2015 ILTCI Conference Session Guide

Actuarial Track

Data Analytics/Predictive Modeling

Monday, March 23, 2015 3:45pm - 5:00pm Panel Discussion Intermediate

What is predictive modeling? How can it be used for LTC insurance? Session will include high level case studies specific to LTC - how to attract better risks, more accurately predict time on claim, detect fraud, improve claim outcomes, predict claimants and provide interventions.

Producer: Matt Morton - LTCG
Speakers: Dan McCoach - PricewaterhouseCoopers
Ben Williams - Towers Watson

Financial Reporting

Monday, March 23, 2015 2:00pm - 3:15pm Panel Discussion Intermediate

Deficiency Reserves - what do regulators expect, what is required and what are carriers doing? The future of GAAP - update of FASB activities.

Producer: Laurel Kastrup - KPMG LLP
Speakers: Laurel Kastrup - KPMG LLP
Bob Kell - Arizona Department of Insurance

Post-Conference SOA Professionalism Course

Wednesday, March 25, 2015 9:00am - 12:00pm Teaching Session Basic

Join us for an engaging workshop on actuarial professionalism, including an extended discussion of the new ASOP #1. Additional subjects include the Code of Conduct and other standards that apply to LTC work. We will again provide an interactive session with a number of compelling case studies.

Producer: Robert Eaton - Milliman, Inc.
Speakers: James Berger - Employers Reassurance Corporation
Sheila Kalkunte - American Academy of Actuaries
Robert Hanes - KPMG LLP

Public/Private Solutions and Collaboration in LTC

Tuesday, March 24, 2015 2:00pm - 3:15pm Panel Discussion Intermediate

What are some of the public/private approaches? How will they be financed? What are the actuarial considerations, including assumptions and modeling techniques, of these approaches? Collaborative with the Alternative Products track.

Producer: Bob Yee - PricewaterhouseCoopers
Speakers: Allen Schmitz - Milliman, Inc
Steve Schoonveld - Lincoln Financial Group

2015 ILTCI Conference Session Guide

Rate Increases

Monday, March 23, 2015 10:45am - 12:00pm Open Forum Intermediate

Technical aspects of rate increase filings: what are regulators looking for, credibility, and avoidance of recouping past losses.

Producer: David Benz - Employers Reassurance Corporation
Speakers: Dave Klever - CNA Actuarial
Tony Proulx -Lewis & Ellis, Inc.

Selling Blocks of Business

Tuesday, March 24, 2015 10:45am - 12:00pm Panel Discussion Intermediate

What are expectations? Why sell? Why buy? What should a carrier do and consider before going out to bid or accepting an offer? What transactions/deals have taken place or are being contemplated?

Producer: Larry Rubin - PricewaterhouseCoopers
Speakers: Vincent Bodnar - LTCG
Ben Keslowitz - Beechwood Reinsurance
Eric Berg - RBC Capital Markets

SOA Experience Study

Sunday, March 22, 2015 4:00pm - 5:00pm Panel Discussion Intermediate

This session will present the results of the Society of Actuaries' long-term care intercompany experience study on the 2000 to 2011 data. Over 80% of the inforce business was captured in the data to perform experience studies on claim incidence, claim utilization, and claim termination. Advanced predictive modeling techniques were used to study the complex relationships among various drivers of the morbidity assumptions.

Producer: Muz Waheed - Society of Actuaries
Speakers: Vince Bodnar - LTCG
Matt Morton - LTCG
Tim Wood - Towers Watson

Stochastic Modeling

Tuesday, March 24, 2015 9:00am - 10:15am Panel Discussion Advanced

Report from AAA PBR Committee. Why should the industry promote and use Principle Based Reserves? How do you construct the model? What makes the model better and what are the pitfalls to be avoided? How does PBR tie in with the SOA's LTC volatility reports? Where do we find the most sensitivity and volatility?

Producer: Janet Perrie - PricewaterhouseCoopers
Speakers: Allen Schmitz - Milliman, Inc
Rachael Brewster - PricewaterhouseCoopers
Paul Morrison - RGA International Corporation

2015 ILTCI Conference Session Guide

Alternative Solutions Track

Calculating The Value of Private LTC Insurance

Monday, March 23, 2015	2:00pm - 3:15pm	Teaching Session	Intermediate

This session provides a critical update to prior analytics of the value proposition of private LTCI. The value to consumers, public payers and caregivers is evaluated. The financial value built up in existing inforce coverage, the adequacy of coverage relative to expenses and the cost of insurance vs. the cost of self-funding are explored.

Producer: Eileen J. Tell - LTCG
Speakers: Jodi Anatole - Independent Consultant
Dr. Marc Cohen, PhD - LifePlans, Inc.

