA across 50 states having capacity to administer a variety of insurance products; health, life and annuities – individual or group. The organization has been established for over 20 years and provides administrative services to close to 50 insurance companies. We are a leading administrator of senior market and eldercare programs. We assist our clients by designing a package of services that best fits their need for assistance with new business, policy administration, claims, and agent services functions. By leveraging iGATE iTOPS model, we enable carriers to move from conventional pricing model to Outcomes-based pricing model i.e. Per-Member Per-Month, Bundled Cost Per Policy and/or Cost Per Claim. We provide an exemplary Care Management service with our in-house case managers and a national network of registered nurses and credentialed medical providers.

For more information, visit our website chcsservices.com.

For more information on iGATE, visit our website iGate.com.

iGATE Corporation is listed on the NASDAQ Global Select Market under the symbol "IGTE."
For over 50 years, the Claims Bureau has been providing Insurers, Self Insureds, TPA’s, and their defense counsels with professional, ethical, in-depth investigations.

- Comprehensive, National Investigations
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- Highly-Trained, Local Company Employees
- Honest, Detailed Reporting
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ClaimVantage provides a single solution to support multiple lines of business, which supports best practices and standard business processes 'out of the box'. The system facilitates automated integration and communication with all stakeholders.

Functionality includes Product Structure, Claim Intake, Claim Assignment, Claims Eligibility, Workflow, Tasks, Case Management, Correspondence, Benefit Calculations, and Payments.

The company key markets include insurance carriers, third party administrators, corporations, and self-funded organization that manage their own claims.


Clinical Reference Laboratory is a leading provider of laboratory testing for the Life, LTC and Health industry and recognized as the industry leader for providing new testing technology. We are committed to providing our clients with innovation in IT services, superior risk selection tools, unparalleled quality and service and industry leading turnaround time – all focused on providing a competitive advantage to CRL clients.
ComForcare Senior Services are a premier provider of private duty non-medical home care. They began providing services in 1996 in Bloomfield Hills, MI and started franchising in 2001. There are over 175 offices throughout North America to service your insureds’ needs. ComForcare provides personal and companion care for those individuals seeking assistance with activities of daily living and specializes in clients who have chronic conditions. They provide these services in many settings, including personal residences, long-term care facilities and hospitals. Each location adheres to a strict hiring process to guarantee the highest quality caregivers are hired. ComForcare begins each case with an RN assessment to determine the appropriate level of care required and develops a unique care plan for our caregivers to follow.

ComForcare has experience working with Long Term Care Insurance Carriers, Employee Assistance Programs and Geriatric Assessment organizations, so we can ensure that your insureds’ receives the best possible care while meeting the expectations of the claims and case management departments.

Comfort Keepers® is a leading provider of in-home care to thousands of seniors and other adults. They have over 700 offices in 47 states throughout the U.S., with a location near you.

Through a unique system of care, Interactive Caregiving®, Comfort Keepers provides companionship-homemaker services and personal care that keeps clients physically and mentally active and enjoying an independent, quality life. Their caregivers, special people we call Comfort Keepers®, are selected carefully beginning with a thorough background check, face-to-face interviews, and extensive training. Our goal is to provide seniors and their families the option to age at home – wherever home may be. Visit www.comfortkeepers.com to find out how Comfort Keepers could help you, your family and your clients.
Connect America provides great care, service and peace-of-mind for older adults all across America who wished to live an independent life. This commitment and dedication to 270,000 subscribers and counting, has kept our Better Business Bureau (BBB) rating at A+, the agency’s highest honor. Companies like CVS, Humana Insurance, Good Neighbor Pharmacies, and many more have chosen us to be their exclusive provider of medical alert systems because of our reliable emergency consoles and responsive customer service.

Employers Reassurance Corporation provides Life and Accident & Health reinsurance with over twenty years’ experience in reinsuring Long Term Care products.

