

MAIN TOPICS

JOINT SESSIONS

HEALTH and LIFE as well as LIFE and PENSIONS have proposed topics for joint sessions, which cover fields that are of common interest. These sessions are organized jointly aiming at a reciprocal exchange of knowledge and experiences, but also submissions for these topics that cover specific aspects related to HEALTH, LIFE and/or PENSIONS only are highly welcome.

JOINT SESSIONS LIFE & PENSIONS

Design of Life Insurance and Pension Products

- New guarantee designs for the low interest rate environment
- Changes in customer preference: regional and global trends
- Product innovation in life insurance and pensions
- Designing and pricing annuities and LTC products in a stochastic environment

Demographic Change and Development of Life Risks

- New models for predicting longevity/mortality improvements
- Emerging risks and their impact on life insurance and pensions

JOINT SESSIONS HEALTH & LIFE

Product Design in Life Insurance and Health Insurance

- Combining health and life insurance products
- Long-term care insurance
- Product design in a changing scenario (in the presence of non-diversifiable risk of change, e.g. from ageing, demographic trends, morbidity trends and global medical developments)
- Microinsurance in life and health

Demographic Change and Development of Life Risks and Health Risks

- Impact from megatrends on biometrical risks: migration, urbanization, climate change, new common diseases
- Demographic change and its impact on long-term care and disability insurance
- Models for predicting trends in mortality rates, morbidity rates and medical expenses
- Mortality and morbidity at very old ages

Impact of Data Availability and Digitalization on Life Insurance and Health Insurance

- Definition and role of big data
- Use of big data in risk classification, underwriting and pricing
 - predictive modelling
 - making use of activity or lifestyle based data
 - individualization vs. collectivization in modern insurance of persons
- Genetic research and developments – the impact in modern insurance of persons
- Data protection: restrictions on access to data

Regulatory Aspects of Life Insurance and Health Insurance

- Solvency II: status quo and future perspectives of regulation
- Private vs. public solutions for insuring life risks and health risks
 - international comparisons
 - statutory rules vs. actuarial requirements