



## StrateCision, Inc. Newsletter

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Dear Ted Pass,

For those who missed our summer newsletter, we are sending it again now that everyone is back to work. We want to update you on products you may not know about, and some recent improvements.

### LTCI Comparisons on your Ipad!

[Or Samsung or Asus or ...](#)

In response to many requests, StrateCision has developed LTCI comparison programs for the Ipad and other tablet computers. These programs take advantage of the touch-sensitive screen to allow easy 2-finger resizing and navigation. Now you can run our Industry Standard comparison tools on these light weight portable devices.



The tablet programs are websites that you access using the browser on your tablet, like Safari, Internet Explorer or Google Chrome. This means you need an Internet connection to run them, in contrast to our desktop programs. All tablets have WiFi, which lets you connect wherever WiFi is available, and many can also connect using the cellphone network.

Contact us for a free trial, or sign up to start using your Ipad or other tablet to compare quotes, features and benefits of the LTC policies you want to look at.

## Have your own website? Let your clients run quotes.

Many agents have asked us whether our web-based quoting program, LTC WebQuote, can be licensed for use by their clients and prospects. These agents have their own websites, and want to provide an online tool for their prospects to find out what LTC insurance will cost.

Although technically this is not a problem, the regulatory issues in showing consumers quotes for specific policies are huge. Each carrier whose policies are quoted or compared would have to file with states whose residents would see the quotes. Up to now, this has discouraged us from making online consumer quotes available.

However, we now have a way to show prospects the likely cost of a policy with specific benefits, given their age, marital status, and state of residence. Our solution is an easy-to-use form where the prospect enters this information and chooses desired benefit levels.

The site then searches 10-15 representative policies and finds the premium for the chosen benefits for each policy. It then shows the prospect the least expensive, most expensive, and median premium from the sample, giving them a good idea of the premium range for the benefits they want at their current age and spousal status.


If you have a website for your prospects, and would like to embed this quoting tool in it so they can check prices for themselves, write to us at [help@ltca.com](mailto:help@ltca.com), or call.

To see a demo of the quoting page for prospects, click the link below. Let us know what you think, would your clients find it useful?

[Demo of Consumer LTCI Quoter](#)

## Improvements to Search

### Or don't you search?

We are frequently surprised when users of our  LTC Quote Plus and LTC WebQuote software tell us they have never used the Search feature and don't know what it's for.

Searching lets you choose a plan design for your client and then find all policies available to the client that have those benefits. It gives you a quick snapshot of the entire LTCI market in the client's state, sorted from the lowest priced to the highest priced policy. Agents with a sense of adventure who have tried clicking the Search option have been rewarded with a comprehensive list of available plans that they can share with their clients or further modify, removing policies that they don't want to consider.

The news is that the Search has recently been improved by

- 1 Adding new Inflation Protection options (3% Compound, CPI Level Premium)
- 2 Adding Partnership as a search variable, allowing search for Partnership plans only.

So if you have been using Search, you'll find it even more useful now. If you haven't searched, gather your courage and click the Search button. You can't hurt anything and you may decide you've been missing something really valuable.

## Withdrawn Policies

### To show or not to show

Recently a major BGA contacted us because their agents were choosing to view rates for withdrawn policies and then submitting apps for them. StrateCision's quoting programs give you the option to see withdrawn plans, since you may want to look at a plan your client currently owns or has applied for.

One thing to keep in mind is that policies are not usually withdrawn in all states at one time. Instead, they are withdrawn in specific states as replacement plans are approved. Thus a policy that shows as withdrawn in one state may still be available in a different state.

Our quoting programs put a (W) after the policy name to show it's withdrawn, which we hope will be a clear indication it can no longer be sold in the client's state.

Generally we expect users to leave the Show Withdrawn option unchecked, since it fills up the policy list with a lot of plans that are no longer sold. The option is there for the rare times when you actually do want to look at an older plan, typically for a possible replacement.

## In Conclusion

StrateCision sends newsletters from time to time to notify interested persons of new products, improvements, and other changes involving our programs and the LTCL industry. We welcome feedback from you the recipient, regarding the content of these letters and what you would like to see more (or less) of. Send feedback to [sales@ltca.com](mailto:sales@ltca.com).

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email: [sales@ltca.com](mailto:sales@ltca.com)

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