Consumer View of Alternative LTC Solutions

Tuesday, March 24, 2015	9:00am - 10:15am	Panel Discussion	Basic

What tradeoffs do consumers make as they explore the cost, coverage and sponsorship of various LTC finance options? A national survey of roughly 10,000 American adults just completed reveals key attitudes and concerns about paying for LTC including views on public vs. private coverage. Using sophisticated research methods, the survey reveals consumer preferences and price points.

Producer: Eileen Tell - LTCG
Speakers: Galina Khatutsky, MS - RTI International
Don Redfoot - Public Policy Institute
Dr. Joshua Wiener, PhD - RTI International

Economic Modeling to Explore Alternative LTC Financing Options

Monday, March 23, 2015	10:45am - 12:00pm	Panel Discussion	Advanced

Following the Long Term Care Commission, there is renewed interest in hitting the "re-set" button on LTC finance alternatives. However, the economic data to drive meaningful policy analysis has been largely lacking. This session will explore the work to date of a major economic model initiative to attempt to address this shortfall. The microsimulation model is a unique collaboration between Milliman and the Urban Institute, and ultimately will provide data for exploring the policy impacts of a wide range of options on the public-private sector continuum. This session will explore policy objectives, key assumptions and challenges, how the model output can be used and status of the project to date.

Producer: John O'Leary - O'Leary Marketing Associates
Speakers: Dr. Gretchen Alkema - The SCAN Foundation
Howard Gleckman - The Urban Institute
Don Redfoot - AARP - Public Policy Institute
Anne Tumlinson - Anne Tumlinson Innovations, LLC

2015 ILTCI Conference Session Guide

LTC Financing: Are We Looking at this the Wrong Way

Monday, March 23, 2015 2:00pm - 3:15pm Open Forum Intermediate

In an attempt to bridge the gap between the public and private sector discussions, this session explores issues of LTC financing and service delivery from the perspective of three non-LTC insurance practitioners and experts. LTC caregiver and workforce issues, aging in place, cost effective home and community based services, different financing models and an update on the White House Conference on Aging will be discussed.

Producer: Anne Montgomery - Altarum Institute
Speakers: Dr. Larry Atkins, PhD - Long-Term Qualify Alliance
Anne Montgomery - Altarum Institute
Matt Salo - National Association of Medicaid Directors

State Innovations for LTC Financing

Tuesday, March 24, 2015 10:45am - 12:00pm Panel Discussion Intermediate

Reform of LTC finance and delivery at the national level may be difficult or impossible at this time. But states are faced with the challenges of tightened budgets, exploding Medicaid costs, and the growing unmet need for LTC finance and delivery reform. This session explores emerging LTC reform efforts underway at the state level and discusses their implications for expansion at a national level.

Producer: John O'Leary - O'Leary Marketing Associates
Speakers: Loren Colman - State of Minnesota
Olivia Mastry - Independent Consultant
Larry Minnix - LeadingAge

The Bipartisan Policy Center LTC Initiative

Monday, March 23, 2015 3:45pm - 5:00pm Interactive Forum Intermediate

In April of 2104, The Bipartisan Policy Center (BPC) established a Long Term Care Initiative in led by former Senate Majority Leaders Tom Daschle and Bill Frist. This session will report on the objectives and status of this effort and to date, and will provide an opportunity for audience reaction to and discussion about several of the policy directions under consideration. Collaborative with Legal, Compliance & Regulatory track.

Producer: John O'Leary - O'Leary Marketing Associates
Rod Perkins - Genworth
Speakers: Brian Collins - Bipartisan Policy Center
Katherine Hayes - Bipartisan Policy Center
Anne Tumlinson - Anne Tumlinson Innovations, LLC

The Economics of Using Savings to Fund LTC

Tuesday, March 24, 2015 2:00pm - 3:15pm Panel Discussion Advanced

In the search for alternate ways for individuals to help pay for their LTC needs, consideration has been given to encouraging the appropriate use of personal savings, including tax-deferred savings accounts, to help in this endeavor. This session will explore the feasibility of using savings vehicles to help pay for LTC needs, and discuss the pros and cons of several potential innovative approaches in this area.

Producer: Eileen J. Tell - LTCG
Speakers: Karl Polzer - Independent Consultant
Bill Hoagland - Bipartisan Policy Center

2015 ILTCI Conference Session Guide

Claims & Underwriting Track

Facility Eligibility – Not So Fast

Monday, March 23, 2015 | 3:45pm - 5:00pm | Panel Discussion | Intermediate

This session will examine the assessment and recertification methodologies that are utilized to quantify actual care needs for facility-based care (ALF, personal care homes, SNFs), review and analysis of current industry methodologies, potential alternative methodologies and review of recent pilot study results. In addition, the session will provide learnings and perspective from the claims examination to adjudication process as well as insight on effective ways to partner and collaborate in the effort to quantify care needs.

