

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

14th Annual ILTCI Conference



Co-Sponsored by the LTCI Section of the Society of Actuaries

Diamond Sponsors

Fuzion ANALYTICS
SMARTER ANALYTICS. BETTER DECISIONS.

Genworth 

 **iGATE**
iTOPS for Business Outcomes

LifeCare

 **LTC Partners**


Mutual of Omaha


National LTC Network
Leaders in long term care insurance distribution

 **Prudential**

RGAA

 **TRANSAMERICA**

Platinum

MetLife, Inc.

Milliman, Inc.

Saul Ewing LLP

Univita Health

Gold

Ability Resources, Inc.

Employers Reassurance Corporation

John Hancock Financial Services

LifeSecure Insurance Company

Northwestern Mutual

Towers Watson

Silver

Bankers Life and Casualty Company

CareScout

Continental Casualty Company (CNA)

Great American Insurance Group

InsPro Technologies

KPMG LLP

LifePlans, Inc.

Lincoln Financial Group

LTCfastpay, an exclusive service of
Assuricare

MedAmerica Insurance Company

New York Life Insurance Company

Oliver Wyman Actuarial Consulting,
Inc.

Pacific Life Insurance Company

Thrivent Financial for Lutherans

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	Claims – Purple	Compliance - Yellow
Field Marketing – Dark Blue	HO Marketing – Blue	Management - Red
Operations – Brown	Policy/Providers – Lt Green	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



Session Survey

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 Boldzisar, Maxim Healthcare Services, Inc.

Panel: Mary Alexander, Home Instead Senior Care

Gary Boldzisar, Maxim Healthcare Services, Inc.

Stephanie Wierzbicka, ComForcare Senior Services



Session Survey

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



Session Survey

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



Session Survey

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



Session Survey

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.

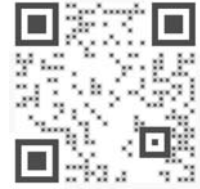
Marketing – Panel Discussion

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



Session Survey

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



Session Survey

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



Session Survey

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.



Session Survey

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



Session Survey

11. Accounting: Rewrite of Rules of the Road (IFRS/FASB)

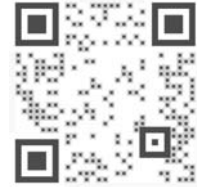
The FASB and International Accounting Standards Boards have issued Exposure Drafts for dramatically changing the GAAP basis financial reporting and measurement of insurance contract profitability. Effective in 2018 (with a three year restatement back to 2015) this is both imminent and significant for 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



Session Survey

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



Session Survey

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



Session Survey

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



Session Survey

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



Session Survey

3:15 PM - 3:45 PM

Refreshment Break

Monday, March 17, 2014: Sponsored by Genworth Financial

3:45 PM - 5:00 PM

Breakout Sessions 16-22

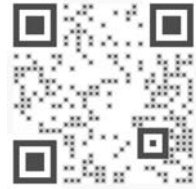
16. How to Measure LTCi Volatility and Design Less-Risky Products

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)



Session Survey

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



Session Survey

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



Session Survey

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



Session Survey

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 Solon, Loren Colman, Assistant Commissioner of Continuing Care and LaRhae 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
LaRhae Knatterud, Minnesota Department of Human Services (DHS)
John O'Leary, O'Leary Marketing Associates
Yvonne Prettner Solon, Lt. Governor State of Minnesota



Session Survey

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



Session Survey

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



Session Survey

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



Session Survey

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



Session Survey

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



Session Survey

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



Session Survey

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



Session Survey

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



Session Survey

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



Session Survey

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



Session Survey

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



Session Survey

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



Session Survey

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



Session Survey

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 LTCL. 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



Session Survey

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



Session Survey

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



Session Survey

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



Session Survey

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 Noguera, Ability Resources, Inc.



