#### LTC Underwriting Smarter Faster Easier

#### 2009 National Producers LTCi Summit

November 15, 2009

### 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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