The Long-Term Care Section of the Society of Actuaries

Presents

The Third Annual Intercompany LTCI Conference

Las Vegas, Nevada *January 26 - 29, 2003*

The Premier Conference for the LTCI Industry

- ***Six Educational Tracks offering 47 Interactive Sessions***
- ***Expert speakers from throughout the LTCI Industry***
- ***Three national LTC designation programs on the Saturday and Sunday before the conference***
- ***Two new sub-tracks: Group LTCI and LTCI 101 - The Basics***
- ***Network with your Peers and LTCI Experts***
- ***Current, Practical, and Informative discussion opportunities***

REGISTER ONLINE AT WWW.SOA.ORG

SOCIETY OF ACTUARIES 3RD ANNUAL INTERCOMPANY *LTCI* CONFERENCE

Recognition of long-term care issues received quite a boost from the Federal Long-Term Care Insurance program. Its roll-out to such a large base of employees will spread the word about the importance of long-term care planning and the statistics proving the need. This recognition will affect product design, pricing, and government initiatives for a long time to come. Come to the Third Annual Intercompany LTCI Conference and pick from forty-seven sessions discussing these issues and more while debating the best solutions. The accolades received from the first two conferences continue to echo throughout the industry, giving added incentive to attend the 2003 conference, which promises to be the best yet!

Join us and your colleagues to learn, network, and share your expertise. Six educational tracks! Professionals from every discipline sharing ideas! Sessions for newcomers as well as for the fastest growing segment of the LTCI market: Group LTCI! An exhibit hall (open for nine hours) and three receptions will allow ample time to meet with other professionals. Mark your calendars and prepare yourself for a truly informative, interactive, and fun conference.

Here is just some of what Stephen Piontek, Editor of National Underwriter, wrote about the 2002 conference:

"In a word, this conference was terrific. Terrifically well run. Terrifically interesting. After going to industry meetings for over 20 years, it is nice to be able to get really enthusiastic about a conference.

Another impressive thing is how the atmosphere of the meeting shot holes in the stereotype of actuaries. There was interactivity galore during the sessions....Opinions and contention were rampant and fearlessly expressed."

Keynote Address by Dr. Joseph F. Coughlin, Director
AgeLab at Massachusetts Institute of Technology
Boston, Massachusetts

Dr. Coughlin is the founding Director of MIT's AgeLab. He is world renowned for his leadership in successfully addressing issues of aging with technology. The AgeLab was established in 1999 as a partnership between MIT, industry, and the aging community. It is motivated by a shared belief that the appropriate use of technology can have a significant impact on the quality of life for older people, their families, and caregivers. Dr. Coughlin will address technology enabled services, the future of long-term care, and the surprising new players hoping to meet the global challenges of long-term care.

2003 CO-SPONSORS:

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American Council of Life Insurers
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Americans for Long Term Care Security
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Broker World Magazine
California Partnership for Long Term Care
Center for Long Term Care Financing
Center for Senior Studies
Citizens for Long Term Care
Conference of Consulting Actuaries
Connecticut Partnership for Long Term Care
Corporation for Long Term Care Certification
Duke University, Center for Demographic Studies
Elderweb
Georgetown University, National Academy on Aging
Health Insurance Association of America
Indiana Long Term Care Partnership Program
Insurance Marketplace Standards Association (IMSA)
Life Insurance Selling
LifeLink Corporation
LifeMark Partners
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Long Term Care Forum
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Sales Creators
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Society of Actuaries
Society of Certified Senior Advisors
Stratecision
The Marketing Alliance
United Seniors Health Cooperative
Univ. of Wisconsin, Center for Health Systems Research & Analysis
U.S. Office of Personnel Management
Weiss Ratings

2003 EXHIBITORS:

Allianz Life of North America
American Academy of Actuaries
APS Inc.
CareQuest
CareScout
Center for Senior Studies
CHCS, Inc.
Citizens for Long Term Care
Classic Solutions Risk Management
CSC
Dimensions, Inc.
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Health Insurance Association of America
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LifeCare Assurance
Long Term Care Partners, LLC
MedAmerica
Milliman USA
Munich American Reassurance
National Long Term Care Network
State Farm
U.S. Office of Personnel Management

2003 ORGANIZING COMMITTEE MEMBERS:

Jim Glickman, Chair
Leonard Berthelsen
Vince Bodnar
Rob Brown
Paul Forte
Peter Goldstein
Noreen Guanci
Kathleen Hamby
Carolyn Heindl
Maureen Lillis
Amy Pahl
Kirk Shearburn
Claude Thau
Tim Tongson

Sunday, January 26, 2003

7:00 a.m. to 2:00 p.m. OPTIONAL GOLF OUTING
8:00 a.m. to 2:00 p.m. OPTIONAL HOOVER DAM TOUR
3:00 p.m. to 7:00 p.m. OPENING SUPER BOWL PARTY

Monday, January 27, 2003

7:30 a.m. to 8:30 a.m. HOT BREAKFAST BUFFET
8:30 a.m. to 8:45 a.m. OPENING WELCOME
9:00 a.m. to 10:30 a.m. BREAKOUT SESSIONS 1-6

