Long Term Care International Forum
Annual Conference

October 21-23
2025

2025 LONG TERM CARE INTERNATIONAL FORUM

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LTCIF 2025 CONFERENCE AGENDA

TUESDAY, OCTOBER 21, 2025

5:00 PM – 7:00 PM ..... **LTCIF Registration** – Kiva Breezeway
5:00 PM – 6:30 PM ..... *__Mentorship Program Event__ – by Invitation only* – *Kiva 1*
6:00 PM – 7:30 PM ..... **LTCIF Welcome Reception** – Sierra Loggia

WEDNESDAY, OCTOBER 22, 2025

7:30 AM – 8:30 AM ..... **LTCIF Registration** – Kiva Breezeway
7:30 AM – 8:30 AM ..... **Breakfast** – *Kiva Patio*
8:30 AM – 8:45 AM ..... **President's Welcome** – *Kiva Ballroom*
8:45 AM – 9:45 AM ..... **Session #1:**
Keynote Speaker - The New Face of Dementia: Redefining Life After Diagnosis
– Kiva Ballroom
9:45 AM – 10:45 AM ..... **Session #2:**
Predict, Prevent, and Empower-Updated Insights on Aging in Place
- Kiva Ballroom
10:45 AM – 11:00 AM ..... **AM Break** – *Kiva Patio*
11:00 AM – 12:00 PM ..... **Session #3:**
Navigating Dementia: A Caregiver's Perspective
- Kiva Ballroom
12:00 PM – 1:15 PM ..... **Lunch** – *Kiva Patio*
1:15 PM – 2:30 PM ..... **Session #4:**
Be Empowered: Old Policy Language, New Situations
- Kiva Ballroom
2:30 PM – 3:00 PM ..... **PM Break** – *Kiva Patio*
3:00PM – 4:00 PM ..... **Session #5:**
MD Specialist Panel-
Underwriting and Claims Topics; Maximizing Your Resources
- Kiva Ballroom
4:00 PM – 5:00 PM ..... **Session #6:**
From Insight to Intervention: Leveraging AI for Claim Decisioning
and to Spot Risk, Red Flags, and Fraud in LTC
- Kiva Ballroom
6:30 PM – 7:30 PM ..... **LTCIF Reception** – Sierra Loggia
7:30 PM – 9:30 PM ..... **LTCIF Dinner** – Sierra Loggia

LTCIF 2025 CONFERENCE AGENDA CONT.

THURSDAY, OCTOBER 23, 2025

7:00 AM – 8:00 AM . . . . **Breakfast** – *Kiva Patio*

8:00 AM – 9:00 AM . . . . **Session #7:**
Underwriting Unlocked:
Best Practices, Trends & Tools for LTC Efficiency
– *Kiva Ballroom*

9:00 AM – 10:15 AM . . . . **Session #8:**
Investigating and Litigating Long-Term Care Insurance Fraud:
Part One: From Claim to Complaint – The Lifecycle of a Potential Fraud
– *Kiva Ballroom*

