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LTC
INTERNATIONAL
FORUM

Long Term Care International Forum
Annual Conference

October 18-20
2026

2026 LONG TERM CARE INTERNATIONAL FORUM

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LTCIF 2026 CONFERENCE AGENDA

SUNDAY, OCTOBER 18, 2026

- 5:00 PM – 7:00 PM LTCIF Registration – Madison Lobby
- 5:00 PM – 6:30 PM Mentorship Program Event – *by Invitation only* – Sapelo
- 6:00 PM – 7:30 PM LTCIF Welcome Reception – Harborview

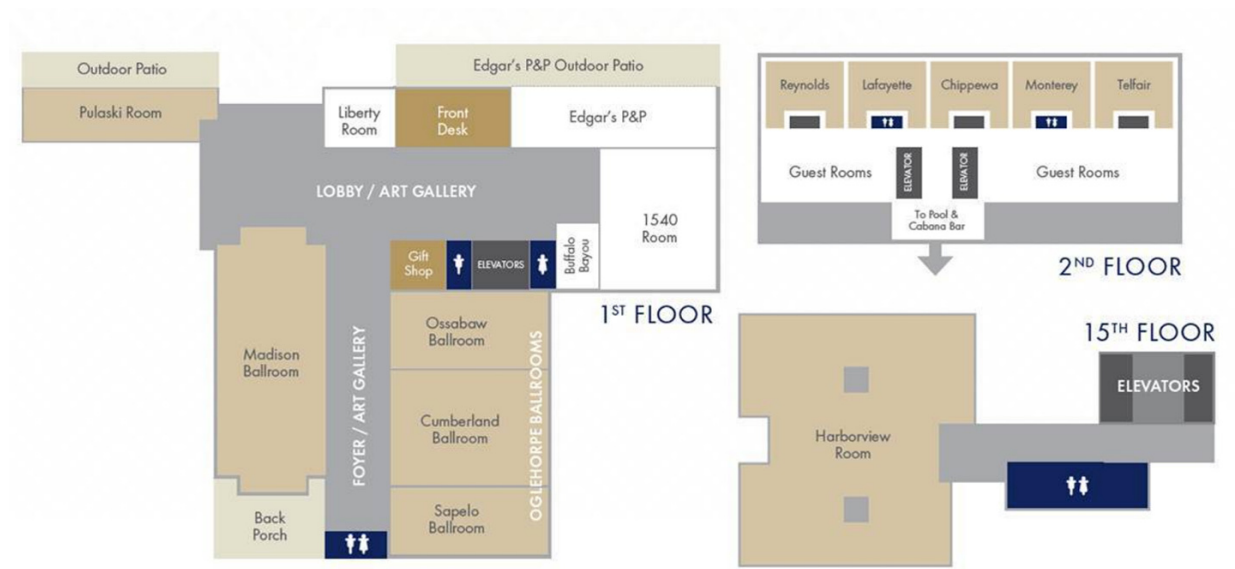
MONDAY, OCTOBER 19, 2026

- 7:30 AM – 8:30 AM LTCIF Registration – Madison Lobby
- 7:30 AM – 8:30 AM Breakfast – Pulaski
- 8:30 AM – 8:45 AM President's Welcome – Madison Ballroom
- 8:45 AM – 10:00 AM Session #1: Keynote Speaker: Kim McRae – Madison Ballroom
- 10:00 AM – 11:00 AM Session #2: Wellness Beyond Benefits - Madison Ballroom
- 11:00 AM – 11:15 AM AM Break – Madison Foyer
- 11:15 AM – 12:30 PM Session #3: Deposition Bootcamp 2.0 - Madison Ballroom
- 12:30 PM – 1:45 PM Lunch – Pulaski
- 1:45 PM – 2:45 PM Session #4: Provider Fraud: Risks, Trends, and Enforcement Insights - Madison Ballroom
- 2:45 PM – 3:00 PM PM Break – Madison Foyer
- 3:00 PM – 4:00 PM Session #5 MD Specialist Panel The Gray Zone:
When Medical Records Don't Tell the Full Story - Madison Ballroom
- 4:00 PM – 5:00 PM Session #6: Innovating the LTC Claims Journey: Faster Decisions, Smarter Processes,
Better Client Experiences - Madison Ballroom
- 6:30 PM – 7:30 PM LTCIF Reception – Pulaski
- 7:30 PM – 9:30 PM LTCIF Dinner – Harborview