1: Current Topics in LTCI Valuation
2: Regulatory, Actuarial, & Claims Management Dynamics - A Paradox
3: Doing It Right - Keeping Market Conduct in Mind
4: What Went Wrong?
5: LTCI Training & Designation Programs
6: Crossfire: Accept/Reject vs. Rate Classes

10:45 a.m. to 12:15 p.m. BREAKOUT SESSIONS 7-12

7: Rate Stabilization - What Does It Mean to Me?
8: Fraud in LTCI
9: The Compliance Perspective: An Individual Wine in a Group Bottle
10: Group Executive Carve-Out: Taking the “Meat” Off the Bone
11: LTCI Quote Engines
12: Effective Underwriting in the Shortest Time

12:15 p.m. to 2:15 p.m. KEYNOTE LUNCHEON - DR. JOSEPH F. COUGHLIN
2:30 p.m. to 4:00 p.m. BREAKOUT SESSIONS 13-18

13: Enrolling More Spouses/Relatives
14: Top Ten Claims Diagnoses
15: A Few Words From the Regulators: Agreeing to Disagree
16: International LTCI - Where To Go; How To Get Started
17: Marketing 101 - The Basics
18: In-Depth Look at Cognitive Impairments

4:00 p.m. to 7:00 p.m. EXHIBIT HALL RECEPTION

Tuesday, January 28, 2003

7:30 a.m. to 8:30 a.m. EXHIBIT HALL BREAKFAST
9:00 a.m. to 10:30 a.m. BREAKOUT SESSIONS 19-24

19: Common Knowledge? What Actuarial, Claims and Underwriting Wish They Knew

20: Care Delivery Options for LTCI
21: Blowing Our Own Horn: LTCI Industry Advocacy
22: Management 101 - The Basics
23: Meaningful Success in Association/Affinity Markets
24: Psychiatric Issues

10:45 a.m. to 12:15 p.m. BREAKOUT SESSIONS 25-30

25: Cash Flow Testing: What Have You Done For Me Lately?
26: Wellness, Rehab & Returning to Work
27: Compliance 101 - The Basics
28: Building Your LTCI Business Through Acquisition and Mergers
29: One Call versus Two Call Close
30: Co-Morbidity & Lifestyle Underwriting

12:15 p.m. to 2:15 p.m. EXHIBIT HALL LUNCHEON

2:30 p.m. to 4:00 p.m. BREAKOUT SESSIONS 31-36

31: Managing LTCI Capital Needs with Reinsurance
32: Claims 101 - The Basics
33: Selling to the Consumer, the Company and the Regulators: Agreeing to Disagree
34: Achieving Profitable Growth
35: Policies for Dummies: Should We Simplify?
36: Group LTCI Underwriting Methods

4:00 p.m. to 7:00 p.m. EXHIBIT HALL RECEPTION

Wednesday, January 29, 2003

7:30 a.m. to 8:30 a.m. NETWORKING BREAKFAST

9:00 a.m. to 10:30 a.m. BREAKOUT SESSIONS 37-42

37: Actuarial 101 - The Basics
38: HIPAA Issues
39: Client Needs Through the Compliance Eye - Regulating Suitability
40: LTC Partners: The Ultimate Challenge
41: Measuring the Effectiveness of Training
42: New Trends in LTCI Product Design

10:45 a.m. to 12:15 p.m. BREAKOUT SESSIONS 43-47

43: Advanced Topics in LTCI Pricing
44: Aging and Disability - What is the Next Challenge
45: Consumer Protection: Does the LTCI Industry Get a Passing Grade?
46: The Federal LTCI Program Marketing Impact
47: Underwriting 101 - The Basics

12:15 p.m. to 2:30 p.m. NETWORKING DELI LUNCH WITH PRIZE DRAWINGS

Register Online at www.soa.org

actuarial

1: CURRENT TOPICS IN LTCI VALUATION

- Statutory Reserve Subjectivity - morbidity margin, voluntary lapses, selection
- GAAP Challenges - what is an appropriate provision for adverse deviation? How to address limited pay contracts?
- Unique Considerations - reserves for non-forfeiture, spousal benefits, appropriate assumptions for tax reserves

Specialized - Open Forum
Moderator: Amy Pahl, Milliman USA
Panel: Warren Jones, AEGON Insurance Group
Tony Tokarz, Allianz Life
Amy Pahl, Milliman USA

7: RATE STABILIZATION - WHAT DOES IT MEAN TO ME?

- Is rate stabilization causing actuaries to give marketing higher rates? Is this good or bad?
- Will underwriting and/or claims adjudication change in response to the new regulation?
- What do compliance and management need to know about rate stabilization?

Interdisciplinary - Interactive Forum
Moderator: David Benz, Thrivent Financial for Lutherans
Panel: Al Schmitz, Milliman USA
Peggy Hauser, Long Term Care Group
Dennis O'Brien, New York Life

19: COMMON KNOWLEDGE? WHAT ACTUARIAL, CLAIMS AND UNDERWRITING WISH THEY KNEW

- What an actuary needs to know in pricing and reserving
- What an underwriter needs to know from the actuaries
- What the claims examiner needs to adjudicate properly

Interdisciplinary - Interactive Forum
Moderator: Jim Berger, Pyramid Life
Panel: Tom Bacher, Prudential Life Insurance Co. of America
Kathleen M. Rose, John Hancock Financial Services

25: CASH FLOW TESTING: WHAT HAVE YOU DONE FOR ME LATELY?

