



Article from

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# 2016 ILTCI Summary

*This article was composed by the 2016 ILTCI Organizing Committee members.*

The 2016 Intercompany Long Term Care Insurance Conference was held from March 13–16 at the Grand Hyatt in San Antonio. The conference kicked off with our keynote speaker, Ken Schmitt, who talked about messaging and presented us with three key questions to ask when considering our customers:

- What are they saying?
- What do we want them to say?
- How do we get them to say it?

Long-Term Care (LTC) products can be confusing to consumers and sales can be tedious. It is important not only to the individual companies, but also to the support organizations, that we get the correct message out. While bells and whistles may be important, it is the personalized support that we give to our clients that makes us stand out.

The conference theme of “Transforming the Options, Refining the Risk” was carried throughout the conference sessions. Here we provide a synopsis of the key learnings at the conference.

## ACTUARIAL TRACK SUMMARY

The 2016 Actuarial track featured a total of nine sessions including a three part seminar on predictive modeling. A pre-conference session was given on “Data Analytics and Predictive Modeling,” which introduced us to the statistical software, predictive models, and general linear models.

Monday’s “Rate Increase Potpourri” session covered a variety of topics through a diverse panel of six—including consultants, carriers and regulators. The session’s key takeaways included landing spot alternatives, impact of nonforfeiture elections, timely implementation, and regulator perspectives. The “Development of LTC Actuaries” session asked several intriguing questions of the panelists and audience, provoking good discussion about what experiences and skills are most useful to an LTC actuary. The session on “Data Analytics and Prediction Modeling” provided an overview of experience studies, predictive models and regression.

On Tuesday, the day began with “Opportunities from Emerging Demographic and Attitudinal Trends,” a session that walked us through the characteristics of current generations, LTC purchasing trends and technology advances related to LTC delivery. “Actuarial Systems Implementation and Change Management” explored topics that each impact a broad system transformation—model conversion, industrialization, governance and control, and organization structure. .. Details of the changes in one company’s valuation and projection systems were presented, covering the steps employed (preparation, implementation, governance, communication, monitoring, testing, and documentation). The last sessions of the day included two options, “Future of LTC Pricing” and “Stochastic Modeling.” The first provided the history of LTC pricing, sales and current inforce challenges, then discussed some of the current pricing structures that address carrier and policyholder needs going forward. “Stochastic Modeling” provided insight on formulating a first principles model, path-dependent contingencies and some complications that can be expected. The session continued with the modeling of claims—expanding on the challenges and risks.

Two post-conference seminars covered advanced actuarial education. The professionalism course offered an overview of the Code of Conduct, followed by case studies that encouraged thought on how best to address professionally challenging situations. A hands-on seminar, “Data Analytics and Predictive Modeling,” showed how one could use statistical software to assist in building a predictive model. The seminar was a workshop-like concept, and participant feedback was very positive. The ILTCI expects to continue this workshop in future years.

The sessions provided a broad background in many areas of interest to actuaries and other LTC professionals.

## ALTERNATIVE SOLUTIONS TRACK SUMMARY

The Alternative Solutions track produced seven sessions focused on a variety of innovative ways to better address the problems, risks, and costs of financing long-term care. The sessions addressed both product innovations and key issues and options for public and private sector collaboration on solutions.

An important double session presented “hot off the presses” findings from the economic modeling effort for LTC finance reform funded by The SCAN Foundation, AARP, and LeadingAge. We heard from both the sponsoring entities and the experts behind the analytics. Findings from other leading finance reform work from the Bipartisan Policy Center and the LTC Financing Collaborative were also discussed.

In “New Research on LTC Insurance,” preliminary findings from the 2015 study of LTC insurance buyers and non-buyers was presented. This represents the 25th year for this important industry study. Views of the general population with regard to private LTC financing were presented. The second portion of



this session presented preliminary findings from a recent study of LTC insurance claimants, focusing on satisfaction with filing claims, finding care, assisting family caregivers, and the like.