Producer: Kelly Jo Lundgren - LTCG
Speakers: Angela Forsell - LTCG
Ann Nolan - Fuzion Analytics

Impacting Claims Through Analytics

Monday, March 23, 2015 | 2:00pm - 3:15pm | Panel Discussion | Intermediate

The panel will discuss the use of analytics from various perspectives, including how analytics have helped industries outside of Long Term Care, the data needed to make analytics worthwhile, and how to apply analytics to LTC to make an impact on the business.

Producer: Brian Wegner, Senior Health Insurance Company of Pennsylvania
Speakers: Mark Feuer - Beechwood Reinsurance
Dr. Mark Hoffman, PhD - Ernst & Young
Brian Wegner - Senior Health Insurance Company of Pennsylvania

Lifestyle and its Impact on LTC

Tuesday, March 24, 2015 | 2:00pm - 3:15pm | Panel Discussion | Intermediate

This session will review the potential impact of lifestyle and wellness on significant long-term care issues such as dementia, cancer, heart disease, falls and fractures. Presenters will seek to answer the questions: Can insurers adequately assess lifestyle at time of underwriting? What ability does an insurer have to impact an insured's lifestyle? What is the potential long-term care claim impact of improving the lifestyle of insureds? Can a fall prevention program reduce fall risk and long-term care claims related to falls and fractures?

Producer: Dr. Bruce Margolis, DO, MBA - Genworth
Speakers: Dr. Stephen Holland, MD - LTCG
Dr. Bruce Margolis, DO, MBA - Genworth
Jessica Miller, MS - LifePlans, Inc.

Medical Directors Roundtable

Tuesday, March 24, 2015 | 9:00am - 10:15am | Case Studies | Intermediate

Welcoming audience participation, this group of medical directors will present complex Long Term Care claims cases studies that include overlapping cognitive, neurological and mental illness components. This session will focus on the challenges faced with gathering details and determining eligibility for claimants with fluctuating symptoms, unconfirmed diagnoses, conflicting test results and slow recovery to independence.

Producer: Jennifer Vey, RN, BSN - LifePlans, Inc.
Speakers: Dr. Wayne Heidenreich, MD - Northwestern Mutual
Dr. Stephen Holland, MD - LTCG
Dr. Marjorie Keymer - Genworth

2015 ILTCI Conference Session Guide

SIU Roundtable: Various Approaches to Long Term Care Investigations

Monday, March 23, 2015 10:45am - 12:00pm Interactive Forum Intermediate

There are many different ways to approach a potential fraud investigation. While the utilization of investigative methods and techniques depends on the specific circumstances of the claim, the choice of how to proceed with an investigation may also depend upon the philosophy of the insurance carrier/organization. The Special Investigations Unit Roundtable will broach these subjects and more by discussing the advantages and disadvantages of the different approaches and the potential implications for adjudicating long term care claims. Such topics for discussion will include interviewing, surveillance, integration of Special Investigations Units and Long Term Care Claim Departments, legal issues and more.

Producer: Chuck Angiolillo, Jr - Claims Bureau USA
Speakers: Lyn Banville - John Hancock
Reinaldo Carvajal - Genworth
Scott Henry - Metlife

Social Media & Forensic Accounting in LTC Investigations

Tuesday, March 24, 2015 10:45am - 12:00pm Panel Discussion Intermediate

The first part of this session will cover the use of social media searches in LTC investigations with an introductory overview provided from an SIU/Claims perspective. The session will then move into the potential legal implications surrounding social media searches related to topics such as benefits of social media searches, due diligence, privacy expectations, discovery, etc. An examination of specific court cases and how the courts have viewed social media will be provided.

The second part of the session will cover a forensic accountant's role in evaluating claim documentation submitted as covered expenses for long term care. With the various types of providers and caregivers providing long term care to your policyholders, the types of documents maintained and provided by these providers varies greatly. How do you know you are dealing with a reputable provider and the documentation of expenses provided is valid and reliable? A forensic accountant routinely looks at documents to verify figures and is trained to notice suspicious, fraudulent and unreliable documents and behavior. This portion of the session will provide insight on how a forensic accounting investigation could assist in the review of long term care claim documentation.

Producer: Scott Henry - Metlife
Speakers: Scott Henry - Metlife
Stephen Serfass - Drinker, Biddle & Reath LLP
Ernest Patrick Smith - Nawrocki Smith LLP

The Great Debate

Tuesday, March 24, 2015 10:45am - 12:00pm Debate Basic

This session will focus on the variety of industry tools utilized for initial and ongoing benefit eligibility, advantages and disadvantages of each and the possible impact that different stages in the claims process may have on the type of tool utilized. Conference attendees will be surveyed regarding the tools they currently utilize and survey results will be shared with the audience.