- Cash Flow Testing - What Can I Gain?
- How does Cash Flow Testing relate to other capital manage ment tools?

Specialized - Panel Discussion
Moderator: Jim Stoltzfus, Milliman USA
Panel: Cathy Charles, GE Financial Assurance
Jim Stoltzfus, Milliman USA

31: MANAGING LTCI CAPITAL NEEDS WITH REINSURANCE

- Balancing GAAP and statutory needs
- Authorized versus non-authorized reinsurers
- Funds witheld versus asset transfer

Interdisciplinary - Panel Discussion
Moderator: Vince Bodnar, Milliman USA
Panel: Richard Pitbladdo, GE Long Term Care Reinsurance Services
Cam Waite, Penn Treaty Network America
Richard Ashley, PricewaterhouseCoopers

37: ACTUARIAL 101 - THE BASICS

- Everything you ever wanted to know about actuarial aspects of LTC (but were afraid to ask)
- Develop your understanding with a non-overly-technical presentation
- Plenty of simplified examples will be offered

Actuarial (LTCI 101) - Panel Discussion
Moderator: Brad Linder, GeneralCologne Re
Panel: Deborah Grant, Milliman USA
Mark Newton, ERC Long Term Care Solutions

43: ADVANCED TOPICS IN LTCI PRICING

- Emerging trends in general and insured population utilization
- How should these trends be reflected in the pricing process
- Product and care delivery trends with pricing implications

Specialized - Open Forum
Moderator: Malcolm Cheung, Prudential Insurance Company of America
Panel: Scott Weltz, Milliman USA
Mike Rauch, GE Long Term Care Reinsurance Services
Ray Nelson, Bankers Life & Casualty

claims

2: REGULATORY, ACTUARIAL, AND CLAIMS MANAGEMENT DYNAMICS - A PARADOX

- Will changes in claims practices impact profitability?
- Policy constraints that disallow operational changes
- Can "conversion strategies" offer risk-mitigating solutions

Interdisciplinary - Panel Discussion
Moderator: Roger Desjardins, John Hancock Financial Services
Panel: Bob Yee, GE Financial Assurance
Lori Watson, GE Financial Assurance

8: FRAUD IN LTCI

- Special Investigative Units
- Fraud: Case Studies
- Trends in Health Care Provider Fraud

Specialized - Panel Discussion
Moderator: Carolyn Heindl, Conseco Services, LLC
Panel: Jay Belichick, Belichick Information Services
James Kopf, Healthcare Oversight
Scott Weathers, Huffer & Weathers

14: TOP TEN CLAIMS DIAGNOSES

- Claims Data: Claims diagnosis in varied settings
- How does claims data impact underwriting?
- How does claims data impact policy design?

Interdisciplinary - Panel Discussion
Moderator: Carolyn Eickenberg, AEGON Insurance Group
Panel: Jocelyn Gordon, LifePlans
Cam Cook, AEGON Insurance Group
Dawn Helwig, Milliman USA

20: CARE DELIVERY OPTIONS FOR LTCI

- Location, Location, Location - where's the care?
- Regulatory and licensure challenges in ALF's
- Care variations in community and facility claims

Interdisciplinary - Panel Discussion
Moderator: Sharon Reed, Penn Treaty Network America
Panel: Karen Brown, ElderWeb
Robert N. Bua, CareScout
Sharon M. Reed, Penn Treaty Network America

26: WELLNESS, REHAB & RETURNING TO WORK

- The Group Long-Term Care product and market evolution
- Benefit eligible clients functioning in the workplace
- New trends in rehabilitation equipment and methods

Claims (GROUP Subtrack) - Interactive Forum
Moderator: Bonnie Beaudette Davis, UnumProvident
Panel: Dr. Nancy Ball, UnumProvident

32: CLAIMS 101 - THE BASICS

- Claims operations and staffing models
- Customer Service
- Care Management and Vendor Relations

Claims (LTCI 101) - Panel Discussion
Moderator: Noreen Guanci, Long Term Care Solutions
Panel: Roger Desjardins, John Hancock Financial Services
Bonnie Beaudette Davis, UnumProvident
Anne Harrington, Long Term Care Solutions

38: HIPAA ISSUES

- Administrative Simplification: Overview and Implementation
- Protecting the Privacy of Personal Health Information
- Data Security

Specialized - Interactive Forum
Moderator: Noreen Guanci, Long Term Care Solutions
Panel: Diane Brown, Brown LTC Consultants
Marie Infante, Mintz, Levin, Cohn, Ferris, Glovsky and Popepi
Kenneth Vander Wal, Ernst & Young

44: AGING AND DISABILITY - WHAT IS THE NEXT CHALLENGE

- Innovative medical studies
- What role do co-morbidities play within LTC
- LTC and medical advances

