The Long Term Care Section of the Society of Actuaries

Fourth Annual Intercompany LTCI Conference

- Eight Educational Tracks offering more than 60 sessions
- Renowned expert speakers from across the LTCI industry
- Network with your peers and experts in LTCI
- Comprehensive, Current, Practical, and Informative

February 8 - 11, 2004

Greater Houston Convention & Visitors Bureau

The Premier Conference for the LTCI Industry

Hilton Americas-Houston

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Houston, Texas

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The Premier Conference for the LTCI Industry

The Long-Term Care Insurance (LTCI) industry is undergoing a positive change. With the implementation and success of new public LTCI programs, consumers are more aware than ever of the need for LTCI. This new understanding doesn't end with the public, however. Nationwide, employers are also realizing the importance of long-term care and its effect on the productivity of their employees – evidenced by the increasing number of employers sponsoring or endorsing a group LTCI program.

Now, more than ever, it is important to gather with your colleagues and peers to learn the latest developments and innovations directly from industry leaders. The Fourth Annual SOA Intercompany LTCI Conference will bring together experts both from home office and the field to discuss issues in the areas of Actuarial, Claims, Compliance, Management, Marketing and Underwriting. Additionally, the 2004 conference, in response to the evolving marketplace, will now include **2 new tracks – Group and Operations**. Many of the sessions will combine multiple track issues while some sessions will focus narrowly on specific subjects.

You can also learn the latest developments in technology, care management and other LTCI related services from 46 exhibitors that will be present.

All this promises to make this conference one of the best networking events available. Register today. You don't want to miss this exciting opportunity!

For More Information, Visit: www.soa.org

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Sunday, February 8, 2004

6:30 a.m. to 3:00 p.m. — Optional Golf Outing
9:00 a.m. to 3:00 p.m. — Optional Space Center Houston Tour
4:00 p.m. to 7:00 p.m. — Exhibit Hall Opening Reception

Monday, February 9, 2004

7:30 a.m. to 8:15 a.m. — Exhibit Hall Breakfast
8:15 a.m. to 8:30 a.m. — Opening Welcome
8:45 a.m. to 10:15 a.m. — Breakout Sessions 1-8

1: LTCI Combination Products
2: Care Coordination - Fact or Fiction
3: There Oughta be a Law!
4: Motivation: Increasing Group LTCI Sales
5: Optimal Management Reports and Data
6: Agents - “Are They Friends or Foes?”
7: LTCI Operations in Multi-Line Companies
8: How to Deal with Discovery of Information

10:45 a.m. to 12:15 p.m. — Breakout Sessions 9-16

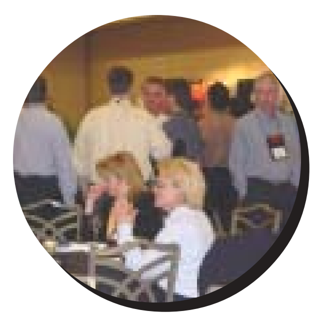
9: Pricing Intricacies
10: Improve Profit: Exceed Risk Assumptions
11: HIPAA Privacy Implementation
12: Group Claims: Exploring & Exploding Myths
13: Capital and Risk Management Strategies
14: Success in the Executive Market
15: International Outsourcing
16: Morbidity Data by ADL Loss

12:15 p.m. to 2:15 p.m. — Exhibit Hall Lunch
2:30 p.m. to 4:00 p.m. — Breakout Sessions 17-24

17: Worksite Market Successes and Challenges
18: System Access and Compliance
19: Compliance Touchpoints: Who is Affected?
20: Consumer Directed Benefits and Features
21: Solving the LTCI Financing Crisis
22: Appropriate Plan Design: Stump the Panel
23: “Exceptions” - A View from All Angles
24: Depression and Cognitive Deficits

4:00 p.m. to 7:00 p.m. — Exhibit Hall Reception

Tuesday, February 10, 2004



7:30 a.m. to 8:30 a.m. — Exhibit Hall Breakfast
8:45 a.m. to 10:15 a.m. — Breakout Sessions 25-32

25: Inforce Rate Increases - Actuarial Issues
26: Evolution of LTCI Policy Language
27: Changing LTC Public Policy: Why-What-When?
28: Enrollments: Start to Finish & Beyond

29: What Went Wrong and What's Going Right
30: Consumer Behavior: Marketing to Boomers
31: Better, Faster, Cheaper: Admin Staffing
32: Psychiatric Issues

10:45 a.m. to 12:15 p.m. Breakout Sessions 33-40

33: Current LTCI Valuation & RBC Issues
34: Almost Eligible: The Brink of Eligibility
35: So You Got It Right - What's Missing?
36: LTCI Core/Buy-Up Plans: Present and Future
37: Inforce Rate Increases - Image vs. Profits
38: Inflation Protection - Value vs. Risk
39: Admin System - Buy or Build Your Own?
40: Underwriting Case Studies