Examination Management Services, Inc. (EMSI) is the market leader in medical information services, helping clients make informed decisions and improve the lives of those they serve. Building on over 38 years of unwavering commitment to the life, health, disability and long-term care market segments, EMSI provides its customers with a full range of long-term care services including underwriting, medical record retrieval services and paramedical examinations. For more information, visit our website at www.emsinet.com.
Fuzion Analytics
1289 City Center Drive, Suite 200
Carmel, IN 46032
888-386-5824
www.fuzionanalytics.com

Contact: Brian Wegner
E-mail: bwegner@fuzionanalytics.com

Fuzion Analytics provides comprehensive data analytics and services to the Long Term Care industry. Using state-of-the-art technology, Fuzion's analysis of insurer data provides carriers with drill-down capabilities to identify emerging trends and developments. Carriers can identify the drivers of current statistics, quickly turn data into actionable information, and determine future trends through Fuzion's data mining and predictive analytics services. Detailed reports and dashboards can be quickly created and customized to the preferences of the carrier. Fuzion also allows carriers to study their own data and benchmark it to data from across the industry. With additional services including fraud detection, data services, and a suite of professional services, Fuzion Analytics is a comprehensive solution for LTC insurers looking for answers and further insight into their business.

Genworth – Long Term Care Insurance Division
6620 West Broad Street
Richmond, VA 23230
1 888 GENWORTH (888 436.9678)
www.Genworth.com

Contact: Bob Eckhart or Steven Hurley
E-mail: Bob.Eckhart@Genworth.com or Steven.Hurley@Genworth.com

Genworth is committed to being an innovative leader in LTCI, making responsible decisions to sustain smart growth. Our dedicated people and years of experience enable the creation of forward-thinking solutions to help people plan for long term care. With over 1.2 million policyholders* and, as of September 30, 2013, having paid over $10.1* billion in LTC claims, you can recommend Genworth to your clients with confidence.

*As of 09/30/13 combined for Genworth Life Insurance Company and in New York Genworth Life Insurance Company of New York

Great American Insurance Group
Long Term Care Operations
11001 Lakeline Boulevard, Suite 120
Austin, TX 78717
866-830-0607
www.gaig.com

Contact: Michael Mazur
E-Mail: mmazur@gaig.com

The Great American family of companies has provided Long Term Care Insurance to individuals and groups for nearly 30 years. Great American provides Long Term Care coverage to approximately 62,000 lives.
**Home Instead Senior Care**
13323 California Street
Omaha, Nebraska 68154
866-936-7457
www.HomeInstead.com

Contact: Deb Norman
E-mail: dnorman@homeinsteadinc.com

Home Instead Senior Care is the world's largest provider of home care services for seniors. From basic home care needs to Activities of Daily Living, Alzheimer's and dementia care, respite, and transitional care services, the Home Instead Senior Care network of more than 1,000 offices are ready to serve.

**Insight Decision Solutions, Inc.**
8920 Woodbine Ave., Suite 205
Markham, ON L3R 9W9
905-475-3282
www.insightdecision.com

Contact: John McGarry
E-mail: JMcGarry@insightdecision.com

Insight Decision Solutions was established by insurance professionals to provide Business Intelligence systems for life and health insurers and reinsurers, complete with data management and integrated analytics. Our system, Insight Enterprise, is a comprehensive analysis and reporting system. It is built on data warehouse technology featuring a unique temporal model that enables integration of analysis across all business areas. Features include data control, audit, data warehouse, web portal and Microsoft Excel Integration. Specific actuarial functions include experience studies, reserve reconciliation and earnings-by-source.

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Eddystone, PA 19022
610-872-6135
www.inspro.com

Contact: Robert Oakes
E-mail: info@inspro.com

As the recognized leader in the Senior Health market, InsPro Technologies offers a complete policy administration suite that supports the entire, end-to-end policy lifecycle. InsPro Enterprise™ streamlines Long-Term Care administration, accelerates new product design and rollout, and accurately processes claims. With recognized domain expertise and more than twenty-five years of trusted service, InsPro designed the system to manage the complexities of LTC products and to relieve the most pervasive pain points of LTC policy administration. Serving the country’s leading top-tier LTC providers and TPAs, InsPro Enterprise is an innovative, affordable system that will improve your operational efficiencies and business outcomes.
Insurance Media Services
635 Court Street STE 201
Clearwater, FL 33756
866-446-3853 x 205
www.insmediaservices.com

Contact: Gloria Slaughter
E-mail: gloria@insmediaservices.com

Insurance Media Services is the industry leading expert on innovative, effective recruiting campaigns for insurance companies and marketing organizations looking to convert only the best prospective producers. We provide access to any type of insurance and financial producer whether nationally, regionally or statewide. Combining unique and innovative marketing solutions such as video email, electronic news media and voice broadcasts with more traditional methods - print, direct mail and telemarketing, we'll help you make an unforgettable impact on your ideal prospects. Our number one objective is helping you increase your producer contact-to-conversion rate and overall marketing impact, resulting in tremendous business growth.