“Beyond Traditional Stand-Alone LTCI” provided a detailed look at some newly emerging product options including short-term care insurance, care annuities, and a non-insurance home care product that helps people find and arrange for home care with a predictable cost.

The “Lifestage LTC Product” session explored design and pricing of an alternative private market product, combining term life and LTC as a viable option for the middle market. The session provided pricing, product, industry, and regulatory feedback on the concept.

In “What Role Should Informal Caregivers Play in Alternative Solutions,” the role of informal caregivers, the challenges they face with and without LTC insurance, and the resources available to them, were discussed.

The track’s final session, “Thought Leaders’ Forum,” was a frank, informative, entertaining and honest “open mic night” with some of the most esteemed and experienced industry experts speaking out on the successes, failures, hits and misses of our industry. They provided insights on key lessons of the past and how they could or should inform moving forward.

#### CLAIMS & UNDERWRITING TRACK SUMMARY

The Claims & Underwriting track produced many exciting sessions on a variety of topics, including that underwriting combination Life/LTC policies is not as easy as simple addition. The “1+1≠2, the Challenges of Underwriting Combo Life-LTC

Policies” session began with identifying the multi-faceted focus when underwriting combination Life/LTC products. The session continued with presenting underwriting and claim statistics, then finished with the presentation of case studies. The session encouraged audience participation in conversation around the following: the challenges while underwriting morbidity and mortality simultaneously; determining the right time to request a consult with the medical director; identifying factors within the policy design that might change or alleviate morbidity and/or mortality concerns at time of underwriting.

A plan of care is one of the building blocks of LTC claim benefits. Carriers have many options in how they create and administer them. In the “POC, Easy as 1, 2, 3” session, the different approaches to the creation of a plan of care were explained: developing in house, using a vendor to create, and/or using other external plans of care (POCs). In addition, the adjudication of a plan of care was examined, including: Does the claim admin system restrict payment to the plan of care? What if you get bills over the plan of care? What if the insured doesn’t agree with the plan of care?

Deciding at what point an insured becomes eligible, due to cognitive impairment, is one of the most difficult of claims decisions. In the “Initial Adjudication of Cognitive Claim” session, the best tools and/or processes for detection of mild cognitive impairment vs. severe were examined. The session sought to give insight to the following questions: Is it a temporary or irreversible impairment? What weight does the onsite assessment have vs. the attending physician or facility records/care notes. Once approved, what is the best approach for follow-up and reassessment?

Undiscovered claims fraud costs the LTCI industry millions each year. The “LTC Claims Fraud - Hindsight is 20/20” session discussed and reviewed three different case studies, which each resulted in substantial losses for the LTC carrier. The presenters analyzed these cases, looked at commonalities between the three cases and suggested analysis and management techniques which, if done earlier in the claims process, might have identified the fraud before it caused a big loss to the company.

LTC insurance claims are non-standardized, complex and difficult to process. The “Claim Standardization & Auto-Adjudication” session looked at trends in data structure and standardization, in order to enable auto-adjudication and straight-through processing. The presenters reviewed current LTCI industry trends on the use of rules-based auto adjudication, and explored the ways data structure and standardization are possible to help LTC insurers become more efficient, more predictable and consistent, and improve the customer experience.

Musculoskeletal disease, whether inflammatory or degenerative, is common in both the LTC applicant and claimant



populations. The second of the two underwriting sessions, the “Medical Directors’ Forum—Musculoskeletal Disease Case Studies,” offered the audience an opportunity to view complex case studies from both the underwriting and the claim perspectives. Through live polling, the audience identified the most concerning risks presented at time of underwriting. These risks were then compared to the risk factors that ultimately lead to claim. The open discussion identified not only that the cause of claim often is not related to any underwriting concern, but also that without a strong understanding of both degenerative and inflammatory musculoskeletal disease, subtle statements at time of underwriting may be deemed insignificant when, in fact, they indicate significant LTC claim risk.