TUESDAY, OCTOBER 20, 2026

- 8:00 AM – 9:00 AM Breakfast – Pulaski
- 9:00 AM – 10:15 AM Session #7: Mitigating Fraud Risk from AI Tools:
How to Keep your Business Safe and Informed – Madison Ballroom
- 10:15 AM – 10:30 AM AM Break – Madison Foyer
- 10:30 AM – 11:30 AM Session #8: Underwriting Revisited: Rethinking Risk in an Evolving World – Madison Ballroom
- 11:30 AM – 12:45 PM Lunch – Pulaski
- 12:45 PM – 1:45 PM Session #9: Provider Fraud: Risks, Trends, and Enforcement Insights - Madison Ballroom
- 1:45 PM – 2:00 PM Closing of 2026 Conference and Raffle – Madison Ballroom

HOTEL MAP



2026 LTCIF PROGRAM SESSION DESCRIPTIONS

Session #1: Keynote Speaker

We are thrilled to announce that Kim McRae will be the Keynote Speaker for the Long-Term Care Insurance Forum (LTCIF) on October 19, 2026, at The DeSoto Hotel in historic Savannah, Georgia.

Kim McRae is a nationally recognized advocate, educator, and thought leader in aging and long-term care. As co-founder of the Culture Change Network of Georgia, she has helped advance person-centered care practices that empower older adults, support family caregivers, and improve quality across the aging services continuum. Drawing on more than 20 years of experience—and her own journey as a family caregiver—Kim is a passionate voice for improving dementia care, caregiver support, and the long-term care experience.

In her keynote presentation, Kim will explore how insurers can play a critical role in helping insureds and their families identify, evaluate, and select quality caregivers and care providers. As the long-term care landscape continues to evolve, Kim will challenge attendees to think beyond traditional claims administration and consider how the industry can help families achieve better care experiences and outcomes through education, advocacy, and proactive support.

Join us on October 19, 2026, at The DeSoto in Savannah, Georgia, as Kim McRae opens LTCIF with an inspiring and practical discussion on empowering families, promoting quality care, and redefining the insurer's role in supporting those who rely on long-term care services. We look forward to welcoming you to Savannah for what promises to be an impactful and memorable start to LTCIF 2026.

Speakers:

- Kim McRae -
Co-founder of the Culture Change Network of Georgia

2026 LTCIF PROGRAM SESSION DESCRIPTIONS CONT.

Session #2:

Wellness Beyond Benefits: Enhancing the LTC Claims Experience

As long-term care claims grow more complex, carriers can support policyholders and families in ways that go beyond benefit payments. This session explores how wellness-informed claims practices — such as proactive communication, caregiver support, benefit education, and non-clinical resource coordination. We will also discuss claims and administrative teams can appropriately identify early signs of instability, provide clear benefit education, encourage helpful next steps, and connect families to non-clinical support resources without crossing into treatment recommendations or clinical decision-making.

Moderator:

- Brittany McKee – RGA

Speakers:

- Jennifer Luebke – Thrivent
 - Sarah Dvorak - Homethrive
-

Session #3:

Deposition Bootcamp 2.0

Deposition Bootcamp 2.0 offers a practical, behind-the-scenes look at how underwriting, claims, and SIU files may be examined in deposition. Join us for an engaging role-playing session designed for insurance professionals who may manage, review, or testify about claim files and investigations. Through scripted mini depositions of key insurance witnesses, this interactive session will highlight how everyday decisions, documentation practices, investigative activity, and communications can become pivotal issues in litigation. Our panel of highly experienced, industry-recognized attorneys and insurance professionals will explore deposition preparation, plaintiff and defense strategies, and real-world considerations — with actionable takeaways to help attendees better understand what matters before a file ever reaches the deposition room.

Speakers:

- Jane Menin Bagley, Esquire – Fuzion
- Stephen Buccola – Fuzion
- Melissa Cowan – Burke, Williams, & Sorensen, LLP
- Norman Seeman – LifeCare Assurance
- Meg Sarkesian – CNA
- Tammy Manente - Prudential

2026 LTCIF PROGRAM SESSION DESCRIPTIONS CONT.

Session #4:
Medical Specialist Panel –
*Provider Fraud - Risks, Trends,
and Enforcement Insights*

This presentation will focus on how and when a state Medicaid Fraud Control Unit may become involved in fraud investigations and prosecutions in the long-term care industry. The topics covered will include a description of common fraud schemes, a high-level overview of the various enforcement mechanisms available, and key factors to consider in assessing intent and culpability for both individual and entity actors.

