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Riding the Waves

by Bruce Stahl

When rowing a boat directly to his destination, the oarsman focuses upon an object on the shore behind the passengers. The most recent SOA experience study is the LTCI oarsman's object of focus, and a summary of it is in this issue. A second article offers us a way to address a few small waves that appear large to some policyholders who are in the boat. Presenting a way to evaluate whether the current and winds are affecting the course we chose is highlighted in a third piece. A fourth feature offers ways to avoid some of the larger waves looming ahead. Finally, three articles offer information that may help reduce the size of some waves.

Waves can work for or against the oarsman. These articles help him avoid those that work against the boat, and ride those that move it ahead.

LTCI Oarsman's Focus

"SOA LTC Experience Committee Completes 5th Report"

by Gary L. Corliss, page 1

Dealing With Small Waves (individual claims)

"Instant Replay' for Claims?"

by Bob Yee, page 8

Analyzing Wind and Sea

"Moving Beyond Retrospective Testing for LTCI Reserves"

by Daniel A. Nitz and Allen J. Schmitz, page 9

Avoiding Large Waves

"Long-Term Care: Hedging Your Bet"

by Dawn Helwig, Rajesh Bhandula and Nicola Barrett,
page 15

Reducing the Size of Waves

"Developing a Population Health Management Program for
a Long-Term Care Insurance Product"

by Dr. Donald Fetterolf, Geoffrey Walton and John (Jeff)
Underhill, page 19

"Alzheimer's Disease Yesterday, Today and Tomorrow:
Progress and Challenges"

by Maria C. Carrillo, page 25

"Recent Trends in Psychiatric Medication Use"

by Dr. Dean Knudson, page 29

We hope you find these articles informative and helpful and we thank the authors for their contributions. If you have any questions or comments, just steer them our way. *



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