Specialized - Lecture
Moderator: Carol McBrayer, CNA Insurance
Panel: Dr. Stephen Holland, Long Term Care Group
Dr. Nancy Ball, UnumProvident

compliance

3: DOING IT RIGHT - KEEPING MARKET CONDUCT IN MIND

- An LTCI Compliance Template
- Dotting the I's and Crossing the T's
- How to Stay the Course

Specialized - Panel Discussion

Moderator: Eileen Mangold, LifeCare Assurance Company

Panel: Richard Lutrell, New York Life Insurance Company
Paul Hogan, Arizona Department of Insurance
Brian Atchinson, IMSA

9: THE COMPLIANCE PERSPECTIVE: AN INDIVIDUAL WINE IN A GROUP BOTTLE

- What's in a Group that isn't an Individual?
- Group, Franchise, or Individual?
- Pitfalls: Any Sediment in this Bottle?

Compliance (GROUP Subtrack) - Interactive Forum

Moderator: Kathy Hamby, Prudential Insurance Company of America

Panel: Beth Ludden, New York Life Insurance Company
Marie Roche, John Hancock Financial Services
Norman Hill, Kanawha Insurance Company

15: A FEW WORDS FROM THE REGULATORS: AGREEING TO DISAGREE

- Rate Stability - Hero or Villain?
- Serving the Consumer - A la Carte or Soup to Nuts
- Desk Drawer Rules - By the Book - But Whose Book?

Interdisciplinary - Open Forum

Moderator: Kirk Shearburn, LifeCare Assurance Company

Panel: Marsha Seeley, California Department of Insurance
Carroll Fisher, Oklahoma Insurance Commissioner

21: BLOWING OUR OWN HORN: LTCI INDUSTRY ADVOCACY

- It's A Dirty Business, but Someone Has To Do It
- Industry Advocacy From a State Perspective
- Progress...and Frustrations

Interdisciplinary - Open Forum

Moderator: Winthrop Cashdollar, HIAA

Panel: Anne Eowan, Association of California Life and Health Insurance Companies
Donald E. Kauke, LIMRA International

27: COMPLIANCE 101 - THE BASICS

- What are we getting into?
- Knowing the Issues
- Where are the Answers?

Compliance (LTCI 101) - Lecture

Moderator: Karen Danese, Penn Treaty Network America

Panel: Kathleen Chrusciel, ERC Long Term Care Solutions
William Weller, Omega Squared of Sedona
Karen Smyth, Prudential Insurance Company of America

33: SELLING TO THE CONSUMER, THE COMPANY, AND THE REGULATOR: AGREEING TO DISAGREE

- Getting to Yes
- Company Standards - Compliance and Otherwise
- Play by the Rules

Specialized - Panel Discussion

Moderator: Eileen Tell, Long Term Care Group, Inc.

Panel: Phyllis Shelton, LTC Consultants
John O'Leary, CNA Insurance
Brenda Etzel, Oregon Division of Insurance

39: CLIENT NEEDS THROUGH THE COMPLIANCE EYE - REGULATING SUITABILITY

- Suitability Thoughts for the Producer and Client
- UGH! The Suitability Worksheet: Its Relevancy
- Standards: Making the sale "RIGHT"

Interdisciplinary - Open Forum

Moderator: Jack T. Mackin, Pennsylvania Life Insurance Company

Panel: Claude Thau, Thau, Inc.
Kathy Hamby, Prudential Insurance Company of America
Dana Adams, American Pioneer Life Insurance Company

4: WHAT WENT WRONG?

- Carriers share their business strategies in long-term care that didn't work out.
- Audience will learn from others mistakes and discuss how to make better strategy and decisions
- A fun and interactive session in a talk show format

Specialized - Case Studies

Moderator: Peter Goldstein, Long Term Care Group, Inc.

Panel: Lane Kent, New York Life
Lisa Wendt, Blue Cross & Blue Shield of Florida
John Timmerberg, CONSECO Companies

16: INTERNATIONAL LTCI - WHERE TO GO; HOW TO GET STARTED

- Where is LTC Insurance starting to merge?
- What do you need to know before entering a particular country
- How do you design and price new products

Specialized - Open Forum

Moderator: Cheryl DeMaio, TIAA/CREF

Panel: Mark Litow, Milliman USA
Gary Corliss, ERC Long Term Care Solutions
Lou Londono, INDUASEO Corporation

22: MANAGEMENT 101 - THE BASICS

- Do you really want to be in Long-Term Care?
- LTCI...the "Whole Product"
- Managing growth through mergers and acquisitions

Management (LTCI 101) - Open Forum

Moderator: John Clark, Mutual of Omaha

Panel: Mark Dinsmore, GE Long Term Care Reinsurance Services
Michael Murphy, John Hancock Financial Services
Diane Hartlep, New York Life
Jill Burns, Mutual of Omaha

28: BUILDING YOUR LTCI BUSINESS THROUGH ACQUISITION AND MERGERS

- Case studies of LTCI acquisitions and mergers
- Strategies and tactics that work
- Comparison of results versus expectations

Specialized - Open Forum

Moderator: Chris Perna, MedAmerica Insurance Company

Panel: Richard Barasch, Universal American Financial Corporation
William Naylon, MedAmerica Insurance Company

