



# Joint Colloquium of the IACA, PBSS and IAAHS Sections of the International Actuarial Association

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## Income Protection Risk Management Workshop

Session HT7



# Moderators

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# Suggested Discussion Topics

## Underwriting

- What complaints do you hear?
- How can the process become more efficient?
- What risk issues are particularly challenging?
- How do you determine actions for specific medical conditions?
- Do you offer guaranteed issue programs?

# Suggested Discussion Topics

## Claims

- What types of claims are difficult to manage?
- What types of claims do you see more frequently in recent years?
- Have you had success with rehabilitation and case management?
- Are many claim decisions appealed or litigated?

# Suggested Discussion Topics

## Product Development

- Do you offer spouse products or riders?
- Do you offer catastrophic disability benefits?
- Do you offer products that combine disability and other benefits?
- How have products evolved to address aging workers?

# Suggested Discussion Topics

## Pricing

- What sources of experience data are available?
- How does experience vary by occupation?
- Do you feel existing products are adequately priced?
- What profit objectives are used for pricing?