• Accident insurance
• **Accountable care organization**= ACO
• Accounting standards
• Acquisition expenses
• Actual-to-expected=A/E=Actual to expected ratio
• Actuarial Board for Counseling & Discipline=ABCD
• Actuarial Opinion and Memorandum= AOM
• **Actuarial Standards Board**=ASB
• Actuarial Standards of Practice=ASOP
• Allocation of capital
• Alternative careers
• Alzheimer’s disease and dementia
• **American Academy of Actuaries**=AAA
• American Institute of Certified Public Accountants=AICPA
• Analytics and informatics
• Annuities
• Annuity reinsurance
• Annuity reserves
• Annuity valuation
• Antiselection
• Appointed actuary
• Arbitrage
• Artificial intelligence
• Asset adequacy analysis
• Asset allocation
• **Asset liability management**=ALM
• Asset management
• Asset modeling
• Asset valuation
• Assisted living facilities
• Assumptions
• Audits
• Bank distribution=Bancassurance
• Bank owned life insurance=BOLI
• Banking regulations
• Bankruptcy
• Basel
• Bayesian methods
• Behavioral economics
• Beneficiaries
• Birth rates
• Book value
• Budgets
• Business intelligence
• Cafeteria benefit plans
• **Canadian Institute of Actuaries**=CIA
• Cancer
• Capital Asset Pricing Model=CAPM
• Capital gains
• Capital management
• **Capital markets**=Stock market
• Captive Insurance
• Cardiovascular disease=Heart disease
• Career planning
• Cash balance plan
• Cash flow testing
• Cash value
• Catastrophe reinsurance
• Catastrophic risk
• Causes of death
• Central banks
• Chronic illness management
• **Chronic obstructive pulmonary disease**=COPD
• Claim cost
• Claim experience
• Claims processing
• Claims review
• CLASS Act
• Cluster analysis
• Coinsurance
• **Collateralized debt obligation**=CDO
• Commissions
• **Committee of Sponsoring Organizations**=COSO
• Comparative effectiveness
• Complexity science
• Computer science
• **Conditional Tail Expectation**=CTE
• **Consumer-driven health plans**=CDHP
• Contingencies
• Contribution index
• Conversion
• Corporate bonds
• Corporate finance
• Corporate governance
• Corporate owned life insurance=COLI
• Cost of capital
• Counterparty risk
• Credibility theory
• Credit default swaps
• Credit insurance
• Credit risk
• Creditable coverage
• Critical illness insurance
• Currency risk
• Data mining=Big data
• Data quality
• Data warehousing
• Death benefits
• Deductible
• Defaults
• Deferred acquisition cost=DAC
• Deferred annuities
• Deferred benefit reserves
• Deficiency reserves
• **Defined benefit plans**=DB plans
• **Defined contribution plans**=DC plans=401(k) plans
• Definition of life insurance
• Demographics
• Demutualization
• Derivatives
• Deterministic models
• Diabetes
• Diagnostic tests
• Differential mortality
• Direct response=Direct marketing
• Disability insurance
• **Disability rates**=Disability tables
• Discount rates
• Disease management
• Dividends
• Dodd-Frank Act
• Dread disease insurance
Society of Actuaries Keywords

- Dynamic simulation models
- E-commerce
- Economic capital
- Economic value
- Efficient frontier
- **Electronic medical records**=EMR
- Embedded value
- Employee contributions
- **Employee Retirement Income Security Act**=ERISA
- Employer contributions
- **Enterprise risk management**=ERM
- **Entrepreneurism**=entrepreneurs
- Episode-based payment
- **Equities**=Common stock=Stock=Preferred stock
- Equity indexed annuities
- Equity indexed life insurance
- Estimation methods
- Ethics
- Evidence-based medicine
- Expense ratio
- Experience refund
- Expert witness=Expert testimony
- Extreme value theory
- Factor analysis
- Fair value accounting
- Family coverage
- Federal Reserve Bank
- Fiduciary
- Financial accounting controls
- **Financial Accounting Standards Board**=FASB
- Financial economics
- Financial management
- Financial planning
- Financial reform
- Financial reinsurance
- Financial reporting
- Financial security
- Fixed income
- Fixed income annuities
- Fixed indexed annuities
- Foreign exchange
- Funding policy
- Funding reform
- Futurism
- **GAAP reserves**
- Gaussian models
- Generalized linear model