Producer: Joan Stear
Speakers: Gina Besz - Penn Treaty
Mark Schwallie - Northwestern Mutual

2015 ILTCI Conference Session Guide

Combination Products Track

Annuity Combos

Monday, March 23, 2015 3:45pm - 5:00pm Panel Discussion Intermediate

This session will explore current annuity combo designs including deferred annuity combos as well as annuity income stream doublers, and challenges and successes with products in the market today. The panel will address tax issues on these products, underwriting, pricing synergies, and 1035 exchange opportunities, while addressing the underlying question of what it is needed to make these products achieve their potential with producers and consumers in the future.

Producer: Carl Friedrich - Milliman, Inc.
Speakers: Jeffery Drake - OneAmerica
Carl Friedrich - Milliman, Inc.
Jeffe Funderburk - Genworth

Combo Product Administration and Risk Management

Tuesday, March 24, 2015 2:00pm - 3:15pm Panel Discussion Intermediate

What you do and how you do it matters! It is important to manage the risks associated with implementation and ongoing administration of a combo product. The goal is to be 'best in class' in achieving the desired results without leaving money on the table during the process. We will define the steps to consider in managing the associated risks to avoid 'surprises' along the way.

Producer: Pam Kreager - LTCG
Speakers: Tony Laudato - HLR America
Neville Levesque - Lincoln Financial
Kelly Jo Lundgren, RN, PHN - LTCG

Combo Product Distribution: Suitability, Planning, CE Requirements

Tuesday, March 24, 2015 10:45am - 12:00pm Panel Discussion Basic

Our industry is again in transition and much of the reform, innovation and product development is occurring with Combo products. The critical question now becomes " How do insurance professionals best prepare and execute their fiduciary responsibilities in this changing sales environment? " Our panel calls upon the experience of our industries most experienced veterans in the areas of agent certification, professional agent education and how best to handle the LTCI planning process.

Producer: Ron Hagelman - Broadtower
Speakers: Shawn Britt - Nationwide Financial
Catherine Dove - LTC Connection
Harley Gordon - CLTC

Combo Product Intro: Basic Product Designs, Market Sizing

Monday, March 23, 2015 10:45am - 12:00pm Teaching Session Intermediate

This session provides an update on the combination products market size and basic designs. We will reference a broad spectrum of products with an emphasis on Life combination products. We will also be sharing information from a recent SOA/Milliman research report on a wide range of living benefit riders with medically related triggers on life or annuity products.

Producer: Doug Burkle - Genworth
Speakers: Doug Burkle - Genworth
Carl Friedrich - Milliman, Inc.

2015 ILTCI Conference Session Guide

Combo Product Pricing: Considerations for Various Plan Designs

Monday, March 23, 2015 2:00pm - 3:15pm Panel Discussion Basic

This session will examine the actuarial pricing principles for combination products that add LTC riders to base life policies or base annuity policies. We will discuss the key risk elements, common pricing approaches, modelling considerations and regulatory pricing requirement for Life/LTC policies, annuity/LTC policies and Chronic Illness rider.

Producer: Linda Chow - Milliman, Inc.
Speakers: Linda Chow - Milliman, Inc.
Kevin Query - Forethought Financial Services, Inc.
Pamela Schiz - Prudential

Filing Combo Products: Compact vs. State-by-State; LTC vs. Chronic Illness

Tuesday, March 24, 2015 9:00am - 10:15am

This session will be a panel discussion examining both NAIC/state and Interstate Compact requirements for filing a combination Life and Long-Term Care Insurance product. It will also offer a look into the differences between such combination products with an accelerated benefit trigger vs. those with a chronic illness benefit trigger. The panel will feature Karen Schutter, Executive Director of the Interstate Compact and Sarah Jarvis, Assistant Vice President of Compliance/Life Division at Pacific Life, plus a state regulator.

Producer: Tim Cassidy - LTCG
Speakers: Sarah Jarvis - Pacific Life Insurance Company
Karen Schutter - Interstate Insurance Product Regulation Commission

Underwriting Combo Products

Monday, March 23, 2015 3:45pm - 5:00pm Panel Discussion Basic

This session will discuss the different styles and depths of underwriting used for long term care riders added to life or annuity products. Additional description will be given regarding the approaches and tools used for life/LTC combo products in a situation where a company uses “full” underwriting and one where a company uses “simplified” underwriting. Collaborative with the Claims & Underwriting track.