Session Survey

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



Session Survey

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



Session Survey

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



Session Survey

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 McIlwain, Financial Social Media
Bob Stellato, Transamerica Long Term Care



Session Survey

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



Session Survey

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

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

Exhibit Hall Conference Grand Prize

Sharp Aquos 70-inch High Definition TV

(Sponsored by the ILTCI Conference Association)

CORPORATE SPONSORS AND EXHIBITORS

3in4 Association / 3in4 Need More Campaign

4545 Lake Washington BLVD NE
Kirkland, WA 98033
206-245-4960
www.3in4needmore.com

**Keynote Speaker Sponsor
Exhibit Booth 28**

Contact: Jonas Roeser
E-mail: jonas@3in4needmore.com

The 3in4 Need More campaign is dedicated to raising awareness of the importance of planning for ones 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.

161 Worcester Road
Framingham, MA 01701
860-269-4838
www.abilityresources.com

**Gold Sponsor
Exhibit Booth 40**

Contact: Dan Cathcart or Don Charsky
E-mail: dcathcart@abilityre.net or dcharsky@abilityre.net

Ability Resources 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

Exhibit Booth 50

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

Exhibit Booth 33

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

Exhibit Booth 51

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:

- Increases productivity by 10% to 40% guaranteed
- Reduces staff turnover
- Increases quality
- Increases morale

Guaranteed 200% return on investment within months.

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.

Archangel Investigations & Protection, Inc.

3685 Motor Avenue, Suite 210
Los Angeles, California 90034
888-884-9644
www.ARCHANGELPI.com

Exhibit Booth 11

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.

1100 S. Fillmore St, Suite 101
Amarillo, TX 79101
888-505-1400
www.apuinc.com

Exhibit Booth 29

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.

Bankers Life and Casualty Company

111 E. Wacker Drive, Suite 2100
Chicago, IL 60601-4508
312-396-6000
www.bankers.com

Silver Sponsor

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.

BestInsLeads.com

15950 Dallas Parkway #400
Dallas, TX 75248
800-959-9247 & 214-383-2101
www.bestinsleads.com

Exhibit Booth 12

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

**Silver Sponsor
Exhibit Booth 49**

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

**Diamond Sponsor
Exhibit Booth 65**

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."

Claims Bureau USA
PO Box 1100
Burlington, MA 01803
800-651-0460
www.claims-bureau.com

Exhibit Booth 4

Contact: Chuck Angiolillo
E-mail: cangiolillo@claims-bureau.com

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
- An Experienced Management Team
- Highly-Trained, Local Company Employees
- Honest, Detailed Reporting
- State-Of-The-Art Equipment

ClaimVantage, Inc.
46 Atlantic PI
South Portland, ME 04106
207-221-0560
www.claimvantage.com

Exhibit Booth 8

Contact: Leo Corcoran
E-Mail: leocorcoran@claimvantage.com

ClaimVantage is a global specialist in the design and implementation of Disability, Life, and Absence management claim systems.

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.

See www.ClaimVantage.com for further information.

Clinical Reference Laboratory
8433 Quivira Road
Lenexa, KS 66215
800-445-6917
www.crlcorp.com

Exhibit Booth 19

Contact: Jeff Parker
E-Mail: parkerj@crlcorp.com

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

2510 Telegraph Road
Bloomfield Hills, MI 48302
248-745-9700
www.ComForcare.com

Exhibit Booth 3

Contact: Stephanie Wierzbicka
E-mail: swierzbicka@comforcare.com

ComForcare Senior Services® is a premier provider of private duty non-medical home care. ComForcare 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. We 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 that 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®

6640 Poe Avenue, Suite 200
Dayton, OH 45414
937-665-1301
www.comfortkeepers.com

Exhibit Booth 26

Contact: David Simic
E-mail: davidsimic@comfortkeepers.com

For over a decade, Comfort Keepers® has provided in-home care to thousands of seniors and other adults. With almost 700 offices in 47 states throughout the U.S., there is a Comfort Keepers office 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. Our 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

1 Belmont Avenue, 12th Floor
Bala Cynwyd, PA 19004
800-420-1299
www.connectamerica.com

Exhibit Booth 20

Contact: Ninon Prozonic
E-mail: Ninon.Prozonic@medicalalert.com

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.

