

## **LONG TERM CARE INSURANCE**

*(Vote for up to three candidates)*

Kirill Grin

Randy Beams

Mary Broesch

Alex Vichinsky

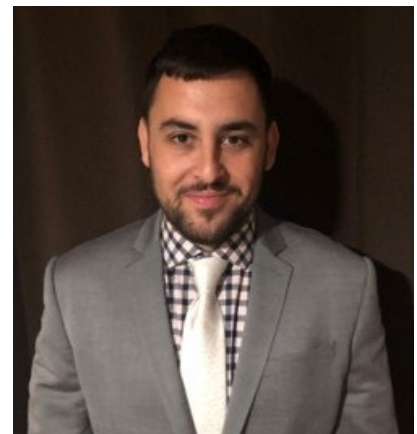
Roger Loomis

**Kirill Grin, ASA, MAAA**  
**Senior Actuary**  
**LTCG**  
**Trevose, PA**

### **Professional Background**

Kirill is currently a Senior Actuary with LTCG (Illumifin). He has over 11 years of experience in valuation, financial analysis, reinsurance, and financial projections with a focus on long-term care insurance. Some of Kirill's recent projects include:

- Long-term care rate increase filings and objection support
- Long-term care claim and persistency experience analysis
- Long-term care pricing assumption development
- Actuarial appraisals of insurance companies and blocks of business
- Reserve valuation system audit and implementation
- Long-term care projection modeling



Prior to joining LTCG, Kirill was a Health Actuary with Milliman primarily focusing on Medicare bid related work. His responsibilities included developing Medicare Advantage bids, pricing benefits, and claim analysis. He also led in the validation of provider incentive programs for a variety of large health insurers.

Kirill is a speaker at various industry conferences and events. He has been serving on the LTC planning committee for the LIMRA/LOMA/SOA Supplemental Health, DI, and LTC Conference since 2020. Kirill earned his Bachelor of Science in Mathematics from Drexel University in March 2012. He is an Associate of the Society of Actuaries and a member of the American Academy of Actuaries. Kirill lives with his wife and daughter near Philadelphia, Pennsylvania and enjoys travelling.

### **Society of Actuaries Experience (Section and committee memberships and participation)**

- LTC planning committee member for the LIMRA/LOMA/SOA Supplemental Health, DI, and LTC Conference (2020-Present)
- Active member of the Actuaries Club of Philadelphia (2015-Present)
- Active attendee of many SOA webcasts

### **Other Relevant Volunteer Experience**

None

### **Why are you interested in leading this section?**

I am running for a seat on the LTC section council because I want to contribute to the future of our industry. I have been a part of the LTC industry for over 7 years now. Over that time, we as an industry have adopted new best

practices, new modelling concepts/software, and new takes/ideas on pricing assumptions. We have faced a global pandemic together and have learned how to work and provide LTC care under new safety regulations and new health guidelines. I want to be a part of the conversations that will shape our industry for the next decade and beyond. I hope with my experience I can be an active and engaged voice in the LTC space for years to come. I also hope to learn from the other members of the council with far more experience than my own. Having this learning opportunity will help me motivate and support the next class of Actuaries eager to make a difference.

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**Randy Beams, FSA, MAAA**  
**Actuary**  
**Milliman**  
**Tampa, FL**

**Professional Background**

Randy is a life and long-term care actuary at Milliman with a focus on Hybrid Life + LTC products. With regard to standalone long-term care insurance and hybrid products, Randy has experience in product development, pricing, valuation, and experience studies. Prior to his current role at Milliman, Randy worked for both Scottish Re and TIAA with a primary focus on modeling and valuation for life and annuity product lines.

**Society of Actuaries Experience (Section and committee memberships and participation)**

Member of the Long-Term Care Insurance, Leadership & Development, Entrepreneurial & Innovation, and Education & Research sections.

Contributing author to publications to some of the SOA's various newsletters including The Modeling Platform, Product Matters!, and Emerging Topics.

**Other Relevant Volunteer Experience**

Experience volunteering through various local churches and other organizations to help underprivileged kids, participating in multiple disaster relief clean-up projects, and fundraising for local youth outreach organizations.



**Why are you interested in leading this section?**

Long-Term Care insurance is an underappreciated need for much the U.S. population. Traditional solutions have often been unattainable for most or have fallen short of their initial promises to consumers. The LTC industry, however, is making efforts to educate consumers and develop innovative solutions to solve LTC needs. I would like to use my expertise to be a part of these efforts to educate and innovate in the LTC space. I would also like to learn from and serve with other Actuaries who are like-minded in this cause.

