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## The Latest Trends, Developments and Challenges in Non-ERISA Claims: An In Depth Look at Continuing and Emerging Topics in IDI and LTD Claims

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**American Conference Institute's 17th National Advanced Forum on Litigating Disability Insurance Claims**  
Philadelphia, PA

- Examining the latest treatment of the “Notice Prejudice Rule” – what states have adopted this rule and what are the effects and implications?
- Continued struggle in interpreting/applying the “Appropriate Care” standard in LTD claims – When and under what circumstances can the failure to treat a medical condition lead to the termination of a claimant’s long term disability benefits?
- The latest on “total vs. residual disability,” “legal vs. factual disability” and “accident vs. sickness”
- Recent rise in state regulators’ concerns about disability insurance claim handling procedures/practices
- Understanding the individual disability insurance contract