Producer: Dawn Helwig - Milliman, Inc.
Speakers: Dawn Helwig - Milliman, Inc.
Arlene Hendricks - Lincoln Financial Group
Kace Kaiser, RN, BSN, FLMI - Northwestern Mutual

2015 ILTCI Conference Session Guide

Finance, Management & Operations Track

Amazon, Zappos & Google - How do Customers Define Your Company?

Tuesday, March 24, 2015 | 9:00am - 10:15am | Panel Discussion | Intermediate

The client experience is integral to preserving the existing client base but impacts a company's ability to market to new clients. We will hear the perspective of the home office, producer and third-party administrator on the value of investing in the client experience space. Speakers will discuss how a cohesive corporate strategy for the client experience brings value to your organization, a brokerage agency tries to deliver a consistent customer experience working through multiple companies and a third-party administrator delivers consistent service to varying brands and companies.

Producer: Sharon Reed - Penn Treaty
Speakers: Terese Capizzi, CLTC - Newman Long Term Care
John Jones - LTCG
Debra Newman

LTC CFO Round Table

Monday, March 23, 2015 | 2:00pm - 3:15pm | Panel Discussion | Intermediate

A moderated panel discussion with senior financial executives responsible for managing LTC insurance financials covering a broad range of topics from upcoming potential US GAAP accounting changes to capital management and investment strategies and dealing with the valuation and financial reporting actuarial team.

Producer: Loretta Jacobs - Bankers Life
Speakers: Mike Burchill - CNA
Jeff Condit - UNUM
Loretta Jacobs - Bankers Life

R&R: Risk and Reinsurance

Monday, March 23, 2015 | 3:45pm - 5:00pm | Panel Discussion | Intermediate

Having reinsurance may not transform your work into Rest and Relaxation, but it helps mitigate the stresses or risks that otherwise may "keep you awake at night". Find out how reinsurance helps manage risks associated with LTCI today and the impact on operations. Includes case studies.

Producer: Bruce Stahl - RGA Reinsurance Company
Speakers: Peter Blume - Guy Carpenter & Company LLC
Christine Sinito - Bankers Life
Bruce Stahl - RGA Reinsurance Company

Reinstatement Risk Management

Monday, March 23, 2015 | 10:45am - 12:00pm | Case Studies | Intermediate

The LTC reinstatement process presents significant risk to insurers and has received increased regulatory scrutiny recently. In this session, several hypothetical cases of reinstatement requests will be presented and attendees will debate the issues and prepare recommendations to share with others.

Producer: Loretta Jacobs - Bankers Life
Speakers: Rita Bennett - Bankers Life
Michael Mazur - Great American
Stephen Serfass - Drinker, Biddle & Reath LLP

2015 ILTCI Conference Session Guide

Reporting and Data Analysis for the Non-Actuary

Tuesday, March 24, 2015 | 10:45am - 12:00pm | Open Forum | Intermediate

This session will discuss the blending of standardized actuarial files for experience studies and model building purposes with a client controlled data warehouse for rapid decision making. The business impact and benefits of this approach and several complex company-related problems will be addressed from a data analysis and reporting perspective.

Producer: Sharon Reed - Penn Treaty
Speakers: Dr. Marc Cohen, PhD - LifePlans, Inc.
Paul Colasanto - LTCG
Robert Robinson - RLR Management Services

Successful Partnering with Actuarial

Tuesday, March 24, 2015 | 2:00pm - 3:15pm | Case Studies | Intermediate

LTC actuaries and claims personnel often need to collaborate to ensure neither one undertakes an initiative that has unanticipated adverse consequences on the other. At this session, come and hear about situations where actuaries and claims department personnel have been able to successfully collaborate to solve business problems in a manner acceptable to each and learn how lack of collaboration by these areas could adversely impact the LTC business.

Producer: Loretta Jacobs - Bankers Life
Speakers: Betsy Kadanoff - John Hancock
Lisa White - Bankers Life

2015 ILTCI Conference Session Guide

Legal, Compliance & Regulatory Track

Litigation Update/Prevention

Tuesday, March 24, 2015 9:00am - 10:15am Panel Discussion Intermediate

Update on the current LTCi litigation environment, with a focus on what has happened in the past year and lessons that companies can learn from recent litigation trends.

Producer: Michael Rafalko - Drinker, Biddle & Reath LLP
Speakers: Josh Akbar - Dentons US LLP
Mike Gugig - Saul Ewing LLP
Michael Rafalko - Drinker, Biddle & Reath LLP

Policyholder Communications

Tuesday, March 24, 2015 2:00pm - 3:15pm Interactive Forum Intermediate

Discuss how routine policy holder communications can be crafted, protocolized and issued so as to maximize consumer satisfaction and minimize litigation and dispute resolution risk.

