



AIDING IN THE LONG-TERM CARE SALE BY EASING CLAIM CONCERNS

One concern your client may have about becoming a long-term care insurance policyholder is what happens come claim time. Your client will want to know that their insurance company will be there when they need it.

Include the claims process early in your discussion with your client. Most carriers have brochures and flyers that review the steps involved in making a claim. By discussing the claims process at the time of sale you are illustrating that you are concerned with their ability to use the product, not just the initial transaction.

Claims Data:

99% of Total Claims
Approved

18,918 Total Claimants

24 – Age of youngest
claimant

17 Months Average
Benefit Duration

* MetLife, Long-Term Care Insurance, Claim
History as of December 23, 2005

Based on claim history from 12/1/1974 to
9/24/2004

Number of Claims - More Than 71,000

Benefits Paid \$2.5 Billion

*Genworth Financial, Quick Market Intelligence Claims, LTC Statistics, January 26, 2005

More than \$1 billion paid in claims

Approximately 40% of home care was given by
independent home care providers

*John Hancock, Claims department, June 2004

For more information please contact us at:
1-800-245-8108