Jack Schroeder and Associates, Inc.
14241 Metropolis Ave, Suite 100
Ft Myers, FL 33912
800-203-0433
www.JSAonline.com

E-mail: info@jsaonline.com

Jack Schroeder and Associates has specialized in Long Term Care Insurance (LTCI) since 1984. We have seen this industry evolve from low cost limited benefit plans to comprehensive tax qualified, and more recently, partnership qualified products. We are a family-owned, non-captive insurance broker's agency that offers direct home-office vested contracts and top commissions from the nation's highest rated LTCI insurance companies. The Baby Boomers are here and LTCI sales have taken off! Depend on JSA's long-standing expertise in the senior market, along with superior back-office support, training and marketing guidance to help you succeed in this booming marketplace.

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200 Berkeley Street
Boston, MA 02117
617-572-4989
www.JohnHancockLTC.com

Contact: David Plumb
E-mail: dplumb@jhancock.com

John Hancock is committed to offering innovative products and services that meet real customer needs and that reinforce the trust in our company that our clients have valued for more than 150 years.
Our dedicated Insurance practitioners in the US, Canada, and globally are an integral part of the Financial Services practice of the member firms of KPMG International. This means that our actuarial professionals have access not only to global actuarial resources but also to the full breadth and depth of experience offered by the audit, tax, and advisory professionals of KPMG’s member firms.

We have worked closely with several LTC insurers and reinsurers, providing an array of services from both an audit and advisory perspective, such as reserve review and analysis, global financial statement conversions, actuarial process improvements, risk and capital management, transaction services, internal controls review, and regulatory compliance. KPMG is a global provider of AXIS solutions, a leading life insurance actuarial system that seamlessly integrates pricing, valuation and modeling. We provide services in actuarial modeling, model risk and controls, model validation services, and system conversion support.

Krause Financial Services is the only attorney-led financial services firm in the nation that specializes in helping families qualify for Medicaid and Veterans benefits through the use of insurance products. With over 25 years of experience Dale M. Krause, J.D., LL.M., is known for his long-standing personal commitment to elder law attorneys and their clients. He is a national Veterans benefits and crisis Medicaid planning advocate, and has earned the distinct reputation of being the “Pioneer of Medicaid Compliant Annuities.”
LifeCare Assurance Company offers customized solutions that meet today’s Long Term Care Insurance (LTCi) needs. Since our inception in 1988, we have provided major insurers with specialized LTCi programs featuring minimal risk and maximum administrative support. Operating as an extension of your home office, we provide flexible solutions to meet the needs of today’s rapidly changing LTCi market. Our quality service and high administrative standards ensure your success. We utilize the latest technology to keep your program at the forefront of the LTCi industry.

LifePlans is a premier national health assessment and risk management company providing customized solutions to meet the risk and care management needs of long-term care insurance companies, health plans and states serving older adult populations. We specialize in enhancing insurers’ ability to better manage the risks associated with long-term care and acute care services use, and we support older age life, disability and other adult market products. We provide underwriting risk and care management services, claims prevention programs including Fall Prevention, claims and benefit eligibility services, and a variety of health risk assessment products. Our services have reached more than 3 million people through the deployment of our comprehensive network of nurses covering the entire United States and Canada. Additionally, LifePlans Research Department provides industry-wide research and analysis to support the development of innovative products and improved risk management to our clients in the LTC insurance and health plan marketplace.

