

# *Actuarial & Finance*

## **Long Term Care Actuarial Regulator Roundtable**

Eric Johnson, Ph. D., ASA, MAAA  
Deputy Commissioner  
Life & Health  
Florida Office of Insurance Regulation

Tomasz Serbinowski, Ph. D., FSA, MAAA  
Actuary  
Utah Insurance Department

Jan Graeber, ASA, MAAA  
Director and Chief Actuary  
Life and Health Actuarial Office  
Texas Department of Insurance

Mike Bergerson, FSA, MAAA  
Principal and Consulting Actuary  
Milliman, Inc.



**17th Annual Intercompany Long Term Care Insurance Conference**

# Agenda



- Benefit Reduction Options
- Rate Increase Reviews
- Reserves
- Future Innovation
- Questions



# Benefit Reduction Options



How do you assess equitableness of benefit reduction options?



What are some issues with policyholder notification letters?



# Rate Increase Reviews



How do you get comfortable with assumption changes leading to rate increases over a long projection horizon?



How does your review approach differ for loss ratio and rate stability business?





What are your thoughts on phase-ins of rate increase requests?



What approaches do you believe are appropriate for rate increases on “shrinking blocks”?



Is it appropriate to address a deficiency in the disabled life reserve via a rate increase?

Should rate increases consider sufficiency of future premium and reserves for active insureds?



How do you believe waiver of premium should be handled in projections supporting rate increase requests?



How does public policy factor into rate increase decisions?



# Reserves



Should assumptions be consistent between cash flow testing and rate filings?



Should LTC be aggregated with other lines of business for determining if a premium deficiency reserve is needed?





# Future Innovation



What are your thoughts for future changes to regulation?



Are other products filling the void of  
standalone LTC insurance?



# Other Questions?

# Don't forget to fill out the Session Survey!

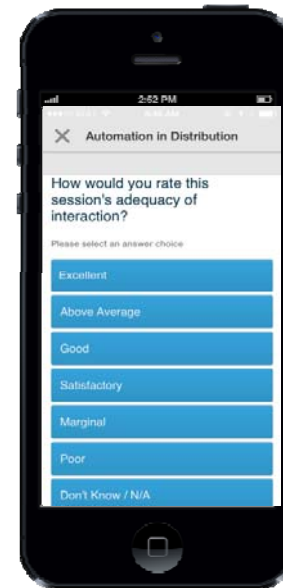


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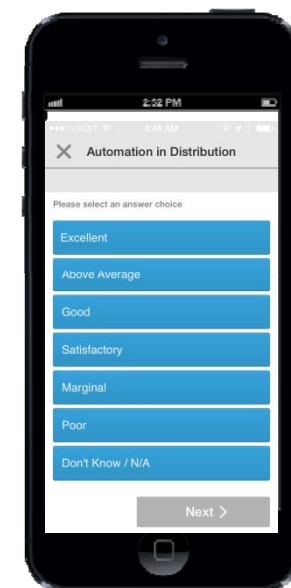
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