Hiring experienced Long-Term Care claim professionals is a difficult task as the population is small and specialized. The “Developing Adjudicators: Clinical vs. Non-Clinical” session examined, through a live debate, the various methods of hiring and developing Long-Term Care claim adjudicators. The panelists encouraged audience participation in discussions around examining which individuals succeed in these roles, as well as how to develop their skills and increase their level of expertise.

#### COMBINATION PRODUCT TRACK SUMMARY

For the second year, the ILTCI conference had a Combination Product track. A series of sessions were produced to provide both top-down and bottom-up views regarding the current status, opportunities and challenges of the combination product industry. The sessions covered topics on sales and marketing, claims and operation, administration, legal and compliance, product development and actuarial considerations.

“What’s on the Minds of Combo Product Thought Leaders” was the first opening session for the track. During this session, thought leaders around the industry discussed the surge in linked

product sales in the last few years.. Participants were privy to the inside story on what led to the development and successful launch and distribution of the top linked products currently on the market. Learnings included what went right and what could have been done better; product development challenges and how they were overcome. Session participants walked away with ideas related to future market growth and where the experts see this product in the future.

The second session, “Traditional vs Linked Benefits . . . A Show-down at the Alamo,” was held in a debate format. Attendees enjoyed an informative and stimulating debate between two passionate advocates for their preferred LTC planning solution. Two heavyweight, LTC insurance champions battled this out in the universe of ideas. The audience had a chance to take sides as to which LTC planning solution thought is the best for consumers and carriers.

In the panel discussion, “Comparing the Relative Value to Consumers of Various Long-Term Care Insurance Solutions,” top actuaries and sales and marketing professionals examined the confusion created in the marketplace due to the large amount of available LTC planning solutions., The panel members looked to answer questions such as: What are the quantitative variables and attributes facing product actuaries as they design new alternatives? What are the qualitative differences and features marketing and sales professionals are looking for when they analyze and recommend various product choices for the consumers that they serve? Is there a place for multiple product solutions, along a continuum, as consumers cope with a growing universe of LTC planning solutions?

“Company & Distributor Strategies to Integrate Combo Products in Daily Activity” provided a deep-dive into how brokerage general agents integrate new LTC planning solutions into their day-to-day marketing and training activities. The audience discovered what successful distributors and insurance companies are doing to get traditional LTCI and life insurance advisers to adapt their practices to sell linked benefit products—what is working and why?

“Combo Product Concepts for the Mid-Market” focused on the underserved middle market. We’ve solved the LTC planning conundrum for many affluent Americans, but along the way, we seem to have forgotten the mass middle market. In this session, some of the greatest minds in LTC insurance product development and marketing turned their attention to mid-market hybrid and combo planning solutions. This all-star panel discussed what’s working now and provided a glimpse into what may be on the product development blackboard that will help those with the largest unmet LTC liquidity needs.

The last session in this track, “Combo Products—Open Kimono” was a reality check for much of the audience. The decision to get

into the combo business comes down from the corporate suite. This is when the vision evolves into work. Panelists described the challenges involved in taking an idea and turning it into a marketable and profitable venture for their company.

#### FINANCE, MANAGEMENT & OPERATIONS (FMO) TRACK SUMMARY

The Finance, Management & Operations (FMO) track sponsored five engaging sessions covering a broad range of topics. The first session, “LTC Risk Management, Auditing and Financial Controls,” was designed to appeal to LTC insurance company financial management employees. An actuarial auditor from Ernst & Young discussed the three lines of defense risk management framework, how external audit firms approach the process of identifying and quantifying financial risk exposures at their client companies, and then assist them to mitigate the risk. In addition, an internal company director of LTC reporting and analytics shared several real life examples of how analytical tools and internal company auditing and financial controls resources can be utilized to identify and reduce instances of claims leakage and improve operational efficiency and effectiveness.