12:15 p.m. to 2:15 p.m. Exhibit Hall Lunch

2:30 p.m. to 4:00 p.m. Breakout Sessions 41-48

41: Actuarial Modeling: Art vs. Science
42: Benefits of Disease Management in LTCI
43: An Art Form - LTCI Product Approvals
44: Are Group LTCI Products Adequately Priced
45: How Do We Reach the Middle Class?
46: Successful Seminar Selling
47: Flex Admin Models: Options in Outsourcing
48: Summary & Evaluation of Cognitive Tests

4:00 p.m. to 7:00 p.m. Exhibit Hall Reception

Wednesday, February 11, 2004

7:30 a.m. to 8:30 a.m. Breakfast Buffet

8:45 a.m. to 10:15 a.m. Breakout Sessions 49-56

49: Implications of Consumer Choice
50: Managing Claim Risk: Chaos to Opportunity
51: Ask the Regulator!
52: Public Entities Offering LTC Insurance
53: CEO Roundtable Discussion
54: To Buy or Not...To Sell or Not To Sell
55: Policy Evolution - What's Your Strategy?
56: Underwriting Operations

10:45 a.m. to 12:15 p.m. Breakout Sessions 57-63

57: LTCI Urban Legends
58: Claims Staffing Models
59: Voyage of the Partnership Enterprise
60: Industry Data Uses and Value
61: How Rate Stabilization Affects Marketing
62: Can You Hear Me Now?
63: Underwriting Younger Applicants

12:30 p.m. to 2:30 p.m. Closing Luncheon with Prize Drawings

ACTUARIAL

1: LTCI COMBINATION PRODUCTS
- LTCI benefits can be combined with other insurance products
- How do these products work and what issues are involved?
- How are they marketed and where are they successful?

General - Panel Discussion

Moderator: Steve Pummer, Tillinghast

Panel: Matt Carpenter, John Hancock Financial Services
Richard Merrill, Golden Rule Insurance Company
Mike LeBoeuf, AON Consulting

9: PRICING INTRICACIES
- What are the pricing refinements for LTCI pricing?
- How are companies handling them?
- What is the effect of simplifying assumptions?

Specialized - Open Forum

Moderator: Amy Pahl, Milliman USA

Panel: Amy Pahl, Milliman USA
Wes DeNering, John Hancock Financial Services
Dennis O'Brien, New York Life Insurance Company

17: WORKSITE MARKET SUCCESSES AND CHALLENGES
- How the worksite market differs from other LTCI markets
- The role of actuarial assumptions in the sale of LTCI
- The tools companies need to be successful in this market

General - Open Forum

Moderator: Andrew Herman, Wakely Actuarial Services

Panel: Alex Bagby, American Fidelity Assurance
Norman Hill, Kanawha
Carroll Stuart, AEGON Insurance Group

25: INFORCE RATE INCREASES - ACTUARIAL ISSUES
- What are the considerations leading up to a rate increase?
- How is an actuarially justifiable rate increase determined?
- What are the financial and reporting implications?

General - Panel Discussion

Moderator: John Timmerberg, Conseco Services, LLC

Panel: John Timmerberg, Conseco Services, LLC
Peggy Hauser, Long Term Care Group

33: CURRENT LTCI VALUATION & RBC ISSUES
- Changes to valuation & RBC requirements
- How they affect carriers of various sizes
- Proposals for future changes

Specialized - Panel Discussion

Moderator: Edward P. Mohoric, Milliman USA

Panel: Bob Yee, Milliman USA
John Hartnedy, Arkansas Insurance Department
Edward P. Mohoric, Milliman USA

41: ACTUARIAL MODELING: ART VS. SCIENCE
- LTCI benefit and premium structures continue to evolve
- Modeling pitfalls and challenges emerge as a result
- How are practitioners addressing these issues in modeling?

Specialized - Open Forum

Moderator: Tim Gustafson, Deloitte & Touche

Panel: Tim Gustafson, Deloitte & Touche
Gretchen McRae, AEGON Insurance Group
John Heins, PolySystems

49: IMPLICATIONS OF CONSUMER CHOICE
- Impact of options for companies, producers, and customers
- Proper and complete presentation of options to applicants
- Pricing for benefit utilization under LTCI design options

General - Open Forum

Moderator: Carl Friedrich, Milliman USA

Panel: Greg Gurlick, Northwestern Mutual Life
Beth Ludden, New York Life Insurance Company
Everett Thorne, MasterCare Solutions, Inc.

57: LTCI URBAN LEGENDS
- Increasing premiums causes lapse rates to increase
- Lower lapses mean lower morbidity
- Does the data support these commonly held LTCI beliefs?