Continental Casualty Company (CNA)

333 South Wabash Avenue
Chicago, IL 60604
888-799-6484
www.CNA.com

Silver Sponsor

Contact: Angela Batterson
E-mail: Angela.Batterson@CNA.com

Employers Reassurance Corporation

7101 College Blvd, Suite 1400
Overland Park, KS 66210
913-982-3700
www.ge.com

Gold Sponsor

Contact: Richard Barry
E-mail: Richard.Barry@ge.com

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

Examination Management Services, Inc.

3050 Regent Boulevard, Suite 400
Irving, Texas 75063
214-689-3600
www.emsinet.com

Exhibit Booth 36

Underwriting Contact: John Breashears
E-mail: jbreashears@emsinet.com

Underwriting Contact: Mark Reid
E-mail: mreid@emsinet.com

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

Diamond Sponsor
Exhibit Booth 67

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

Diamond Sponsor
Exhibit Booth 44

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

Silver Sponsor

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

Exhibit Booth 7

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

Exhibit Booth 25

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.

InsPro Technologies

1510 Chester Pike, Suite 400
Eddystone, PA 19022
610-872-6135
www.inspro.com

**Silver Sponsor
Exhibit Booth 41**

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

Exhibit Booth 15

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

Exhibit Booth 21

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 LCTI 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.

John Hancock Financial Services

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

**Gold Sponsor
Exhibit Booth 27**

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.

KPMG LLP

717 North Harwood Street
Suite 3100
Dallas, TX 75201-6585
214-840-2461
www.kpmg.com

Silver Sponsor
Exhibit Booth 14

Contact: Laurel Kastrup
Email: lkastrup@kpmg.com

Contact: Michael Helewa
Email: mhelewa@kpmg.ca

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

1234 Enterprise Drive
De Pere, WI 54115
866-605-7437
www.medicaidannuity.com

Exhibit Booth 24

Contact: Stuart Otto
E-Mail: stuartotto@medicaidannuity.com

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
21600 Oxnard Street, Suite 1500
Woodland Hills, CA 91367
818-867-2223
www.LifeCareAssurance.com

Diamond Sponsor
Exhibit Booth 46

Contact: Jim Glickman
E-mail: Jim.Glickman@LifeCareAssurance.com

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, Inc.
51 Sawyer Road, Suite 340
Waltham, MA 02453
781-893-7600
www.lifeplansinc.com

Silver Sponsor
Exhibit Booth 43

Contact: Denise Liston, Vice President
E-mail: dliston@lifeplansinc.com

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 Insurance Company
10559 Citation Drive, Suite 300
Brighton, MI 48116
866-582-7702
www.YourLifeSecure.com

Gold Sponsor
Exhibit Booth 13

Contact: Brian Vestergaard
E-mail: BVestergaard@lifeseureltc.com

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
150 North Radnor-Chester Road
Radnor, PA 19087
860-466-1693
www.LincolnFinancial.com

Silver Sponsor

Contact: Steve Schoonveld
E-mail: steve.schoonveld@lfg.com

Headquartered in the Philadelphia region, 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
100 Arboretum Drive, Suite 200
Portsmouth, NH 03801-7833
1 800 LTC-FEDS
www.LTCFEDS.com

Diamond Sponsor

Contact: Joan Melanson
E-mail: Jmelanson@lhcpartners.com

LTC Partners® 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.LTCTPartners.com or by contacting businessinfo@lhcpartners.com.

Long Term Solutions, Inc.

235 West Central Street
Natick, MA 01760
877-443-3777
www.longtermsol.com

Exhibit Booth 37

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.

