

LTC Underwriting Smarter Faster Easier

2009 National
Producers LTCi Summit

Panel

- Denise Liston, VP LifePlans, Waltham, MA
- Cheryl Bush, VP Operations, MedAmerica, Rochester, NY
- Steve Ramczyk, LTCP, Executive Underwriter, John Hancock, Boston, MA
- Joanne Masters, LTC Risk Manager, MetLife, Westport CT

Rules of the Road

- Discussions of General Underwriting Practices Welcomed
- Avoid Company Specific Discussions
- Avoid Client Specific Discussions

Application Process

- Turn Around Time
- Teleapplications
- Electronic Applications
- Web Tracking of Applications
- Improved Access to Underwriters

Underwriting Tools

- New tools
 - Prescription Histories
 - Medical Information Bureau (MIB)
 - Motor Vehicle Reports (MVR)
 - Credit Reports
- Phone / In Home Interviews
- Industry Data for Cognitive Exams

Complete and Accurate Disclosure

- Impact to
 - Agent
 - Policyholder
 - Insurer

Questions ??? ??

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