10:15 AM – 10:30 AM . . . . **AM Break** – *Kiva Patio*

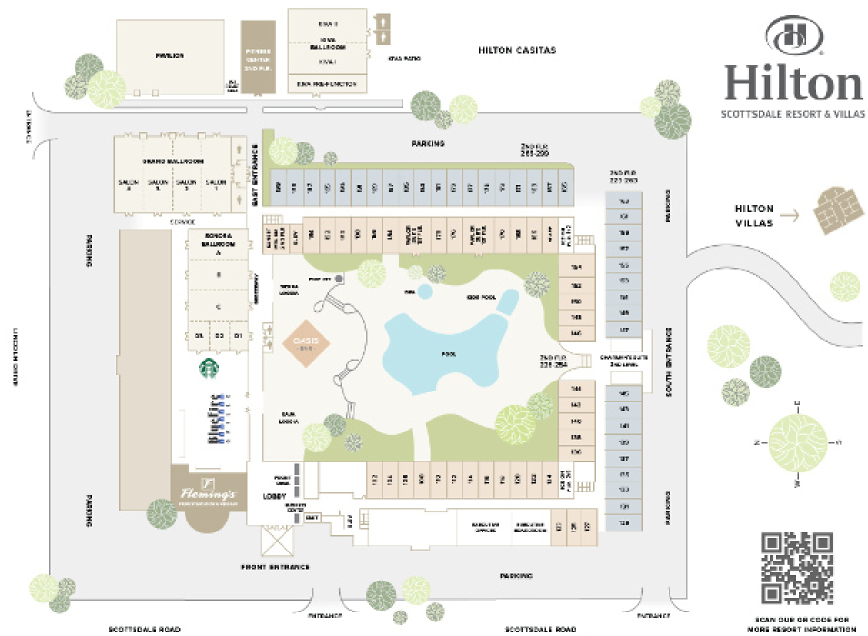
10:30 AM – 11:45 AM . . . . **Session #9:**
Investigating and Litigating Long-Term Care Insurance Fraud:
Part Two: Anatomy of a Fraud Trial
– *Kiva Ballroom*

11:45 AM – 12:45 PM . . . . **Lunch** – *Kiva Patio*

12:45 PM – 1:45 PM . . . . **Session #10:**
Claims Workshop: From Intake to Payment:
Elevating the End-to-End Claims Experience
– *Kiva Ballroom*

1:45 PM – 2:00 PM . . . . **Closing of 2025 Conference**

HOTEL MAP



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2025 LTCIF PROGRAM SESSION DESCRIPTIONS

Session #1:
Keynote Session
The New Face of Dementia: Redefining Life After Diagnosis

In this forward-looking keynote session, Deborah Kan, founder of Being Patient, unveils a powerful new narrative about how dementia is being redefined. It is no longer just about decline. It's about adaptation, empowerment— and a more positive outlook on living with dementia. Join us as Deborah explores how cutting-edge diagnostics, genetic insights, early detection, and lifestyle interventions are transforming the dementia landscape. Deborah will share compelling patient stories and exclusive survey data and explore how early detection is empowering individuals to live better, longer, and more creatively with dementia. For insurers, this shift presents a unique opportunity: earlier diagnosis and proactive health management can delay claims, reduce costs, and enhance quality of life for policyholders. Join us as we explore how LTCi carriers can lead and partner in prevention, wellness, and stigma reduction— delivering better outcomes for policyholders and meaningful value for carriers.

Speakers:

- Deborah Kan, Being Patient

Session #2:
Predict, Prevent, and Empower- Updated Insights on Aging in Places

For the first time, you'll hear directly from the experts behind new research and predictive modeling as they share their insights on Aging in Place. This must-attend session will feature exclusive insights and real-world applications.

Join us as we:

- Explore the continuing care at home (CCAH) business model
- Spotlight a real-world example of a CCAH operating model in action
- Reveal interesting findings from the development of a predictive model
- Walk through a practical case study demonstrating how predictive insights can be applied in practice to improve outcomes

Speakers:

- Carol A. Barbour, VigR Health
- Andrew H. Dalton - Columbia Point Consulting

Session #3:
Navigating Dementia:
A Caregiver's Perspective

Hear from a panel of family caregivers about their journey navigating dementia and the challenges they have experienced from financial to emotional. Learn about the types of services and support that were most meaningful and how the Alzheimer's Association connected them to the right care at the right time. Find out how you can help support caregivers through advocacy, community engagement and the Alzheimer's Association's initiatives.

Moderator:

- Paula Johnson, illumifin

Speakers:

- Kinsey McManus, Alzheimer's Association, Desert Southwest Chapter
- Caregiver Panel

Session #4:
Be Empowered:
Old Policy Language,
New Situations

The time gap between policy issuance in existing policy blocks and the date of claim continues to grow. Facility types are changing, as is technology, types of care, and insureds' desire to stay home longer. This session will return to the age-old question of what to do when the "modern" needs of our insureds no longer fit neatly into the four corners of their LTCi policies? We will explore practical approaches to examining care needs, work through difficult scenarios, and discuss recent litigation and a Sixth Circuit appellate decision that addressed this specific issue in this hands-on workshop.

