

Sales, Distribution & Technology

Innovation Games

Let's Solve An Industry Issue

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15th Annual Intercompany Long Term Care Insurance Conference

Innovation Games



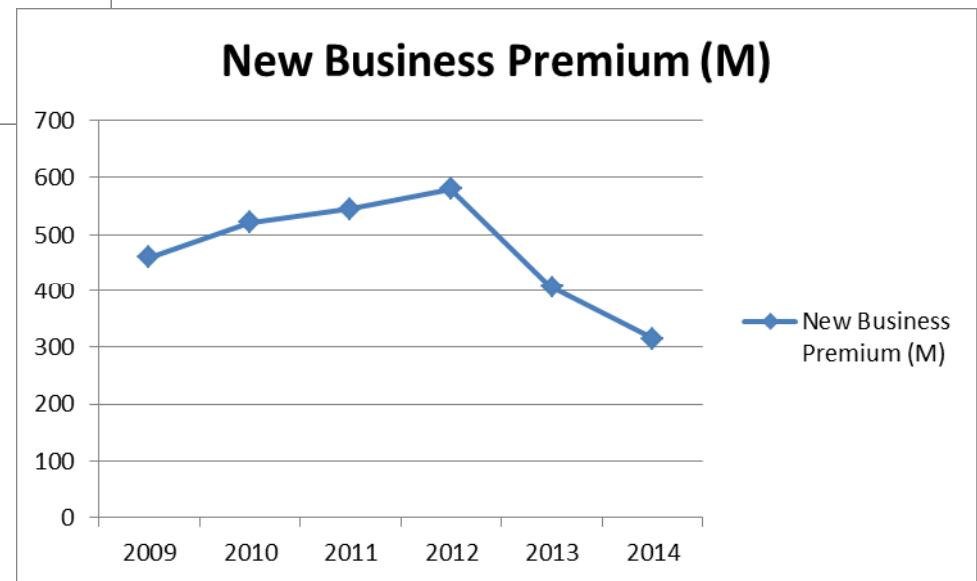
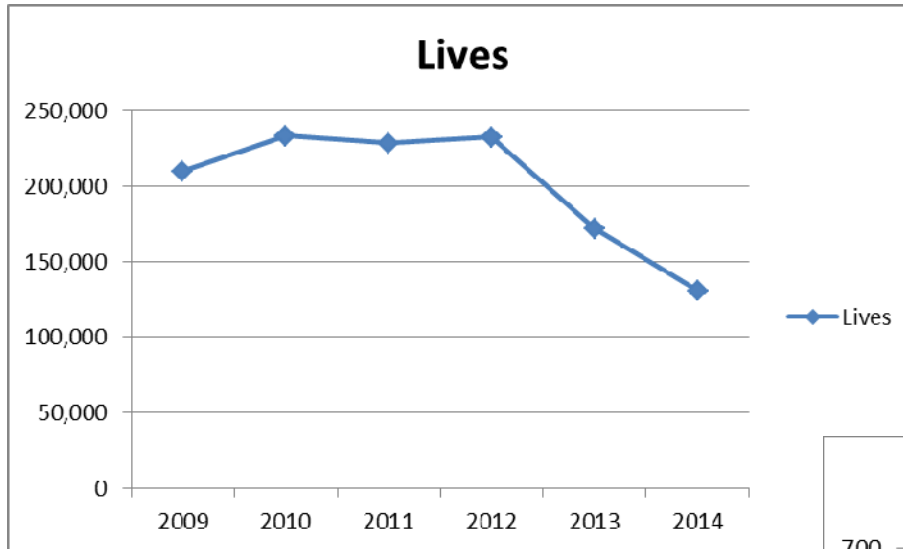
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Sales Trend 2009- 2014



