

# HEALTH INSURANCE PRICING TECHNIQUES



**Manama, 19<sup>th</sup> and 20<sup>th</sup> November 2017**

9.30 a.m. - 4.30 p.m.

## Program

**Health Insurance Demand: Aversion, Prudence and Elasticities**

**Information Systems in Health Insurance**

**Databases, Data Warehouses and Data Mining**

**From Risk Factors to Selected Rating Factors in Health Insurance**

**Pricing from traditional to New Techniques**

- **Big Data, Machine Learning and Multivariate Techniques**

**Updating Prices with Information on Claims**

**From the Actuarial to the Commercial Rate: Strategy and Pricing Through Value**

## About the Workshop

The workshop aims to present and explain what to consider when building a health insurance tariff and to:

- Prepare the construction of a health tariff
- Undertake risk analysis and preliminary analysis of data
- Calculate pure and commercial premiums according to deterministic and stochastic methods
- Draw the a posteriori pricing system
- Integrate the tariff in the strategy concept
- Redesign the tariff creating value for the insured.

The workshop will have 12 hours with a strong practical component and a permanent tutorship. Its participants will build and develop the examples using their Laptops and they may do it alone or in groups of two or three people.

This workshop on Health Insurance Pricing Techniques is also available as private in-house event. For this alternative contact us: [info@actuarial.pt](mailto:info@actuarial.pt), [www.actuarial.ae](http://www.actuarial.ae).

## Who Shall Attend

Underwriters, product managers, technical departments, actuaries, risk managers and other professionals with interest on health insurance pricing techniques.

No specific background is required beyond the basic use of Excel.

## Language

The workshop will be done in English.

## Speaker



The workshop will be held by **Luís Portugal**, Partner and Managing Director of ACTUARIAL Group. He is specialized in conducting consulting work to insurers and also Lecturer at the University of Barcelona and a Researcher at the University of Liverpool.

Luís Portugal was CEO of two insurance companies, director of the Portuguese Association of Insurers and Chairman of the Portuguese Institute of Actuaries. He was also Consulting/Appointed/Audit Actuary and Risk Manager on more than forty insurers.

Luís Portugal | Fellow Actuary, Financial Risk Manager

More information may be obtained at:

Linkedin: [pt.linkedin.com/in/luisportugalactuarial/](https://pt.linkedin.com/in/luisportugalactuarial/) | Twitter: @Luis\_Portugal\_

## Enrolment

Enrolments may be done at [www.actuarial.ae/go](http://www.actuarial.ae/go) or sent to [info@actuarial.pt](mailto:info@actuarial.pt).

The registration fees are as follows:

1 registration	1,000 USD
2 registrations	1,600 USD
3 registrations	2,100 USD

(price for 4 or more registrations upon consultation)

Payments shall be made by bank transfer once the invoice is received.

Cancellations of registrations are accepted without charge if written notification is received before the 12<sup>th</sup> of November. Cancellation requests received after this date will not be accepted and the total amount of the registration(s) will be charged by ACTUARIAL Group.

## Workshop Location

**Sheraton Bahrain Hotel**, 6, Palace Avenue, Manama, Kingdom of Bahrain.

## Included

The price includes the participation in the workshop, copies of the presented slides, coffee-breaks and lunch in the hotel.

## About ACTUARIAL Group

ACTUARIAL Group Dubai belongs to ACTUARIAL Group Portugal (Grupo ACTUARIAL). These entities are specialized in insurance and pensions (Actuarial Services, Insurance and Actuarial Software, Backoffice Management and Training).

Grupo ACTUARIAL is certified by DGERT, the Portuguese certifier entity on education quality.

This event is a joint venture of ACTUARIAL Group Dubai and the Lisbon office.

## Other Workshops Already Developed in the Middle East and Eastern Asia

Claims Reserving, Have We Too Much or Too Low Reserves?, Actuarial Techniques for Non-Actuaries Pricing Non-Life Insurance, Pricing Health Insurance, Pricing Motor Insurance, Reinsurance Practice Advanced Health Insurance Underwriting Techniques, Advanced Motor Insurance Pricing General Insurance Management, Life Insurance Management Solvency and Risk Based Capital, Enterprise Risk Management, Solvency II

# HEALTH INSURANCE PRICING TECHNIQUES

**Manama, 19<sup>th</sup> and 20<sup>th</sup> November 2017**

9.30 a.m. - 4.30 p.m.

## Registration Form

(Send this page by e-mail to [info@actuarial.pt](mailto:info@actuarial.pt))

Company		
Department and address to send the invoice		
Person in charge of this registration		
Phone	Fax	E-mail

## Participants Name

Name	E-mail	Qualifications	Job Title

How did you manage to know about this workshop?