Speakers:

- Jim Mooney – Deputy Attorney General of the Medicaid Fraud Division, Georgia Attorney General's Office

Session #5:
*The Gray Zone: When Medical
Records Don't Tell the Full Story*

Medical records are often viewed as the foundation for underwriting and claims decisions, but what happens when the documentation is incomplete, inconsistent, or fails to capture the full picture? Join our panel of experienced medical directors as they explore the challenges of evaluating cases where the facts are not always clear and the answers are rarely black and white.

Whether you work in underwriting, claims, care management, or risk assessment, this session will provide practical insights into identifying red flags, asking the right questions, and navigating uncertainty when medical records don't tell the whole story.

Moderator:

- Joline Ballard, RGA

Speakers:

- Jack Nuschke, MD
- Brent Varnadoe, MD - illumifin

2026 LTCIF PROGRAM SESSION DESCRIPTIONS CONT.

Session #6:

Innovating the LTC Claims Journey: Faster Decisions, Smarter Processes, Better Client Experiences

This panel will explore how long-term care claims organizations are using innovation to modernize the claims experience and reduce the time it takes to move from intake to decision. Panelists will discuss how companies are rethinking legacy workflows, simplifying documentation requirements, improving upfront claim readiness, and applying digital tools, automation, data analytics, and smarter triage to reduce delays. The conversation will also highlight how claims teams are balancing speed with accuracy, compliance, empathy, and the human touch that remains critical in long-term care. Attendees will leave with practical insights into what companies are doing today—and what they are exploring next—to create faster, clearer, and more client-centered claims outcomes.

Speakers:

- Anna Anderson – Continental General
- Joan Stear – Wilton Re
- Doug Van Well - illumifin

Session #7:

Mitigating Fraud Risk from AI Tools: How to Keep Your Business Safe and Informed

This topic covers common schemes fraudsters are adopting with AI help and the impact it is having on our customer base. We will discuss the methodologies, mitigation techniques, and unique solutions carriers are using to stay on top of the evolving fraud scheme landscape.

Session Takeaways

Be able to recognize examples of different types of AI fraud, understand how fraudsters are learning and changing tactics with AI tools, and explore solutions to help combat the fraudsters

Speakers:

- Alyssa Lien – The Standard
- Kevin Glasgow - Diligence
- Jan Syrinek – Resistant AI

2026 LTCIF PROGRAM SESSION DESCRIPTIONS CONT.

Session #8:

Underwriting Revisited: Rethinking Risk in an Evolving World

The science of medicine and our understanding of risk are constantly evolving. Conditions that were once considered highly impairing may have improved treatment outcomes today, while new diagnostic tools and emerging data continue to reshape how we evaluate applicants for long-term care insurance.

Join this panel of underwriting leaders as they explore the ongoing process of revisiting underwriting guidelines and adapting to a changing healthcare landscape. Discussion topics will include the drivers behind guideline revisions, such as advances in medical treatment, improved disease management, emerging diagnostic technologies, evolving morbidity experience, and shifts in population health trends.

Panelists will also examine specific medical conditions that have seen changes in underwriting approaches due to breakthroughs in treatment, earlier detection, and a better understanding of long-term prognosis. Through real-world examples and industry perspectives, attendees will gain insight into how carriers balance risk management while ensuring underwriting practices remain aligned with current medical knowledge.

Whether you are an underwriter, medical director, actuary, or insurance professional, this session will provide valuable perspectives on how and why underwriting must continually evolve to meet the challenges and opportunities of today's healthcare environment.

Speakers:

- Norman Seeman, LifeCare Assurance
- Chris Klement, Nationwide

Session #9:

Repeat Vulnerabilities in LTC Administration

Think like a lawyer – every step of the way: Each claim tells a story, but how you tell it (sometimes years later) is more important than you think. This session will teach you to build your claim file like a lawyer would, step by step. Using real-world litigation and deposition examples from recent cases, attendees will work together to formulate next best steps, best practices, and take home a checklist that will allow claims professionals to create better claims files and reduce litigation risk by doing so.