LTCfastpay, an exclusive service of Assuricare

410 Totten Pond Rd. Suite 350
Waltham, MA 02451
1-844-MY-LTCFASTPAY (1-844-695-8232)
www.LTCfastpay.com

**Silver Sponsor
Exhibit Booth 45**

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.

Maxim Healthcare Services, Inc.

7227 Lee DeForest Drive
Columbia, MD 21046
800-796-2946
www.maximhomecare.com

Exhibit Booth 23

Contact: Gary Boldizar
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.

MedAmerica Insurance Company

165 Court Street
Rochester, NY 14647
800-724-1582
www.medamericaltc.com

**Silver Sponsor
Exhibit Booth 9**

Contact: Bill Jones
E-mail: bill.jones@medamericaltc.com

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.

MetLife, Inc.

1300 Hall Boulevard
Bloomfield, CT 06002
800-438-6388
www.MetLife.com

Platinum Sponsor

Contact: Jodi Anatole
E-mail: janatole@metlife.com

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.

50 Braintree Hill Park #400
Braintree, MA 02184
781-751-6000
www.MIB.com

Exhibit Booth 38

Contact: John Detwiler
E-mail: JDetwiler@MIB.com

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.
1301 Fifth Avenue, Suite 3800
Seattle, WA 98101-2605
206-504-5626
www.Milliman.com

**Platinum Sponsor
and Exhibit Booth 59**

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

**Diamond Sponsor
Exhibit Booth 1**

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

Exhibit Booth 17

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 ILTC 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.

National LTC Network

5750 West 95th, Suite 124
Overland Park, KS 62207
913-385-7899
www.nltcn.com

**Keynote Speaker Sponsor
Diamond Sponsor**

Contact: Terry Truesdell
E-mail: TerryTruesdell@nltcn.com

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

Long-Term Care Insurance
PO Box 149009
Austin, TX 78714
800-224-4582
www.newyorklifeltc.com

Silver Sponsor

Contact: Shawna Meyer
E-mail: SMeyer@NewYorkLifeLTC.com

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

720 E Wisconsin Ave
Milwaukee, WI 53150
414-271-1444
www.nmfn.com

Gold Sponsor

Contact: Steve Sperka
E-mail: stevesperka@northwesternmutual.com

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 Actuarial Consulting, Inc.

Three Logan Square
1717 Arch Street, Suite 1100
Philadelphia, PA 19103
215-864-3616
www.oliverwyman.com

**Silver Sponsor
Exhibit Booth 2**

Contact: David Kerr
E-mail: David.E.Kerr@OliverWyman.com

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 Insurance Company

45 Enterprise
Aliso Viejo, CA 92656
800-800-7681
www.pacificlife.com

**Silver Sponsor
Exhibit Booth 39**

Contact: Mark Pellicano
E-mail: Mark.Pellicano@pacificlife.com

Offering insurance since 1868, Pacific Life provides 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
www.paperlessolutions.net

Exhibit Booth 34

Contact: Jeff McCauley
E-mail: jmccauley@marketech.us

Paperless Solutions Group, Inc. (PSG) provides software platforms that enable life insurance carriers and their distributor arms to exploit the best “e” products on the market and at the same time reduce demands for internal IT resources. PSG provides easy to use, intelligent, business-rules based interfaces for the carrier’s as-filed and ancillary documents. All the elements required to prepare and submit “in good order” application are available: reflexive forms sets, electronic signatures; rules based client side editing but with the Agency need always in mind. PSG has recently launched a couple of new products eRequirement™, which improves the collection of underwriting requests, and eEvaluate™ a product that provides a superior field-underwriting platform capable of evaluating multiple impairments and co-morbidities.