LifeSecure offers something unique and different in long term care insurance. Our LifeSecure OM multi-life program provides simplified issue underwriting to employer groups with 3 or more employees, custom web portals with on-line applications and e-signatures, an employer contribution discount of 5%, and no reduction in commissions! We make quoting easy with our straightforward Benefit Bank design and BudgetPoint Pricing model.
Lincoln Financial Group is a Fortune 500 company offering a diverse range of financial services and solutions. With a strong focus on four core business areas — life insurance, annuities, retirement plan services, and group protection — our business is built around supporting, preserving, and enhancing our customer's lifestyles and providing better retirement outcomes. Through its affiliated companies, Lincoln Financial Group offers: annuities; life insurance; long term care funding solutions; group life, disability and dental insurance; employer-sponsored retirement plans; savings plans; and comprehensive financial planning and advisory services. Led by over 8,000 employees, Lincoln Financial provides the tools and advice to help individuals take charge of their futures.

Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE:LNC) and its affiliates.

Long Term Care Partners, LLC is a third party administrator of large-scale insurance and benefits programs with exceptional technical and customer service capabilities. Established in 2002, LTC Partners supports several of the largest benefits programs in the country, including the Federal Long Term Care Insurance Program (FLTCIP), and manages BENEFEDS, the enrollment and premium administration platform that acts as a hub for 14 dental and vision carriers participating in the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Flexible Spending Account Program (FSAFEDS).

LTC Partners is led by Chief Executive Officer Paul E. Forte, who has more than 30 years experience working with large institutional clients. LTCP is located at Pease International Tradeport in Portsmouth, New Hampshire, and employs more than 275 people. Additional information on LTC Partners and its expanded suite of services may be found at www.LTCPPartners.com or by contacting businessinfo@ltcppartners.com.
Long Term Solutions, Inc.                                    
235 West Central Street
Natick, MA  01760
877-443-3777
www.longtermsol.com

Contact:   Noreen Guanci
E-mail:  nguanci@longtermsol.com

Long Term Solutions is a national healthcare company that offers turnkey solutions to its insurance partners in the long term care insurance industry. LTS provides high quality, efficient care management services through on site care assessments, telephonic health interviews, plan of care development, care coordination, consulting and medical information retrieval. Long Term Solutions consistently exceeds expectations in service to the insured and to insurance partners through the use of cutting edge technology, ongoing quality improvement and a commitment to professional staff development. Claim assessments and care coordination services have become the gold standard in the industry for accuracy, thoroughness, professionalism and compassion. Our state of the art web based information system provides access to real time data as effective management tools for our clients. The LTS team has built a strong, highly competitive company with a clear mission and focus based on exceptional service delivery to partners and clients. With that in mind, we continue to listen, learn, grow and innovate.

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Contact:       Michael Gilbert
E-mail:     mgilbert@LTCfastpay.com

Undelivered care. Fraud. Incomplete or inaccurate claims documentation. Together, they can inflate home care claims costs by as much as 30%, draining insureds' benefit pools and driving up claims processing costs. Working directly with insurers and their insureds, LTCfastpay™ – an exclusive service of Assuricare – uses a proprietary paperless process, online tools and technologies to monitor home care hours, verify the delivery of needed care, and streamline claims processing for claimants and insurers. Find out more at www.LTCfastpay.com.

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Columbia, MD 21046
800-796-2946
www.maximhomecare.com

Contact: Gary Boldizsar
E-mail:  gaboldiz@maxhealth.com

As a dependable homecare provider for more than 25 years, Maxim Healthcare Services is a provider of both skilled medical care and non-medical services for adult and pediatric patients in the comfort of their homes. Accredited by the Accreditation Commission for Health Care (ACHC), Maxim has staff on call 24-hours-a-day, seven-days-a-week, to help ensure continuity of care and preserve quality of life while promoting independence and individual success.
With chronic care insurance its singular focus, MedAmerica is recognized for quality products and excellent service. MedAmerica offers both long and short term care insurance products, and is the only carrier in the industry that offers a 100% cash long term care financing solution with FlexCash®. MedAmerica's core products include FlexCare®, a traditional reimbursement policy that offers ultimate flexibility in plan design, and Transitions™, a unique short term care insurance product featuring rich benefits at an affordable price. MedAmerica is the insurer of choice for several state employers, Fortune 500 companies, and employers of all sizes.

As a leader in the long-term care industry for over 25 years, and a provider of a broad range of insurance to consumer and employers since 1868, MetLife offers a long history of strength and stability. Our long-term care unit supports all of our LTC blocks of business. MetLife LTC is committed to providing high quality service to our existing policyholders and certificate holders, especially when they need us most – at time of claim.