Specialized - Interactive Forum

Moderator: David Benz, Thrivent Financial

Panel: David Benz, Thrivent Financial
Scott Weltz, Milliman USA
Mark Newton, Avon Long Term Care Leaders

2: CARE COORDINATION - FACT OR FICTION

- Care Coordination - What is it, Really?
- What is its Value. What You Need to Know.
- The Value of Claims, Marketing, and Underwriting Interaction
- Impact of Care Coordination on Pricing, Policy Design

General - Interactive Forum

Moderator: Barb Davis, Nation's CareLink
Panel: Deborah Grant, Milliman USA
Pat Pannone, Avon Long Term Care Leaders
Kelly Jo Lundgren, Nation's CareLink

10: IMPROVE PROFIT: EXCEED RISK ASSUMPTIONS

- Maximizing Profitability through Salvage
- Unit Cost Utilization Management Techniques
- Demonstration Models for Success
- TQ vs. NTQ: Management Strategies

General - Open Forum

Moderator: Maureen Lillis, CHCS Services, Inc.
Panel: Maureen Lillis, CHCS Services, Inc.
Dawn Helwig, Milliman USA
Sharon Reed, Penn Treaty Network America

18: SYSTEM ACCESS AND COMPLIANCE

- Claims Systems Performance Needed for Healthcare Operations
- Rules & Regulations affecting Claims Processes and Systems
- Meeting the Challenge (Sample Solutions to fit #1 & #2)

General - Open Forum

Moderator: Lori Evans, Abrige
Panel: Lisa Wendt, Blue Cross and Blue Shield of Florida
Stephen R. La Pierre, La Pierre & Associates
Lori Evans, Abrige

26: EVOLUTION OF LTCI POLICY LANGUAGE

- Internal procedures behind the general contract language
- What can you do to administer old language more effectively?
- What should your new product language include?

General - Panel Discussion

Moderator: Carolyn Heindl, Conseco Services, LLC
Panel: MaryAnn Wilkinson, GenRe
Bob Glowacki, AEGON Insurance Group
Marie Roche, John Hancock Financial Services

34: ALMOST ELIGIBLE: THE BRINK OF ELIGIBILITY

- When does "unsteady gait" trigger benefits?
- Is mild memory loss a cognitive impairment?
- Related policy language; does it help or hinder?
- Are you paying benefits to avoid legal liability?
- Are you giving away the farm?

General - Interactive Forum

Moderator: Stephen R. La Pierre, La Pierre & Associates
Panel: Stephen R. La Pierre, La Pierre & Associates
Steve Rowley, GenRe

42: BENEFITS OF DISEASE MANAGEMENT IN LTC

- Definition and components of disease management
- Improve claimant health and decrease claim costs
- Case Study: Disease management interventions

Specialized - Panel Discussion

Moderator: Anne Harrington, Long Term Solutions
Panel: Warren Todd, GMAA
Dr. Sandeep Wadhwa, McKesson Health Solutions

50: MANAGING CLAIM RISK: CHAOS TO OPPORTUNITY

- Do your claim policies support pricing assumptions?
- How can claim information help underwriting processes?
- LTCI claims: A transaction or a management process?

General - Panel Discussion

Moderator: MaryAnn Wilkinson, GenRe
Panel: MaryAnn Wilkinson, GenRe
Peggy Hauser, Long Term Care Group
Pat Orford, Continental General Insurance

58: CLAIMS STAFFING MODELS

- Nurse-led vs. Analyst led staffing model
- Care Coordination
- Outsourcing

Specialized - Panel Discussion

Moderator: Noreen Guanci, Long Term Solutions
Panel: John O'Mara, Long Term Care Group
Kathleen Rose, John Hancock Financial Services
Renee Roberti-Klemenok, GE Financial Assurance

3: THERE OUGHTA BE A LAW!

- Development of LTCI law or regulation
- Will the Interstate Compact or Federal Charter help or hurt?
- Getting to Yes on the Implications
- Push comes to Shove and Doing what needs to be done

Specialized - Panel Discussion

Moderator: Dave Martin, John Hancock Financial Services

Panel: Marsha Seeley, California Department of Insurance
Guenther Ruch, Wisconsin Department of Insurance
Bob Glowacki, AEGON Insurance Group

11: HIPAA PRIVACY IMPLEMENTATION

- What went wrong? What went right?
- "Evergreening" the privacy program
- OCR Report Card - How are we doing?

General - Panel Discussion

Moderator: Kirk Shearburn, LifeCare Assurance

Panel: Beth Lovaas, New York Life Insurance Company
Marc Catalano, Catalano's Nurses Registry, Inc.
Office of Civil Rights (Invited)

19: COMPLIANCE TOUCHPOINTS: WHO IS AFFECTED?

- The Tentacles of Compliance
- Market Responsiveness vs. Regulatory Requirement
- Consumerist Comments

Specialized - Interactive Forum

Moderator: Beth Ludden, New York Life Insurance Company

Panel: Rich Luttrell, New York Life Insurance Company
Bonnie Burns, California Health Advocates
Cindy Carpenter, Texas Department of Insurance

27: CHANGING LTC PUBLIC POLICY: WHY-WHAT-WHEN?

- What are the prospects for LTCI premium tax deductibility?
- What is the appropriate role for the public sector?
- Can a private/public partnership be realized?
- What are Congress and the Administration waiting for?

General - Open Forum

Moderator: Winthrop Cashdollar, Health Insurance Association of America

Panel: Stephen Moses, Center for Long Term Care Financing
Judith Feder, Georgetown University

35: SO YOU GOT IT RIGHT - WHAT'S MISSING?

- How Government Educates: Does it get the desired effect?
- Employer Efforts: Are they any more effective?
- Consumer Advocates: How do they shape public views?