Speakers:

- Allison Goldis - Cozen
- Sandra Jones – Faegre Drinker

SPEAKER/MODERATOR BIOGRAPHIES



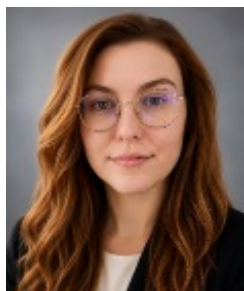
Kim McRae, Co-founder of the Culture Change Network of Georgia

Kim McRae is a nationally recognized advocate, educator, and thought leader in aging and long-term care. As co-founder of the Culture Change Network of Georgia, she has helped advance person-centered care practices that empower older adults, support family caregivers, and improve quality across the aging services continuum. Drawing on more than 20 years of experience—and her own journey as a family caregiver—Kim is a passionate voice for improving dementia care, caregiver support, and the long-term care experience.



Jennifer Luebke, Thrivent

Jennifer Luebke is the Manager of Long-Term Care claims at Thrivent, bringing over 22 years of experience in insurance operations across life, health, and long-term care claims, new business, and call center management. She is passionate about mentoring claims professionals and driving innovation through servant leadership, trust, and continuous improvement.



Brittany McKee, RGA

Brittany McKee is a Technical Claims Consultant with Reinsurance Group of America (RGA), specializing in Long-Term Care (LTC) claims operations, quality assurance, and client audits. For the past eight years, she has dedicated her career to the LTC industry, partnering with insurance carriers to evaluate claims practices, identify opportunities for operational improvement, and promote consistency in claim decision-making. With her experience in claims management, audit program development, and process improvement, Brittany is passionate about helping organizations enhance quality, strengthen customer outcomes, and navigate the evolving LTC landscape.

SPEAKER/MODERATOR BIOGRAPHIES^{CONT.}



Sarah Dvorak, Homethrive

Sarah Dvorak is a Senior Client Success Manager at Homethrive, where she partners with employers and long-term care organizations to strengthen caregiver support and help individuals and families navigate the complexities of aging and long-term care. She works closely with long-term care carriers to connect caregiving support to broader member needs, helping organizations enhance the value of their wellness benefits while supporting better outcomes for caregivers and those they care for. Sarah is passionate about building strategic partnerships that make caregiving and long-term care more accessible, proactive, and human-centered.



Jane Menin Bagley, Esquire, Fuzion

Jane Menin Bagley serves as General Counsel and Chief Fraud Officer at Fuzion. She is a long-term care insurance industry leader and brings a wide breadth of experience to Fuzion's executive team, leading Fuzion's Legal and SIU departments. With thirty years of LTCi industry experience, Jane is a collaborative leader, uniquely skilled in LTCi block management and integrating insurance operations' teams. Before joining Fuzion, she served as General Counsel and senior executive of several long-term care insurance companies, overseeing Legal, Compliance, SIU, and HR areas. Jane received her JD, with honors, from Temple University School of Law where she also served on the Law Review. She received her BA from Dickinson College where she graduated with degrees in French and Education. Jane is active with industry trade groups, including the LTCIF, ILTCI and ICA. Jane also serves on the Advisory Council of the Montgomery County, PA office of Senior Services.



Stephen J. Buccola, Fuzion

Stephen Buccola serves as Associate General Counsel for Fuzion. With over a decade of experience, Stephen specializes in bridging the legal and operational arenas to overcome challenges. At Fuzion, he advises on a wide range of matters including regulatory/compliance, contracts, and corporate governance. Stephen's prior practice has focused in the areas of insurance and healthcare with an emphasis on operational implementation. Stephen received his J.D., with honors, from Mississippi Christian University School of Law and served as an editor on its Law Review. He received his B.S. in Business Administration from Louisiana State University and was a member of the LSU Tiger Marching Band.

SPEAKER/MODERATOR BIOGRAPHIES^{CONT.}



Melissa M. Cowan, Burke, Williams, & Sorensen, LLP

Melissa M. Cowan is an equity partner and co-chair of the Insurance Practice Group of Burke, Williams & Sorensen, LLP, in Los Angeles, California. She is a highly skilled litigator with 32 years of experience representing and advising insurers, third-party administrators, and employers in first-party insurance, fraud, bad faith, ERISA, and complex litigation matters. She specializes in both individual and group long-term care, disability, accident, life, health, and critical care. Melissa has combined her passion for investigating fraud with her litigation expertise, achieving two jury verdicts for punitive damages against fraudulent insureds and earning her CFE. When not tirelessly representing clients, she enjoys traveling the world with her family and cheering on her UCLA Bruins.