34: ACHIEVING PROFITABLE GROWTH

- Balancing the needs of customers, management, marketing and shareholders
- Achieving balance among conflicting views
- Profiles of successful LTCI programs

Interdisciplinary - Interactive Forum

Moderator: Tim Tongson, Milliman USA

Panel: Pam Delaney, MassMutual Financial Group
Gary Corliss, ERC Long Term Care Solutions
Roger Gagne, John Hancock Financial Services

40: LTC PARTNERS: THE ULTIMATE CHALLENGE

- Business rationale for large company partnerships
- Case Study: Federal Long Term Care Insurance Program
- The First Year: What Went Right/What Went Wrong

Management (GROUP Subtrack) - Panel Discussion

Moderator: Paul Forte, Long Term Care Partners, LLC

Panel: Joyce Ruddock, MetLife
Frank Titus, U.S. Office of Personnel Management
Paul Forte, Long Term Care Partners, LLC

45: CONSUMER PROTECTION: DOES THE LTCI INDUSTRY GET A PASSING GRADE?

- Regulators, researchers and consumer advocates share insight on the value of LTCI from their constituents' perspectives
- Learn whether increased consumer protection is on the horizon
- Will consumer protection do more harm than good?

Interdisciplinary - Interactive Forum

Moderator: Guy Bertsch, UnumProvident

Panel: Dr. Sandra Timmerman, Mature Market Institute, MetLife
Van Ellet, AARP
Catherine Keane, New Hampshire Division of Elderly and Adult Services

5: LTCI TRAINING & DESIGNATION PROGRAMS

- A competitive environment
- "Designation" analysis by content and audience
- Formalized training, instruction and networking

Interdisciplinary - Open Forum

Moderator: Ron Hagelman, Jr., State Life Insurance Company

Panel: Harley Gordon, J.D., Corporation for LTC Certification
Edwin J. Pittock, Society of Certified Senior Advisors
Margie Barrie, LTCI Consulting Group, Inc.
Jan Kaplan, Center for Senior Studies
Robert Pearson, CareQuest University

10: GROUP EXECUTIVE CARVE-OUT: TAKING THE "MEAT" OFF THE BONE

- Home Office: Useful Tool or Dangerous Weapon
- Will the real prospect please stand up!
- Impact on Voluntary Participation

Interdisciplinary - Panel Discussion

Moderator: Carroll Stuart, AEGON Insurance Group

Panel: Roy Gosselin, MetLife
Peter Gelbwaks, Gelbwaks Insurance Services
John Haslett, Haslett Management Group

11: LTCI QUOTE ENGINES

- Why Insurers share files with outside entities
- Strategic reasons to share (not share) files
- How can the effort/risks be reduced?

Specialized - Interactive Forum

Moderator: Claude Thau, Thau, Inc.

Panel: Laura D'Anna, LifeLink Corporation

13: ENROLLING MORE SPOUSES/RELATIVES

- Discuss efforts to enroll extended relatives
- What ideas (might) work for various groups
- What has worked relative to enrolling spouses

Marketing (GROUP Subtrack) - Panel Discussion

Moderator: Claude Thau, Thau, Inc.

Panel: Sandra Pierce-Miller, California Partnership for Long Term Care
Eileen Tell, Long Term Care Group
Cathi-Lynne Ames, Prudential Insurance Company of America
Joe Pulitano, Advanced Resources Marketing

17: MARKETING 101 - THE BASICS

- The philosophy of the sale
- Current understanding of sales motivations
- Successful sales issues that drive the market

Marketing (LTCI 101) - Open Forum

Moderator: Ron Hagelman, Jr., State Life Insurance Company

Panel: Debra C. Newman, Newman Financial Services
Arthur C. Jetter, Art Jetter & Company
Barry J. Fisher, Fisher Insurance Marketing

23: MEANINGFUL SUCCESS IN ASSOCIATION/AFFINITY MARKETS

- Analysis of efforts for winning programs
- Technological needs for 2002 and beyond
- Overcoming Compliance/Licensing issues

Marketing (GROUP Subtrack) - Interactive Forum

Moderator: Jesse Slome, Sales Creators

Panel: Charles Bennett, CNA Insurance
Jesse Slome, Sales Creators

29: ONE CALL VS. TWO CALL CLOSE

- Which closing method do agents prefer?
- Effect on placement and persistency rates
- Relationship between closing method and referrals

Specialized - Teaching Session

Moderator: Margie Barrie, LTCI Consulting Group, Inc.
Panel: Ed Hutman, Edward Hutman Insurance
Todd Grove, Grove & Associates
Tom Eaton, Specialty Planners, Inc.

35: POLICIES FOR DUMMIES: SHOULD WE SIMPLIFY?

- Are policies too complicated? Who does it hurt?
- How should it look and why will it help?
- Can the Compliance officer make it happen?

