



SOCIETY OF ACTUARIES

**Health Valuation Boot Camp
August 12- 13, 2009**

**Session # 4b: Issues Surrounding RBC, Data
Quality and Actuarial Opinions**

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Health Valuation Boot Camp

RBC, Data Quality & Actuarial Opinions



August 12, 2009

Russ Willard

HUMANA
Guidance when you need it most

Who's Up First?

- **RBC**

- Factors increasing to how much?
- When?



- **Health Actuarial Opinion**

- We have to file an opinion, now?
- What's an Actuarial Opinion and Memorandum?

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RBC

- RBC
 - Factors doubling for Part D
 - NAIC adopts factor changes
 - NAIC adopts trend test

The NAIC



AHIP and
the
Academy

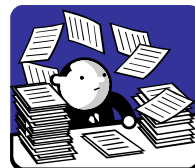
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Health Opinions

- Health Actuarial Opinion & Memorandum
 - Beginning in 2009...
 - Small company exemption



So, how many opinions do you have to complete this year, Darrell?



Only three life companies. I hear you have **17** health companies, Russ. See you in February.

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Data Quality

- Data Quality
 - ASOP 23
 - Open Discussion

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OPEN Discussion

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