General - Open Forum

Moderator: John Cutler, U.S. Office of Personnel Management

Panel: Leta Blank, Maryland Senior Health Insurance Program
Van Ellet, AARP
Jason Goetze, Northwestern Mutual Life

43: AN ART FORM - LTCI PRODUCT APPROVALS

- Company Colors - The Submission Package
- State Palettes - Negotiating the Approval
- The Correct Frame - Rates and Substance

Specialized - Panel Discussion

Moderator: Kathy Hamby, AF&L Insurance Company

Panel: Marie Roche, John Hancock Financial Services
Dianne Jones, The Prudential Insurance Company of America
Etienne Dupourque, LifeCare Assurance

51: ASK THE REGULATOR!

- Suitability Worksheet Issues
- Is Rate Stabilization What Its Cracked Up To Be?
- Partnership Policies: Is Peaceful Coexistence Possible?
- Common LTCI Consumer Complaints

General - Open Forum

Moderator: Jack Mackin, Universal American Financial Corp.

Panel: Guenther Ruch, Wisconsin Department of Insurance
Marsha Seeley, California Department of Insurance
Tom Foley, Florida Department of Insurance
Cindy Carpenter, Texas Department of Insurance

59: VOYAGE OF THE PARTNERSHIP ENTERPRISE

- Mission Control: Understanding Partnership Requirements
- Ignition: What Marketing and Agents Need to Know
- Lift-Off: Ensuring Your Operations are in Sync

Specialized - Panel Discussion

Moderator: Karen Smyth, The Prudential Insurance Company of America

Panel: Gail Holubinka, MedAmerica Insurance Company of New York
Patricia Lanza, MetLife

4: MOTIVATION: INCREASING GROUP LTCI SALES

- Encouraging group sales reps to market true group LTCI
- Marketing group LTCI with other employee benefit products
- Motivating employers to implement a group plan

Specialized - Panel Discussion

Moderator: Shellie Gillard, Standard Insurance Company
Panel: Marty Nagle, CNA
R. Kiah Townsend, UnumProvident
Christine McCullugh, LTC Solutions, Inc.

12: GROUP CLAIMS: EXPLORING & EXPLODING MYTHS

- Do employees, spouses, parents & retirees claim differently?
- Reimbursement Model: flexibility for younger claimants
- The Cash Benefit: an alternative for benefit delivery

General - Panel Discussion

Moderator: Carroll Stuart, AEGON Insurance Group
Panel: Joe Hancock, Aetna, Inc.
Cheryl McNamara, CNA
Dr. Stephen Holland, Long Term Care Group

20: CONSUMER DIRECTED BENEFITS AND FEATURES

- Public and private research review
- Lessons for insurers
- Effects on caregivers

General - Panel Discussion

Moderator: Brian Vestergaard, Aetna, Inc.
Panel: Pamela Doty, PhD, U.S. Department of Health and Human Services
Joyce Ruddock, MetLife
Joe Hancock, Aetna, Inc.
Gail Hunt, National Alliance for Caregivers

28: ENROLLMENTS: START TO FINISH & BEYOND

- Picking winners for maximum GLTCI enrollments
- Case study of actual enrollments...the highs and the lows
- Tracking data to improve results & view of new GLTCI survey

Specialized - Panel Discussion

Moderator: Ken Running, ERC Long Term Care Solutions, Inc.
Panel: Jeremy Pincus, Forbes Consulting Group
Margie Barrie, LTCI Consulting Group
Denise Nowak, Long Term Care Group
Claude Thau, Thau, Inc.

36: LTCI CORE/BUY-UP PLANS: PRESENT AND FUTURE

- The evolution of the product
- Overcoming challenges many carriers have encountered
- Market Opportunities

Specialized - Panel Discussion

Moderator: Denise Nowak, Long Term Care Group
Panel: Brian Vestergaard, Aetna, Inc.
R. Kiah Townsend, UnumProvident
Chris Rogers, John Hancock Financial Services
Christine McCullugh, LTC Solutions, Inc.

44: ARE GROUP LTCI PRODUCTS ADEQUATELY PRICED

- What has been the developing experience under GLTC plans?
- Has the more liberal underwriting found in GLTC plans hurt?
- What are the nuances of core and voluntary buy-up plan pricing?

Specialized - Panel Discussion

Moderator: Malcolm Cheung, The Prudential Insurance Company of America
Panel: Roger Gagne, John Hancock Financial Services
Loretta Jacobs, CNA
Andrew Dean, Aetna, Inc.