Speakers:

- Anne Ingoldsby, Davies
- Sandra Jones, Faegre Drinker Biddle & Reath
- Chastity Walker, Continental General

Session #5:
Medical Specialist Panel –
Underwriting and Claims Topics Discussion; Maximizing your Resources

Got tough questions about long-term care insurance medical underwriting or claims? Bring them to the experts! This dynamic, interactive session features a panel of seasoned medical specialists ready to tackle your most challenging cases—from rare diseases to complex conditions. Whether you're navigating gray areas or seeking clarity on evolving medical trends, this is your chance to maximize your resources and elevate your decision-making.

Speakers:

- Dr. Gregory Soltner, Northwestern Mutual
- Kace Kaiser, Northwestern Mutual
- Jodi Newton, Davies

Session #6:
Insight to Intervention: Leveraging AI for Claim Decisioning and to Spot Risk, Red Flags, and Fraud in LTC

Artificial intelligence is transforming the long-term care (LTC) claims landscape, offering new ways to enhance accuracy, detect fraud, and improve outcomes. This session explores how AI-driven tools are revolutionizing decision-making by identifying risk indicators and fraud patterns earlier and more reliably than traditional methods. Through real-world examples, attendees will learn how AI insights have led to targeted interventions, reduced losses, and strengthened compliance. The session also covers strategies for integrating AI into existing claims workflows while maintaining transparency, regulatory alignment, and ethical standards. Participants will leave with a practical framework for combining machine intelligence with human expertise to elevate claim outcomes and fraud prevention across the board.

Speakers:

- Tambree Borom, Continental General
- Chastity Walker, Continental General

2025 LTCIF PROGRAM SESSION DESCRIPTIONS CONT.

Session #7:
Underwriting Unlocked: Best Practices, Trends & Tools for LTC Efficiency

Underwriting leaders — this session is for you! Join us for an interactive workshop focused on optimizing long-term care (LTC) underwriting through best practice sharing and collaborative problem-solving. We'll dive into strategies for reducing turnaround times, explore emerging trends reshaping the field, and discuss how innovations in APS ordering and cognitive screening are driving smarter, faster decisions. Whether you're looking to streamline workflows or stay ahead of the curve, this session offers actionable insights and peer-driven dialogue to elevate your underwriting operations. Let's build better outcomes together!

Moderator:

- Joline Ballard, RGA

Speakers:

- Rachel Cabe, New York Life
- Norman Seeman, LifeCare Assurance
- Allen Gregoire, Nationwide

Session #8:
Investigating and Litigating Long-Term Care Insurance Fraud: Part One: From Claim to Complaint – The Lifecycle of a Potential Fraud Claim

Join our panel of industry leading litigators and insurance company experts as they enlighten and engage us with real life examples of case studies. The panel will share perspectives of best practices for insurer's fraud, waste, and abuse (FWA) programs. Topics for this lively session will include how/what information to gather, practical considerations in the claim process, investigations, surveillance, and other tools. The distinguished panel will also discuss when to involve outside counsel, communicating with Insurance Departments, how to develop a case, and important lessons learned throughout their careers.

"Part One: From Claim to Complaint" sets the stage as you walk away with helpful tips and a new appreciation for the "Do's" and "Don'ts" when a questionable claim crosses your desk.

"Part Two: Anatomy of a Fraud Trial" dives deeper and takes everything learned in Part One to the next level.