Producer: Nolan Tully - Drinker, Biddle & Reath LLP
Speakers: Jane Brue - LTCG
Nolan Tully - Drinker, Biddle & Reath LLP

Regulation and Innovation

Tuesday, March 24, 2015 10:45am - 12:00pm Panel Discussion Intermediate

Looking Forward – Join a highly engaged panel of Insurance Commissioners who will engage with each other and the audience to discuss the current and future state of the LTCi industry. This interactive panel will provide thoughtful insight, from an executive regulatory viewpoint, of what the industry is doing right and what needs to be changed going forward. Come prepared to join this energetic discussion.

Producer: Patrick Reeder - Genworth
Speakers: Superintendent Eric Cioppa - State of Maine
Commissioner Marguerite Salazar - State of Colorado
Commissioner Nick Gerhart - State of Iowa

The 360 Degree Continuum of LTCI Rate Increases

Monday, March 23, 2015 10:45am - 12:00pm Panel Discussion Intermediate

A strategic legal overview of the LTCi rate increase process from the outside and in-house counsel perspective including - filings, implementation, communications, and regulatory environment update.

Producer: Marie Roche - John Hancock
Speakers: Reid Ashinoff - Dentons LLP
Amanda Matthiesen - America's Health Insurance Plans

2015 ILTCI Conference Session Guide

Through the Privacy Looking Glass

Monday, March 23, 2015 2:00pm - 3:15pm Panel Discussion Intermediate

A look at genetic testing and informational breaches thru the privacy lens and best practices.

Producer: Marie Roche - John Hancock
Speakers: Glenn Daly - John Hancock
Marie Roche - John Hancock
Stephen Serfass, Drinker, Biddle & Reath LLP

2015 ILTCI Conference Session Guide

Marketing Track

Automation in Distribution - Our Way Forward

Monday, March 23, 2015 | 10:45am - 12:00pm | Open Forum | Intermediate

We are coming to a turning point in LTCI distribution. While distribution becomes more and more automated in other lines of business, LTCI lags behind. What can we do as an industry to enhance and supplement current distribution channels through automation? This session will include discussions of field underwriting tools, electronic applications and drop tickets, signature capture methods, delivery, along with mobile applications. Collaborative with the Sales, Distribution & Technology track.

Producer: Ken Leibow - Genworth
Speakers: Bob Harding - Mutual of Omaha
Sandra Latham - LTCI Partners, LLC
Alex Ritter, FLMI, LTCP - Art Jetter & Company

Combating Commoditization: Restoring the Value Proposition

Tuesday, March 24, 2015 | 10:45am - 12:00pm | Panel Discussion | Intermediate

This session will focus on ideas and concepts that help position LTC as a value added product for consumers, distribution, and carriers and will provide insight into how to avoid an over-emphasis on price.

Producer: Richard Hicks - Transamerica
Speakers: Noel DeVries - Mutual of Omaha
Claire Durand - Transamerica
Tom Riekse, Jr. - LTCI Partners, LLC

Protecting Our Future with the Right Artillery: Selling the "New Normal"

Tuesday, March 24, 2015 | 9:00am - 10:15am | Panel Discussion | Intermediate

This session will provide insight to sales and marketing professionals as to what it takes to bring a product to market, why product design has evolved in the manner in which it has, and what the future holds. Though the risk profile of LTCI products of all varieties has improved, there are still unmitigated risks that need to be addressed in order to avoid product volatility. Through a survey of the potential alterations to current product design, and analysis of their efficacy and marketability, attendees will be prepared to anticipate the changes resulting from the continued evolution of LTCI product design.

Producer: Alex Ritter - Art Jetter & Company
Speakers: Aaron Ball - Genworth
Mary Swanson - Mutual of Omaha

Repositioning LTCI Towards the Middle Market: Creating a New Paradigm

Tuesday, March 24, 2015 | 2:00pm - 3:15pm | Panel Discussion | Intermediate

For the LTCI industry to flourish, grow, and attract new market participants, success with this demographic is imperative. This session will examine whether the available product solutions, marketing paradigms, and distribution are properly facilitated to gain marketshare in households with incomes of $50k-$125k, and, if not, what needs to change. Collaborative with the Alternative Solutions track.

Producer: Alex Ritter - Art Jetter & Company
Speakers: Richard Hicks - Transamerica
Joel Mier - Genworth
Brian Vestergaard - LifeSecure Insurance Company

2015 ILTCI Conference Session Guide

Social Media: Smart or Smoke and Mirrors?

Monday, March 23, 2015	3:45pm - 5:00pm	Panel Discussion	Intermediate

This session will focus on how savvy businesses use social media for bigger and more sales. How is social media being used successfully today? What are realistic expectations for social media? This presentation will show you the placeholder, modest, and all-in approaches. We'll walk through what it takes to pull off a successful social media campaign and how to choose a platform that works for you and your business goals.