MIB, Inc. is the premier provider of fraud detection information for individually underwritten life, health, disability income, long term care, and critical illness insurance. MIB Member companies rely on its Checking Service for fast, secure aggregation and exchange of data to combat fraud, improve underwriting effectiveness and increase product line profitability while ensuring fair pricing for all applicants. Come talk to us about MIB in LTC!
Milliman, Inc.  
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Seattle, WA 98101-2605  
206-504-5626  
www.Milliman.com  

Contact: Pamela Cone  
E-mail: Pamela.Cone@Milliman.com  

Milliman provides all levels of actuarial and strategic consulting services to insurers, investors, reinsurers and other financial service organizations in the areas of product development and implementation, pricing analysis, financial reporting, acquisitions, valuations, economic analysis, capital management, strategic alliances, financial and enterprise risk management and investment issues. Milliman has more actuaries specializing in LTC than any other consulting firm -- and we've worked with most of the companies in the business. With many LTCi veterans, we offer our clients an unmatched depth and breadth of knowledge and are supported by our current research and innovative tools.

Mutual of Omaha 
Mutual of Omaha Plaza  
Omaha, NE 68175  
800-693-6083  
www.mutualofomaha.com  

Contact: Sales Support  
E-mail: sales.support@mutualofomaha.com  

Mutual of Omaha's commitment to the LTC market spans more than two decades. Since 1987, we've been helping people plan for their long-term care needs. And that will not change. Our long history of financial strength and stability position us well for the future. And through our vast portfolio of products and services, including life insurance, disability insurance, Medicare supplements, long-term care, annuities and critical illness, we will continue to serve individuals, families and small businesses just as we have for the past 100+ years.

National Association of Professional Agents (NAPA)  
8430 Enterprise Circle, Suite 200  
Lakewood Ranch, FL 34202  
800-593-7657  
www.napa-benefits.org  

Contact: Lou Marinaccio  
E-mail: lmarinaccio@napa-benefits.org  

The National Association of Professional Agents (NAPA) continues to lead the way in providing security and benefits to the agents and brokers who sell Long Term Care Insurance. NAPA has been a strong supporter of all the LTC initiatives and continues to provide benefits and services, including the industry leader for E&O Insurance.

Stop by our booth #17 and meet Lou Marinaccio and Scott Reid.
The National LTC Network is an alliance of leading distributors of long term care insurance. Network members work with multiple insurers and are dedicated to marketing long term care insurance with knowledge, ethics and excellence. Founded in November 1994, members of our alliance include some of the largest and most respected distributors in the nation. The Network is comprised of member firms across the United States. Agents Partner with our member firms to become a successful long term care insurance agent.

New York Life Insurance Company has a 160-year history of providing life insurance, annuities, mutual funds, and, since 1988, long-term care insurance to consumers throughout the United States. New York Life is one of the largest mutual insurers in the United States and consistently receives among the highest industry ratings for financial strength, financial stability, and claims-paying ability.

Northwestern Mutual works with its policyowners and clients to achieve financial security. Through a personalized planning process, Northwestern Mutual financial representatives work to understand a client’s individual financial goals, provide objective advice and implement a plan to help achieve those goals. Northwestern Mutual’s approach is to provide a solid foundation to protect against the unexpected, a plan to accumulate wealth, and strategies to preserve and protect financial security. Northwestern Mutual and its subsidiaries offer an array of solutions for individuals, businesses or estate planning, including permanent and term life insurance, disability insurance, long-term care insurance, annuities, trust services, mutual funds and advisory services.
Oliver Wyman provides customized actuarial services and strategic insight, supporting clients as they strive to exceed their business objectives. Our exceptional client and employee retention exemplifies our commitment to relationships built on trust, responsiveness and clear communication. Our clients can further capitalize on Oliver Wyman’s services through our partners at Marsh & McLennan Companies: Marsh, Mercer and Guy Carpenter – world leaders in insurance and risk management consulting.