PricewaterhouseCoopers LLP

Two Commerce Square, Suite 1700
Philadelphia, PA 19103
267-330-2665
www.pwc.com

Exhibit Booth 48

Contact: Richard D. McCoach
E-mail: Richard.D.McCoach@US.PWC.com

PwC takes a multi-functional approach to assess long term care insurance (LTC) financial performance through actuarial, regulatory, IT and claims management analysis. We have helped many of the industry’s largest providers and administrative outsourcers improve operating results and claim ratios, as well as take timely management actions. Our actuaries have assisted in financial modeling, valuation systems conversions, pricing and product development and first principles projections. Our operation and claims staff have assisted in assessment of claims operations, compliance and controls processing.

The Prudential Insurance Company of America

Long-Term Care Unit
2101 Welsh Road, GA-South
Dresher, PA 19025
800-732-0416
www.Prudential.com

Diamond Sponsor

Contact: Karen Smyth
E-mail: karen.smyth@prudential.com

Prudential (NYSE:PRU), a financial services leader with approximately \$750 billion of assets under management as of September, 2010, has operations in the United States, Asia, Europe and Latin America. Leveraging its heritage of life insurance and asset management expertise, Prudential is focused on helping approximately 50 million individual and institutional customers grow and protect their wealth. The Company’s well-known Rock symbol is an icon of strength, stability, expertise and innovation that has stood the test of time. Prudential’s businesses and products include life insurance, long-term care insurance, annuities, retirement-related services, mutual funds, investment management, and real estate services.

RGA Reinsurance Company
1370 Timberlake Manor Parkway
Chesterfield, MO 63017
636-736-7000
www.rgare.com

Diamond Sponsor

Contact: Winona Berdine
E-mail: WBerdine@RGARe.com

RGA is a recognized leader in the global reinsurance industry with approximately \$2.9 trillion of life reinsurance in-force and more than \$39 billion in assets. RGA Reinsurance Company was voted Best Overall Reinsurer in 2005, 2007, 2009, 2011, and 2013 according to the Flaspöhler Cedant Survey (Life-North America). RGA is committed to bringing its reinsurance expertise, strength, stability, and outstanding customer service to the Long Term Care Insurance market. RGA offers customized solutions for our clients, which include traditional risk management and programs to improve capital efficiency.

Saul Ewing LLP
Centre Square West
1500 Market Street, 38th Floor
Philadelphia, PA 19102-2186
973-286-6717
www.saul.com

Platinum Sponsor
Exhibit Booth 42

Contact: Michael S. Gugig
E-mail: mgugig@saule.com

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.

Society of Actuaries LTCI Section

475 North Martingale Rd., Suite 600
Schaumburg, Illinois 60173
847-706-3500
www.soa.org

Exhibit Booth 6

Contact: Leslie Smith
E-mail: lsmith@soa.org

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.

Source Access, Inc.

PO Box 2527
Waco, TX 76702
254-399-6818
www.1sourceaccess.com

Exhibit Booth 18

Contact: Joe McGowan
E-mail: Joe.McGowan@1sourceaccess.com

Source Access is a medical records retrieval company which utilizes the most advanced methods to quickly secure medical records in a format our clients require. The goal of Source Access is to ensure our clients TOTAL cost savings while providing the best overall service possible.

Superior Mobile Insurance Solutions

3838 Camino Del Rio North, Ste 250
San Diego, CA 92108
800-898-3926
www.smminsurance.com

Exhibit Booth 30

Contact: Leo Luther
E-mail: lluther@smminsurance.com

Superior Mobile Insurance Solutions (SMIS), a division of Superior Mobile Medics, Inc., has over 18 years of experience in health data collection services for life, disability, and long-term care. Our services include nationwide mobile paramedical services and a full range of Mature (Senior) Assessments, Long Term Care Functional and Cognitive Tests. Our assessment services are designed to meet your analysis needs and help uncover older-age health concerns as well as assist with the data needed to make accurate underwriting decisions. All of our health professionals receive specialized training to assess the individual's current health status, cognitive function and ability to perform common activities. By offering Superior Service and customized solutions, we can deliver a progressive solution to support your quest to serving long term care applicants and their families. Our ultimate goal is to partner with you to develop a customized process.

