# Product Development Section: 2019 Call for Essays

The Product Development (PD) Section of the Society of Actuaries (SOA) is excited to announce their 2019 Call for Essays on *The Future of Dynamic Pricing in Life Insurance*.

It's up to you to tell us what you see in this future. As with any great idea, we are looking for new and thought-provoking answers. There are no right or wrong answers, but the following questions may be used to spur your imagination: What should dynamic pricing mean for life insurance and what should it look like? What assumptions will have to be taken into account? What are the regulatory considerations, societal implications, etc.? What are the potential good or bad consequences?

## Eligibility

Authors, including co-authors, must be an SOA member in good standing. PD Section Council Members and judges may not enter.

#### Rules

Submissions must be in article format. The article should be no less than 500 words and no more than 2000 words and must be in English. Articles should be submitted in either Microsoft Word, PDF format, or shared Google Doc. All submissions must comply with the SOA's Antitrust Compliance Guidelines.

Any SOA member in good standing is eligible to participate, either individually or with a co-author; maximum of two authors per submission. Multiple submissions per person are permitted; may enter both individually and with a co-author. If a winning submission is authored by more than one individual, the award will be split equally among the authors.

Submissions will be judged according to their creativity, originality, and applicability to the Call for Essays topic. Submissions should be sent to **sections@soa.org by 11:59 PM CDT on May 31, 2019**<sup>1</sup>.

#### Awards<sup>2</sup>

- \$500 USD will be awarded to the winning submission.
- \$150 USD will be awarded to the second-place submission.
- \$150 USD will be awarded to a randomly selected winner drawn from all qualified submissions. Authors who receive an award for the winning and second place submissions are excluded from this drawing.

Best submission(s) and/or ideas may be featured in an upcoming *Product Matters!* newsletter.

# **Judging Criteria**

The judges, members of a subcommittee of the PD Section Council, will select the winning and second place submissions using the following criteria: creativity, originality and applicability to the Call for Essays topic. The judges reserve the right not to provide any awards if they determine that no submission is qualified.

## **Promotion of Call for Essays**

Email blasts, Section Newsletter, LinkedIn, PD Section Webpage

<sup>&</sup>lt;sup>1</sup> By submitting an essay, you verify ownership of the essay and agree to provide the Society of Actuaries with permission to include your article in the *Product Matters!* newsletter. Authors of the winning submissions agree to permit the SOA to use their likeness, name, and biographical information, or any portion thereof, in conjunction with their essay and the promotion of the Product Development Section and/or SOA, in any and all media and formats, in whole or in part, throughout the world.

<sup>&</sup>lt;sup>2</sup> Authors cannot receive more than one award.