Letter

Email

Website

Other

The data collected on this form, which confidentiality and non-transmission to third parties is guaranteed, will be part of an internal file of ACTUARIAL Group and will be used for sending institutional information of the same and in accordance with the law.

Data holders may exercise their right of access, correct and removal, if asked in written, and may oppose to the treatment of these for direct marketing or any other form of prospection.

## Education Center Rules Summary

### 9 Rights and Duties of the Trainee

#### 9.3.1 Rights of the Trainee

The trainee is entitled to:

- a. Receive the teachings in accordance with the programs and timetable set;
- b. Use the facilities of ACTUARIAL Group that are specially designed for that effect;
- c. Have access to the equipment necessary to attend the training activity for which he is registered, as well as all available documentation;
- d. Receive, for free, at the end of the training activity, a document certifying their attendance and/or achievement;
- e. Participate in the evaluation of satisfaction on the Workshop in which he/she participates;
- f. Require the training entity to respect the national regulations for the protection of personal data.

#### 9.3.2 Duties of the Trainee

The trainee's duties are:

- a. Deliver all documentation required for its registration in the training, by the first day it starts transmitting to the training entity, within that period, any change to the data provided in the registration;
- b. Attend with punctuality and assiduity to training, registering its presence in attendance list sheet existing for this purpose;
- c. Respect and treat with civility one's training colleagues, the trainers, and all employees of ACTUARIAL Group and other people who they may be with or come into contact with during the training periods;
- d. To be diligent, punctual and perform tasks that are proposed to them, with zeal and diligence;
- e. Comply with the directives issued by the competent organs of ACTUARIAL Group;
- f. Refrain from the practice of any act which may result in injury to ACTUARIAL Group;
- g. Ensure the conservation and wise use of assets of ACTUARIAL Group or those entrusted to it;
- h. Report immediately any anomaly detected in the equipment used within the training scope, if possible in writing;
- i. Respond individually and/or collectively responsible for any damage caused, intentionally or through gross negligence, on assets of ACTUARIAL Group or entrusted to it, namely machinery, tools or simple materials.

#### 9.3.3 Interdictions of the Trainee

The trainee is forbidden to:

- a. Bring, keep or consume alcoholic beverages, narcotics or other drugs on the premises of ACTUARIAL Group or show up or remain there when intoxicated or in a state that denotes the consumption of drugs, or even gamble there or practice games of chance or fortune;
- b. Displacement of furniture;
- c. Use sharp or corrosives materials, paints, or any others that could in any way damage the computer equipment, furniture, or other, in the training rooms;
- d. Connect or disconnect any electrical circuit from the mains electrical network of the computing system;
- e. Disconnect any devices from the local network, workstations, servers and printers;
- f. Use software that is not properly licensed and installed by the Office of Information Technology;
- g. Install, uninstall or copy to disk drives any files, applications or software licensed to Actuarial Consultancy Ltd, without prior authorization of the Office of Information Technology.

### 11 Certification

Certification is assigned Workshop by Workshop, if the proper conditions of achievement and attendance are guaranteed, as defined for each one of them.

All trainees must have a minimum attendance of 70% distributed throughout the training period and, cumulatively, for training activities which provide for the holding of any examination, achievement of no less than 50%.

Attendance is proven by signing the attendance sheet that is in the training room and should be signed by all trainees present, in each period up to 4 hours of classes.

If the Workshop involves the completion of an examination that trainees successfully achieve equal to or greater than 50%, a Diploma will be attributed to them.

If the training activity does not involve the conducting of an examination, to those students who have met the attendance requirement described above, a Certificate of Attendance will be awarded.

When certification is supposed to take place for a particular module of a training activity covering various Workshops/components, the certificate to be issued should discriminate them and in case any type of examination is expected, indicate the grade achieved in each of them.

### 12 Handling of Complaints

All complaints that any trainee wishes to formalize regarding a training activity in particular, should be directed to the Director of ACTUARIAL Group.

The complaint must be made within 5 working days from the fact that originated it and shall be formulated by letter (sent by mail or fax) or by email ([ifa@actuarial.pt](mailto:ifa@actuarial.pt)).

All complaints will be analysed carefully and impartially and after having cleared/gathered the elements necessary for its evaluation, the Director of ACTUARIAL Group will reply to the author of each one of them, within 10 working days.

The period referred to in the previous paragraph may be extended when a founded need for gathering evidence so justifies, but that fact should be justified within 10 working days from the date of presentation of the complaint, to its author.

The analysis of complaints and the collection of elements are deemed necessary for their proper treatment may lead to the implementation of remedial action during a training activity as well as requiring change and/or restructuring of any other future ones to be developed.