52: PUBLIC ENTITIES OFFERING LTC INSURANCE

- Why do (should) public entities offer LTC insurance?
- Unique challenges and opportunities
- Analysis and impact of public programs on the LTCI market

General - Panel Discussion

Moderator: Eileen Tell, Long Term Care Group
Panel: Hunter McKay, DHHS/ASPE
John Cutler, U.S. Office of Personnel Management
Jack Walker, State of North Carolina
Cherie Mollison, State of Michigan

5: OPTIMAL MANAGEMENT REPORTS AND DATA
- What reports and data are being used and why
- Cost/benefit - is the information worth the cost
- Best practices to ensure accuracy and usefulness

Specialized - Panel Discussion

Moderator: Ron Wolf, Tillinghast

Panel: Van Beach, Milliman USA
Roger Gagne, John Hancock Financial Services

13: CAPITAL AND RISK MANAGEMENT STRATEGIES
- Perspectives on the importance of investment strategy
- Considerations in balancing investment risk versus yield
- Impact of investment return on profitability

General - Panel Discussion

Moderator: Will Baker, Asset Allocation & Management Company

Panel: Marco Bravo, Asset Allocation & Management Company
Brad Smith, Milliman USA

21: SOLVING THE LTCI FINANCING CRISIS
- Latest solutions for long-term care financing
- Role of the public and private sectors
- Impact on the LTCI industry

General - Panel Discussion

Moderator: Barbara Stucki, Kenning Group

Panel: Susan Polniazsek, National Council on the Aging
Dr. Robert B. Friedland, Georgetown University
Stephen Moses, Center for Long-Term Care Financing

29: WHAT WENT WRONG AND WHAT'S GOING RIGHT
- Learn from unsuccessful strategies what *not* to do
- Expanded this year to include "What Went Right"
- A fun and interactive session in a talk show format

Specialized - Open Forum

Moderator: Peter Goldstein, Long Term Care Group

Panel: Bruce Stahl, Penn Treaty Network America
Ron Hagen, Northwestern Mutual Life

37: INFORCE RATE INCREASES - IMAGE VS. PROFITS
- Developing a rate increase strategy
- Operational considerations
- Managing communications to stakeholders

Specialized - Open Forum

Moderator: Jim Berger, Ceres Group, Inc.

Panel: John Timmerberg, Conseco Services, LLC

45: HOW DO WE REACH THE MIDDLE CLASS?
- Government, Insurer and Sales Person perspectives
- Other perspectives and other issues
- Impact on the marketplace and next steps

General - Open Forum

Moderator: Claude Thau, Thau, Inc.

Panel: Joyce Ruddock, MetLife
Hunter McKay, DHHS/ASPE
Janet Trautwein, National Association of Health Underwriters

53: CEO ROUNDTABLE DISCUSSION
- Learn from the CEO's of leading carriers
- Challenges and opportunities for LTCI carriers
- Hear where they think the industry is headed

Specialized - Panel Discussion

Moderator: Tyree Wooldridge, GE Financial Assurance

Panel: Buck Stinson, GE Financial Assurance
Steve Mannik, Manulife
Andy Perkins, GenRe
Loida Abraham, John Hancock Financial Services

60: INDUSTRY DATA USES AND VALUE
- Industry & Intercompany data collection: Issues and limitations
- Using this data to establish morbidity & mortality assumptions
- Use in product design, underwriting and reserving

General - Open Forum

Moderator: Gary Corliss, Avon Long Term Care Leaders

Panel: Mike Lynch, AEGON Insurance Group
Mike Murnane, Mutual Protective
Brian Millsap, Milliman USA

6: AGENTS - "ARE THEY FRIENDS OR FOES?"

- Say what you mean!
- Mean what you say!
- True relationship experiences between carriers & agents

General - Interactive Forum

Moderator: Gary Katelman, Senior Market Sales
Panel: Rob Brown, LifeCare Assurance
Eric Holtzman, The Prudential Insurance Company of America
Jean Garner, Elite Marketing

14: SUCCESS IN THE EXECUTIVE MARKET

- Can they self-insure?
- Should they self-insure?
- What motivates them to take actions?

Specialized - Interactive Forum

Moderator: Jason Goetze, Northwestern Mutual Life
Panel: Ralph Leisle, LTCi Decision Systems
Dan Heffernan, Target Insurance

22: APPROPRIATE PLAN DESIGN: STUMP THE PANEL

- Stump the panel-suggest and discuss difficult case scenarios
- Explore alternatives to traditional "cookie cutter" designs
- Fun and Engaging - Audience Involvement

Specialized - Interactive Forum

Moderator: Cathy Bandurraga, CLTC, CSA, LTCP, The Prudential Insurance Company of America
Panel: Debra Newman, Newman Financial Services
Julie Gelbwaks Gewirtz, Gelbwaks Insurance Services
Ron Downs, LTC Navigators Insurance Services

30: CONSUMER BEHAVIOR: MARKETING TO BOOMERS

- Learn how marketing and sales messages are processed
- Understanding lifetime behavior changes as a key to success
- Learn the value of storytelling & "Conditional Positioning"

Specialized - Lecture

Moderator: Ron Hagelman, CLTC, CSA, LTCP, State Life Insurance Company
Speaker: Jim Gilmartin, Coming of Age, Inc.

38: INFLATION PROTECTION - VALUE VS. RISK

- What's right for the consumer?
- Emerging Trends in Inflation Protection
- Agent's Viewpoint

General - Open Forum

Moderator: Mark Cogen, Physicians Mutual Insurance Company
Panel: Phyllis Shelton, LTC Consultants
Harley Gordon, Corporation for LTC Certification
Arthur Stein, Cassaday & Company, Inc.

