



SYNOPSIS

TITLE OF PRESENTATION: “Durational Effects in YRT Health Insurance”

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In theory, the claims experience for YRT insurance should have a durational pattern due to the cumulative effect of antiselective lapsation. This pattern is readily discernible within a health insurance portfolio and the effect is well documented in actuarial literature from the USA.

This paper outlines the patterns that are evident from the claims data and considers the pricing and policyholder equity issues that this raises. Some alternative pricing models to deal with the issue are discussed.