Moderator:

- Jane Menin Bagley, Esquire - Fuzion

Speakers:

- Andrew S. Azarmi, Esquire - Dentons US LLP
- Stephen Dube – Prudential
- Seena Forouzan, Esquire - Dentons US LLP
- Jessica Gallagher, Esquire - Faegre Drinker Biddle & Reath
- Kristen Sewell, Continental General

2025 LTCIF PROGRAM SESSION DESCRIPTIONS CONT.

Session #9:
Investigating and Litigating Long-Term Care Insurance Fraud: Part Two: Anatomy of a Fraud Trial

Hear for the first time from the team that won a landmark jury verdict for large insurance financial institution in an LTC insurance case involving decades-long-running insurance fraud. After a two-week jury trial in federal court in Florida, the jury returned verdict in the insurance company's favor awarding millions of dollars, punitive damages, and other relief, in case of first impression of strategic importance for LTC insurance industry. You're guaranteed to be intrigued and enlightened as the trial team takes you behind the scenes of this landmark trial. They will share trial demonstratives, evidence, and anecdotes, discuss lessons learned about the jury and jury selection, review key testimony, and highlight important lessons from this precedent setting case for the LTC industry.

Speakers:

- Andrew S. Azarmi, Esquire - Dentons US LLP
- Stephen Dube – Prudential
- Seena Forouzan, Esquire - Dentons US LLP
- Anthony Moscato, Esquire - Dentons US LLP
- Geoff Camlin - Prudential

Session #10:
Claims Workshop: From Intake to Payment: Elevating the End-to End Claims Experience

This session offers a holistic exploration of how process design, technology, and team alignment can transform the long-term care (LTC) claims experience for both claimants and providers. Attendees will examine the full claims lifecycle—from intake through payment—highlighting critical touchpoints that influence satisfaction and trust. The discussion will uncover common pain points and inefficiencies across eligibility, decision-making, and payment stages, while presenting strategies to reduce bottlenecks and rework. Proven best practices and technology solutions will be showcased to demonstrate how accuracy, turnaround times, and compliance can be improved without compromising service quality. The session will also emphasize the importance of clear, empathetic communication throughout the lifecycle and illustrate how cross-functional collaboration—supported by leadership and smart tools—drives operational excellence and a seamless claimant experience.

Speakers:

- Tambree Broom, Continental General
- Jennifer Luebke, Thrivent
- Leah Garbe, Continental General

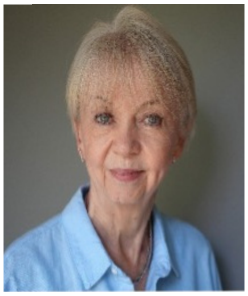
SPEAKER/MODERATOR BIOGRAPHIES

Andrew S. Azarmi, Esquire, Dentons US LLP
Andrew leads Dentons' Northern California Commercial Litigation practice and is Office Managing Partner of the San Francisco and Oakland offices. He serves as national counsel for life, disability and long-term care insurers, and securities broker-dealers and financial institutions. His team's work contributes to the continued Chambers USA Band 1 ranking of Dentons' California insurance practice and national ranking of Dentons' insurance dispute resolution practice. A trial lawyer at heart, he's tried 15 trials or binding arbitrations to conclusion. His most recent trial victory was first chairing a 2025 landmark Florida long-term care fraud jury trial in the United States District Court for the Middle District of Florida, which resulted in a jury awarding a fraud and conspiracy verdict in favor of the insurer for nearly $2M.

Jane Menin Bagley, Esquire, Fuzion
Jane 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.

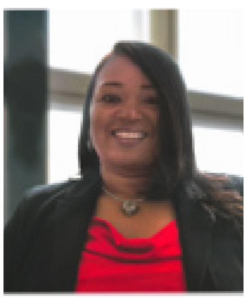
Joline Ballard, RGA
Joline has been with RGA since 2009 and brings 29 years of LTC underwriting expertise. Her background includes work with both reinsurance organizations and third-party administrators. She focuses on client underwriting quality assurance reviews, benchmarking, and due diligence projects.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

SPEAKER/MODERATOR BIOGRAPHIES CONT.