46: SUCCESSFUL SEMINAR SELLING

- What are the common denominators of success?
- How to profit from the mistakes of others
- Support strategies for Brokers and Companies

Specialized - Panel Discussion

Moderator: Ron Hagelman, CLTC, CSA, LTCP, State Life Insurance Company
Panel: Marilee Driscoll, CLU, Long Term Care Learning Institute
Sandi Miley, LTCP, Miley Education & Insurance Services
Larry Klein, CPA, MBA, NF Communications

54: TO BUY OR NOT...TO SELL OR NOT TO SELL

- Lessons learned from buyers and sellers
- What makes a shopper an insured?
- Why aren't non-sellers selling?

General - Open Forum

Moderator: Jennifer Douglas, LIMRA International
Panel: Jennifer Douglas, LIMRA International
Ron Hagelman, CLTC, CSA, LTCP, State Life Insurance Company

61: HOW RATE STABILIZATION AFFECTS MARKETING

- Agent compliance at the point of sale
- Agent reaction to higher initial rates
- Are higher initial rates better?

General - Interactive Forum

Moderator: Darrell D. Spell, Milliman USA
Panel: Kathy S. Hamby, AF&L Insurance Company
Kevin Johnson, Long Term Care Brokers
Bryan Langdon, CLU, New York Life Insurance Company

7: LTCI OPERATIONS IN MULTI-LINE COMPANIES

- Are you a seamless operation for clients and producers?
- Leverage Multi-Line synergies and minimize the challenges
- Should LTCI stand alone or share an administration system?

General - Interactive Forum

Moderator: Roger Soppe, Fiserv

Panel: Pete Petersen, Northwestern Mutual Life
Angela Bresadola, The Prudential Insurance Company of America
Robin Aeshliman, Allianz Life Insurance Company of North America

15: INTERNATIONAL OUTSOURCING

- A 360-Degree case study on International Outsourcing
- Explore why companies are moving processes overseas
- Examine the unique risks and advantages of outsourcing

Specialized - Case Study

Moderator: Van Beach, Milliman USA

Panel: Suresh Kothapalli, iSpace
Peter Goldstein, Long Term Care Goup

23: "EXCEPTIONS" - A VIEW FROM ALL ANGLES

- Should you define exception handling in the Home Office?
- Get the actuarial perspective on the cost of exceptions
- Can you balance agent requests with process and profit?

General - Open Forum

Moderator: Tonia Nix, CSC

Panel: Van Beach, Milliman USA
Dirk Weisiger, Mutual of Omaha
Barbara Wilk, Northwestern Mutual Life

31: BETTER, FASTER, CHEAPER: ADMIN STAFFING

- Balance demand, production and service requirements
- Leverage automation to enhance productivity and workflow
- Improve quality, accountability, expertise and staff morale

Specialized - Panel Discussion

Moderator: Lynn Hartung, AEGON Insurance Group

Panel: Lynn Hartung, AEGON Insurance Group
Maureen Lillis, CHCS Services, Inc.
Phil Norris, New York Life Insurance Company

39: ADMIN SYSTEM - BUY OR BUILD YOUR OWN?

- Pros, Cons, Considerations and Pitfalls
- How is the decision made? How to justify costs?
- Does it need to serve more products than LTCI?

Specialized - Open Forum

Moderator: Jonathan Trend, Milliman USA

Panel: Anita Stepanowski, MetLife
Mike Murphy, John Hancock Financial Services
Ernie Iannucci, AF&L Insurance Company

47: FLEX ADMIN MODELS: OPTIONS IN OUTSOURCING

- Actuarial Overview of Administrative Financial Models
- Three Distinct Variations of Outsourcing
- Address Alternatives - Audience Interaction

Specialized - Panel Discussion

Moderator: Gary Jacobs, CHCS Services, Inc.

Panel: Neil Lund, Universal American Financial Corp.
Mary Lou Martin, Wellpoint
Pam Delaney, MassMutual
Pete Petersen, Northwestern Mutual Life

55: POLICY EVOLUTION - WHAT'S YOUR STRATEGY?

- How do you approach coverage change and policy upgrades?
- How are you addressing policy replacement?
- How do advances in technology coincide with advances in LTC?

General - Panel Discussion

Moderator: Diann Hartlep, New York Life Insurance Company

Panel: Diann Hartlep, New York Life Insurance Company
Phil Norris, New York Life Insurance Company
Mark Dinsmore, LTC Global Solutions
Clark Heitkamp, Mutual of Omaha

62: CAN YOU HEAR ME NOW?