Interdisciplinary - Interactive Forum

Moderator: Chuck Sheppard, LifeCare Assurance Company
Panel: Kathy Hamby, Prudential Insurance Company of America
Dale Larson, Larson LTC Group, LLC
Gary Jacobs, CHCS Services

41: MEASURING THE EFFECTIVENESS OF TRAINING

- Does measuring matter?
- Should training educate or entertain?
- Assessing change in an agent's practice

Specialized - Panel Discussion

Moderator: Jason Goetze, Northwestern Mutual
Panel: John Baez, ERC Long Term Care Solutions
Jason Goetze, Northwestern Mutual

42: NEW TRENDS IN LTCI PRODUCT DESIGN

- What's "meat?" What's "sizzle?"
- Where is product design headed?
- How carriers can better service and support MGA's

Interdisciplinary - Interactive Forum

Moderator: Pat Hennessy, ERC Long Term Care Solutions
Panel: Barbara J. Stahlecker, Centrelink Insurance and Financial Services, Inc.
Anita Potter, LIMRA International

46: THE FEDERAL LTCI PROGRAM MARKETING IMPACT

- Has the Federal program impacted your business?
- Has the Federal program helped or hurt your business?
- What kind of support can the Home Office give

Marketing (GROUP Subtrack) - Interactive Foum

Moderator: Barbara J. Stahlecker, Centrelink Insurance and Financial Services, Inc.
Panel: Ed Neveleff, Senior Insurance Services
Sandra Pierce-Miller, California Partnership for Long Term Care
Kevin Corcoran, National Association of Health Underwriters

6: CROSSFIRE: ACCEPT/REJECT VS RATE CLASSES

- What approach makes sense?
- Does the pricing and underwriting eventually wear off?
- What does the agent have to say?

Interdisciplinary - Interactive Forum
Moderator: Cherrie Freeman, Allianz Life
Panel: Deborah Grant, Milliman USA
Tim O'Brien, Horizon Financial Group
Rob Brown, LifeCare Assurance Company

12: EFFECTIVE UNDERWRITING IN THE SHORTEST TIME

- How fast is fast and can we cut any corners?
- Can the underwriter balance the needs of the agent with the needs of the claims department?
- Can the process of obtaining the underwriting requirements be streamlined?

Interdisciplinary - Interactive Forum
Moderator: Margaret Czellecz, ERC Long Term Care Solutions
Panel: Angela Palo, Bensalem Marketing Group
Neal McVean, J&H Copy Service
Gary Schoefernacker, CNA Insurance

18: IN-DEPTH LOOK AT COGNITIVE IMPAIRMENTS

- Is Alzheimer's Disease the only underwriting concern - an update on new cognitive conditions?
- Have pharmaceutical advances changed the threat of cognitive exposure?
- How does the underwriter interpret functional status versus cognitive scoring on face-to-face assessments?

Specialized - Open Forum
Moderator: Maureen Lillis, CHCS Services
Panel: Dr. Stephen Holland, Long Term Care Group
Dorothy Wilkerson, Wilkerson Consulting

24: PSYCHIATRIC ISSUES

- What are the common psychiatric diagnoses?
- Do prognostic variables predict long term functionality?
- Can claims provide a valuable perspective on psychiatric co-morbidities?

Specialized - Open Forum
Moderator: Patty Sullivan, MetLife
Panel: Carol Wright, CHCS Services
Lori Watson, GE Financial Assurance

30: CO-MORBIDITY & LIFESTYLE UNDERWRITING

- Does co-morbidity mean early claims?
- How does lifestyle factor in to the underwriting process?
- What are we seeing so far?

Interdisciplinary - Interactive Forum
Moderator: Sharon Unruh, WellPoint Health Networks
Panel: Denise Liston, LifePlans
Hank George, Hank George, Inc.
Margaret Czellecz, ERC Long Term Care Solutions

36: GROUP LTCI UNDERWRITING METHODS

- Is the underwriter concerned with guaranteed issue?
- What underwriting methods are currently used on group product offerings?
- Can group claims experience provide the underwriter insight?

Underwriting (GROUP Subtrack) - Panel Discussion
Moderator: Steve Rowley, GeneralCologne Re
Panel: Irene Juthnas, MetLife
Hans Vicente, GeneralCologne Re

47: UNDERWRITING 101 - THE BASICS

- The house doesn't always win
- The basics of how to make sure that the odds stay in your favor

Underwriting (LTCI 101) - Open Forum
Moderator: Norm Kono, AEGON Insurance Group
Panel: Todd Armstrong, PennTreaty Network America
Pam Kreager, Long Term Care Group

NEW SUBTRACK: *INTRODUCTION TO LONG TERM CARE INSURANCE*

17: MARKETING 101	*2:30 p.m. to 4:00 p.m.*	*Monday*
22: MANAGEMENT 101	*9:00 a.m. to 10:30 a.m.*	*Tuesday*
27: COMPLIANCE 101	*10:45 a.m. to 12:15 p.m.*	*Tuesday*
32: CLAIMS 101	*2:30 p.m. to 4:00 p.m.*	*Tuesday*
37: ACTUARIAL 101	*9:00 a.m. to 10:30 a.m.*	*Wednesday*
47: UNDERWRITING 101	*10:45 a.m. to 12:15 p.m.*	*Wednesday*