Norman Seeman FLMI, LTCP, LifeCare Assurance Company

Norman Seeman is Senior Vice President of Insurance Services with more than 25 years of experience in long-term care insurance. His background spans underwriting, claims, new business, policyholder services, and insurance operations. He currently oversees underwriting, new business, marketing services, and policy owner services, with a focus on risk management, operational efficiency, and the customer experience.



Meg Sarkesian, CNA

Meg Sarkisian is the Director of Fraud, Waste, and Abuse at CNA Insurance, leading fraud prevention, investigative operations, and analytics-driven initiatives within the Long-Term Care business. A recognized leader in fraud detection and claims integrity, she also leads the industry-wide FWA Consortium, fostering collaboration among carriers to combat emerging fraud trends and drive innovation. Meg is passionate about developing people, advancing the use of technology in investigations, and building partnerships that strengthen outcomes for customers and organizations alike. Meg has more than 20 years of experience in insurance claims, fraud prevention, and investigative leadership, and is widely recognized for her expertise in Long-Term Care Fraud, Waste, and Abuse initiatives across the industry. She holds a master's degree in criminal justice and business management.

SPEAKER/MODERATOR BIOGRAPHIES^{CONT.}



Tammy Manente, Prudential

Tammy Manente is the Manager of Process Management for Legacy Business Solutions LTC and is a business operations leader with over 36 years of insurance industry experience and a clinical nursing background. Her expertise spans Group Insurance, Risk Management, Appeals, Quality Audits, Vendor Management, and Special Investigations. Since joining Prudential in 2018 and transitioning from Disability to Long-Term Care in 2024, she has focused on driving operational excellence, process improvement, and customer-focused solutions. Outside of work, Tammy enjoys traveling, live music, and spending time with her family and pets.



Jim Mooney, Deputy Attorney General of the Medicaid Fraud Division, Georgia Attorney General's Office

Jim Mooney has served as Deputy Attorney General of the Medicaid Fraud Division since June 2023. In this capacity, Jim oversees the Division's criminal and civil enforcement efforts related to fraud committed upon the Georgia Medicaid program. The Division also investigates and prosecutes incidents of abuse, neglect, and exploitation committed against some of Georgia's most vulnerable citizens. He joined the Office of the Attorney General in 2013. Since that time, Jim has prosecuted criminal healthcare fraud matters at both the state and federal level, including multiple jury trials. He has served as a Special Assistant U.S. Attorney in all three of Georgia's federal districts. Jim also has extensive experience investigating and litigating civil matters brought under the Georgia False Medicaid Claims Act. Immediately prior to his appointment as Deputy, he served as the Assistant Director of the Medicaid Fraud Division. Jim earned his bachelor's degree in economics from the University of Notre Dame in 2005 and a law degree from the University of Georgia School of Law in 2009.



Joline Ballard, RGA

Joline has been with RGA since 2009 and brings 29 years of LTC underwriting expertise. Her background includes work with both reinsurance organizations and third-party administrators. She focuses on client underwriting quality assurance reviews, benchmarking, and due diligence projects. She also collaborates with new clients to review underwriting practices and establish underwriting criteria.

SPEAKER/MODERATOR BIOGRAPHIES^{CONT.}



Jack Nuschke, MD, Medical Associates of the Lehigh Valley

Dr. Jack Nuschke is a board-certified internist with nearly 40 years of clinical and leadership experience. A graduate of the Lehigh University/Hahnemann six-year MD program, he completed his Internal Medicine residency and served as Chief Medical Resident at Lehigh Valley Hospital. Since 1987, he has practiced with Lehigh Valley Internists and has held numerous leadership positions, including Associate Chief of General Internal Medicine, President of Medical Associates of the Lehigh Valley, and Chief of Quality for the Lehigh Valley Physician Hospital Organization. He currently serves as Medical Director of Medical Associates of the Lehigh Valley and consults with long-term care insurance organizations nationwide. Outside of his professional endeavors, Dr. Nuschke has been married to his wife, Karen, for 43 years. Together they have three grown children and six grandchildren. In his free time, he enjoys exercise, cycling, golf, skiing, travel, music, winemaking, and, most importantly, sharing a good laugh with family and friends.