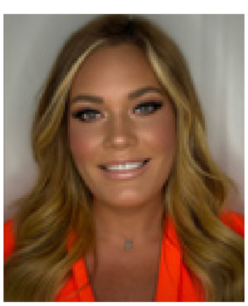
Carol A. Barbour, VigR Health

Carol has been with VigR Health, Inc. since it was founded in 2022. She recently transitioned from her role at Friends Life Care Partners and its subsidiary corporations where she served as the CEO & President. Carol was part of the founding team that developed the Continuing Care at Home (CCaH) business model, and she provided leadership to the initial launch and decades-long growth of Friends Life Care, the first and largest CCaH plan in the nation. This set the foundation for VigR Health, Inc. to be formed as it is the B2B2C arm of Friends Life Care Partners. VigR Health, Inc. delivers its Engagement Solution, technology platform, predictive model, and Assessment-Based Certificate training program for care managers to businesses such as long-term care insurance carriers, life plan communicates and CCaH plans. Carol holds a Bachelor of Music degree from the University of Miami and an M.B.A. in Health Administration from Temple University



Tambree Borom, Continental General

Tambree is the Vice President of Claims at Continental General Insurance. She oversees the entire claims division, including intake, claims eligibility, and claim payments. She has twenty years of long-term care insurance experience and is known for her expertise in operational efficiency, continuous process improvement, automation, and strategic cost management. Currently managing global operation, Tambree works for an insurance carrier that also operates as a third-party administrator (TPA). She holds an MBA from Purdue University and Lean Six Sigma Green Belt.



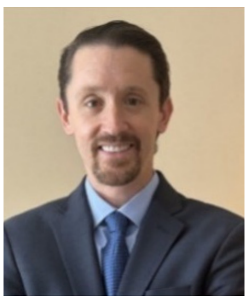
Rachel Cabe, New York Life

Rachel is a Corporate Vice President at New York Life and co-manages the Long-Term Care Underwriting Department. She has over 17 years of underwriting experience in multiple products and has focused on LTC for much of her career. Family is very important to her, especially her husband Scott and dog Maverick. In her spare time, she enjoys soaking up the sun, traveling, and watching sports.

SPEAKER/MODERATOR BIOGRAPHIES CONT.

Geoff Camlin, Prudential

Geoff joined Prudential in 2009 with more than 13 of those years dedicated to Long-Term Care. Over the last 6 years, utilized LTC experience to assist in all aspects of the development and enhancement of a robust Fraud, Waste & Abuse program.



Andrew H. Dalton, Columbia Point Consulting

Andrew is the founder and owner of Columbia Point Consulting, LLC. Founded in 2024, Columbia Point Consulting offers actuarial services, predictive analytics, and statistical consulting to clients in the insurance, health care, and financial services industries. Prior to founding Columbia Point, Andrew worked for 25 years at two large consulting firms providing actuarial consulting services to the insurance and financial services industries. Andrew consults primarily to life and health insurance companies and has extensive experience with long term care insurance, disability income insurance, life plan communities (including continuing care at home organizations), and life and annuity business. His professional experience includes work on actuarial appraisals for mergers and acquisitions, asset and liability analysis, cash-flow testing, statutory and tax reserve reviews, life and health insurance model review and validation, expert witness testimony, and predictive analytics for insurance and health care. Andrew is the current chairperson of the American Academy of Actuaries' Long-Term Care Committee. He is a former chairperson of the Society of Actuaries' Investment Section Council and a former chairperson of the Society of Actuaries' Actuary of the Future Section Council. He is also currently an adjunct professor of mathematics (actuarial science) at Lehigh University.

Stephen Dube, Prudential

Steve is the Director of Long-Term Care Services at Prudential, with a focus on leading the company's fraud, waste, and abuse (FWA) program. He brings over 27 years of extensive experience in the insurance industry, having held various claims and fraud management roles throughout his career. For the past six years, Steve has been instrumental in the development and successful implementation of Prudential's LTC FWA program.

Seena Forouzan, Esquire, Dentons US LLP
Seena is a Senior Managing Associate in Dentons' San Francisco/Oakland offices, specializing in complex commercial litigation with a focus on insurance, financial institutions, and emerging industries. He has represented Fortune 100 insurers in several high-stake long-term care insurance cases and recently helped secure a landmark jury verdict in a 2025 long-term care fraud trial. Seena has tried 4 trials/binding arbitrations to conclusion (all in his clients' favor) and has achieved several other successful outcomes, creating favorable precedent for life and long-term care insurers in California and nationwide.