The session challenged participants to think differently about the ways in which we approach language, graphics, and statistics in our efforts.

The other session designed to appeal to financial leadership personnel, “LTC CFO Round Table,” was brought back in 2016 by popular demand from the prior year. In this year’s session, the CFO of a large LTC reinsurer and administrator, and the LTC CFO and chief actuary of a large individual LTC writer shared their perspectives on a wide variety of business management topics with the 2016 FMO track chair, who is an actuary by trade and the LTC line of business head for a large individual LTC insurer.

In the management session called “LTC Policyholder Wellness and Other Claims Improvement Initiatives,” an internal company employee with a geriatric clinical nursing care background spoke. She is responsible for developing wellness programs and claims improvement programs for her company. She updated the audience on possible ways to improve the trajectory of claims relating to Alzheimer’s Disease, cardiovascular disease, and falls and injuries and discussed how care coordination services may assist insurers and their insureds to mitigate the overall cost of claims when they occur. Meanwhile, an actuary from a leading

consulting firm discussed how to monitor and measure the effectiveness of any claim improvement initiative so that the insurer can be confident that its investment in the initiative is well spent.

In the interactive and literally eye-opening, session called “Eye of the Beholder - Experience the View from Your Customer’s Perspective,” attendees donned various types of visual impairment glasses and then attempted to complete written claims paperwork to simulate the difficulties our potentially visually impaired insured population may experience in transacting business. In addition, attendees were asked to insert ear plugs and then attempt to converse with others to simulate the experience our potentially hearing impaired insureds may have when interacting by telephone. Through these exercises, the audience gained first hand appreciation of some of the impairments of our LTC insured population, and the insights gained can be used by operational leaders to improve the customer experience for policyholders and their families on a daily basis. This session also discussed claims and customer service employee recruitment, training and development and how to develop and implement a quality assurance program for your operations team with a particular focus on monitoring and measuring commitment to continuous improvement and improving the customer experience.

In the last session, “To Move or Not to Move,” a panel composed of two TPA executives and a large carrier executive discussed the increasing pressure each year to manage a LTCI block to maximize performance and efficiency. The discussion included solutions to resource constraints, performance challenges, and the complexity of LTCI administration. The session contained information regarding the hurdles, potential benefits, risks and risk mitigation of outsourcing the total process, partial process and evaluating the vendor/partner relationship. The panelists presented multiple points of view in a professional manner and provided a game plan for the decision process, capabilities of a TPA, the selection process, cost considerations, compliance issues, and overall partner flexibility.

#### LEGAL, COMPLIANCE & REGULATORY TRACK SUMMARY

The Legal, Compliance and Regulatory track presented a variety of sessions including “Anatomy of a Rate Increase.” In this session, Debbie Ellingboe, Robert Eaton, and Michael Rafalko provided an in-depth look at rate increase issues. The presentation included discussion of regulator-related issues, actuarial perspectives, and legal risk. Ellingboe kicked off the discussion by getting inside the head of a regulator. She reminded the audience of regulators’ key concerns, and the importance of addressing those in order to have meaningful dialogue with regulators. She also provided useful tactics for reaching creative agreements with regulators.

Robert Eaton then discussed, as he amusingly labeled it, “the unmentionables,” *i.e.*, the actuarial aspects of a rate increase. Eaton first provided a 101-style overview of rate increases from an actuarial perspective. He then described policyholder benefit options in place of full rate increases, the importance of the time value of money, and the need to maintain compliance through follow-up certifications with the states. The session concluded with a discussion on trends in rate increase regulation.

Mike Rafalko then discussed steps for reducing the risk of legal exposure throughout the rate increase process. Rafalko first provided some historical background, describing the early lawsuits, followed by a period of some success for the industry. He explained that the theories of liability have shifted, and no longer focus solely on the contract; rather, recent actions have taught that there must also be clearly documented and self-explanatory compliance with the law. In addition, Rafalko emphasized the importance frequent and professional communications with insureds and regulators. The session concluded by circling back to benefit downgrade options as an alternative to a flat rate increase.