- Communication between Home Office and Field is essential
- How is technology being leveraged to improve communication?
- Success stories from both the Home Office and the Field

General - Interactive Forum

Moderator: Stu Weiss, Transamerica Occidental Life Insurance Company

Panel: Bob Glowacki, AEGON Insurance Group
Dennis Rinner, AIM
John O'Leary, CNA Group Benefits

8: HOW TO DEAL WITH DISCOVERY OF INFORMATION
- Lifestyle reviewing techniques for a comprehensive picture
- Does the data support non-medical underwriting techniques?
- Non-compliant applicants: Friend or Foe?
- The use of genetic science as markers for chronic disease

General - Panel Discussion
Moderator: Maureen Lillis, CHCS Services, Inc.
Panel: Steve Rowley, GenRe
Denise Liston, LifePlans
Cam Cook, AEGON Insurance Group

16: MORBIDITY DATA BY ADL LOSS
- What diagnoses contribute to ADL loss?
- The top 10 diagnoses associated with ADL loss
- U/W flags to ID conditions likely to contribute to ADL loss

Specialized - Panel Discussion
Moderator: Karen Pope, New York Life Insurance Company
Panel: Denise Liston, LifePlans
Irene Juthnas, MetLife
Yolanda Iki, LifeCare Assurance

24: DEPRESSION AND COGNITIVE DEFICITS
- The challenge & importance of cognitive underwriting
- What underwriters can learn from cognitive claims experience
- What LTCI has learned from it's experience thus far

General - Panel Discussion
Moderator: Peggy Murray, Long Term Care Partners
Panel: Dr. Stephen Holland, Long Term Care Group
Brigitte Emmons-Touchette, UnumProvident

32: PSYCHIATRIC ISSUES
- Agent Interview Tips/Red Flags for psych disorders
- Underwriting Outlook on psych disorders
- Claims Processing of psych disorders

Specialized - Panel Discussion
Moderator: Amy Chambers, GE Financial Assurance
Panel: Todd Grove, GE Financial Assurance
Karen Pope, New York Life Insurance Company
Carole Wright, CHCS Services, Inc.

40: UNDERWRITING CASE STUDIES
- Looking at the big picture
- Comparing different underwriting styles
- Are we really on the same page?

Specialized - Case Studies
Moderator: Rob Brown, LifeCare Assurance
Panel: Margaret Czellecz, Employers Reassurance Corporation
Cam Cook, AEGON Insurance Group
Todd Armstrong, Penn Treaty Network America

48: SUMMARY & EVALUATION OF COGNITIVE TESTS
- An overview of cognitive tests used by LTCI underwriting
- A discussion of cognitive tests used in phone interviews
- Identification of triggers for cognitive exams

Specialized - Panel Discussion
Moderator: Irene Juthnas, MetLife
Panel: Carole Wright, CHCS Services, Inc.
Dr. Dean Knudson, Nation's CareLink
Jennifer Vey, LifePlans

56: UNDERWRITING OPERATIONS
- Staffing Models
- Nurse vs. non- nurse as underwriter
- Productivity and efficiency

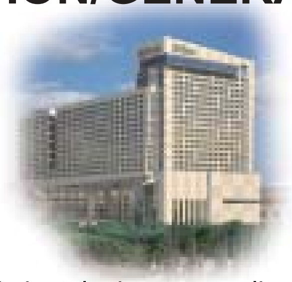
General - Panel Discussion
Moderator: Noreen Guanci, Long Term Solutions
Panel: Irene Juthnas, MetLife
Laurene Polignone, John Hancock Financial Services
Amy Chambers, GE Financial Assurance

63: UNDERWRITING YOUNGER APPLICANTS
- What do we know about ADL loss in the under 65 market?
- How do you predict risk in this segment?
- General trends to date

Specialized - Panel Discussion
Moderator: Brigitte Emmons-Touchette, UnumProvident
Panel: Brigitte Emmons-Touchette, UnumProvident
Dr. Nancy Ball, UnumProvident
Peggy Murray, Long Term Care Partners
Dr. James Fegan, The Prudential Insurance Company of America

HOTEL INFORMATION/GENERAL INFORMATION:

Hilton Americas - Houston
1200 Avenida de las Americas
Houston, Texas 77010
Toll Free Reservations: 800/236-2905
Phone: 713/739-8000



Room Rates (taxes not included):
$115.00 single/double

Cutoff date:
Wednesday, January 7, 2004

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

- Make your reservations by the cutoff date of **Wednesday, January 7, 2004**
- 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 **Wednesday, January 7, 2004**. After this date, rooms will be on a space and rate available basis.

The Hilton Americas - Houston is a contemporary, state-of-the-art, 24-story hotel opening December, 2003. The hotel features three restaurants, a coffee bar, fitness center and spa. Hilton Americas - Houston is located in downtown Houston steps away from the new Arena and Park Shopping Mall, two blocks from Minute Maid Park and minutes from Houston's renowned Theatre District. This special SOA rate includes free access to the hotel's fitness center. In an effort to fulfill our contractual agreement and alleviate any attrition the SOA may potentially incur, you are encouraged to make your reservation at the Hilton Americas - Houston.

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 48-hours prior to arrival date and a cancellation number is obtained. All deposits are charged at the time the reservation is made. No show reservations will forfeit the full first night's deposit.

Early departure fee: The Hilton Americas - Houston may charge an early departure 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 a fee.

ATTIRE

Business casual attire is appropriate for this conference.

GUEST REGISTRATION

Accompanying guests may purchase tickets to attend the Sunday, Monday, or Tuesday receptions for $50 each, per person. Purchase tickets on-site at the registration desk.

LOCATION & AIRLINES

The Hilton Americas - Houston is located 12 miles or 15 minutes from Hobby Airport and 25 miles or 30 minutes from Bush Intercontinental Airport.