Brent Varnadoe, MD, illumifin

Dr. Brent Varnadoe is the Chief Medical Officer at illumifin, with responsibility for enterprise-level medical and clinical risk oversight. Board certified in Internal Medicine, he is completing his Board Certification in Insurance Medicine and holds an MBA in Entrepreneurship & Innovation. He previously served as Assistant Professor of Clinical Internal Medicine at The University of South Carolina School of Medicine and as a Medical Director for Humana in their Medicare Advantage space. His areas of focus include complex claims adjudication, underwriting, insurance fraud, education, and innovation in the insurance industry.



Anna Anderson, Continental General

Anna Anderson is a long-term care (LTC) insurance professional with more than 20 years of experience building and leading audit functions across eligibility, claims, and life insurance operations. As Director of the Audit Team at Continental General, she oversees a high-performing team responsible for ensuring auditors adhere to Standard Operating Procedures (SOPs), regulatory requirements, and policy language across a complex portfolio of LTC products. Under her leadership, the audit team has become a model for cross-functional collaboration, partnering closely with Eligibility, Exam, and Compliance to implement SOPs and drive continuous improvement in audit quality. Anna brings deep expertise in claims processing and benefit eligibility decisions, including care plan development, and is known for combining technical rigor with strong team leadership. Prior to Continental General, Anna held senior roles at illumifin, where she developed new procedures and led the training and testing efforts that ensured teams adopted them successfully. Anna is passionate about advancing audit quality and operational excellence across the LTC industry, and regularly shares her insights on emerging regulatory trends and best practices with peers in the field.

SPEAKER/MODERATOR BIOGRAPHIES^{CONT.}



Joan Stear, Wilton Re

Joan Stear is an experienced claims leader with more than 30 years of expertise in long-term care insurance. Throughout her career, she has held various positions including AVP of Care Management and Vice President of Claims and Care Management at Penn Treaty Network Insurance Company as well as Director of LTC Operations at CNA. Her breadth of experience spans the development of start-up LTC claim operations through companies entering rehabilitation. Joan specializes in optimizing claims operations by identifying opportunities to improve efficiency, advance automation, reduce risk, and enhance the customer experience. Joan has a proven track record for implementing risk mitigation strategies that strengthen operational performance and support sustainable claim outcomes. In her current role as Claims Leader at Wilton Re, Joan is responsible for the oversight of all claim operations administered by a third-party administrator (TPA) and supports claim due diligence efforts for potential re-insurance transactions.



Doug Van Well, illumifin

Doug Van Well is Vice President of Claims & Care Management at illumifin, bringing more than 18 years of leadership experience and nearly two decades in the long-term care industry. Since joining illumifin in 2008, he has led initiatives that improve operational performance, modernize claims processes, and enhance customer and provider experiences. Doug oversees claim examination, provider eligibility, CareExchange and EVV operations, and system enhancement initiatives. He is a champion of digital transformation, driving technology solutions that improve efficiency, compliance, and service delivery while supporting better outcomes for policyholders, providers, clients, and business partners.



Alyssa Lien, The Standard

Alyssa Lien is the AI Validation Lead for Standard Insurance's AI Governance and Strategy Program. Alyssa has been at The Standard for 10 years, working in both the Fraud and AI spaces. She currently co-chairs the ICA's Fraud and Risk Management Committee and enjoys speaking at industry conferences on Fraud, Governance, and AI Application for insurance and financial service products. With an unwavering curiosity, Alyssa enjoys developing new AI solutions to help combat fraud and implement governance while maintaining a safe and ethical approach in this rapidly changing landscape.

SPEAKER/MODERATOR BIOGRAPHIES^{CONT.}



Kevin Glasgow, Diligence

Kevin Glasgow is an insurance industry veteran with over 40 years leading claim teams with both retail insurers and reinsurers in the United States and Canada. As such, he has worked extensively collaborating with claim teams, underwriters and others to mitigate fraud risks as well as defending companies against fraudulent activities. He has worked as an expert witness in insurance matters, and he is currently working with Diligence International Group which specializes in fraud mitigation and identification. He is also on the Advisory Board with Friendly, an AI company serving the insurance industry, and a contributing editor to the publication On the Risk. He holds a bachelor's and master's degree in business administration and is the past president of the International Claim Association and the Eastern Claims Conference, and his designations include the ARA, FLMI, FLHC, CFE and CLU®.



