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Editor's Corner

By Robert Eaton

The Long Term Care Section is unique from other sections in the diversity of interests and expertise of our members. This newsletter should reflect that diversity of interest. I've served as your editor for two years, with an underlying goal of delivering a motley basket of articles in each edition. I reviewed the last six issues, including this one and I wrote down some keywords to plot out in a word cloud. The topics I see most frequently are presented in Figure 1.

I was curious to see how the most-used words across all issues of *Long-Term Care News* were represented in the word cloud, so I made one for them as well (see Figure 2).

While it's appropriate for actuarial topics to be the bedrock of an SOA publication, I'm glad to see how frequently we've covered topics critical to the market, the consumer, distribution, and the question of financing LTSS.

This issue is no different. You will read a primer on the actuarial **utilization** assumption and learn more about the bias-variance tradeoff in **predictive analytics**. You'll find some colleagues **newer to the LTC** space discussing their assimilation, and will learn more about the considerations of ceding LTC blocks. Finally, you will read a review of **policyholder behavior following a rate increase**, and a forward looking article on the **California Partnership** program.

It has been my pleasure to serve as your editor. I leave the leadership of this role in the adroit hands of Paul Colasanto in 2018, who served superbly as my co-editor this year. Thank you for this opportunity. ■

Figure 1 Most Frequent Topics



Figure 2 Most Used Words





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