



EAA Seminar What Actuaries Should Know About Health Insurance!

19/20 September 2013 | Amsterdam, The Netherlands



Organised by the EAA - European Actuarial Academy GmbH in co-operation with the Dutch Actuarieel Instituut

1. Introduction

Europe's population growth is falling and its citizens are ageing. By 2050, the number of people over 65 in the EU will increase by 70 %, and the number of people over 80 will grow by 170 %. "The rising cost of health care is likely to damage the creditworthiness of advanced G20 countries within the next decade, and they could see their credit ratings downgraded unless they take action to restrain spending – Standard & Poor's has warned.

Health care spending will be the fastest growing item of government expenditure in the coming decades due to ageing societies, the expense of evolving technology, and widening coverage. In its analysis S&P said that by 2050 the costs would rise by 6 per cent of gross domestic product in the United Kingdom, Germany and France, as well as the United States and Japan. By mid-century health care costs will account for 11.1 per cent of GDP in a typical advanced economy, up from 6.3 per cent in 2010.

Actuaries play a significant role in this cost-increasing problem. Pricing and solidarity are key but actuaries are involved in also more principle discussions like what is the difference between care and cure.

Solvency II for Health insurers will definitively be one of the topics as well as a comparison with the Swiss Solvency Test. How to deal with long Term Care and why does it work in some countries and why not in others?

2. Participants

This seminar is interesting for actuaries who are already working in the Healthcare industry, but also for other actuaries, like pension or non-life. This seminar will bring actuarial topics together because Health is not a stand alone thing, but a broad increasing problem with correlations with all other areas.

3. Purpose and Nature

During this seminar participants will learn from very well know international speakers about the main developments on Health Care which different systems exists in Europe, but also broader in the world. Topics as long term care, Solvency Capital Requirements (Solvency II – SST) will be discussed. During the seminar workshops will be held to let the participants discuss in smaller groups certain parts of the programme.

4. Lecturers

Peter Franken – Consulting Actuary at Milliman

Markus Meier - Actuary at Azenes

Dr. Ulrich Stellmann, Actuary (DAV)
Manager, ERGO Insurance Group

Ulrich is a manager at the integrated risk management of ERGO Insurance Group, responsible for actuarial governance. Before joining ERGO in 2006, he worked for a life insurance company in the field of product development and was deeply involved in the foundation of a private health insurance company in Germany. After studying pure mathematics he took a Ph.D. in neuroinformatics. Since 1998 Ulrich is a qualified actuary and a member of the German Actuarial Association (DAV). Since 2005 he has taken different roles as a delegate in the IAA, mainly focusing on health.

5. Language

The language of the seminar will be English.

6. Preliminary Programme

Thursday, 19 September 2013

09.30-09.50	Registration
09.50-10.00	Introduction & welcome
10.00-11.15	Health Insurance – What is happening in Europe? (Franken)
11.15-11.30	Coffee Break
11.30-13.00	Solvency II – How to incorporate Health Insurance (Franken)
13.00-14.00	Lunch
14.00-15.30	Swiss Solvency Test (SST) – Experience with a solvency based system (Meier)
15.30-15.45	Coffee Break
15.45-17.00	SST – Experience with a solvency based system II (Meier)
approx. 19.00	Dinner

Friday, 20 September 2013

09.00	Opening of day 2
09.00-10.45	LTC – Different markets different systems (Stellmann)
10.45-11.00	Coffee Break
11.00-12.30	LTC – Different markets different systems II (Stellmann)
12.30-13.30	Lunch
13.30-14.45	How to aim a new market – a practical example (Stellmann)
14.45-15.00	Coffee Break
15.00-16.00	Closing remarks – Where are we heading? (Stellmann)
16.00-16.15	Closing of seminar

7. Fees & Registration

Please register for the seminar as soon as possible because of the expected demand. If there are more persons interested in this seminar than places available we will give priority to the registrations received first. Please send your registration as soon as possible by using our online registration form at www.actuarial-academy.com.

Your registration is binding. Cancellation is only possible up to 4 weeks before the first day of seminar. If you cancel at a later date, the full seminar fee is due. You may appoint someone to take your place, but must notify us in advance. EAA has the right to cancel the event if the minimum number of participants is not reached.

Please always give your invoice number when you effect payment. Bank charges are to be borne by the participant. We will send you an invoice, please allow a few days for handling.

Your early-bird registration fee is €870.00 plus 21 % VAT until 19 July 2013. After this date the fee will be €970.00 plus 21 % VAT.

8. Accommodation

more information will follow

9. CPD

For this seminar, the following CPD points are available under the CPD scheme of the relevant national actuarial association:

- Austria: 11 points
- Belgium: 11 points
- Bulgaria: 12 points
- Czechia: 2-3 points (individual accreditation)
- Estonia: 11 hours
- Germany: 11 hours
- Italy: approx. 4 credits (GdLA individual accreditation)
- The Netherlands: approx. 12 PE-points (individual accreditation)
- Russia: 40 points
- Slovakia: 8 CPD points
- Slovenia: 50 points
- Switzerland: 15 points

No responsibility is taken for the accuracy of this information.