**Human Capital & Risk Management Summit**

**2023**

Personal Risk

Breakdown by Ten Minutes Transcript

|  |  |
| --- | --- |
| **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:**