- **Generally Accepted Accounting Principles**=GAAP
- Generally Recognized Expense Table=GRET
- Genetic algorithms
- Genetic applications
- Genetic studies
- Geopolitical risks
- Global markets
- Globalization
- Government bonds
- Government-funded healthcare
- Gross premium valuation
- Group health plans
- Group life plans
- Group pensions
- Guaranteed investment contract=GIC
- **Guaranteed issue**=GI
- **Guaranteed living benefits**=GLB
- **Guaranteed minimum accumulation benefits**=GMAB
- **Guaranteed minimum death benefits**=GMDB
- **Guaranteed minimum income benefits**=GMIB
- **Guaranteed minimum withdrawal benefits**=GMWB
- Health care costs
- Health care quality
- Health care reform
- Health economics
- Health factors
- Health information exchanges
- Health information technology
- Health insurance
- Health Insurance Association of America=HIAA
- Health insurance high risk pools
- **Health maintenance organization**=HMO
- Health policy
- Health reinsurance
- Health reserves
- Health risks
- **Health savings accounts**=HSA
- Hedge funds
- Hedging
- High-deductible health insurance plans
- High-yield bonds
- Home health care
- Hospitalization
- Hybrid pension plans
- Illustrations=Illustration actuary=Sales illustration
- Indexed annuities=Equity indexed annuities=EIA
- Individual annuities
- Individual health plans
- Individual life plans
- **Individual retirement accounts**=IRA
- Inflation
- Informatics
- Insolvency
- **Institute and Faculty of Actuaries**=IFA=UKAP
- **Institute of Actuaries of Australia**=IAAust
- Insurance guaranty fund=Insurance guaranty association
- Insurance valuation tables
- Interest rate modeling
- Interest rates
- Intergenerational equity
- Internal replacements
- **Internal Revenue Service**=IRS
- **International Accounting Standards Board**=IASB
- **International Accounting Standards**=IAS
- **International Actuarial Association**=IAA
- **International Financial Reporting Standards**=IFRS
- Interpersonal skills
- Investment policy
- Investment risk
- Investment strategy
- **Lapse rates**=Lapses
- Letters of credit
- Leverage
- Liability driven investments=LDI
- Liability valuation
Society of Actuaries Keywords

- Life and annuity expenses
- Life company expenses
- Life expectancy
- Life expectancy calculator
- Life insurance
- Life Insurance Marketing and Research Association=LIMRA
- Life Office Management Association=LOMA
- Life and annuity expenses
- Life insurance
- Life insurance marketing and research
- Association=
- LIMRA
- Life Office Management Association=LOMA
- Life reinsurance
- Life reserves
- Life settlements
- Life valuation
- Liquidity
- Logistic regression
- Longevity
- Longevity risk
- Long-term care insurance=LCTI
- Long-term care policies
- Long-term care reinsurance
- Long-term care reserves
- Long-term care=LTC
- Loss ratio=LR
- Loss reporting
- Macroeconomics
- Major medical insurance
- Managed care
- Management skills
- Market Consistent Embedded Value=MCEV
- Market risk
- Market value of assets
- Market value of entities
- Market value of liabilities
- Marketing and distribution
- Markov Chain
- Medicaid
- Medical demography
- Medical expenses
- Medical Loss Ratio=MLR
- Medicare
- Medicare supplement
- Mental health care
- Mergers and acquisitions=M&A
- Microeconomics
- Middle market
- Military pensions
- Model validation
- Modeling efficiency
- Modified coinsurance=Modco
- Modified endowment contract=MEC
- Monetary policy
- Monte Carlo simulation
- Mortality rates=Mortality tables
- Mortality assumption
- Mortality modeling
- Mortality rates=Mortality tables=Death rates
- Mortality risk
- Mortality-based securities
- Mortgage-backed securities
- Mortgages
- Multi-employer plans
- Municipal bonds
- National Association of Insurance Commissioners=NAIC
- Neural networks
- Nonforfeiture benefits
- Obesity
- Offshore insurance
- Online insurance sales=Automated underwriting
- Operational risks
- Optimization
- Own Risk Solvency Assessment=ORSA
- Partial annuitization
- Participating life insurance
- Patient Protection and Affordable Care Act=PPACA
- Affordable Care Act