Jessica Gallagher, Esquire, Faegre Drinker Biddle & Reath
Jessica assists long-term care insurers and industry stakeholders with claims administration, premium rate increases, regulatory investigations, market conduct issues, privacy concerns, and insurtech. An experienced litigator, Jessica represents insurers and industry professionals in pre-suit and litigation matters involving claims disputes, bad faith allegations, premium rate increases, and fraud. She has extensive experience in fraud detection and anti-fraud program development, helping insurers implement strategies to prevent and combat fraudulent claims. Jessica also routinely assists insurers in identifying fraudulent claims, recovering fraudulently obtained benefits, and obtaining equitable relief through pre-suit negotiations and offensive litigation. As a member of Faegre Drinker's AI-X team, she also advises insurers and other members of the industry on compliance and risk management issues relating to the use of AI.

Leah Garbe, Continental General
Leah is a seasoned long-term care (LTC) insurance professional with over 20 years of experience managing complex claims operations. As Director of LTC Claims Exam at Continental General Insurance she oversees; claims payment adjudication, eligibility recertification, complaints and fraud waste and abuse - ensuring timely, fair, and compassionate service for policyholders and their families. Recognized for her strategic leadership and deep operational insight, Leah has built and led high-performing teams that prioritize accuracy, efficiency, customer experience, and regulatory compliance. Prior to joining Continental General Insurance, she held senior roles at illumifin and Wellcove, where she drove process improvements streamlining claims workflows, and fostered cross-departmental collaboration with customer service, compliance, policy issuances, legal, and clinical review teams. Leah holds an MBA from the University of Wisconsin - River Falls. With a strong belief in service, integrity, and innovation, Leah continues to shape claims strategy with a focus on delivering meaningful, dignified care outcomes for LTC policyholders.

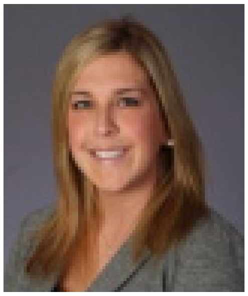
SPEAKER/MODERATOR BIOGRAPHIES CONT.

Allen P. Gregoire, Nationwide
With over 30 years of experience in long-term care (LTC) underwriting and 14 years dedicated to leading and developing high-performing LTC underwriting teams, Allen currently serves as the Senior Director of Underwriting for Nationwide's CareMatters suite of products. His approach centers on the belief that underwriting is not just about risk assessment; it's about building, nurturing, and growing meaningful relationships that elevate our field and support others in their professional journey. A proud 20-year veteran of the United States Air Force, he brings discipline, integrity, and a collaborative spirit to every role he undertakes. He has been married for 42 years and is a father to two adult children and grandfather to two wonderful grandchildren.

Anne Ingoldsby, Davies
Anne is Chief LTC Operating Officer at Davies Life & Health. She has been in the industry for over 30 years and leads the company's efforts in policy and claim administration services, process and performance management, client management, strategy, and change management.

Paula Johnson, illumifin
Paula is the Vice President of illumifin's Claims and Care Management department. She is a Licensed Social Worker in the state of Minnesota with over twenty years of experience in the long-term care industry. For the last sixteen years, Paula has been a leader of insurance operation teams with a focus on production, quality, procedure development, innovation and expense management. She is currently responsible for leading the intake and care management divisions within illumifin with a scope of approximately 250 employees and twenty-five clients.

SPEAKER/MODERATOR BIOGRAPHIES CONT.

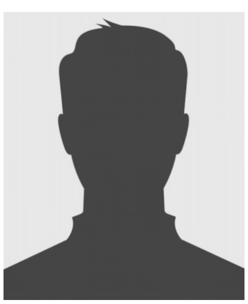


Sandra Jones, Faegre Drinker Biddle & Reath

Sandy is a partner in Faegre Drinker's insurance group and has been representing the LTCi industry for over a decade. Sandy has litigated dozens of LTCi matters to finality and routinely assists her clients with pre-litigation issues involving claims issues, provider eligibility, 7702(b) issues, policy interpretation, fraud/suspected fraud, regulatory inquiries/market conduct exams, rate increases (and related solutions), wellness initiatives, hybrid product design and interpretation, and business improvement. She provides general advice and consultation to industry partners on a routine basis, helping to find creative, affordable solutions specifically tailored to their business needs. In addition to representing the LTCi industry, Sandy is a litigator in the life and disability insurance space and heads up the firm's structured settlement annuity team and pet insurance practice.