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**Mary Broesch, FSA, MAAA**  
**Executive Vice President**  
**Gallagher Re**  
**Philadelphia, PA**

**Professional Background**

- Since 2016, serve as a reinsurance broker and advisor, focused on structuring reinsurance solutions for asset-intensive life, annuity and LTC product liabilities
- Managing Director at Genworth, focused on reinsurance, 2014-16
- Built and led the Reinsurance Center of Excellence at Voya Financial (ING), 2002-14
- Worked at ING Re (Denver) in a variety of leadership roles, 1995-2002
- Prior to 1995, worked in traditional actuarial roles, plus as a credit analyst for a boutique investment manager

**Society of Actuaries Experience (Section and committee memberships and participation)**

- Elected to Reinsurance Section Council in 2014 and served as chair in 2017
- SOA Committee on Life Insurance Mortality & Underwriting Surveys, 2000-2009, 2016-17
- Elected to SOA Product Development Section Council, 2003-2006
- SOA Individual Life Experience Studies Committee, 2001-2003



**Other Relevant Volunteer Experience**

- Member of AAA Reinsurance Work Group, 2012-2014
- Member of ACLI Captive and Risk Transfer Subgroups of Reinsurance Committee, 2011-2014
- Past President, Actuaries Club of Philadelphia, 2006-07
- American Academy of Actuaries' CSO Implications Work Group, 2001-2002

**Why are you interested in leading this Section?**

To become a better reinsurance advisor of LTCL, I'd like to be more educated and involved in the industry. If elected to serve on this section council, I'd happily provide my time, energy and leadership skills to support our members, in exchange for meeting experts in the industry and learning about the issues and challenges facing our members and the LTCL industry.

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**Alex Vichinsky, FSA, MAAA**  
**LTC Regulatory Actuary**  
**Genworth**  
**Richmond, VA**

**Professional Background**

I began my career as an actuarial student at Nationwide Financial, working in various rotational positions. I joined Genworth in 2016 and have spent the entirety of my time working in LTC Inforce in various roles including inforce pricing and modeling. My current responsibilities include regulatory engagement and strategy and oversight of the annual justified rate increase process, which includes development of the state approval assumptions as part of annual Cash Flow Testing.

**Society of Actuaries Experience (Section and committee memberships and participation)**

Co-editor, LTC Section Newsletter, 2019-2020

**Other Relevant Volunteer Experience**

None



**Why are you interested in leading this section?**

The LTC Section's role in providing education is absolutely vital to the LTC industry, particularly at this current point in time. There is no doubt the LTC is facing numerous challenges, and sound actuarial perspective and input is an important part of addressing these challenges. I have seen firsthand the value that the LTC Section provides to the industry and community, and I would greatly value the opportunity to serve on the council that leads these efforts.

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**Roger Loomis, FSA, MAAA**  
**Principal**  
**Actuarial Resources Corp**  
**Overland Park, KS**

**Professional Background**

I am a principal at Actuarial Resources Corporation, where I've worked for the last 15 years. I've had a broad range of experience, including working throughout Latin America on a wide arrange of insurance products. However, most of my focus has been on LTC, with an emphasis on gaining insight into risk with better models.

**Society of Actuaries Experience (Section and committee memberships and participation)**

- Grader of SOA's Predictive Analytics (PA) Exam, 2017 to present
- Chair of Data Science subcommittee of SOA's LTC Experience Study, 2021-2022
- SOA's Presidential Award, 2019
- Lead researcher on SOA's "LTC Pricing Project", 2015-2016
- Member of SOA's PA Exam Committee, 2017-2019
- Author of "Understanding the Volatility of Experience and Pricing Assumptions in Long-Term Care Insurance"
- Co-Chair LTC Think Tank, 2012-2014
- Member LTC Section Council, 2009-2012
- Frequent speaker at conferences



**Other Relevant Volunteer Experience**

- Officer of Kansas City Actuary's Club, 2008-2011
- President of local Toastmaster's Club

**Why are you interested in leading this section?**

The LTC Section is an important part of the LTC industry. It has provided thought leadership, continuing education, research, and exceptional networking opportunities. The SOA is reengineering the ways sections work and is rebranding them "Professional Interest Communities." I want to be on the section council to be a strong advocate for LTC actuaries in this transition.