The Actuarial Practice of Oliver Wyman provides independent, objective advice by combining a broad range of expertise with specialized knowledge of specific risks in three primary areas: health care, including Long Term Care; life and annuities; and property and casualty insurance. As the trusted advisors to commercial insurers, Blue Cross Blue Shield plans, HMOs, healthcare providers, government agencies, law firms, regulators and other organizations, the Actuarial Practice of Oliver Wyman provides high-level strategic advice as well as traditional actuarial needs. Examples of our actuarial services include product pricing, rating models, annual statement certification, product feasibility, due diligence, reserve certifications, Medicare Advantage and Medicare Part D pricing and attestations, expert witness testimony, provider contracting models, financial modeling and projections, and experience studies. In addition to Long Term Care insurance, our healthcare product expertise includes medical and dental insurance, Medicare Advantage and Medicare Part D, disability income and supplemental benefits.

Pacific Life provides insurance since 1868, Pacific Life offers 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. Pacific Life counts more than half of the 100 largest U.S. companies as its clients. For additional company information, including current financial strength ratings, visit Pacific Life online at www.PacificLife.com.
Paperless Solutions Group
3201 SW 42nd Street
Gainesville, FL, 32608
352-331-6262
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Saul Ewing LLP is a full service law firm with approximately 260 lawyers. The firm’s Insurance Practice handles matters nationally and is comprised of seasoned attorneys who understand the legal and business issues facing insurance companies and insurance professionals. Our insurance lawyers represent insurers, reinsurers, insurance producers and other insurance industry intermediaries and participants – the practice also includes a Long Term Care Team with deep experience representing LTC carriers and producers. This team has litigated LTC-related lawsuits nationally, including class actions and individual lawsuits involving (among other things):

- The propriety of premium rate increases (including a major victory in the U.S. Court of Appeals for the Sixth Circuit, which upheld a lower federal court’s dismissal of a rate case based on the filed rate doctrine – the first pre-answer dismissal in any LTC rate case based on the filed rate doctrine);

- The denial of facility benefits based on facility licensure;

- Alleged fraud in connection with the sale of LTC policies; and

- Rescission cases based upon material misrepresentations made by policyholders on their applications for LTC coverage.

Saul Ewing’s LTC lawyers have also advised clients on myriad regulatory issues relating to premium rate increases, policy form language, claims handling, and more.
The Society of Actuaries is an educational, research and professional organization dedicated to serving the public and its members. The Long Term Care Insurance Section of the SOA is a special interest group specializing in LTC issues, providing research, educational content, and publications such as the Long Term Care News, the Section’s periodic newsletter. Section membership includes actuaries and a significant portion of other, non-actuarial, professionals in the LTC industry.

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Towers Watson offers actuarial consulting for long-term care insurance and long-term care hybrid products. Our experts are nationally recognized thought leaders in this industry. We provide a broad range of services, including Experience Analysis, Rate Increase Filings, Cash Flow Testing, Financial Reporting, Forecasting and Experience Reporting, Merger and Acquisition Valuations, Policy Form Submission and Regulatory Compliance, Pricing and Product Development, Reinsurance Consulting, Reserve Processing and Expert Testimony.

We have a very large database of long-term care insurance experience as a result of preparing numerous long-term care insurance block analyses. It is comprised of over 4 million insured lives and approximately 300,000 claims. Our clients include Insurance Companies, Reinsurers, Accounting Firms, Government Agencies, Law Firms, Marketing Organizations, Consulting and Professional Services Firms and Insurance Administrators. Towers Watson's strengths include its actuaries' thought leadership and creative problem solving abilities. Although we are generally more cost effective and time efficient than our competitors, we are primarily hired to help our clients solve problems as opposed to being hired to provide commodity services. Our consultants are effective communicators and are adept at presenting the results of our analyses in ways that non-actuaries can easily understand.
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United Health Actuarial Services, Inc. (“UHAS”) is an independent consulting firm providing health actuarial and management consulting services for a wide range of individual and group medical and supplemental insurance products, and health & welfare actuarial and benefits consulting for both insured and self-insured plans. Our mission is to provide exceptional service with lower charges to our clients using our streamlined business model. We serve our clients in many capacities, ranging from one-time projects to long-term arrangements where we serve as a client's actuarial department and as part of their management team. We are happy to provide services anywhere in this continuum. Our LTC-related practice has always been a significant part of our overall practice, and it continues to be one of our fastest growing practice areas as well. The staff of UHAS is highly-qualified to perform all actuarial-related functions that might be needed regarding LTC. The staff working on LTC-related projects have on average 20 years of LTC-related work experience.

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