



Howard Klebanow

VICE PRESIDENT, DISABILITY INSURANCE

Howard Klebanow is Vice President of Disability at Specialty Program Group Life & Annuity (SPG), a role he assumed following the consolidation of Business Underwriters Associates into SPG. With 45 years of experience concentrated almost entirely in disability income and long-term care insurance, Howard brings a rare depth of technical knowledge to advisors navigating this specialized and often underutilized line of business.

Howard began his career after majoring in insurance at the University of Tennessee, and spent his early years underwriting for Provident Life and Accident. He went on to serve as a brokerage representative and manager for Paul Revere Life, and later as Vice President of Disability for CIGNA, where he broadened his experience across both the carrier and distribution sides of the business.

He subsequently served as Director of the Executive Disability and Long-Term Care division for the Risk Management Group at Clark Consulting, and as Vice President and Agency Brokerage Director at Skylight Financial Group (MassMutual). Prior to joining SPG, Howard served as Disability Sales Director at Business Underwriters Associates.

Howard's expertise centers on the analysis, design, funding and implementation of both group and individual disability income insurance. He also plays an active role in helping advisors design executive benefit plans, bringing a practitioner's understanding of how disability and LTC coverage fit into a broader executive benefits strategy.