Moderately Adverse Experience and Pricing Implications – An Interactive Forum

Session 8
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Panel

John Wilkin, FSA, MAAA
    Senior Actuary, Actuarial Research Corporation
Patrick O'Rourke, FSA, MAAA
    Associate Actuary, Retail Long-Term Care, John Hancock Life Insurance Company
Bob Yee, FSA, MAAA
    Chief Actuary, CLASS Office
Steve Ostlund, FSA, MAAA
    Life & Health Actuary, Alabama Department of Insurance
Dave Hippen, FSA, MAAA
    Life & Health Actuary, Missouri Department of Insurance

Session Producer:
Jason Bushey
    Director, Actuarial & Reinsurance, LifeSecure Insurance Company
Discussion Topics

1. What considerations should there be in defining moderately adverse?

2. Should a standard definition of “moderately adverse” be created?

3. Pricing implications of enhanced moderately adverse definitions.

4. Product and policy features that impact the selection of moderately adverse levels.

5. Demonstrating the validity of assumption setting.

6. Do the rate stability regulations need to be modified?
Appendix
(slides for reference)
Where does a moderately adverse loaded premium lie?

Premium basis:  

Best Estimate  

~50%  

Probability of NO future rate increase:  

~50%  

Non-Can  

100%