

MAIN TOPICS

HEALTH

Actuarial Pricing and Reserving for Health Insurance

- New calculation models and principles of health insurance
- Pricing updates: long-term business, short-term business, international comparisons
- Predictive modelling in health insurance
- Long-term care insurance: premium and reserve calculation, profit analysis
- Underwriting in health insurance

Health Insurance Product Design

- Packaging health- and lifetime-related products
- Micro-health insurance
- Medical analytics in healthcare pricing and product design
- Should healthcare benefits be extended to minimize policy exclusions?

Demographic Transition and Health Insurance

- Long-term demographic trends in mortality rates, morbidity rates and medical expenses
- Pandemics
- Funding old-age health needs via personal wealth
- Sustainable financing of health insurance in private and social systems
- Future challenges: how to create value in a changing environment and what can actuaries do?

Impact of Data Availability, Digitalization and Medical Developments on Health

- Impact of global medical or pharmaceutical developments on pricing, longevity or costs
- Genetics and genomic drugs – does this mean the end of risk pooling?
- Impact of activity- or lifestyle-based data on pricing
- Disease management
- Long-term care insurance: statistical data and models for disablement and extra mortality of disabled people
- Customer behavior and new common diseases

Regulatory and Social Aspects for Health

- Solvency II and capital requirements
- Private medical insurance vs. public health care, international comparisons
- Premiums and provisions in private health insurance: statutory rules vs. actuarial requirements
- Unisex tariffs in health insurance

Please also note the topics for joint sessions of the program tracks LIFE/HEALTH