The session titled “Between a Rock and a Hard Place: Compliance” focused on compliance conundrums in which the carrier has to either make the best of a number of options that each have downsides, or must make a decision where there is very little or no regulatory guidance. Long-term care insurance is particularly rife with these types of conundrums given the patchwork quilt of regulations that govern the product on both the state and federal levels. This panel brought together three speakers with three different roles in the industry—Jane Brue at LTCCG, Patrick Reeder and Genworth, and Nolan Tully at Drinker Biddle & Reath LLP—to offer their views on how best to navigate these tricky waters.

The presentation focused on a number of specific compliance problems, and for each one the speakers walked through, in a collaborative way, the thought process that they would go through when dealing with that specific issue. Some of the specific issues discussed included: (i) regulations concerning notifying insureds about the pending lapse of coverage; (ii) circumstances where states have issued requirements by either DOI bulletin or by statute, but there are no accompanying regulations; (iii) external review procedures; (iv) compliance with the licensure requirements of the HCSCPA in California; (v) compliance with Medicaid/Partnership laws; and (vi) responding to specific, targeted questions from state regulators where there are potentially conflicting sources of authority. The panel featured lively participation among the panelists and from the audience. At the end, while the questions that were discussed did not have “right answers,” the group was able to spend time working through the problems and examining the process for crafting the best responses to these difficult issues.

The “Interstate Compact: Leveraging the Filing Process for Products that Serve Chronic Illness & LTC Needs” session was presented at the 2016 ILTCI by Karen Schutter (Interstate Insurance Product Regulation Commission), Robert Eaton (Milliman), and Patrick Reeder (Genworth). The presentation was designed to provide the audience with an overview of the Interstate Compact and how the Compact could help long-term care insurance professionals when seeking approval of insurance forms.

The panel discussed how the Interstate Compact, which has been enacted by 39 states for LTCI products, can drastically reduce the work needed to receive approval for policy forms. The Compact can be utilized for non-LTCI products, such as accelerated death benefit riders, and traditional LTCI products. For LTCI products there are only three required submissions: 1) policy/riders/rates/outline of coverage, 2) self-certified forms, and 3) advertising forms. The panel also discussed what happens once policy forms are reviewed and approved.

Finally, Patrick Reeder laid out the benefits of the Interstate Compact for LTCI companies. The presentation highlighted that the Compact allows companies to submit fewer forms, receive quicker approvals, and limit the number of product variations.

In the session titled “Litigation Update,” Stephen Serfass, partner at Drinker Biddle, and Joshua Akbar, partner at Dentons, returned to present an update on LTC insurance litigation trends, discussing rate increase litigation, and claims and facility based litigation. The 2012 jury verdict in *Hull* foreshadowed an uptick in LTC insurance (LTCI) class actions. Since *Hull*, litigation in the LTCI segment has grown significantly and plaintiffs’ theories for recovery continue to grow in sophistication. And LTCI now has the attention of well-connected plaintiff’s attorneys that have explored and pushed forward innovative issues and theories for litigation.

Serfass and Akbar presented on several recent cases to identify emerging trends and key issues facing the LTCI community. As just one example, the speakers highlighted administrative fora as an emerging battleground for insurers on rate increase issues, noting that administrative challenges to rate increases are becoming more adversarial and facilitating that discussion with two case studies, *Driscoll* and *Hatfield*. They also highlighted recent developments in LTCI class action litigation, framed by two recently certified LTCI class actions, *Sanchez* and *Gardner*. Finally, the speakers discussed trends in individual litigation, including a case study on continuing care retirement communities and an update on the continued debate on the meaning of “continuing inpatient basis,” framed by a discussion of *Pistoresse* and *Gutowitz*.