Individual Stand Alone LTCI Sales



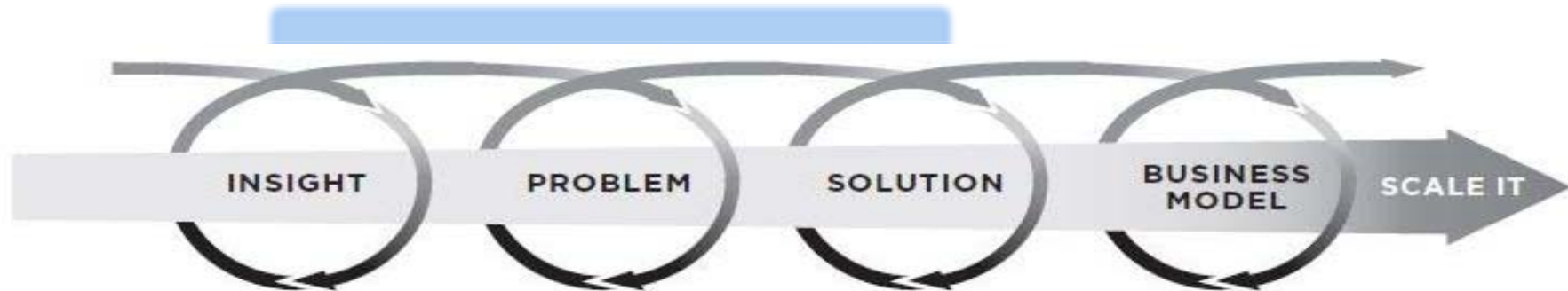
Source: LIMRA

Central Question or Problem Statement



WHY is it that the need for LTC grows every day, but yet sales of traditional stand-alone LTCI have decreased at a meaningful pace for the past 2 years?

Innovators Method



- Demographic Data
- Industry Data
- Economic Data
- Customer Feedback
- Problem Statement
- Proto-type
- Test & Learn
- Iteration

Validate / Collaborate / Creativity / Ideation

- Understand the problem
- Gather additional key insights
- Generate possible solutions
- Vet top concepts

Guiding Principles



- Everyone participate, no one dominate
- Success depends on participation – share ideas, ask questions, draw others out
- Listen to understand
- Listen for the future to emerge
- One speaker at a time
- It's ok to disagree but do so without being disagreeable
- Speak openly and honestly and share your unique perspective
- Stay open to new ways of doing things
- All ideas are valid but don't be disappointed if your idea is not chosen
- Critique ideas, not people
- Challenge cherished beliefs
- Be brief and meaningful when voicing your opinion
- Expect to be surprised and be intrigued by the differences you hear
- Ask “what's possible?”
- “Yes...and” thinking (not, “Yes...but”)
- Stay out of the weeds and the swamps
- HAVE FUN

LET'S PLAY!



Table Facilitators: Mandy Webber, Jessica Mullnix, Amanda Rutledge, Dana Langbecker

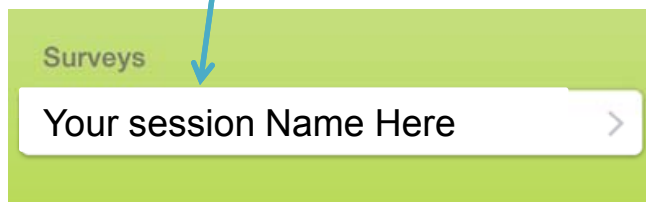
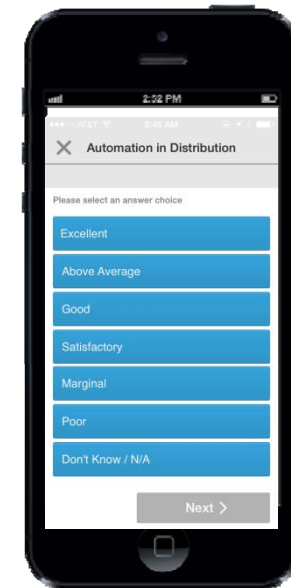
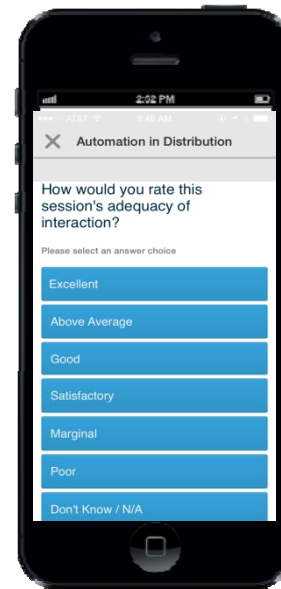
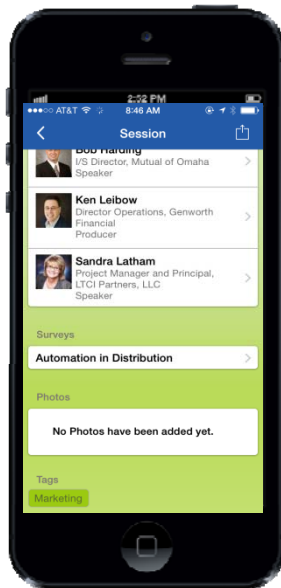
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