

# MAIN TOPICS

## LIFE

### Actuarial Pricing and Reserving for Life Insurance

- Risk classification, underwriting and price discrimination (unisex, etc.)
- Pricing of options and guarantees
- Development of underwriting techniques
- Completion of void spaces: best estimates for risks without data
- Efficient insolvency detection: accounting standards vs. actuarial evaluation
- Does rational customer behavior exist?
- Life risk mitigation and control at individual and portfolio level
- Coping with long-term-guarantees in a low interest rate environment

### Life Insurance Product Design

- Product innovation in life insurance
- Guarantee designs for the low interest rate environment
- Changes of customer preferences: regional and global trends
- The impact of random and uncertain environments on product design

### Demographic Transition, Emerging Risks and Life Insurance

- The impact of megatrends on life insurance risk: migration, urbanization, climate
- New models for predicting longevity/mortality improvements
- Demographic change and its impact on LTC and occupational disability insurance
- The impact of data availability and digitalization on life: marketing, underwriting, claims and actuarial modelling
- Mathematical models for emerging risks and their impact on life insurance

### Regulatory and Social Aspects of Life Insurance

- Trends in regulation: non-discrimination, products and other issues
- The role of the actuary in regulation
- Review of Solvency II
- Customer protection and Solvency II paradigms: goal achieved?
- Policyholder communication: needs and demands
- Private vs. public solutions for insuring life risks

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