Deborah Kan, Being Patient

Deborah is a new media entrepreneur, award-winning journalist and founder of Being Patient, a platform she launched after her mother's Alzheimer's diagnosis to bridge the gap between patients and science. A former executive producer at The Wall Street Journal, she led multimedia expansion across Asia and broke major stories, including Google's criticism of the NSA. A World Economic Forum Young Global Leader, Deborah has interviewed global leaders and covered landmark events like the New York Philharmonic's visit to North Korea. Outside of work, she's a mom of three and an avid runner



Kace C. Kaiser, Northwestern Mutual

Kace is Senior Director, Underwriting Standards at Northwestern Mutual. Kace joined Northwestern Mutual in November of 2004 as a Cardiovascular Medical Consultant. He currently serves the lead role in LTC standards development and provides medical consultations in LTC, Life, and Disability Income underwriting. He led the development of underwriting guidelines for Northwestern Mutual's suite of Life/LTC Hybrid products and has a special interest in cognitive underwriting and claims. Kace has nearly twenty years of experience in underwriting and standard development at Northwestern Mutual. Prior to working at NM, Kace was a Clinical Nurse Specialist for a highly respected cardiothoracic surgical practice in the Milwaukee area. Kace is a graduate of the University of Wisconsin, Milwaukee with a BSN in Nursing. Outside of work, Kace is active in his community and enjoys spending time with his family as well as participating in just about any outdoor sport or activity.

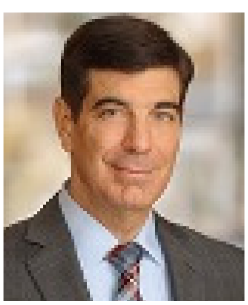
SPEAKER/MODERATOR BIOGRAPHIES CONT.

Jennifer Luebke, Thrivent

Jennifer 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.

Kinsey McManus, Desert Southwest Chapter of the Alzheimer's Association

Kinsey is the Programs Director for the Alzheimer's Association's Desert Southwest Chapter. She oversees care and support services for people living with dementia and their loved ones across Arizona and southern Nevada. Over the past 20 years, she has had the privilege to work in a variety of healthcare settings providing community education, individual and family counseling, healthcare advocacy, and vocational services for adults with disabilities. Kinsey received her M.A. in Psychology from Boston University and her M.S. in Social Work from Columbia University. She is a passionate advocate for involving families in healthcare and brings her knowledge as a family caregiver, clinician, and researcher to her current work.



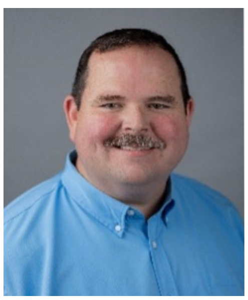
Anthony Moscato, Esquire, Dentons US LLP

Anthony is a partner with Dentons' Litigation and Dispute Resolution and Global Compliance and Investigations practice in Short Hills, NJ. His practice focuses on complex commercial litigation, white-collar defense, internal investigations, and corporate compliance. Before joining Dentons, Anthony was in-house counsel with Carrier Global Corp., where he led global investigations and served as compliance counsel for North American and LATAM operations. Before going in-house, Anthony was a federal prosecutor for 17 years in the District of New Jersey, where he investigated and prosecuted white-collar offenses, cybercrimes, and racketeering, and served as the Chief of the National Security Unit. As part of the trial team, Anthony tried a 2025 landmark Florida long-term care fraud jury trial in the United States District Court for the Middle District of Florida, which resulted in a jury awarding a fraud and conspiracy verdict in favor of the insurer for nearly $2M. Anthony is licensed in NJ and FL.