Taxi fares are approximately $20 from Hobby and $40 from Bush Intercontinental Airport. Express Shuttle provides scheduled shuttle service between both airports and the hotel. One-way fares are about $14 from Hobby and $20 from Bush Intercontinental Airport. Advance reservations are not needed. Ticket and information counters are found in the baggage claim areas of either airport.

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 # DMN198788A

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 # CV041701

LTCI REGISTRATION FORM

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

Please check here if you are an: __ Individual __ Exhibitor __ Speaker __ Corporate Sponsor

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 1/07/04.

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
❏ Group ❏ Management ❏ Marketing
❏ Operations ❏ Underwriting

FEE STRUCTURE (CIRCLE ONE)	**BY 1/07/04**	**AFTER 1/07/04**
Member of co-sponsoring organization	$695	$795
All others	$795	$895

❏ Yes, I will attend the Exhibit Hall Opening Reception on Sunday, February 8, 2004
❏ Yes, I will attend the Networking Luncheon on Wednesday, February 11, 2004, from 12:30 p.m. to 2:30 p.m.
❏ 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 SPACE CENTER TOUR
(Circle as appropriate)
Golf Outing $150
Space Center Houston Tour $ 55

TOTAL ENCLOSED 00-230090-00000-101 $_______

❏ Check enclosed payable to Society of Actuaries

❏ Visa ❏ Mastercard ❏ American Express

Card # ______________________ Exp: __________

Signature X ______________________________

❏ Credit Card billing address if different from above:

Name on Card ______________________________

Company ______________________________

Address ______________________________

City ______________ State __________ Zip __________

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

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, please check to see if you are confirmed in your requested sessions. **Register online for immediate confirmation of your chosen sessions.**

MON, FEB 9, 2004	**1ST CHOICE**	**2ND CHOICE**
8:45 a.m. TO 10:15 a.m.	________	________
10:45 a.m. TO 12:15 p.m.	________	________
2:30 p.m. TO 4:00 p.m.	________	________
TUE, FEB 10, 2004		
8:45 a.m. TO 10:15 a.m.	________	________
10:45 a.m. TO 12:15 p.m.	________	________
2:30 p.m. TO 4:00 p.m.	________	________
WED, FEB 11, 2004		
8:45 a.m. TO 10:15 a.m.	________	________
10:45 a.m. TO 12:15 p.m.	________	________

Methods of Registration

1. **Register Online at www.soa.org**

2. **Registration may be made by completing the registration form and returning it with a check to:**

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

3. **To register with a credit card, FAX this completed form including credit card information 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 23, 2004.**

CANCELLATION POLICY

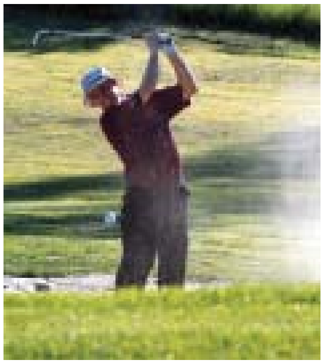
All cancellations must be made in writing by February 6, 2004 to the SOA Continuing Education Department by emailing cancel@soa.org in order to obtain a refund of the registration fee. The Society of Actuaries will refund the registration fee, minus a processing fee of $100. The Society reserves the 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.

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

OPTIONAL GOLF OUTING

Sunday, February 8, 2004
6:30 a.m. to 3:00 p.m.
Cost: $150.00 per player (non-refundable)



Enjoy the ultimate experience of Tour 18 Golf Course. This is not just your average golf course, but a journey across 18 of the greatest golf holes in America, from both modern and historic courses. Imagine playing the 14th hole at Pebble Beach, the 18th at Doral and Augusta's 11, 12, and 13th holes all in the same round of golf! Tour 18 has painstakingly reproduced the most famous and challenging holes in the history of golf so that you can test your skills against the legends and take your shot at making history.

Cost includes round-trip transportation from Hilton Americas Hotel, box breakfast while en-route to golf course, and a luncheon following the conclusion of play. The Golf outing is subject to cancellation if minimum number of participants is not met. In the event of such cancellation, a full refund will be issued.

OPTIONAL SPACE CENTER HOUSTON TOUR

Sunday, February 8, 2004
9:00 a.m. to 3:00 p.m.
Cost: $55.00 per person (non-refundable)

Space Center Houston is a must for visitors of all ages! As the official visitors' center for NASA's Johnson Space Center, guests to Space Center Houston will experience the thrill and adventure of the manned space flight program first hand. Space Center Houston lets visitors share in the accomplishments of NASA while exploring the past, present and future of space flight. Highlights include the Mission Status Center, the Starship Gallery, a NASA Tour, a Space Shuttle Mock-Up, and the Space Center Theatre.

A lunch voucher is provided and redeemable at any restaurant in the Zero G Diner. Cost includes all admission fees, transportation, lunch voucher and tour guide. This optional tour is subject to cancellation if minimums number of participants is not met. In the event of such cancellation, a full refund will be issued.

REGISTER AT
WWW.SOA.ORG