NEW SUBTRACK: *GROUP LONG TERM CARE INSURANCE*

9: THE COMPLIANCE PERSPECTIVE	*10:45 a.m. to 12:15 p.m.*	*Monday*
13: ENROLLING MORE SPOUSES/RELATIVES	*2:30 p.m. to 4:00 p.m.*	*Monday*
23: MEANINGFUL SUCCESS IN ASSOC/AFFINITY MARKETS	*9:00 a.m. to 10:30 a.m.*	*Tuesday*
26: WELLNESS, REHAB, AND RETURNING TO WORK	*10:45 a.m. to 12:15 p.m.*	*Tuesday*
36: GROUP LTCI UNDERWRITING METHODS	*2:30 p.m. to 4:00 p.m.*	*Tuesday*
40: LTC PARTNERS: THE ULTIMATE CHALLENGE	*9:00 a.m. to 10:30 a.m.*	*Wednesday*
46: FEDERAL LTCI PROGRAM MARKETING IMPACT	*10:45 a.m. to 12:15 p.m.*	*Wednesday*

NEW! *PRE-CONFERENCE CERTIFICATION COURSES (SATURDAY & SUNDAY)* NEW!

This year, in conjunction with the Society of Actuaries Third Annual Intercompany LTCI Conference, three of the leading LTC education providers are offering professional designation programs. At a special discount, conference attendees have the opportunity to attend one of these classroom programs, which if successfully completed, leads to the awarding of an LTC designation.

Enhance your professional expertise and recognition by enrolling in one of these programs. Learn the latest concepts about long-term care insurance and the strategies employed for solving the long-term care problem. Also, learn how to properly assist people in understanding and addressing this risk. Attending any one of these educational programs may well be the most important career decision you make this year.

Program Designation	Dates to be Held	Further Information
CLTC	January 25-26, 2003	www.ltc-solutions.net
LTCIS	January 25-26, 2003	www.centerforseniorstudies.com
LTCP	January 25-26, 2003	www.hiaa.org

HOTEL INFORMATION/GENERAL INFORMATION:

The Las Vegas Hilton
3000 Paradise Road
Las Vegas, Nevada 89109
Toll Free Reservations: (800) 732-7117
fax: 702/732-5805

Room Rates (taxes not included):
$89.00 single/double

Cutoff date:
Friday, December 27, 2002

SOA has arranged for hotel reservations to be made by telephone. To reserve the rate quoted in the brochure, the following procedures must be followed:

- **Make your reservations by the cutoff date of Friday, December 27, 2002**
- Identify yourself as part of the Society of Actuaries

Rooms are available at the rate quoted above as long as there are rooms remaining in the Society of Actuaries' block or until the cutoff date of Friday, December 27, 2002. After this date, rooms will be on a space and rate available basis.

As a special incentive for all Society of Actuaries delegates who stay at the Las Vegas Hilton, within the SOA room block, the hotel will provide a PPE Fun Book. The Fun Book includes coupons for discounts at our many restaurants, from buffet to fine dining. You will also enjoy savings at our retail stores, show tickets, and other exciting activities at the Las Vegas Hilton.

Hotel Cancellation: A deposit, with a major credit card, equal to one night's stay is required to hold each reservation. This deposit is refundable if notice of cancellation is received at least 14 days prior to arrival date and a cancellation number is obtained. All deposits will be charged at the time the reservation is made. No show reservations will forfeit the full first night's deposit.

Early Checkout Fee: The Las Vegas Hilton may charge an early check-out fee to any guest who checks out of the hotel before their stated departure date. Guests will have the opportunity to change their departure date at check-in without being assessed the fee.

ATTIRE

Business casual attire is appropriate for this seminar.

GUEST REGISTRATION

Accompanying guests may purchase a ticket onsite to attend the Monday and Tuesday receptions for $50 each per person

LOCATION & AIRLINES

- The Las Vegas Hilton is located just one block from the famed Las Vegas Strip.
- McCarran International Airport is approximately 4 miles from the hotel with less than a 10 minute drive.
- Shuttle bus service from the airport to the hotel is typically $3.50, and taxi service is typically a minimum charge of $12.00.

United Airlines
Discounts of 5% to 10% may apply.
See the SOA website (www.soa.org) for airline discount information or contact the airline below.
800/521-4041 (U.S. or Canada) 7:00 a.m. - 12:00 midnight (Eastern)
Meeting ID 552KW

Delta Air Lines
Discounts of 5% to 10% may apply.
See the SOA website (www.soa.org) for airline discount information or contact the airline below.
800/241-6760 (U.S. or Canada) 8:00 a.m. - 11:00 p.m. (Eastern)
Account ID (DMN191208A)

Air Canada
Discounts of 5% to 10% may apply.
See the SOA website (www.soa.org) for airline discount information or contact the airline below.
800/361-7585 (U.S. or Canada) 8:00 a.m. - 8:00 p.m. (Eastern)
Event ID CV758839

NEW ONLINE REGISTRATION FOR INDIVIDUALS, GROUPS, OR EXHIBITORS AT WWW.SOA.ORG

Register on-line before December 1, 2002 and you may win free admission to LTCI 2004!