Thrivent Financial for Lutherans

625 4th Ave South
Minneapolis, MN 55415
800-847-4836
www.Thrivent.com

Silver Sponsor

Contact: Rebecca Tipton
E-mail: rebecca.tipton@thrivent.com

Thrivent Financial for Lutherans is a faith-based, not-for-profit, membership organization nearly 2.5 million members strong. We're a Fortune 500 financial services organization with the strength of more than \$75 billion in assets under management. Thrivent Financial and its affiliates offer a broad range of financial products and services. As a not-for-profit membership-owned organization, Thrivent Financial does what's best for its members, supporting the values of faith, family, stewardship and service through the creation and support of national outreach programs and activities that help congregations, schools, charitable organizations and individuals in need. For more information, visit Thrivent.com.

Towers Watson

875 Third Avenue
New York, NY 10022
610-232-0395
www.towerswatson.com

**Gold Sponsor
Exhibit Booth 53**

Contact: Vince Bodnar
E-mail: vincent.bodnar@towerswatson.com

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.

Transamerica Long Term Care

1900 L Don Dodson, Suite 300
Bedford, TX 76021
817-285-3451
www.taltc.com

**Diamond Sponsor
Exhibit Booth 62**

Contact: Carroll Golden
E-mail: Carroll.Golden@transamerica.com

Transamerica Long Term Care is a business unit of the Transamerica Life and Protection Division of Transamerica Life Insurance Company, focusing exclusively on the sales, marketing and administration of Long Term Care insurance. We offer Long Term Care insurance policies that give flexibility by providing benefits from a wide range of options, and we have been providing Long Term Care insurance to individuals since 1987. We understand the issues that are associated with selling and marketing Long Term Care insurance, to individuals, as well as through our strong multi-life program.

United Health Actuarial Services, Inc.

11611 North Meridian Street, Suite 330
Carmel, IN 46032
317-575-7671
www.uhasinc.com

Exhibit Booth 35

Contact: Clark Heitkamp
E-mail: cheitkamp@uhasinc.com

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.

United Security Assurance

673 East Cherry Lane
Souderton, PA 18964
800-872-3044
www.usaofpa.com

Exhibit Booth 22

Contact: Chris Coady
E-Mail: ccoady@usa-cal.com

Since 1983, United Security Assurance has understood the importance of providing quality health products by offering long term care plans at fair and reasonable rates. We've developed non-tax qualified, tax-qualified, and state LTC Partnership certified long term care insurance plans, along with stand-alone home health care plans. We also offer impaired risk plans for individuals who have previously been or who would otherwise be turned down for LTC insurance offering them the opportunity to obtain coverage. And most importantly, our highly-experienced home office staff is readily available and focused on providing exceptional service to our producers and policyholders.

Univita Health

8601 N. Scottsdale Rd., Suite 335
Scottsdale, AZ 85253
480-922-8950
www.univitahealth.com

**Platinum Sponsor
Exhibit Booth 56**

Contact: Adam Hoffman
E-mail: ahoffman@univitahealth.com

Univita's long term care business provides services to more than 1.3 million lives. We manage 40,000 active claims and pay over one billion in claims annually, while successfully managing our clients' relationships with their policyholders and members.

Univita is an innovator in home-based care management, extending the reach of care management into the home. Our comprehensive approach addresses and manages the complete array of a patient's care needs, encompassing both clinical and non-clinical drivers of health outcomes. Univita supports the care management efforts of health plans, insurers, health systems and physicians with a focus on the highest risk, most complex populations.

To learn more, visit our website www.univitahealth.com.