Producer: Marilee Driscoll - LTCsalesTOOLS.com
Speakers: Allison Bell - LifeHealthPro.com
Marilee Driscoll - LTCsalesTOOLS.com
Allan Gungormez - Transamerica
Wendy Rinehart - ClaimJockey

The Group LTCI Marketplace: Dead End or New Path?

Monday, March 23, 2015	2:00pm - 3:15pm	Panel Discussion	Intermediate

The group marketplace is not dead we're just on a different path than before. Industry leaders will have case studies discussing enrollment strategies, private exchanges, and product solutions.

Producer: Steven Cain - LTCI Partners, LLC
Speakers: Richard Christman - Transamerica
Jerry Manning - J.Manning and Associates

2015 ILTCI Conference Session Guide

Sales, Distribution & Technology Track

Benefits and Must-Haves of a Successful CRM

Monday, March 23, 2015	3:45pm - 5:00pm	Panel Discussion	Basic

Successful CRM solutions help ensure that your sales, marketing, and support efforts are all working toward a common goal, so you can take your business success to a whole new level. A carrier, a distributor and a vendor share best practices.

Producer: Bob Stellato - Transamerica
Speakers: Heather Adkins - Transamerica
Laura D'Anna - iPipeline
Kensington Schmidt - SIA Marketing

Business Succession: When Your Policyholders Outlive Your Agency

Tuesday, March 24, 2015	10:45am - 12:00pm	Interactive Forum	Intermediate

Policyholders are getting younger, while agents are getting older. What's a responsible producer to do? We've brought a panel of experts together to discuss "business succession planning." Whether you're considering selling your agency, keeping it in the family, merging with a competitor, selling your renewals or running them off, we'll help you evaluate your options and ask the right questions.

Producer: Stephen D. Forman - Long Term Care Associates, Inc.
Speakers: Rick Dennen - Oak Street Funding
Stephen D. Forman - Long Term Care Associates, Inc.
Eric Leeper - FP Transitions
Richard Pitblado - LTC Global, Inc.

Diversity Marketing in LTC: The Invisible Markets We Ignore

Monday, March 23, 2015	2:00pm - 3:15pm	Panel Discussion	Basic

By 2050 multicultural markets will be an American majority, yet the opportunity has already arrived for those who are prepared. Who are the carriers, marketers and producers successfully responding to these trends? What is required to successfully navigate the multicultural and LGBT communities while avoiding any missteps?

Producer: Stephen D. Forman - Long Term Care Associates, Inc.
Speakers: Tariq Khan - Global Diversity Marketing, Inc.
Vince Vitiello - Consultant

Innovation Games – Let's Solve Some Industry Issues

Tuesday, March 24, 2015	9:00am - 10:15am	Workshop	Basic

The LTCI industry can't expect to get better results if we don't find innovative solutions. A facilitator will lead this highly interactive, hands on session where the attendees work together to solve our growth challenges. Session will be limited to 32 participants.

Moderator: Bob Stellato - Transamerica

2015 ILTCI Conference Session Guide

Secrets of the Best Remote Sellers

Tuesday, March 24, 2015	2:00pm - 3:15pm	Panel Discussion	Basic

This will be a unique session where attendees will learn about Remote Selling of not only LTCI but of Medicare Solutions and Individual Disability Insurance. Many similarities, yet some subtle differences. All firms use salaried employees, recorded phone lines and extensive use of technology to maximize the consumer experience throughout the sales process. How do these firms get prospects on the phone, how do their sales processes work and how do they manage the application and case management process through delivery to the consumer?

Producer: Scott Williams - LTCI Partners
Speakers: Brian Hickney, Insuractive
Bill Unrue, e Disability Quotes

Social Media: a Freshman through Sophomore Course

Monday, March 23, 2015	10:45am - 12:00pm	Teaching Session	Basic

1st 30-mins is “the basics”: a Freshman Course (this is how you use social media). 2nd 30-mins is "how to generate ROI" and "case studies": the Sophomore Course. Later in the afternoon the Marketing Track will lead-out from this session with 'Social Media: Smart or Smoke and Mirrors?' that will focus on social media as an "awareness generating tool". Collaborative with the Marketing Track.

Producer: Bob Stellato - Transamerica
Speakers: Amy McIlwain - Financial Social Media

2015 ILTCI Conference Session Guide

General Conference Sessions

Advanced Sales & Marketing Program for CLTC Designated Professionals

Wednesday, March 25, 2015 9:00am - 12:00pm Teaching Session Advanced

This program is for conference attendees who have completed the CLTC designation. CLTC has taken all of the selling concepts that have changed how LTC insurance is sold and updated them and put them into sales and marketing ideas that will enhance your practice. This session covers methods to talk to prospects that will connect you in ways not possible using existing sales principals, and how to use Consultative Engagement, a sales philosophy that has changed how LTCi is sold.