Privacy is a hot topic and Angela Rodriguez-Hoteling, vice president of compliance & regulatory affairs at MedAmerica, and Steven Brogan, associate at Drinker Biddle, presented on taking



a proactive approach to privacy compliance in preparation for the long-anticipated OCR HIPAA audits. The presenters warned that audits were coming and, just days after their presentation, OCR announced that it has officially launched the long-anticipated 2016 Phase 2 HIPAA Audit Program. During this focused privacy session, Brogan and Rodriguez-Hoteling discussed what covered entities and business associates should expect from OCR's Phase 2 program, including data gathering exercises, targeted "desk audits" (*i.e.*, reviews of organizations' privacy and security compliance policies and procedures), and more comprehensive on-site audits.

Rodriguez-Hoteling offered an in-house perspective and discussed how organizations can build a culture of compliance. She discussed the five pillars of HIPAA privacy compliance, including (1) robust information and data use privacy and security policies; (2) an understanding of your organization's data infrastructure; (3) tools for risk identification and mitigation; (4) clear communication and expectations for vendors/business associates; and (5) training and education. Her experience and insights offered audience members practical tips and a structure to achieve the culture of compliance necessary to build an effective compliance program (and prepare for the forthcoming OCR audits).

The "Market Conduct Exams" presentation addressed all aspects of both targeted and general examinations in the LTC space, including preparing for the examinations, exam follow-up, and potential fines and enforcement issues that may arise. The presenters recommend that companies properly assess the scope and timeframe of any exam notification letter, immediately working with different areas in the company to assess what information is requested and what expertise is needed. This includes open lines of communication, pre-exam meetings, and coordination on document production and any written responses for consistency and completeness. With regards to document production, companies should consider a platform or portal to house the documents to streamline the collection and ensure diligent records.

For post-exam issues, companies should thoughtfully respond to written inquiries, though remain cautious when acknowledging errors. Companies should also engage internal and external counsel to evaluate any litigation risk and properly understand the regulatory requirements. If there are any disputes, fines, or enforcement actions, companies should be willing to escalate issues internally but also offer creative (but realistic) compromises to resolve issues. In closing, the presenters noted current trends in the industry, including an increase of contract examiners and multi-state exams, with focus on issues such as underwriting guidelines, denied claims, agent licensure, and advertising.

"Navigating Regulatory Issues" was a session presented by Stephanie Duchene of Dentons US LLP, Frederic Garsson of Saul Ewing LLP and Stacy Koron of Milliman.

The presentation had a nice flow to it, showing the path of a product during the regulatory life cycle. Starting with the fledgling product and the issues associated with it (development, marketing, sales) and working towards issues with rate increases, claims, and possibly litigation, the session made sure to cover each stage of the cycle. The first stages of product development (including innovation and fresh marketing ideas) are often times stifled by regulatory requirements, including form filing and approval, rating and underwriting, and review of the suitability of marketing and sales practices from a regulator standpoint. This presentation demonstrated some valuable ideas on how to overcome what can be seen as stifling regulatory practice and focus on where innovation and compliance mix—through combination products (featuring accelerated death benefit riders) and worksite sales.

The presentation also spent some time addressing rebating practices, both generally and from a state-specific view (for Florida and California). There was also an in-depth discussion of marketing and sales practices as they relate to payments to non-licensees (including positive and negative commission states), LTC compensation limitations and LTC Rate Increase

limitations. As is a big concern in the industry, the speakers delved into rate increase limitations from a regulatory standpoint, discussing those states that have sought to impose rate increase caps (and the regulations for the same).

Wrapping it all up, the speakers presented on how best to handle scrutiny from regulators and provided a list of some of the issues to pay closer attention to. Like many legal advisors would recommend, it is always better to mitigate issues with better communications, and to address the increase in recent complaint activity with a quick and thorough approach. The presentation also set forth the risks associated with regulatory scrutiny, which is a key component of understanding how decisions at a lower level can affect the companies as a whole (such as imposing penalties, bad press, complaints, and interplay with other rate filings). Lastly, the presentation gave a good overview of the Filed Rate doctrine and how it can assist companies in avoiding liability where filed rates (approved rates) are upheld.