Wakely Actuarial

33920 US Highway 19 N, Ste 151
Palm Harbor, FL 34684
www.WakelyActuarial.com

Exhibit Booth 16

Contact: Ben Cohen
E-mail: Ben.Cohen@WakelyActuarial.com

Wakely Actuarial Services, Inc. is an independent consulting firm providing actuarial and insurance management consulting services to the life and health insurance industry. Our mission is to provide practical, reliable, high-quality advice to achieve maximum results. We specialize in the senior health, supplemental health, and life and annuity insurance markets and focus on innovative solutions to daily business challenges. We have experience with all areas of Long Term Care Insurance and are dedicated to serving our clients and the Long Term Care industry.

Exhibitors

3in4 Association
Ability Resources, Inc.
ACORD
Alzheimer's Association
AOMi
Archangel Investigations & Protection, Inc.
Asset Protection Unit, Inc.
BestInsLeads.com
CareScout
CHCS Services Inc., (an iGATE Company)
Claims Bureau USA
ClaimVantage, Inc
Clinical Reference Laboratory
ComForcare Senior Services
Comfort Keepers®
Connect America
Examination Management Services, Inc.
Fuzion Analytics
Genworth – Long Term Care Insurance Division
Home Instead Senior Care
Insight Decision Solutions, Inc.
InsPro Technologies
Insurance Media Services
Jack Schroeder and Associates, Inc.
John Hancock Financial Services
KPMG LLP
Krause Financial Services
LifeCare Assurance Company
LifePlans, Inc.
LifeSecure Insurance Company
Long Term Solutions, Inc.
LTCfastpay, an exclusive service of Assuricare
Maxim Healthcare Services, Inc.
MedAmerica Insurance Company
MIB, Inc.
Milliman, Inc.
Mutual of Omaha
National Association of Professional Agents (NAPA)
Oliver Wyman Actuarial Consulting, Inc.
Pacific Life Insurance Company
Paperless Solutions Group
PricewaterhouseCoopers LLP
Saul Ewing LLP
Society of Actuaries LTCI Section
Source Access, Inc.
Superior Mobile Insurance Solutions
Towers Watson
Transamerica Long Term Care
United Health Actuarial Services, Inc.
United Security Assurance
Univita Health
Wakely Actuarial Services, Inc.

This year's Keynote Speaker Sponsored by:



14th Annual ILTCI Conference

Organizing Committee

Chair - Karen Smyth, The Prudential Insurance Company of America

CoChair - Vince Bodnar, Towers Watson

Executive Committee

Carroll Golden, Transamerica Life Insurance Company

Dan Cathcart, Ability Resources, Inc.

Laurel Kastrup, KPMG LLP

David Kerr, Oliver Wyman Actuarial Consulting, Inc.

Denise Liston, LifePlans, Inc.

Jim Glickman, LifeCare Assurance Company

Sandra Latham, LTCI Partners

Actuarial

David Benz, Employers Reassurance Corporation

Peggy Hauser, Univita Health

Alternative Products

Vince Bodnar, Towers Watson

Barbara Stucki, NestCare FPC

Claims & Underwriting

Jacquie Carreno, The AmeriHealth Caritas Family of Companies

Joan Stear, Penn Treaty Network America

Jennifer Vey, LifePlans, Inc.

Legal, Compliance & Regulatory

Michael Rafalko, Drinker Biddle & Reath LLP

Rod Perkins, Genworth Financial

Finance, Management, Operations

Loretta Jacobs, Bankers Life and Casualty Company

Yolanda Austin, ACORD

Jeffrey Condit, UNUM

Marketing

John O'Leary, O'Leary Marketing Associates

Jonas Roeser, 3in4 Association

Policy & Providers

Sharon Reed, Penn Treaty Network America

Gary Boldizar, Maxim Healthcare Services, Inc.

Sales

Terry Truesdell, National LTC Network

Henrik Larsen, Advanced Resources Marketing

Mark your calendar for next year's conference

March 22-25, 2015

The Broadmoor - Colorado Springs, CO