Speaker: Harley Gordon - CLTC

Alzheimer's Association Session

Wednesday, March 25, 2015 9:00am - 12:00pm Open Forum Basic

The Alzheimer's Association will present a 3-hour session addressing Alzheimer's disease. Topics will include the awareness and identification of the early warning signs of Alzheimer's disease, current research about the disease, and how to address the needs of caring for and living with the disease.

The "Know the 10 Signs" campaign is a national awareness and education effort to increase awareness of the warning signs of Alzheimer's and the benefits of early detection and diagnosis. Discussion will focus around the campaign as a key tool used in promoting recognition of common changes that may facilitate early detection and diagnosis.

Current research will also be presented, including what we know about risk for Alzheimer's, modernized guidelines for diagnosis, continued advances on biomarkers and measures to identify individuals at the earliest stages, current medications used for Alzheimer's and results of clinical trials.

The session will conclude with a moderated interview-style presentation to address various topics, including experience with warning signs, the diagnostic process, the financial and emotional impacts of living with the disease, and planning for the future including decisions about LTC insurance, disease progression and finding support.

CLTC Master Class - Part 1

Saturday, March 21, 2015 8:00am - 6:00pm Teaching Session Basic

Harley Gordon will conduct a 2-day CLTC Master Class on Saturday, March 21 (8AM to 6PM) and Sunday, March 22 (8AM to 5PM). ILTCI is subsidizing the tuition for all Conference attendees. The cost to register for the CLTC Class will be $495, rather than the retail rate of $1365. Tuition includes all course material, CE credits and Prometric exam (and one exam retake, if necessary). Attendees who pass the CLTC exam will receive their CLTC designation. The course will qualify each attendee for 12-15 hours of state insurance department CE credits (depending upon student's resident state) as well as for CFP/PACE credits (a $25 additional filing fee applies for recording CFP/PACE credits, if desired). After registering for the ILTCI conference, you can register for the CLTC Master Class at the discounted rate online.

Speakers: Harley Gordon - CLTC

CLTC Master Class - Part 2

Sunday, March 22, 2015 8:00am - 5:00pm Teaching Session Basic

Speakers: Harley Gordon - CLTC

2015 ILTCI Conference Session Guide

LTC Connection Sales Training

Sunday, March 22, 2015 1:00pm - 3:00pm Teaching Session Basic

"Oh, The Problems You'll Solve" Per Dr. Seuss in *Oh, The Places You'll Go*: "You won't lag behind, because you'll have the speed. You'll pass the whole gang and you'll soon take the lead. Wherever you fly, you'll be best of the best. Wherever you go, you will top all the rest." Looking for some new ideas and approaches to your LTC sales? Join Catherine Dove and Betty Doll, Co-Creators of the LTC Boot Camp as they challenge some of your current approaches to selling LTC Insurance, or reinforce them and build on them. Either way, you'll leave with some new "connection points" that are effective with prospects and with centers of influence. We'll discuss finding and responding to the client's pain points and how to provide immediate value while selling a contract with future value. Proven marketing methods will be shared and you'll come away with an outline of an effective LTC planning process that will benefit you, your client, and the professionals that refer to you. The Problem: Finding the Problem—it's not always what you think! Matching the Solution to the Problem. The Product: Selling a Promise, Providing Immediate Value. Your Market and Your Message: Does it pay to Narrow Your Market? Clarifying your Core Message Does Your Message Match your Market? Defining Your Planning Process: Setting the Sales GPS, Identifying the Waypoints, Reaching the Goal.

Producer: Carroll Golden - Transamerica
Speakers: Catherine Dove - LTC Connection
Betty Doll - Doll & Associates Long Term Care Insurance Services

Viewpoints from Outside and Inside the LTCI Industry

Tuesday, March 24, 2015 3:30pm - 5:00pm Panel Discussion Basic

Three important views of the LTCi industry will be discussed:

1. An economist will discuss how the economic outlook is likely to influence the LTCi industry,
2. A ratings analyst from AM Best will discuss the view of the ratings agencies towards LTCi and in particular, their viewpoint about new companies entering this industry, and
3. A report out from the joint research project sponsored by the SOA LTC Section, the ILTCI, and AALTCI discussing the rate stability of current LTCi product offerings and the ability of those products to absorb possible shocks from future adverse deviations in the pricing assumptions.

Producer: David Kerr - Oliver Wyman Actuarial Consulting
Speakers: Patricia Born - Florida State University
Jeff Lane - A.M. Best