#### MARKETING, SALES & DISTRIBUTION TRACK SUMMARY

The 2016 Marketing, Sales, and Distribution track's mission was to explore the many opportunities in front of the LTCI industry, with an emphasis on tactical methods that can be leveraged to tap into those opportunities. "Post-Sale Marketing" took a look at the state of relationship management after the sale. Specifically, what marketing and sales opportunities can be uncovered by leveraging post-sale communications as an important customer touch point. The session examined case studies of successful post-sale initiatives that led to referrals, cross-selling, and brand loyalty.

"Selling LTCI Tomorrow" explored how shifts in technology and supply chain inefficiencies would transform the way in which LTCI was distributed, focusing on worksite sales as the most significant opportunity. Panelists shared examples of how leveraging technology combined with concise sales guidance can help achieve scalability in that market, as well as ways in which the industry might apply those principles to other disciplines, such as individual sales.

There has been a sea change in marketing across a number of products and services over the past decade—the shift from outbound to inbound marketing. In "The Advent of Inbound Permission-Based Marketing," the panel focused on how increasing ineffectiveness of cold outreach has necessitated a new paradigm in sales and marketing based on the distribution of thought leadership and the cultivation of inbound leads (such as a customer downloading a resource from a vendor's website). Examples of successful implementation were given, focusing on the instant feedback that marketers can gain from tracking results.

Public awareness of LTC planning and LTCI is a perennial topic of interest at the conference. "Public Awareness and LTCI" examined both government- and industry-backed efforts, discussing the history of such campaigns and why they were or were not successful. Inconsistency in funding and support was highlighted as the biggest headwind to implementing a successful campaign. The panel then surveyed successful life insurance campaigns as a benchmark for the LTCI industry to strive towards.

Additionally, the track curated the closing general session, "It's Not Me, It's You: A Consumer View of LTCI," which took a look at the LTCI sales conversation from the perspective of behavioral economics and social psychology. Jeremy Pincus and Luisa Uriarte examined the fundamental disconnect between our sales and marketing rhetoric vis-à-vis consumer preferences. The session challenged participants to think differently about the ways in which we approach language, graphics, and statistics in our efforts, by taking insights in consumer behavior into consideration.

#### TECHNOLOGY TRACK SUMMARY

The Technology track presented and discussed the opportunities and challenges for our industry regarding a migration towards business process technologies and patterns currently being leveraged in other industries. We dove into the details regarding a sound eSignature approach and the importance of process with technology being a secondary factor. We discussed the need to support the diverse mobile device environment and presented the values provided with different approaches. And we presented and discussed how big data analytics are being leveraged today in other industries and drew parallels to our own, and painted a picture as to how disruptive this could be.

Planning is already underway for the 2017 ILTCI Conference to be held at the Hyatt Regency Jacksonville, Florida from March 26–29 and we hope you are marking your calendars to attend. Copies of the sessions mentioned in this article can be found at <http://iltconf.org/>.

*The introduction and closing sections for this article are provided by Conference Chair Denise Liston, vice president with LifePlans, Inc, and Conference Co-Chair Mike Rafalko, with Drinker Biddle & Reath. Track chairs provided session summaries on their respective tracks: Peter Sutton and Robert Eaton for actuarial; John O'Leary and Eileen Tell for alternative solutions; Jen Vey, Mark Beagle and Michael Gilbert for claims & underwriting; Linda Chow and Barry Fisher for combination products; Nolan Tully and Mike Gugig for legal, compliance & regulatory; Loretta Jacobs and Sharon Reed for finance, management & operations; Alex Ritter and Tom Riekse for marketing, sales & distribution; and Ken Liebow and Jim Ferrell for technology. ■*