



# Moderately Adverse Experience and Pricing Implications – An Interactive Forum

Session 8

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THE ELEVENTH ANNUAL INTERCOMPANY LONG TERM CARE INSURANCE CONFERENCE

# ILTCl



# Panel

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# Discussion Topics

1. What considerations should there be in defining moderately adverse?
2. Should a standard definition of “moderately adverse” be created?
3. Pricing implications of enhanced moderately adverse definitions.
4. Product and policy features that impact the selection of moderately adverse levels.
5. Demonstrating the validity of assumption setting.
6. Do the rate stability regulations need to be modified?

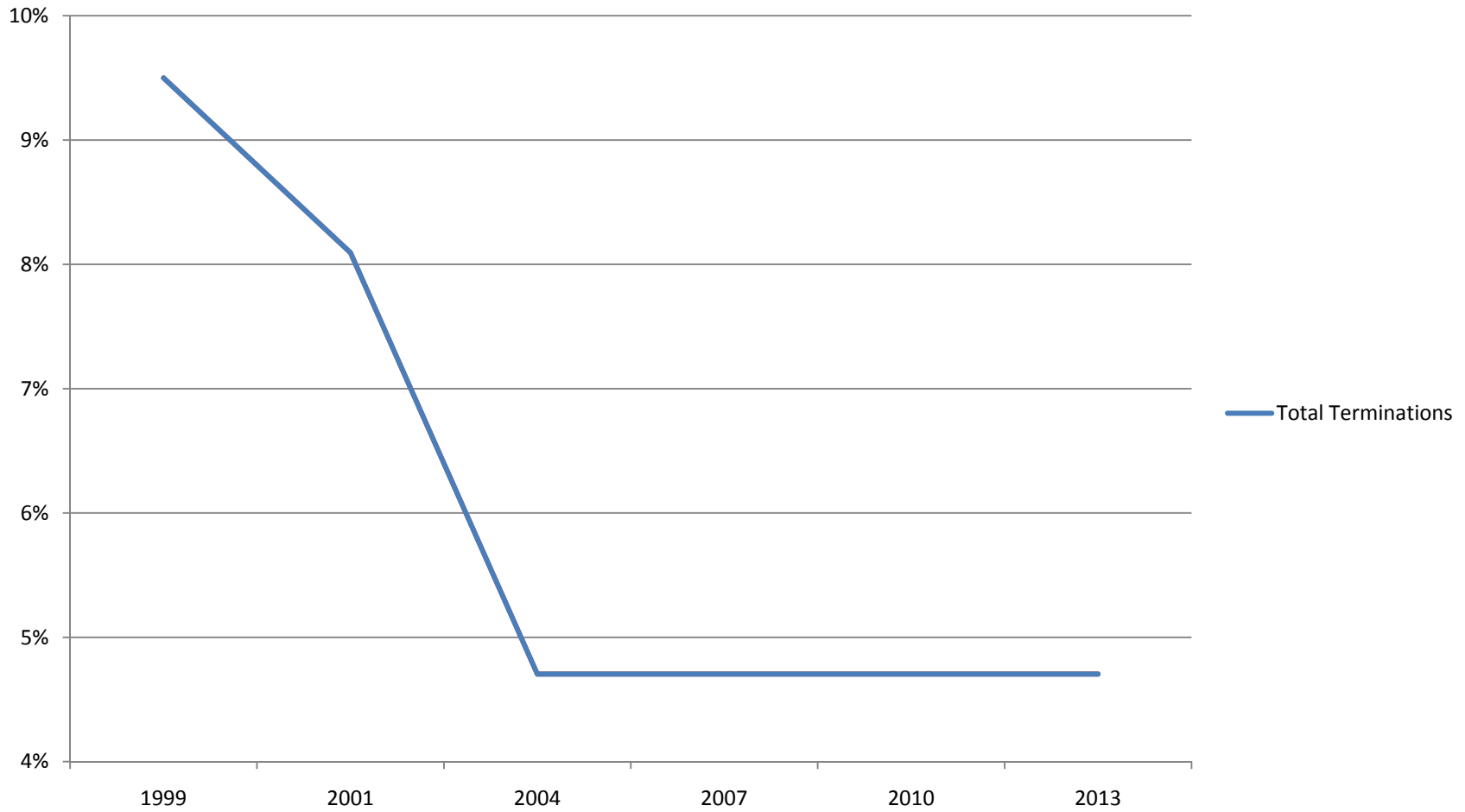


# Appendix

(slides for reference)



## Hockey Stick





# Where does a moderately adverse loaded premium lie?

