

Combo Products

Thought Leadership Roundtable



17th Annual Intercompany Long Term Care Insurance Conference

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Moderators

- Linda Chow, Senior Manager, EY
- Tony Laudato, Vice President, Hannover Re

Panelists

- Doug Burkle, VP, LTC & Linked Benefit Product, New York Life
- Debra Krall, Senior Director CareMatters, Nationwide
- Dennis Martin, Senior Vice President, OneAmerica



Key Terminology

- Hybrid products = Life + Acceleration Rider
 - LTC rider = 7702(B) acceleration only rider

Or

- Chronic Illness rider = 101(g) acceleration rider
- Linked benefit = Life + 7702(B) acceleration rider + extension of benefits
- Combination products = All of the above



Discussion Topics

- Market, Product, and Distribution
- Corporate and Risk Management
- Recent changes in the LTC industry (regulation, recent event, etc.)



Questions