INDIVIDUAL REGISTRATION FORM

(for program information, contact John Riley at (847) 706-3543, or for registration information, call (415) 294-4102)

REGISTRATION FEE

The registration fee includes conference materials, three breakfasts, three lunches, refreshment breaks and three receptions. Take advantage of EARLY BIRD REGISTRATION to save $100. EARLY BIRD REGISTRATION ends on 12/27/02.

REGISTRATION INFORMATION

Badge Name ______________________________

First Name ______________ Last Name ______________

Title ______________________________

Company ______________________________

Address ______________________________

City ______________ State __________ Zip __________

E-mail ______________ Phone ______________

Emergency Contact ______________ Phone ______________

Please check your specialty:

❏ Actuarial ❏ Claims ❏ Compliance
❏ Marketing ❏ Management ❏ Underwriting

FEE STRUCTURE (CIRCLE ONE)	BY 12/27/02	AFTER 12/27/02
Member of sponsoring organization	$695	$795
All others	$795	$895

❏ Yes, I will attend the Super Bowl Party on Sunday, January 26, 2003 $20
❏ Yes, I will attend the Networking Luncheon on Wednesday, January 29, 2003
❏ Please do NOT list my business address information on the pre-registration list
❏ I want to join the LTC Section of the Society of Actuaries $20

OPTIONAL GOLF OUTING OR HOOVER DAM TOUR
(Circle as appropriate)
Golf Outing $250
Hoover Dam Tour $ 60

TOTAL ENCLOSED $_______

❏ Check enclosed payable to Society of Actuaries

❏ Visa ❏Mastercard

Card # ______________________________

Signature X ______________________________

I require a special lunch: ❏ kosher ❏ vegetarian ❏ fruit plate

Please check here if, under the Americans with Disabilities Act, you require specific aids or services to fully participate in the meeting.

❏ audio ❏ visual ❏ mobile

SESSION REGISTRATION

Since many of the sessions have limited enrollment, it is necessary to register for EVERY SESSION you plan to attend in EVERY TIME SLOT. You also MUST indicate a second choice to be assigned if a first choice is filled when the card is received. When you receive your confirmation letter, please check to see if you are confirmed in your requested sessions. **Register online for immediate confirmation of your chosen sessions.**

MON, JAN 27, 2003	**1ST CHOICE**	**2ND CHOICE**
9:00 a.m. TO 10:30 a.m.	________	________
10:45 a.m. TO 12:15 p.m.	________	________
2:30 p.m. TO 4:00 p.m.	________	________
TUE, JAN 28, 2003		
9:00 a.m. TO 10:30 a.m.	________	________
10:45 a.m. TO 12:15 p.m.	________	________
2:30 p.m. TO 4:00 p.m.	________	________
WED, JAN 29, 2003		
9:00 a.m. TO 10:30 a.m.	________	________
10:45 a.m. TO 12:15 p.m.	________	________

Registration may be made by completing the form and returning it with a check or credit card information to:

Society of Actuaries
c/o Virtual Boardwalk/Lenos
5059 Geary Boulevard
San Francisco, CA 94118

or FAX to:

Society of Actuaries
415.294.4102

Payment is required at the time of registration. A confirmation of your registration will be sent by electronic mail. **Faxed or mailed registrations must be received by January 17, 2003.**

CANCELLATION POLICY

All cancellations must be made in writing by January 25, 2003 to the SOA Continuing Education Department by emailing cancel@soa.org in order to obtain a refund of the registration fee. The Society of Actuaries will refund the registration fee, minus a processing fee of $100. The Society reserves the right to cancel if conditions warrant. In the event of such cancellations, registration fees will be refunded in full. We are not responsible for any discounted airfares or hotel penalties that an attendee may incur due to cancellation.

OPTIONAL GOLF OUTING

Join your colleagues for a day of golf at Stallion Mountain Country Club's Secretariat Course. Stallion Mountain, one of Las Vegas's premiere new golf courses, is located only 7 miles from the Strip. It offers beautiful vistas and has a true country club atmosphere. To accommodate the Superbowl Party, which immediately follows, the shotgun start will begin at 8:00 a.m. and end at 2:00 p.m. Admission for 18 holes including transportation, continental breakfast and lunch is only $250. The golf outing is subject to cancellation based on minimum attendance. If cancelled for this reason, a full refund will be issued. All other cancellations must be received in writing by Friday, January 3, 2003, in order to obtain a refund, minus a processing fee of $25.00.

OPTIONAL HOOVER DAM TOUR

Enjoy the 30-minute narrated drive from Las Vegas through Boulder City and Lake Mead to Hoover Dam. At Hoover Dam experience the Discovery Tour, a self-paced tour. The dam is a National Historic Landmark and has been rated by the American Society of Civil Engineers as one of America's Seven Modern Civil Engineering Wonders. Lunch is included in the tour. The tour will begin at 8:00 a.m. and end at 2:00 p.m. The Hoover Dam Tour is subject to cancellation based on minimum attendance requirements. If cancelled for this reason, a full refund will be issued. All other cancellations must be received in writing by Friday January 10, 2003, in order to obtain a refund.

FOR MORE INFORMATION OR TO REGISTER, VISIT WWW.SOA.ORG

Society of Actuaries
475 N. Martingale Rd., Suite 800
Schaumburg, IL 60173-2226

MAILING ADDRESS