



SOCIETY OF ACTUARIES

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# Long Term Care Newsletter

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## Editor's Column

by Bartley L. Munson

**T**here are merely three brief, but important, points to be made in this, our third, issue of *Long-Term Care*.

1. Our Section's collective special thanks goes to president Jim Glickman who conceived of the need for the LTCI Section, helped us create and organize it, and has spearheaded the activities noted elsewhere in Jim's column. Thanks, Jim.

2. There are several articles currently "in the pipeline." (They need to emerge, and will.) But, we — you — need more. We have had some articles that were volunteered. We need more of those, if the newsletter is to be what we all want. Send me your ideas.

3. As always we'd very much like to hear from you what you like or don't like about what has been written in your newsletter. We'll handle any controversy constructively, and we'd like to, very much.

The preferred route to reach me is through e-mail ([bartmunson@itol.com](mailto:bartmunson@itol.com)). I can also be contacted by fax



(920) 743-9255 or by mailing to my address (Bart Munson, Munson & Associates, 1034 Memorial Drive, Sturgeon Bay, WI 54235).

## Record Sessions on Long-Term Care Insurance Topics on the Web

### Seattle Meeting, June 1999

#### 55PD Long-Term Care Underwriting

*Panelists discuss the various styles of underwriting being used in individual and group LTC markets, such as full underwriting, "yes/no" style, modified guaranteed issue and guaranteed issues.*

### San Francisco Meeting, October 1999

#### 6PD Trend in Long-Term Care Product Design and Pricing Issues

*Panelists discuss LTCI product features, approaches in setting morbidity and lapse rate assumptions, state regulations and their impact on pricing issues, and current trends and theories in LTC underwriting.*

#### 740F A Review of Current Long-Term Care Insurance Studies

*Members of the SOA Long-Term Care Experience Committee discuss the results of its Intercompany Experience Study and the implications of its findings.*

#### 128PD Long-Term Care Regulatory Developments

*This session looks at what has been learned in the past two years from the creation of "qualified" long-term care plans. Companies now have additional information regarding interpretations from the Treasury Department, regulations and directives from insurance departments, and feedback from the consumer. Federal regulatory changes on the horizon are also discussed.*