- Patient-centered medical homes
- Payment models=Health care payment models
- Payment reforms=Health care payment reforms
- Payout annuities
- Pension accounting
- Pension annuities
- Pension Benefit Guaranty Corporation=PBGC
- Pension benefits
- Pension equity plan
- Pension finance
- Pension funds
- Pension legislation
- Pension liabilities=Pension obligations
- Pension plan assets
- Pension plan costs
- Pension plan governance
- Pension plan term
- Pension policy
- Pension reform
- Pension trusts
- Pension valuation
- Persistency
- Personal health records
- Phased retirement
- Policy loans
- Policyholder behavior
- Population mortality
- Portability
- Portfolio management
- Post-acute care
- Post-employment benefits=OPEB=Other post-employment benefits
- Practice notes
- Predictive modeling
- Preferred provider organization=PPO
- Premium deficiency reserves
- Premiums
- Prescription drug costs
- Presentation skills=Public speaking
- Preventive care
- Previous benefit cost
- Previous benefit cost ratio
- Principal-agent relationship
- Principles-based approach=PBA
- Principles-based reserves=PBR
- Privacy laws
- Private equity
- **Private sector pension plans** = Corporate pension plans
- **Product administration** = Policy administration
- **Product development**
- **Provision for adverse deviation**
- **Public employee pension reforms**
- **Public finance**
- **Public sector pension plans** = Public employee pension plans
- **Purchase GAAP** = PGAAP
- **Qualification standards**
- **Qualified Domestic Relations Order** = QDRO
- **Rate regulation**
- **Real estate**
- **Recapture**
- **Regression analysis**
- **Reinsurance treaty**
- **Retention**
- **Retiree medical**
- **Retirement 20/20**
- **Retirement income**
- **Retirement planning**
- **Retirement plans**
- **Retirement rates**
- **Retrocessions**
- **Retrospective rating**
- **Return of premium** = ROP
- **Return on capital**
- **Return on investment**
- **Risk adjustment**
- **Risk appetite**
- **Risk categories** = Risk classes
- **Risk measurement**
- **Risk metrics**
- **Risk modeling**
- **Risk theory**
- **Risk transfer**
- **Risk-based capital** = RBC
- **Sarbanes-Oxley**
- **Termination rates**
- **Third party administration** = Third party administrator = TPA
- **Time management**
- **Time series**
- **Underwriting**
- **Unemployment insurance**
- **Unfunded pension liability** = unfunded pension obligation
- **Universal life**
- **Valuation actuary**
- **Value at risk** = VAR
- **Value of business acquired** = VOBA
- **Value-based insurance design**
- **Variable annuities**
- **Variable life**
- **Variable universal life** = VUL
- **Venture capital**
- **Vested benefits**
- **Veterans Administration Health**
- **Wellness**
- **Whole life**
- **Withdrawals**
- **Workers’ compensation**
- **Yield curve** = Term structure
- **YRT reinsurance**

**Keywords**

- **Scenario generation** = Scenario generators = Economic scenario generators
- **Secondary guarantees**
- **Securities and Exchange Commission** = SEC
- **Securitization**
- **Sensitivity testing**
- **Settlement options**
- **Simplified issue**
- **Skilled nursing facilities** = SNF
- **Small group health insurance**
- **Social insurance**
- **Social Security**
- **Socioeconomic status**
- **Solvency II**
- **Solvency Modernization Initiative**
- **Standard Nonforfeiture Law** = Standard Non-Forfeiture Law = SNFL
- **Standard valuation law**
- **Standards of practice**
- **State high-risk pools**
- **Statistical methods**
- **Statutory accounting**
- **Statutory codification**
- **Statutory reserves**
- **Statutory valuation**
- **Stochastic models**
- **Stock options**
- **Stop-loss insurance**
- **Stranger owned life insurance** = STOLI
- **Strategic risks**
- **Structured settlements**
- **Supplemental retirement plans**
- **Surrenders**
- **Survivor benefits** = survivor pension benefits
- **Systematic risk**
- **Systemic risk**
- **Tax accounting**
- **Taxes** = Taxation
- **Term life** = Annual renewable term = Yearly renewable term = YRT
- **Term structure** = **Yield curve**