**Human Capital & Risk Management Summit**

**2023**

Personal Risk

Breakdown by Ten Minutes Transcript

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| **Timestamps (min.)** | **Audio Summary** |
| 00:00 - 10:00 | * Introductions * The State of Personal Risk Solutions * Inflation & Supply Chain Challenges |
| 10:00 - 20:00 | * Inflation & Supply Chain Challenges * Litigation Issues * Skyrocketing Reinsurance Rates * Climate Change * Underwriting Reforms * Year over Year Percentage Change in the Number of Homeowner Insurance Shoppers by Credit-Based Insurance Scores |
| 20:00 - 30:00 | * Flood Insurance * Risk Rating 2.0 * Defining a Properties Flood Risk * Easy Enrollment in Cambridge Liability Program * Pricing in the Cambridge Liability Program * Life Insurance |
| 30:00 - 40:00 | * Life Insurance cont. * Statistical Points on Life Insurance * How Life Insurance Needs Change Over Time * Covid-19 & Life Insurance Trends * Leaving a Legacy – Buy-Sell Planning & Estate Tax * Executive Life & Disability |
| 40:00 - 48:02 | * Executive Life & Disability cont. * Longterm Care Insurance (sample case) * Conclusion |

**Session Recordings Produced by:**

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