

## **LTCA Policyholders Exceed \$10 Million in Long Term Care Insurance Claims Paid**

**Bellevue, WA September 16, 2008** -- Long Term Care Associates celebrated the announcement of long term care insurance claims paid to its clientele having now exceeded \$10,000,000.00 from such insurers as Genworth, John Hancock, MetLife, CNA, Penn Treaty, Allianz and many others. Claims have been paid for all levels of service including home health care, custodial care, homemaker services, assisted living and skilled nursing care. In many cases benefits have been paid to family members for providing care. "We are proud to reach this company milestone and fulfill our promise to our policyholders. All too often companies tout their sales achievements by how many agents they have or how much they sell. The only measure of success we truly care about is presenting insurers that will deliver on the promise of claims payment when our policyholders need it most," said Robert Forman, President of LTCA.

Only a rarefied group of agencies in the country can boast this level of claims payment since few can trace their roots back 34-years like Long Term Care Associates, or service policyholders on a nationwide basis. Long Term Care Associates has seen the level of long term care insurance claims rise as policies have been designed to cover a broader array of services. 43% of all claims paid in 2007 were attributed to home care according to a study by the American Association for Long-Term Care Insurance. In fact, policy lapse rates in the low single digits reflect a trend in which policyholders increasingly prize their benefits while carriers are seeing higher than anticipated claims experience.

Mr. Forman added, "Long Term Care Associates continues to aggressively seek insurers with the highest degree of claims reliability. Oftentimes the fine print of the policy can make a big difference in how a claim is paid. Even more important is having an experienced agency advocate on your side to assist with understanding how the policy works and knows how gain the highest level of benefits from each insurer. This is another area that sets us apart from other agents who simply don't have our level of knowledge or focus with this complex product line."

According to Jesse Slome, President of the American Association for Long-Term Care Insurance, "The risk of needing long-term care is higher than the risk of a serious car accident or house fire, but few people are aware of how many individuals and families already benefit from having purchased long-term care insurance," Slome notes. "Some 400,000 new policies were issued last year alone. As more individuals become aware of, and understand the importance of, planning for long-term care needs, the number of individuals and families deriving benefit from this coverage will only increase."

Mr. Forman continued, "Looking back, while we never hope that our policyholders will have to use their long term care insurance policy, there is a sense of satisfaction when we're able to help a family truly benefit like we did with the Clarks. Mrs. Clark wrote us to say, 'Dick is now in his fifth year on claim, and we have collected nearly \$250,000 from his coverage. Who knows? With Alzheimer's Disease, he could live many more years.' That's the measure of success."

About us:

LTCA, Inc. is headquartered in Bellevue, Washington. With roots dating back to 1974 LTCA is one of the country's oldest and most distinguished long term care insurance marketing organizations. Learn more about Long Term Care Associates at our website <http://www.ltc-associates.com>. Questions about long term care insurance and long term care insurance quotes can be answered by a state licensed specialist at 1-800-704-9233, home of LTCA, the nation's most trusted long term care insurance resource.

Contact:

Robert Forman, President

LTCA, Inc.

1-800-742-9444

<http://www.ltc-associates.com>

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