Jan Syrinek, Resistant AI

Jan Syrinek leads the product division at Resistant AI, document fraud detection software. Jan's 15+ years' experience in developing and deploying solutions in complex environments includes notable stops in the healthcare and automotive industries. He takes a no-nonsense approach to tackling the challenges of AI in financial services, utilizing his sharp wit to make him one of the foremost experts in fraud-resilient document automation today. He's passionate about helping risk, fraud, and compliance teams around the world safely automate their onboarding KYC and underwriting processes without exposing themselves to criminals.



Chris Klement, Nationwide

Chris Klement brings 30 years of experience in long-term care underwriting. He began his career as an underwriter in the 1990s at Unum and has spent the past six years in leadership. Chris previously worked with Mutual of Omaha and now serves with Nationwide. A fun fact about Chris: he grew up in Europe as an Air Force brat during the 1970s and 1980s. Today, he lives in Westbrook, Maine, with his wife, Mary, and their two dogs, Floki and Jackson.

SPEAKER/MODERATOR BIOGRAPHIES^{CONT.}



Allison Goldis, Cozen O'Connor

Allison Goldis is Counsel in the Global Insurance Department at Cozen O'Connor. Allison focuses her practice on insurance defense and coverage litigation, including long-term care, life, disability, general liability, and property and casualty insurance. She advises insurers, third-party administrators, and other entities connected to the long-term care insurance community, including in the areas of fraud prevention and bad faith claims. Allison also has experience counseling insurers in regulatory and other complex litigation matters. Allison earned her bachelor's degree from Pennsylvania State University and her law degree from Temple University, James E. Beasley School of Law. Prior to joining Cozen O'Connor, Allison practiced at an Am Law 200 Northeast regional defense firm in its Insurance Coverage/Bad Faith Litigation Practice Group handling coverage disputes and first-party property and automobile litigation.



Sandra Jones, Dentons

Sandy Jones is a partner at Dentons and has been assisting long-term care insurers and industry allies with their legal and business needs for nearly two decades. A true in-the-weeds litigator, Sandy has defended dozens of long-term care insurance disputes in jurisdictions throughout the United States on an individual and class-action basis. Sandy also regularly advises clients on claims processes, developing stronger claims business models, pre-litigation issues, and other business needs and decisions. The team at Dentons has soup-to-nuts capacities, assisting long-term care insurers with new business and product development, wellness programs, regulatory rate increases and commutations, solvency issues, broker/producer issues, anti-fraud, and business mergers and block acquisitions. Sandy also leads the firm's Structured Settlement and Annuity Team and is a litigator in the disability and life insurance space as well.

LONG TERM CARE INTERNATIONAL FORUM

POLICY STATEMENT AND ANTI-TRUST COMPLIANCE

The Long-Term Care International Forum is open to any and all companies or persons interested in the advancement of administration, claims and underwriting knowledge of long-term care insurance. Under no circumstances shall any meeting, formal or informal, of any conference participants or attendees be used as a forum for representatives of competing companies to reach any understanding whatsoever about the pricing of specific products, whether particular products should be marketed to the public, or terms on which products are marketed. By your membership or attendance, you agree to follow both the letter and spirit of anti-trust laws, which prohibit any activities that might lessen or tend to lessen desirable competition among insurance companies.

LONG TERM CARE INTERNATIONAL FORUM

2025 FINANCIAL STATEMENT

Cash Flow: January 1, 2025 – December 31, 2025	
Checking Account Balance 1/1/2025	\$25,429.83
Savings Account Balance 1/1/2025	\$31,689.85
Total Bank Balance 1/1/2025	\$57,119.68
Checking Account Credits	\$81,763.94
Savings Account Credits	\$3.17
Checking Account Debits	\$(71,286.19)
Savings Account Debits	\$(0.00)
Operating Income	\$10,480.92
Checking Account Balance 12/31/2025	\$35,907.58
Savings Account Balance 12/31/2025	\$31,693.02
Total Bank Balance 12/31/2025	\$67,600.60

THANK YOU FOR ATTENDING THE 2026 LTCIF ANNUAL CONFERENCE!