SPEAKER/MODERATOR BIOGRAPHIES CONT.

Jodi Newton, Davies

Jodi is a nationally certified Case Manager (CCM) and registered nurse with a career spanning back to 1978. Her clinical experience includes critical care, hemodialysis, home health, and nursing education. Jodi entered the disability insurance field in 1997 as a Nurse Case Manager with Monarch Life Insurance Company and joined Disability Management Services, now Davies Life & Health, in 2001. As Director of Medical Consulting, Jodi provides medical record and mortality reviews, case consultations, report writing, medical education, and field visits. In 2016 Jodi began field work for long-term care claim investigations and appeal reviews for several LTC companies



Norman Seeman, LifeCare Assurance

Norman is Vice President of New Business & Underwriting at LifeCare Assurance Company with over 25 years of experience in long term care. During his tenure at LifeCare, Norman started as a medical records requestor then progressed into Underwriting. Prior to joining the management team, Norman oversaw a block of LTC claims for 5 years where he was active in starting fraud investigations and testifying in court. Working for a TPA, Norman has been exposed to several carrier forms and variations over time. In his spare time Norman can be found at school working on his MBA or at the local movie theater trying to catch the latest movie.

Kristen Sewell, Continental General

Kristen is Fraud and SIU Manager at Continental General, where she drives enterprise-wide fraud, waste, and abuse investigations. She has designed impactful fraud prevention programs, revitalized investigative processes, and champions a strong culture of fraud awareness through training and development. With over a decade of experience in claims and investigations, Kristen is known for streamlining operations and sparking powerful collaboration across teams

SPEAKER/MODERATOR BIOGRAPHIES CONT.

Dr. Gregory T. Soltner, Northwestern Mutual

Dr. Soltner joined Northwestern Mutual in March of 2019. In addition to writing medical underwriting standards, he provides medical consultations in life underwriting, disability income underwriting, long-term care underwriting and disability claims with special interest in genetic underwriting risks. Before joining Northwestern Mutual, Dr. Soltner was in private practice for twenty-four years in suburban Philadelphia. He is board certified in Family Medicine and Insurance Medicine. While in private practice, he took care of all age groups. Dr. Soltner attended medical school at the Philadelphia College of Osteopathic Medicine. He completed his family medicine residency at Chestnut Hill Hospital in Philadelphia. As an undergraduate, he attended the University of the Sciences and earned a BS degree in Pharmacy and worked as a registered pharmacist prior to attending medical school. He holds his DO, DBIM, and FMLI.

Chasity Walker, Continental General

Chastity is Director of Claim Eligibility at Continental General Insurance Company. She is a seasoned leader in Claims Operations and Compliance with over 20 years of experience driving operational excellence, innovation and regulatory adherence in the insurance industry. She has led large-scale projects, managed complex compliance initiatives, and spearheaded process improvements including system conversions that enhanced quality, productivity, and team morale. Chastity has a proven track record in coordinating with state regulators, overseeing market conduct exams, and implementing robust training and quality programs. She holds certifications in Six Sigma (Green Belt), Project Management, and Long-Term Care Professional (LOMA), and is passionate about aligning operations with evolving regulatory standards while fostering high-performing teams.

LONG TERM CARE INTERNATIONAL FORUM
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LONG TERM CARE INTERNATIONAL FORUM
2024 FINANCIAL STATEMENT

Cash Flow 1/1/2024 – 12/31/2024	
Checking Account Balance 1/1/2024 Savings Account Balance 1/1/2024 Total Bank Balance 1/1/2024	$ 33,780.71 $ 31,686.07 $ 65,466.78
Checking Account Credits Savings Account Credits	$ 74,403.98 $ 3.78
Checking Account Debits Savings Account Debits	$ (82,754.86) $ (0.00)
Operating Income	$ -8,347.10
Checking Account Balance 12/31/2024 Savings Account Balance 12/31/2024 Total Bank Balance 12/31/2024	$ 25,429.83 $ 31,689.85 $ 57,119.68

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